Legislative Assembly for the Australian Capital Territory
Standing Committee on Economics, Industry and Recreation

Extract of minutes of proceedings

Inquiry into insurance costs in the ACT

Extract from *Minutes of Meeting 4* – Wednesday 22 January 2025.

Members present: Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Ms Elizabeth Lee MLA, Ms Deborah Morris MLA, and Mr Shane Rattenbury MLA

Apologies: Mr Werner-Gibbings MLA (Chair)

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1. Commencement

1.1. The Deputy Chair opened the meeting at 2.01 pm.

5. Proposed new inquiry—Inquiry into insurance costs in the ACT

5.1. The Committee **resolved** [RATTENBURY] to adopt the Terms of Reference for the inquiry.

5.2. The Committee **resolved** [RATTENBURY] that submissions for the inquiry close on 14 March 2025, and that a public hearing be scheduled for the first week of April 2025.

5.3. The Committee **resolved** [RATTENBURY] to endorse the media release.

5.4. The Committee **resolved** [RATTENBURY] to endorse the 246A statement announcing the inquiry.

5.5. The Committee considered the list of stakeholders provided by the secretariat, and agreed to send suggested additions by email to the Secretariat.

5.6. The Committee **resolved** [RATTENBURY] to approve the letter inviting relevant Ministers to make submissions to the inquiry.

9. Close

9.1. The Chair closed the meeting at 2.25 pm

Extract from *Minutes of Meeting 5* – Wednesday 29 January 2025.

Members present: Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Ms Elizabeth Lee MLA, Ms Deborah Morris MLA, and Mr Shane Rattenbury MLA

Apologies: Mr Werner-Gibbings MLA (Chair)

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1. **Commencement**

   1.1. The Chair opened the meeting at 2.02 pm.

2. **Conflicts of interest**

   2.1. Ms Milne declared that her partner has a small business (which she is not involved with) which is impacted by insurance costs.

4. **Inquiry into insurance costs in the ACT**

   4.1. The Committee noted that submissions for this inquiry had been requested from stakeholders.

   4.2. The Committee noted an audio clipping of the Deputy Chair's interview with ABC Radio regarding the inquiry.

   4.3. The Committee resolved [**RATTENBURY**] to accept a submission from the Australian Multicultural Action Network as Submission 1.

8. **Close**

   8.1. The Chair closed the meeting at 2.06 pm.

Extract from *Minutes of Meeting 10* – Wednesday 26 February 2025.

Members present: Mr Thomas Emerson MLA, Mr Jeremy Hanson MLA, and Mr Shane Rattenbury MLA

Apologies: Mr Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), and Ms Deborah Morris MLA

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1. **Commencement**

   1.1. The Committee agreed [HANSON] that in the absence of the Chair and the Deputy Chair, Mr Rattenbury would act as Chair for the meeting.

   1.2. The Acting Chair opened the meeting at 2.02 pm.

5. **Inquiry into insurance costs in the ACT**

   5.1. Submissions close on 14 March 2025. Submission 1 was authorised for publication on 14 March 2025. A public hearing is planned for the first week of April, with the date to be confirmed.

   5.2. The Committee has received correspondence from the ACT Branch of the Australian Lawyers Alliance (ALA) dated 24 February 2025.

   5.3. The Committee **agreed** [RATTENBURY] to write to the Minister for Business, Arts and Creative Industries, Mr Michael Pettersson MLA, in relation to the issues raised in the ALA's correspondence.

   5.4. Members decided to discuss the ALA's request for an extension of time to provide a submission to the Inquiry at their next meeting.

11. Close

11.1. The Acting Chair closed the meeting at 2.22 pm.

Extract from *Minutes of Meeting 11* – Wednesday 12 March 2025.

Members present: Mr Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Mr Jeremy Hanson MLA, Ms Deborah Morris MLA, and Mr Shane Rattenbury MLA

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1. Commencement

1.1. The Chair opened the meeting at 2.03 pm.

2. Conflicts of interest

2.1. Ms Hough noted that Scouts ACT has provided a submission to the Committee's Inquiry into insurance costs in the ACT. She advised that one of her children currently participates in Scouts, her other two children have in the past, and her husband has previously been a Cubs leader.

