## **Terms of Reference**

On 20 March 2002, the Senate referred the following matter to the Senate Economics References Committee for inquiry and report by 27 August 2002:

- (a) the impact of public liability insurance for small business and community and sporting organisations; and
- (b) the impact of professional indemnity insurance, including Directors and Officers Insurance, for small business;

with particular reference to:

- (c) the cost of such insurance;
- (d) reasons for the increase in premiums for such insurance; and
- (e) schemes, arrangements or reforms that can reduce the cost of such insurance and/or better calculate and pool risk.

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