ATHRA Australia 2026 AGM Papers

ATHRA

Association of Tourist & Heritage Rail Australia

Cover photo: Locomotive no 5 at Alexandra Timber Tramway Museum
© 2026 Alexandra Timber Tramway Museum

Updated 20 September 2026

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Association of Tourist & Heritage Rail Australia Inc

2026 Annual General Meeting Papers

Annual General Meeting

Date: Monday 12 October 2026

Time: 19:30 AEST Sydney Melbourne Hobart

19:00 ACDT Adelaide

18:30 AEST Brisbane

16:30 AWST Perth

Venue: Microsoft Teams

ABN: 19 755 744 868
Association Registered No: A38634

Contact: secretary@athra.au

1. Welcome

1.1 Present

Online registration required prior to meeting

1.2 Apologies

2. 2025 Annual General Meeting Minutes

Meeting held by videoconference –Monday, 29 September 2025

Times:

- AEST (NSW-ACT-Vic-Tas) 19:30
- ACST (SA) 19:00
- AWST (WA) 17:30

2.1 Welcome

Meeting opened 19:33 AEST.

The Chair acknowledged traditional owners of the lands on which we were gathering.

The Chair reminded those gathered that in accordance with the ATHRA Constitution only the nominated delegate of a ATHRA member was entitled to vote should a vote be called. Thus, if there was more than one representative in attendance from an ATHRA member railway organisation only the nominated representative can vote.

A quorum was present.

2.1.1 Member delegates present

State	ATHRA member	Name	Status
ACT / JBT	Capital Region Heritage Rail	Peter Semczuk*	Voting delegate
NSW	Cooma Monaro Railway	Stuart Thyer*	Voting delegate
	Picnic Train	Matt Roberts	Voting delegate
	STARPS	Grant Robinson*	Voting delegate
	Transport Heritage NSW	Andrew Moritz*	Voting delegate
Qld	ANGRMS	Ryan Thomas*	Voting delegate
SA	Pichi Richi Railway	Julian Sharp*	Voting delegate
Tas	Don River Railway	Sam Cook	Voting delegate
	Sheffield Steam	James Shugg*	Voting delegate
Vic	Alexandra Timber Tramway & Museum	Robert Eames	Voting delegate
	Ballarat Tramway Museum	Warren Doubleday	Voting delegate
	Castlemaine and Maldon Railway Preservation Society	John Hoy	Voting delegate

State	ATHRA member	Name	Status
	Daylesford Spa Country Railway	Barry Fell	Voting delegate
	Puffing Billy Preservation Society	Anne MacLeish	Voting delegate
	Puffing Billy Railway Board	Stefanie Straub	Voting delegate
	Steamrail Victoria Inc	Joe Kellett	Voting delegate
WA	Rail Heritage WA	Philippa Rogers	Voting delegate

* indicates member of ATHRA board of directors

2.1.2 Others present

State	ATHRA member	Name	Status
Various	ATHRA (Director Member Services)	Donna Jones*	Observer
	ATHRA (Insurance and Awards Officer)	Paul Rollason	Observer
	ATHRA (Treasurer)	Peter Silva*	Observer
NSW	Peter Anderson	Peter Anderson*	Observer
SA	Pichi Richi Railway	Geoffrey Annear	Observer
		Dean Foster	Observer
Vic	Castlemaine and Maldon Railway Preservation Society	Tony Llewelyn	Observer
	Yarra Valley Railway	Paul Draper	Observer
WA	Alex Kruger	Alex Kruger*	Observer
	Rail Heritage WA	James Waterhouse	Observer

* indicates member of ATHRA board of directors

2.1.3 Apologies

State	ATHRA member	Name
Various	ATHRA Director of Training and Competency	Steve Strangward*

* indicates member of ATHRA board of directors

2.2. Minutes of 2024 Annual General Meeting

2.2.1 Confirm the minutes of the Annual General Meeting – 21 October 2024

Moved Julian Sharp / Phillipa Rogers

That the minutes of the 2024 Annual General Meeting be confirmed.