4. Inquiry into insurance costs in the ACT

4.1. The Committee **resolved** [WERNER-GIBBINGS] to receive and authorise for publication the following submissions:

4.1.1. Submission 2: Pacific Formwork & Precast Projects

4.1.2. Submission 3: Apprentice Employment Network NSW & ACT

4.1.3. Submission 4: Scouts ACT (with a redaction)

4.1.4. Submission 5: XXX

4.1.5. Submission 6: Master Electricians Australia

4.1.6. Submission 7: XXX

4.2. The Committee **resolved** [WERNER-GIBBINGS] to approve to grant extension requests of two weeks for submitters.

4.3. The Committee agreed to hold the public hearing in the third week of April.

10. Close

10.1. The Acting Chair closed the meeting at 2.29 pm.

Extract from *Minutes of Meeting 12* – Wednesday 26 March 2025.

Members present: Mr Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Mr Jeremy Hanson MLA, and Mr Shane Rattenbury MLA

Apologies: Ms Deborah Morris MLA

1. Commencement

1.1. The Chair opened the meeting at 2.02 pm.

2. Conflicts of interest

2.1. Mr Rattenbury declared that Greens Chief of Staff was one of the submitters who authored submission No 5, on behalf of the owners corporation of an apartment building, to the Committee's *Inquiry into Insurance Costs in the ACT*.

2.2. Ms Carrick declared that her brother, Mr Martin Carrick, works for Slater and Gordon Lawyers, a firm which practices in areas relevant to the Committee's *Inquiry into Insurance Costs in the ACT*.

5. Inquiry into Insurance Costs in the ACT

5.1. The Committee **resolved** [CARRICK] to receive and authorise for publication submissions the following submissions with redactions as appropriate:

5.1.1. Sub 8 – Owners Corporation Network (ACT)

5.1.2. Sub 9 – XXX (on behalf of an owners' corporation)

5.1.3. Sub 10 – Canberra Services Club

5.1.4. Sub 11 – National Electrical and Communications Association

5.1.5. Sub 13 – Phillip Business Community

5.1.6. Sub 14 – Shop Distributive and Allied Employees' Association

5.1.7. Sub 15 – Field Naturalists Association of the ACT Inc.

5.1.8. Sub 16 – Supabarn Supermarkets Pty Ltd

5.1.9. Sub 17 – XXX Owners Corporation Executive Committee

5.1.10. Sub 18 – ACT Arts Centres Group

5.1.11. Sub 19 – Woden Valley Community Council

5.1.12. Sub 20 – ACTSPORT

5.1.13. Sub 21 – Jump Cut Group

5.1.14. Sub 22 – Domestic Violence Crisis Service

5.1.15. Sub 23 – North Canberra Community Council

5.1.16. Sub 24 – Peter Byron

5.1.17. Sub 25 – Alto Scaffolding

5.1.18. Sub 26 – Australian Manufacturing Workers' Union ACT/NSW

5.1.19. Sub 27 – United Workers' Union

5.1.20. Sub 28 – ACT Government

5.1.21. Sub 29 – Units Plan XXX

5.1.22. Sub 30 – ACTCOSS and Volunteering ACT

5.1.23. Sub 31 – ACT Law Society

5.1.24. Sub 32 – ACT Taxi Association

5.1.25. Sub 33 – Insurance Council of Australia

5.1.26. Sub 34 – XXX

5.1.27. Sub 35 – Property Council of Australia

5.1.28. Sub 36 – Australian Hotels Association

5.1.29. Sub 37 – Anthony Chase and Associates

5.1.30. Sub 38 – Canberra Tourism Leaders Forum

5.1.31. Sub 39 – National Insurance Brokers Association

The Committee **resolved** [CARRICK] to accept the following submission as a confidential submission:

5.1.32. Sub 12 – XXX

5.2. The Committee noted that a tentative booking has been made for a public hearing on Wednesday 16 April 2025.

5.3. Members discussed potential witnesses for that hearing, possible additional witnesses, and the likelihood of needing an additional day of public hearings.

