

Wanda Campbell



10 September 2021

ATTN: Jacquie Petrusma,
Minister for Police, Fire and Emergency Management

Cc Peter Gutwein, Premier of Tasmania

By email: act.review@fire.tas.gov.au, jacquie.petrusma@dpac.tas.gov.au,
Peter.gutwein@dpac.tas.gov.au,

RE: Fire Service Act Consultation

Dear Ms Petrusma,

I write to you regarding the recommendations in the The Blake Fire Service Act Review. For many years I have been the landlord of a successful hotel in North East Tasmania, the [REDACTED].

You may be aware the worldwide commercial insurance market has recently hardened. This means that insurers raise premiums and reduce their appetite for risk. Unlike many regional tourism businesses, we have been able to source insurance cover over the last few years, however our property insurance premiums have increased by 300% since 2019.

As the Fire Service Levy in Tasmania is linked to the insurance premium (instead of the property value), not only did our premium increase by 300%, so too did our contribution to the Fire Service Levy!

These astronomical cost increases coincided with the pandemic and resulting in significant stress.

In summary regarding the The Blake Fire Service Act Review.

1. I support removing the Fire Service Levy on insurance premiums, suggesting it be replaced by a calculation of the property value and added to council rates (not insurance premiums).
2. I strongly oppose maintaining the current mechanism of applying the Fire Service Levy to insurance premiums whilst the review is undertaken (which could be years).
 - As the Tasmanian tourism industry recovers from the pandemic, we need financial relief, not more cost. Another mechanism must be developed in the interim, such as rebates, reductions, or another mechanism inline with WA, QLD, VIC, ACT, SA & NT.
 - Alternatively, a government funded solution could be developed with RACT, the only Tasmanian-based insurer left, whereby the Tasmanian government underwrites the relevant reinsurance pool.

I know Tasmania's Liberal Gutwein government are focused on supporting small business. I look forward to discussing the matter with you further if required. Please note while I am happy for my submission to be referenced please refrain from identifying myself or the business in the final report.

Yours sincerely,

Wanda Campbell