Carried

2.2.2 Business arising from the minutes

Nil

2.3. Receive 2025 reports from the Board

The chair and other directors spoke to the following reports printed in meeting papers included:

- President's Report
- ATHRA Board Report
- Financial Report
- Training Report
- Insurance Report

The President acknowledged it had been a busy and active year for the Association as noted in the various reports. He specially noted ongoing issues concerning the new health assessment standards for our rail safety workers, which has caused concerns for many members.

The President thanked fellow board members for their work and contribution throughout the year and expressed thanks to Grant Robinson as the Secretary and Peter Silva as the Treasurer who is not seeking reappointment as treasurer this year.

On behalf of the members gathered, the President thanked Peter Silva for his many years of service on the ATHRA board.

He also acknowledged the work of

- Insurance officer, Paul Rollason,
- Peter Anderson as our Director of Regulatory Service
- Steve Strangward our training director
- Donna Jones, who was recruited as our Director of Member Services this year.

The President acknowledged the challenges associated with the ATHRA Training and Assessment Program and advised that the board is seeking legal advice regarding liabilities with our training program.

Moved Peter Semczuk / Stuart Thyer

That the Board reports be received.

Carried

2.4. Appoint auditor

Auditing of accounts is not required by law, but done for good governance.

Moved Peter Silva / Ryan Thomas

That we utilise Ian Scott as auditor again in 2026.

Carried

2.5. General business

Robert Shearer asked about the availability of rolling stock insurance. Paul Rollason advised that there are only one or two policies that will provide rolling stock insurance and both are very expensive, premiums expected to be between 5 and 10% of insured assets.

Meeting closed 20:06

2.6. ATHRA Awards

Following the closure of the meeting, Paul Rollason announced the winners of the ATHRA 2025 awards.

Organisation and People awards

- Engagement Excellence Award — Ballarat Tramway Museum
- Excellence Award — Paul Mong, Ballarat Tramway Museum
- Graeme Breydon Rail Safety Award — No nominations received

- Tourism Promotion Award — Seven-O-Seven Operations
- Training Excellence Award — No nominations received

Restoration awards

- Diesel / Petrol / Electric Locomotive Restoration Award — Rail Heritage WA
- Infrastructure Restoration Award — No nominations received
- Passenger Vehicle Restoration Award — Ballarat Tramway Museum, Pichi Richi Railway Preservation Society, Daylesford Spa Country Railway
- Steam Locomotive Restoration Award — No nominations received

3. Reports from the Board (2025-2026)

3.1. President's Report

ATHRA's role in advocating for the tourist and heritage (T&H) railway sector in Australia has never been more important. Our tourist and heritage railways are a significant and important part of local communities and the visitor economy, providing important opportunities to learn about the past, understand the present and have an enjoyable day out with family and friends. However, as we all know, it takes many people contributing many hours of hard work behind the scenes to keep our heritage railways operating and ATHRA is no different.

The ATHRA board is keen to ensure it meets the needs of the membership both now and in the future and to this end has developed a draft Strategy discussion paper for consultation with members, more on this at the AGM. I would like to thank Vice President Robert Eames who has led this initiative, for all his work and to those members of the board who have supported him. He has met with many ATHRA member railways in a number of states and that input has been reflected in the draft. We are particularly grateful to the many office holders amongst member organisations who have given up their time to contribute to the consultative process. I urge all members to take the time to review the discussion paper and respond via the short questionnaire. Finalizing the strategy and implementing it will be the work of the incoming board.

ATHRA maintains a strong working relationship with the Office of the National Rail Safety Regulator (ONRSR) to ensure the needs of the tourist and heritage sector are both understood and addressed as part of their important work to ensure Australia's railways are safe for all. We also engage with the National Transport Commission (NTC) and the Australian Rail Industry Standards Organisation (ARISO) regarding various reforms and how they will impact the T&H sector in the future.