5.4. The Secretariat will prepare an updated list of proposed witnesses and a draft hearing schedule for consideration at the next Committee meeting.

5.5. The Committee noted the response from the Minister for Skills, Training and Industrial Relations, Mr Michael Pettersson MLA, dated 19 March 2025, to a request from the Australian Lawyers' Alliance (ALA) forwarded to the Minister by the Chair.

5.6. The Committee **resolved** [RATTENBURY] that the Chair write to the ALA in response to their request.

10. Close

10.1. The Chair closed the meeting at 3.27 pm.

Extract from *Minutes of Meeting 13* – Wednesday 2 April 2025.

Members present: Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Mr Jeremy Hanson MLA, Ms Deborah Morris MLA, and Mr Shane Rattenbury MLA

Apologies: Mr Werner-Gibbings MLA (Chair)

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1. **Commencement**

    1.1. The Deputy Chair opened the meeting at 2.02 pm.

5. **Inquiry into Insurance Costs in the ACT**

    5.1. The Committee **resolved** [EMERSON] to receive and authorise for publication submissions the following submissions:

        5.1.1. Submission 40 – Canberra Business Chamber

        5.1.2. Submission 41 – Australian Small Business and Family Enterprise Ombudsman (ASBFEO)

        5.1.3. Submission 42 – Slater and Gordon Lawyers

        5.1.4. Submission 43 – Housing Industry Association (HIA)

        5.1.5. Submission 44 – Australian Lawyers Alliance (ALA)

    5.2. The Committee **resolved** [RATTENBURY] to receive and authorise for publication the following late submission, which was received on 31 March 2025:

        5.2.1. Submission 45 – Care Incorporated

    5.3. The Committee **agreed** [HANSON] to grant Clubs ACT an additional one-week extension (until 4 April 2025) to provide their submission to the inquiry.

    5.4. Members noted that Submission 34, from Arts Capital Ltd, which was authorised for publication at Meeting 12, has been withheld from publication at the request of the submitter.

    5.5. Members discussed the draft hearing public hearing schedule for 16 and 17 April 2025 circulated by the Secretariat.

    5.6. The Committee **agreed** [CARRICK]:

        5.6.1. that public hearings be scheduled for 16 and 17 April 2025

        5.6.2. that the final hearing schedule be approved by Members out of session by email.

9. **Close**

    9.1. The Deputy Chair closed the meeting at 2.50 pm.

Extract from *Minutes of Meeting 14* – Wednesday 16 April 2025.

Members present: Mr Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Ms Deborah Morris MLA, and Mr Shane Rattenbury MLA

Apologies: Mr Jeremy Hanson MLA

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1. **Commencement**

1.1. The Chair opened the meeting at 9:00 am.

2. **Inquiry into insurance costs in the ACT**

2.1. Witnesses:

Time	Witness
9:00 am - 10:15 am (1 hour 15 mins)	**Local businesses** Pacific Framework & Precast Projects (Sub 2) ▪ Mr Luis Santos, Group Safety Manager ▪ Mr Anthony Friend, General Manager Supabarn Supermarkets (Sub 16) *via Webex* ▪ Mrs Danielle Houston, Financial Controller Jump Cut Group (Sub 21) ▪ Mr Joshua Dotta, Director, Fiction Club, Cube the Nightclub, One22 Alto Scaffolding (Sub 25) ▪ Mr Maurizio Rao, Advisor Phillip Business Community (Sub 13) ▪ Mr Thomas Adam, President
10:20 am – 11:00 am (40 mins)	**Frontline organisations** Domestic Violence Crisis Service (Sub 22) ▪ Ms Brooke McKail, Deputy Chief Executive Director
11:05 am – 11:45 pm (40 minutes)	**Electrician Organisations** Master Electricians Australia (Sub 6) *via Webex* ▪ Dr James Cameron, ACIF Executive Director National Electricity and Communications Association (Sub 11) *via Webex* ▪ Mr Kent Johns, Head of Government Relations & Regulatory Affairs
11:50 am – 12:30 am (40 mins)	**Arts Organisations** ACT Arts Centres Group (Sub 18) ▪ Ms Elizabeth Rogers, Chief Executive Officer - Canberra Glassworks and ACT multi-year funded arts organisations Arts Capital Limited (Sub 34 – confidential) ▪ Mr Lachlan Johnson, Acting Chief Executive Officer

