

Our ref: QSBC-3423

3 November 2021

Mr Bruce Billson  
Australian Small Business and Family Enterprise Ombudsman  
(via email to [REDACTED])

Dear Bruce

**Re: The Show Must Go On – Discretionary Mutual Fund Review Interim Report**

As Queensland Small Business Commissioner, I welcome the opportunity to provide feedback on the Discretionary Mutual Fund (DMF) Review Interim Report into the amusement, leisure and recreation sector, that was recently undertaken and published by your office.

A key function of my office is to advocate on behalf of small businesses in Queensland.

There are more than 452,000 small businesses in Queensland – representing over 97% of all businesses. As I am sure you would appreciate, small Businesses contribute around \$120 billion to the Queensland economy, and employ more than 914,000 people, which is around 42% of the private sector workforce<sup>1</sup>. Access to affordable and appropriate insurance is a common concern for many of these Queensland small businesses.

I support any reforms to insurance that will enhance the operating environment for small businesses in Queensland. This includes in-principle support of a temporary DMF solution to the insurance crisis facing Australia's amusement, leisure and recreation sector; however, I also strongly encourage further exploration of sustainable, long-term solutions for affordable insurance in this and other small business sectors (such as tort reform and a no-fault National Injury Insurance Scheme).

I wish to congratulate you and your team, as well as the Australian Amusement, Leisure, And Recreation Association on this work and look forward to the final report on the DMF review. If you have any questions regarding our feedback, please contact my office on [REDACTED] or by email to [REDACTED].

Yours sincerely,



Maree Adshead  
**Queensland Small Business Commissioner**

References: <sup>1</sup>Department of Employment, Small Business and Training, [Big Plans for Small Business Strategy 2021-2023](#)