ATHRA supports ONRSR's engagement directly with accredited T&H railway operators via the dedicated ONRSR T&H forums which have been held throughout the year. Through Peter Anderson, Director of Safety and Regulatory matters and others on the Board, or from the wider membership, ATHRA has been represented in various discussions and made submissions on your behalf about various changes and reforms being made by ONRSR, NTC and ARISO.

This year has seen significant activity on the regulatory front. I thank those members who have contributed either by participating as the ATHRA representative on a review committee and/or providing feedback as part of consultation processes. Active participation by ATHRA members in

those processes has ensured that our voice has been heard. Ultimately the decision in relation to many regulatory matters' rests with others, however it is vital that our needs are considered.

Throughout the year ATHRA has been involved and/or contributed or responded to:

- the review of AS7531 Lighting and Visibility Standard by ARISO which is called up in the ONRSR Code of Practice with respect to Train Visibility at Level Crossings
- the concerns of ATHRA members regarding the NTC's 2024 National Standard for Health Assessment for Rail Safety Workers (RSW's).
- the review of the Steam Locomotive Boiler Code of Practice by ARISO. ATHRA organized a webinar for members to hear directly from Cris Fitzhardinge from ARISO about the proposed changes.

On the advocacy front, ATHRA ran a pro-active campaign against the proposed changes to Rail Safety National Law (RSNL) in WA regarding train visibility and I am pleased to report that, following our representations, the WA Government has proposed an amendment which exempts T&H operators. The bill is still making its way through the WA parliament, and we will continue to monitor developments in this regard. My thanks to Alex Kruger, WA representative, for bringing this matter to the Board's attention.

ATHRA members continue to benefit from the ATHRA group insurance initiative. As Paul Rollason, the ATHRA Insurance Officer reports, this program has saved members thousands of dollars in premium costs and continues to be a primary benefit of ATHRA membership.

Training remains an ongoing challenge for ATHRA and its member groups. During the year ATHRA sought and received advice as to the liabilities to individual directors, assessors and member railways in relation to both the development and publication of training materials and the conduct of assessments.

Work to improve and extend our training and assessment activities and administration has progressed and I thank Steve Strangward as the Director of Training & Competency for his ongoing efforts. More discussion is needed by the board and as part of the ATHRA strategy to determine what role ATHRA should realistically take in this space and whether it should formally partner with a registered training organisation for the delivery and assessment activities.

ATHRA provides a unique forum for the sharing of information and knowledge amongst members and provides a respected voice for the tourist and heritage sector on issues of common concern. This can be challenging at times as we seek to strike a balance between the different needs and views of T&H railways, big and small. There is however, more that unites us than divides us and the more we can collaborate and share for the benefit of everyone the stronger our sector will be.

I encourage anyone who has an interest in the work of ATHRA or an issue to raise, to speak to your state representative or a Board member.

Finally, I extend my thanks to Grant Robinson, Secretary and Donna Jones, Treasurer and the entire Board for your work throughout the year.

I have been pleased to serve as President of ATHRA this past twelve months and with your continued support ATHRA will work to support and advocate for its members in the year/s ahead.

Report by Andrew Moritz, President

3.2. Vice President's Report

The primary role of the Vice President is to take responsibility for ATHRA's strategic planning.

I was elected Vice President on 19 September 2025 and immediately commenced work on developing a Strategic Plan for the association.