Time	Witness
	12:21 pm – 1:30 pm **Lunch**
1:30 pm – 2:30 pm (1 hour)	**Tourism & hospitality** Australian Hotels Association (Sub 36) ▪ Mr Christopher Gatfield, General Manager Territory Taxi Association (Sub 32) ▪ Mr Adrian Baker, President, Territory Taxi Association ▪ Mr Hamza Muhammad, Managing Director, ACT Cabs Canberra Services Club (Sub 10) ▪ Mr Jonathan Hunt Sharman, President ▪ Mr David Spouse, Vice President
	2:30 pm – 3:30 pm **Break (1 hour)**
3:30 pm – 4:00 pm (1 hour)	**Social services** ACTCOSS and Volunteering ACT (Sub 30) ▪ Miss Leanne Bourke, Senior Sector Development Officer, ACT Council of Social Service (ACTCOSS) ▪ Dr Devin Bowles, Chief Executive Officer, ACT Council of Social Service (ACTCOSS) ▪ Ms Heather Fitt, Senior Manager - Policy and Advocacy, Volunteering ACT ▪ Ms Jean Giese, Chief Executive Officer, Volunteering ACT Care (Sub 45) ▪ Mr Tawanda Mukamuri, Principal Solicitor ▪ Ms Carmel Franklin, Chief Executive Officer

3. Next meeting

3.1. The next meeting of the Committee is a public hearing scheduled for:

Date: 17 April 2025

Time: 9.00 am

Location: Prince Edward Island Room

4. Close

4.1. The Chair closed the meeting at 4.30 pm.

Extract from *Minutes of Meeting 15* – Thursday 17 April 2025.

Members present: Mr Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Mr Jeremy Hanson MLA, and Mr Shane Rattenbury MLA

Apologies: Ms Deborah Morris MLA

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1. Commencement

1.1. The Deputy Chair opened the meeting at 9:03 am.

2. Inquiry into insurance costs in the ACT

2.1. Witnesses:

Time	Witness/Portfolio
9:00 am – 9:35 am (35 mins)	Tony Chase and Associates (Sub 37) ▪ Mr Anthony Chase, Sole Trader
9:40 am – 10:20 am (40 mins)	Owners Corporation Network (ACT) *(Sub 8)* ▪ Ms Elisabeth Amiel, Member Services ▪ Mr Gary Petherbridge, President Property Council of Australia (Sub 35) ▪ Ms Ashlee Berry, ACT & Capital Region Executive
10:25 am – 10:55 am (30 mins)	Apprentice Employment Network NSW & ACT (Sub 3) ▪ Mr Jim Whiteside, Treasurer ▪ Mr Tom Emeleus, Chairperson
11:00 am – 12:00 pm (1 hour)	Australian Lawyers Alliance (Sub 44) ▪ Ms Amy Burr, ACT Committee member ▪ Ms Amber Wang, Director Slater and Gordon (Sub 42) ▪ Mr Martin Carrick, Senior Practice Leader ▪ Ms Gaibrielle Jowsey, Lawyer ACT Law Society (Sub 31) ▪ Ms Lisa Quilty, Vice President
12:00 pm – 1:45 pm **Lunch**	
1:00 pm – 1:40 pm (40 minutes)	Canberra Business Chamber (Sub 40) ▪ Mr Greg Harford, Chief Executive, Canberra Business Chamber
1:45 pm – 2:45 pm (1 hour)	**Insurance Associations** Insurance Council of Australia (Sub 33)

Time	Witness/Portfolio
	▪ Ms Alexandra Hordern, General Manager Regulatory and Consumer Policy ▪ Ms Alix Pearce, General Manager, Climate and Social Policy & International Engagement National Insurance Brokers Association (Sub 39) *via Webex* ▪ Ms Allyssa Hextell, Head of Policy and Advocacy ▪ Mr Richard Klipin, Chief Executive Officer
	2:45 pm – 3:00 pm **Break**
3:00 pm – 4:00 pm (1 hour)	**Unions** Australian Manufacturing Workers Union *(Sub 26)* ▪ Mr Seán Marshall, Work Health and Safety Officer Shop Distributive and Allied Employees' Association (Sub 14) ▪ Mr Andrew Muller SC
4:10 pm – 5:00 pm (50 mins)	**ACT Government** Minister for Business, Arts and Creative Industries (Sub 28) ▪ Mr Michael Pettersson MLA, Minister for Business, Arts and Creative Industries ▪ Mr Michael Young, Executive Group Manager, Work Safety Group, Office of Industrial Relations and Workforce Strategy, CMTEDD ▪ Ms Ellen Lukins, Executive Branch Manager, Policy, Work Safety Group, Office of Industrial Relations and Workforce Strategy, CMTEDD ▪ Ms Penny Shields, General Manager, ACT Insurance Authority, Treasury, CMTEDD

4. Close

4.1. The Chair closed the meeting at 5.01 pm.

Extract from *Minutes of Meeting 16* – Wednesday 23 April 2025.

Members present: Mr Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Mr Jeremy Hanson MLA CSC, Ms Deborah Morris MLA

Apologies: Mr Shane Rattenbury MLA

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1. Commencement

1.1. The Chair opened the meeting at 2:02 pm.

6. **Inquiry into insurance costs in the ACT**

6.1. The Committee **resolved** [WERNER-GIBBINGS] to receive and authorise for publication the following exhibits:

6.1.1. Exhibit 1 - Phillip Business Community

6.1.2. Exhibit 2 - Phillip Business Community

6.1.3. Exhibit 3 - Phillip Business Community

6.1.4. Exhibit 4 - Phillip Business Community

6.1.5. Exhibit 5 - Phillip Business Community

6.1.6. Exhibit 6 - Shop Distributive and Allied Employees' Association (SDA)

6.2. The Committee discussed setting the reporting date for the inquiry between late June 2025 and early July 2025.

11. **Close**

11.1. The Chair closed the meeting at 2:21 pm.

Extract from *Minutes of Meeting 17* – Wednesday 30 April 2025.

Members present: Mr Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Mr Jeremy Hanson MLA CSC, Ms Deborah Morris MLA

Apologies: Mr Shane Rattenbury MLA

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1. **Commencement**

1.1. The Chair opened the meeting at 2:02 pm.

5. **Inquiry into insurance costs in the ACT**

5.1. The Committee **resolved** [CHAIR] to accept and publish a late submission to the inquiry provided by United Legal.

11. **Close**

11.1. The Chair closed the meeting at 3.22 pm.

Extract from *Minutes of Meeting 18* – Thursday 8 May 2025.

Members present: Mr Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Mr Jeremy Hanson MLA CSC, Mr Shane Rattenbury MLA

Apologies: Ms Deborah Morris MLA,

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1. **Commencement**

1.1. The Chair opened the meeting at 12.34 pm.

4. Inquiry into insurance costs in the ACT

4.1. The Committee considered an email received from Ms Danielle Houston, Financial Controller, Supabarn. Supabarn made a public submission to the inquiry.

4.2. The Committee **resolved** [CARRICK] to accept the email received from Ms Houston as a confidential submission.

7. Close

7.1. The Chair closed the meeting at 12.41 pm.

Extract from *Minutes of Meeting 19* – Wednesday 21 May 2025.

Members present: Mr Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Ms Deborah Morris MLA, Mr Shane Rattenbury MLA

Apologies: Mr Jeremy Hanson MLA CSC

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1. Commencement

1.1. The Chair opened the meeting at 2.03 pm.

2. Inquiry into insurance costs in the ACT

2.1. The Committee **resolved** [EMERSON] to receive and authorise for publication the following late submissions to the inquiry:

2.1.1. Submission 47: ClubsACT

2.1.2. Submission 48: HILTIVE PTY LTD

2.1.3. The Committee resolved [WERNER-GIBBINGS] to receive and authorise for publication QTON answers 1, 3, 5, 6, 8, 9, 10, 11, 13, and 15, and to receive QTON answer 2, but not to publish it on the request of the responder.