The work has been undertaken in stages:

1. Review of existing material. This included desk research into peer organisations internationally and review of internal ATHRA material.
2. Briefing by board members. I spoke to all board members, including newly appointed ones as they came onboard. These discussions sought insight about the history and context, both for ATHRA as an organisation and about the sector as a whole. These meetings were conducted in the last months of 2025.
3. Member consultation. With the support of state and territory board members, I visited 26 ATHRA members and had telephone discussions with a number of others. These meetings were typically with one or more of the governance/leadership teams. The meetings were structured around a series of questions tailored to the organisation being consulted. The visits and calls were conducted from January 2026 onwards.
4. Informal visits. I also had the opportunity to visit some T&H operators both in Australia and the UK on an unofficial basis. On some of these visits I was able to talk to staff and volunteers in positions of authority.
5. Analysis and report. I undertook an analysis of the findings from the member consultation and informal visits in mid-2026, leading to the production of a detailed discussion paper. Board members were invited to review the draft and the comments made were incorporated in a revised document.
6. Questionnaire/survey instrument. The final step completed during the reporting year was the preparation of a simple survey for members and external stakeholders asking for their views on the general areas of priority for ATHRA and rating of some types of prospective initiatives.

The next steps, at the time of writing, are for the Board to review and approve the release of the discussion document, together with the survey, to members and stakeholders, prior to placing them on the ATHRA website as well as writing to members by email with a request for responses by mid November. A mail out to key stakeholders will also be undertaken.

The feedback will be reviewed and summarised in a short board paper prior to the end of 2026.

It is then planned to convene an online workshop with board members to review the feedback paper and determine what the key elements of the ATHRA strategy should be and how they will be implemented. This will then be developed into a summary strategy document for final review and publication.

The final, and vital, step will be to promote the strategy amongst members and with stakeholders. This will require considerable support from every board member and a yet-to-be determined programme of visits and online events.

Report by Robert Eames, Vice President

3.3. ATHRA Board

3.3.1 Composition of the board

ATHRA Australia's constitution[1] defines the make-up of the board which consists of up to 8 **state board members** and 7 **office bearers**, and an **immediate past president** (clause 17.2).

For **state board members**, each state or territory elect is effectively an electorate. ATHRA members in a state or territory elect a person to represent them on the board. The election occurs prior to the AGM. Each state board member serves a 2 year term. Representatives for Qld, Vic, ACT and WA are elected in odd calendar years. Representatives for NSW, Tas, SA and NT are elected in even calendar years (clause 17.5).

Office bearers are elected by the state board members at a board election meeting held within 30 days of the AGM. Clause 17.11 specifies the term of office as follows:

- President and Secretary are elected in even calendar years and serve 2 years
- Vice President and Treasurer are elected in off calendar years and serve 2 years
- Services directors are elected each year and serve 1 year

A retiring President may accept the position of **Immediate Past President** with the term of office expiring at the next annual general meeting.

Directors elected to fill casual vacancies serve the remainder of the current term as described above (clause 17.8 and 17.13).

3.3.2 State board members

First Name	Last name	State	2025-2026 state board member	
Peter	Semczuk OAM	ACT	Term expires 2027 AGM	
Stuart	Thyer	NSW	Term expires 2026 AGM	[NOTE 1]
Ryan	Thomas	Qld	Term expires 2027 AGM	
Julian	Sharp	SA	Term expires 2026 AGM	[NOTE 1]
James	Shugg	Tas	Term expires 2027 AGM	[NOTE 1]
Tony	Llewelyn	Vic	Term expires 2027 AGM	
Alex	Kruger	WA	Term expires 2027 AGM	
		NT		[NOTE 2]

[NOTE 1] One nomination was received for each state board member to represent NSW, SA and Tas from 2026 to 2028. The 2024 to 2026 state board members were nominated and declared elected.
[NOTE 2] No current members of ATHRA Australia in the Northern Territory.

[1] https://www.athra.asn.au/about-us/

3.3.3 Office bearers

First Name	Last name	Home state	Position	2025-2026 office bearer
Andrew	Moritz	NSW	President	Term expires 2026
Robert	Eames		Vice President [NOTE 4]	Term expires 2027
Grant	Robinson	NSW	Secretary	Term expires 2026
Donna	Jones	Vic	Treasurer	Term expires 2027
Paul	Draper	Vic	Director of Member Operations	Term expires 2026
Peter	Anderson	NSW	Director of Safety and Regulatory Matters	Term expires 2026
Steve	Strangward	Vic	Director of Training and Competency	Term expires 2026

Terms of office expire at the end of the **board election meeting** which must be held within 4 weeks of the AGM.