2.2. The Committee **resolved** [WERNER-GIBBINGS] to receive and, if the secretariat receives no comments by close of business on 22 May 2025, authorise for publication, the responses to QTONs 4, 7, 14 and 16, which were received and distributed on 21 May 2025.

2.3. The Committee **resolved** [WERNER-GIBBINGS] to receive and authorise for publication the answer to QON 1.

2.4. The Committee **resolved** [WERNER-GIBBINGS] to accept the following documents as exhibits:

2.4.1. ACT Workers' Compensation Review of Scheme Performance to 30 June 2024 – Finity Consulting

2.4.2. Comparison of Workers' Compensation Arrangements in Australia and New Zealand, 29th Edition – Safe Edition – Safe Work Australia

2.5. The secretariat provided an update on report drafting and timelines for consultation on the Chair's draft report.

8. Close

8.1. The Chair closed the meeting at 2.18 pm.

Extract from *Minutes of Meeting 20* – Wednesday 28 May 2025.

Members present: Mr Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Mr Jeremy Hanson MLA, Ms Deborah Morris MLA

Apologies: Mr Shane Rattenbury MLA

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1. Commencement

1.1. The Chair opened the meeting at 2.01 pm.

5. Inquiry into insurance costs in the ACT

5.1. The Committee **resolved** [WERNER-GIBBINGS] to receive and authorise for publication the answer to QTON 12.

5.2. The Committee **resolved** [EMERSON] to received and authorise for publication the additional document provided by the Owners Corporation Network ACT as an exhibit to the inquiry.

9. Close

9.1. The Chair closed the meeting at 2.26 pm.

Extract from *Minutes of Meeting 21* – Wednesday 18 June 2025.

Members present: Mr Werner-Gibbings MLA (Chair), Mr Thomas Emerson MLA, Ms Deborah Morris MLA, Mr Shane Rattenbury MLA, Mr Jeremy Hanson MLA

Apologies: Ms Fiona Carrick MLA (Deputy Chair)

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1. Commencement

1.1. The Chair opened the meeting at 2:01 pm.

5. Inquiry into insurance costs in the ACT

5.1. The Committee **resolved** [RATTENBURY] to receive and authorise for publication the following submissions:

5.1.1. Submission 50: XXXXXXXXX, with name withheld

5.2 Noted that Committee report being drafted and discussed tabling date in September 2025.

8. Close

8.1. The Chair closed the meeting at 2:13 pm.

Extract from *Minutes of Meeting 22* – Wednesday 2 July 2025.

Members present: Mr Taimus Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Mr Shane Rattenbury MLA

Apologies: Ms Elizabeth Lee MLA

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1. Commencement

1.1. The Chair opened the meeting at 2.02 pm.

4. Inquiry into insurance costs

4.1. The Committee noted that the Chair's draft is currently under consideration by the Chair and will be circulated to members in due course.

10. Close

10.1. The Chair closed the meeting at 2.10 pm.

Extract from *Minutes of Meeting 23* – Monday 21 July 2025.

Members present: Mr Taimus Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Ms Elizabeth Lee MLA, Mr Shane Rattenbury MLA

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1. Commencement

1.1. The Chair opened the meeting at 11.02 am.

4. Inquiry into insurance costs – report consideration

4.1. The Committee discussed the Chair's draft report.

4.2. No Member submitted an alternative draft report.

4.3. The Committee agreed to consider the report by paragraphs together.

4.4. The Committee deliberated on Chapters 1, 2 and 3 of the report by exception, as follows:

Paragraph 1.7 – Ms Carrick to draft amended wording

Paragraph 1.33 – Amended

Paragraphs 2.4 – Amended

Paragraph 2.6 – Further discussion required

Paragraph 2.18 – Ms Carrick to draft amended wording

Recommendation 1 – Ms Carrick to draft amended wording

Paragraph 2.21 – Amended to add additional information

Paragraph 2.24 – Amended to add additional information

Recommendation 2 – Amended

Paragraph 2.39 – Ms Carrick to draft amended wording

Paragraph 2.41 – Mr Rattenbury to draft amended wording

Paragraph 2.49 – Mr Rattenbury to draft amended wording

Recommendation 7 – Ms Carrick and Mr Emerson to draft amended wording

New Recommendation 8 – Ms Carrick and Mr Emerson to draft

Paragraph 3.12 – Amended

Paragraph 3.13 – Amended

Paragraph 3.18 – Amended

Paragraph 3.20 – Deleted. Each Member to draft a recommendation on journey claims for the Committee to discuss.

Paragraph 3.35 – Amended to add additional information

4.5. The Committee **resolved** [RATTENBURY] to continue report deliberation (from Chapter 4 onwards) at a subsequent meeting.

8. Close

8.1. The Chair closed the meeting at 12.37 pm.

Extract from *Minutes of Meeting 24* – Wednesday 13 August 2025.

Members present: Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Mr Shane Rattenbury MLA

Apologies: Mr Taimus Werner-Gibbings MLA (Chair), Ms Elizabeth Lee MLA

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1. Commencement

1.1. The Chair opened the meeting at 2.04 pm.

4. Inquiry into insurance costs

4.1. The Committee continued its discussion of the Chair's draft report.

4.2. The Committee agreed to consider the report by paragraphs together.

4.3. The Committee deliberated on outstanding paragraphs of Chapters 1 to 3, then Chapter 4 onwards, as follows:

Chapters 1 to 3 (outstanding paragraphs):

Paragraph 1.7 – Amended

Paragraph 2.6 – Further discussion required

Paragraph 2.18 – Further discussion required

Recommendation 1 – Further discussion required

Paragraph 2.39 – Further discussion required

Paragraph 2.41 – Amended

New Recommendation 5 added

Paragraph 2.49 – Amended

Recommendation 6 – Amended

Recommendation 7 – Amended

Recommendation 8 – Amended

Paragraph 3.20 – Amended, further discussion may be required

Chapter 4 onwards:

Paragraph 4.11 – Amended to become a new recommendation

Recommendation 13 – Amended

New Recommendation 14 added

Chapter 5 – Removed. See 4.4 below.

Recommendation 19 – Amended

Recommendation 20 – Amended

4.4. The Committee **resolved** [RATTENBURY] that the Chair, on behalf of the Committee, write to the Chair of the Standing Committee on Legal Affairs to share the evidence relating to strata insurance, as set out in Chapter 5 of the Chair's Draft Report, with a view to its possible use in that Committee's inquiry into the management of strata properties.

4.5. The Committee **resolved** [CARRICK] to formally consider the Chair's Draft Report, as amended, at a future meeting. The Secretariat will circulate the amended version ahead of the next meeting.

9. Close

9.1. The Acting Chair closed the meeting at 3.20 pm.

Extract from *Minutes of Meeting 25* – Wednesday 27 August 2025.

Members present: Mr Taimus Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Ms Elizabeth Lee MLA, Mr Shane Rattenbury MLA

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1. Commencement

1.1. The Chair opened the meeting at 2.02 pm.

4. Inquiry into insurance costs

4.1. The Committee continued its discussion of the Chair's draft report.

4.2. The Committee agreed to consider the report by exception.

4.3. The Committee deliberated as follows:

Paragraphs 1.25, 1.26, 1.27 – Agreed

Paragraph 2.5 – Amended

Paragraph 2.17 – Amended

Recommendation 2 – Amended

Recommendation 3 – Amended

Recommendation 6 – The Chair will reword and email reworded version to Members

Recommendation 10 – Amended

Recommendations 14, 15 and 16 – Agreed

Recommendation 17 – Amended

4.4. The Committee **resolved** [CARRICK] to formally consider the Chair's Draft Report, as amended, at a future meeting. The Secretariat will circulate the amended version ahead of the next meeting.

4.5. The Committee **resolved** [RATTENBURY] that the draft letter to the Chair of the Standing Committee on Legal Affairs be sent.