Report by Grant Robinson, Secretary

3.4. Financial Reports

3.3.1 Profit and loss report

Accrual mode
01 Apr 2025 - 31 Mar 2026
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		Total			
		Actual	Last Year	Variance $	Variance %
4-0000	**Income**				
4-0001	**Annual Memberships**				
4-1000	Full Memberships	13,636.50	12,727.40	909.10	7.1
4-1200	Associate Memberships	1,090.91	1,045.46	45.45	4.3
	Total Annual Memberships	**14,727.41**	**13,772.86**	**954.55**	**6.9**
4-0004	**Interest**				
4-4000	Interest - Bendigo Bank	1,204.98	936.98	268.00	28.6
	Total Interest	**1,204.98**	**936.98**	**268.00**	**28.6**
	Total Income	**15,932.39**	**14,709.84**	**1,222.55**	**8.3**
	Gross Profit	**15,932.39**	**14,709.84**	**1,222.55**	**8.3**
6-0000	**Expense**				
6-0001	**Administration Expenses**				
6-8010	Accounting Software	458.16	637.30	-179.14	-28.1
6-8020	Audit Fees	181.82	181.82	0.00	0
6-8100	Business Registration Fees	104.00	102.00	2.00	2
6-8270	MYOB Transaction Fees	235.45	0.00	235.45	-
6-8300	Insurances	2,430.13	2,081.70	348.43	16.7
6-8400	Legal Fees	3,118.18	0.00	3,118.18	-
6-8610	PO Box Rental	339.10	0.00	339.10	-
6-8700	Subscriptions - Australian	1,500.00	1,500.00	0.00	0
6-8710	Subscriptions - International	58.02	130.56	-72.54	-55.6
	Total Administration Expenses	**8,424.86**	**4,633.38**	**3,791.48**	**81.8**
6-0004	**ICT Expenses**				
6-6000	Annual ICT Registration Fees	715.04	872.38	-157.34	-18
6-6100	ATHRA Website Development	232.50	0.00	232.50	-
	Total ICT Expenses	**947.54**	**872.38**	**75.16**	**8.6**
6-0005	**ATHRA Conference Costs**				
6-7000	Conference Bursaries provision	0.00	1,500.00	-1,500.00	-100
	Total ATHRA Conference Costs	**0.00**	**1,500.00**	**-1,500.00**	**-100**
6-0006	**ATHRA Awards**				
6-7700	Awards provision	0.00	1,250.00	-1,250.00	-100
6-7720	Award Certificates	1,198.24	0.00	1,198.24	-
	Total ATHRA Awards	**1,198.24**	**1,250.00**	**-51.76**	**-4.1**
6-0007	**NTC/ONRSR Engagement**				
6-8800	Meeting Travel	690.90	0.00	690.90	-
	Total NTC/ONRSR Engagement	**690.90**	**0.00**	**690.90**	**-**
	Total Expense	**11,261.54**	**8,255.76**	**3,005.78**	**36.4**
	Operating Profit	**4,670.85**	**6,454.08**	**-1,783.23**	**-27.6**
8-0000	**Other Income**				
8-1200	Interest - Vic Branch accounts	0.00	367.23	-367.23	-100
	Total Other Income	**0.00**	**367.23**	**-367.23**	**-100**
	Net Profit	**4,670.85**	**6,821.31**	**-2,150.46**	**-31.5**