10. Close

10.1. The Chair closed the meeting at 2.59 pm.

Extract from *Minutes of Meeting 26* – Wednesday 10 September 2025.

Members present: Mr Taimus Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Ms Elizabeth Lee MLA, Mr Shane Rattenbury MLA

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1. Commencement

1.1. The Chair opened the meeting at 2.02 pm.

5. **Inquiry into insurance costs – report consideration**

5.1. The Committee continued its discussion of the Chair's draft report.

5.2. The Committee agreed to consider the report by exception.

5.3. The Committee deliberated as follows:

New paragraphs 2.21 and 2.22 – Added

Recommendation 2 – Amended

Previous paragraphs 2.22 and 2.23 – Amended

Recommendation 6 – Amended

5.4. The Committee **resolved** [CARRICK] to formally consider the Chair's Draft Report, as amended, at the next meeting. The Secretariat will circulate the amended version ahead of the next meeting.

5.5. Mr Emerson and Mr Werner-Gibbings will circulate further amendments ahead of the next meeting.

10. **Close**

10.1. The Chair closed the meeting at 3.29 pm.

Extract from *Minutes of Meeting 27* – Wednesday 17 September 2025.

Members present: Mr Taimus Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Ms Elizabeth Lee MLA

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1. **Commencement**

1.1. The Chair opened the meeting at 12.49 pm.

4. **Inquiry into insurance costs – report consideration**

4.1. The Committee continued its discussion of the Chair's draft report.

4.2. The Secretariat will make requested amendments, and Members agreed to circulate additional amendments out of session and discuss the report further at the Committee's next meeting.

9. **Close**

9.1. The Chair closed the meeting at 1.09 pm.

Extract from *Minutes of Meeting 28* – Monday 22 September 2025.

Members present: Mr Taimus Werner-Gibbings MLA (Chair), Ms Fiona Carrick MLA (Deputy Chair), Mr Thomas Emerson MLA, Ms Elizabeth Lee MLA, Mr Shane Rattenbury MLA

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1. **Commencement**

1.1. The Chair opened the meeting at 3.01 pm.

4. **Inquiry into insurance costs – report consideration**

4.1. No Member submitted an alternative draft report.

4.2. The Committee agreed to consider the revised Chair's draft report by exception.

4.3. The Committee deliberated on the report as follows:

Paragraph 2.5 – agreed to

Paragraph 2.22 – agreed to

Paragraph 2.23 – agreed to

Paragraph 2.24 – agreed to

Paragraph 2.25 – agreed to

Paragraph 2.26 – agreed to

Paragraph 2.27 – agreed to

Recommendation 3 – agreed to

Paragraph 2.36 – amendments agreed to

Recommendation 7 – agreed to

Footnote 86 – amendment agreed to

4.4. The Committee **resolved** [CHAIR] to adopt the Chair's draft report, as amended.

4.5. The Committee **resolved** [CARRICK] to adopt Appendices A, B, C and D.

4.6. The Committee **resolved** [EMERSON] that the Secretary be authorised to make minor formatting and typographical changes to the report to prepare it for printing, after its adoption by the Committee but prior to its presentation.

4.7. The Committee agreed that the Chair would table the report on 25 September 2025.

4.8. The Committee noted that dissenting reports, if any, are to be provided at least a day before tabling and they are not circulated to Members prior to tabling.

4.9. The Committee deliberated on speaking time for the report in the Assembly.

4.10. The Committee agreed that the Chair would move that the report be noted.

4.11. The Committee deliberated on the draft media release. The Committee **resolved** [EMERSON] to adopt the media release.

7. **Close**

7.1. The Chair closed the meeting at 3.25pm.

Minutes for meetings 11, 14, 15, 16, 17, 18, 19, 20, 21, 22 and 25, meetings 4, 5, 12, 13 and 24 and meetings 10 and 23 are signed by the Chair, Deputy Chair, and Acting Chair, respectively. Minutes for meetings 27 and 28 are certified correct by the Secretary.

[CERTIFIED CORRECT]

Ms Sophie Milne
Committee Secretary
23 September 2025