3.3.2 Balance sheet report

Accrual mode
31 Mar 2026
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		Total			
		Actual	Last Year	Variance $	Variance %
1-0001	**Asset**				
1-0000	**ATHRA Funds**				
1-0010	ATHRA Transaction Account	19,154.61	21,935.06	-2,780.45	-12.68
1-0020	ATHRA Debit Card	154.65	475.69	-321.04	-67.49
1-0100	ATHRA Term Deposit 1	12,500.00	7,783.72	4,716.28	60.59
1-0200	ATHRA Term Deposit 2	12,500.00	10,000.00	2,500.00	25
1-0300	ATHRA Term Deposit 3	8,429.43	8,066.59	362.84	4.5
	Total ATHRA Funds	**52,738.69**	**48,261.06**	**4,477.63**	**9.28**
1-1300	**Branch Funds - Victoria**				
1-1301	Vic Branch Transaction Account	780.06	780.06	0.00	0
1-1310	Vic Branch Term Deposit	8,101.44	8,101.44	0.00	0
	Total Branch Funds - Victoria	**8,881.50**	**8,881.50**	**0.00**	**0**
1-4000	**Current Assets**				
1-4100	Accounts receivable	41.95	41.95	0.00	0
	Total Current Assets	**41.95**	**41.95**	**0.00**	**0**
1-5000	**Fixed Asset - Swaging Machine**				
1-5011	Swaging Machine - installation	3,240.00	3,240.00	0.00	0
1-5019	Swaging Machine accumulated depreciation	-3,240.00	-3,240.00	0.00	0
	Total Fixed Asset - Swaging Machine	**0.00**	**0.00**	**0.00**	**-**
	Total Asset	**61,662.14**	**57,184.51**	**4,477.63**	**7.83**
2-0000	**Liability**				
2-0002	**Current Liabilities**				
2-0004	**GST Liabilities**				
2-2200	GST collected	220.73	1,399.87	-1,179.14	-84.23
2-2400	GST paid	-568.00	-1,453.92	885.92	-60.93
	Total GST Liabilities	**-347.27**	**-54.05**	**-293.22**	**542.5**
2-1800	Accounts payable	300.00	200.00	100.00	50
	Total Current Liabilities	**-47.27**	**145.95**	**-193.22**	**-132.39**
2-0005	**Provisions**				
2-4000	Raildays Implementation	6,125.00	6,125.00	0.00	0
2-5000	Conference Bursary Provision	1,500.00	1,500.00	0.00	0
2-6000	ATHRA Awards Provision	1,250.00	1,250.00	0.00	0
	Total Provisions	**8,875.00**	**8,875.00**	**0.00**	**0**
	Total Liability	**8,827.73**	**9,020.95**	**-193.22**	**-2.14**
	Net Assets	**52,834.41**	**48,163.56**	**4,670.85**	**9.7**
3-0000	**Equity**				
3-0001	**Current Earnings**				
3-1800	Current year earnings	4,670.85	6,821.31	-2,150.46	-31.53
	Total Current Earnings	**4,670.85**	**6,821.31**	**-2,150.46**	**-31.53**
3-0002	**Retained Earnings**				
3-1600	Retained earnings	48,163.56	41,342.25	6,821.31	16.5
	Total Retained Earnings	**48,163.56**	**41,342.25**	**6,821.31**	**16.5**
	Total Equity	**52,834.41**	**48,163.56**	**4,670.85**	**9.7**

3.5. Training Report

The ATHRA Training and Assessment Program continued to operate using our volunteer team of assessors and administrators. Access to all approved ATHRA training and assessment program documentation continues to be made available on the ATHRA Training portal — via the membership tab on the website or direct on https://www.athra.asn.au/training/

This year the board has initiated two major administrative projects.

The first was to seek formal legal advice on the risks and liabilities to ATHRA, its directors and volunteer workers and to member railways and their directors and volunteers in relation to operating the current ATHRA training and assessment program. The advice provided is being used to put in place clearer engagement arrangements with ATHRA assessors and with those member railways using the program and has also initiated a review of the training and assessment record keeping.

The most recent project was to review and strengthen our digital online record keeping, including the migration to SharePoint and formalisation of data storage and archiving/disposal policies for competency assessment records. A temporary suspension of assessments was put in place while this important governance review and remediation work was undertaken and this suspension has since been lifted.

Further work is currently underway in completing the suite of documents that underpin the delivery of the training and assessment program — including such items as competency assessment strategies (CAS) for some of the less used competencies.

The key objective of the program continues to be the ability to provide a suite of baseline competencies that have training and assessment components structured in a format aligned to the AQF. These baseline competencies can be used by member operators as key foundation components within their individually tailored SMS training and assessment programs.

The ATHRA training and assessment working group appreciates the support of member railways using the system and welcomes all constructive feedback on the training program so we can continue to enhance it and make it of value to members.

Report by Steve Strangward, Director of Training and Competency

3.6. Insurance Report

The 2025-26 year has been somewhat an easier journey than the previous 4.5 years with almost all ATHRA members requiring PLI (Public Liability Insurance) cover taking advantage of the ATHRA-Marsh offer and more groups joining ATHRA and the scheme. Members are saving a substantial amount of money whilst having the confidence of extremely good terms and policy wording (best in Australia) backed by one of the world's largest insurance brokers – Marsh.

As most members are aware, the ATHRA Members PL scheme was developed in 2020/21, during a time whereby the main insurer/broker for ATHRA members were increasing rates significantly, forcing many smaller organisations to either run without insurance and/or close their operations. Whilst pricing was a major impetus for change, there were other aspects that needed to be addressed as well, namely:

- Responsive and timely service
- Increased communication
- Holistic member's insurance program
- Best in class policy wording
- Subject matter expertise
- Simplicity and ease of transaction
- Minimal rate increases, in comparison to the general market
- A true partnership with ATHRA and its members

Throughout 2020/21, ATHRA and Marsh developed a facility and service offering that ticked all the boxes, partnering with the insurer, Canopius. The concept of **strength in numbers** was a big sell to the insurer. Seeing the potential in having all of ATHRA's members insured, consistently, meant that there would be a premium pool that can withstand future claims, and allowed for better rates and coverage to be put forward by the insurer. This greatly benefitted all ATHRA members, as we saw the switch be made across to the ATHRA facility via Marsh over the past 3 years.

This sense of community driven via **strength in numbers**, has seen strong premium growth over the past 4 years. We have also seen a low frequency of claim from the facility. As consequence to this, Marsh have been able to negotiate a "loyalty discount" for all ATHRA members, who renew their policies, over the next 12 months. This loyalty discount has seen your Public Liability rate to remain the same rather than see a rise of CPI of more thus effectively providing a discount. The criteria for the discount are as follows:

- Must be a financial ATHRA member
- Must have remained insured consistently from the time of purchase (which we believe to be all members)
- Must be claims-free over the past 3 years
- Discount applies to the primary level of $30 million PL only (does not include excess liability premiums as these fall outside of the facility via Canopius)

As it sounds, this is a discount for ongoing loyalty, so it only applies to members who *continue to stay* within the ATHRA facility. Dependant on the success of the facility in 2026 and beyond, we may see further loyalty discounts given back to ATHRA members. Once again, **strength in numbers** plays a big part in the ongoing success of the facility, and in kind, the benefits that members receive back. This is an outstanding result. This effectively saved members 8-9% yet again.

During the year we have had 1 additional group join the insurance scheme, 1 left the scheme and ceased to be an ATHRA member and 2 more have joined ATHRA at the time of writing this report but are in the 2026/27 year.

For the first 5 years, ATHRA members have saved over **$2.45M** in **PLI premiums alone**.
The forms of insurance provided to ATHRA Members for the 2025-26 period include:

- Public Liability Insurance (PLI) – 71 policies – no changes
- Association Liability/Management Liability Insurance (formerly known as Director's Insurance) – 16 policies (no change)
  - Provides financial protection for your business if management is found to have acted wrongfully towards an employee.
  - Covers claims made against the company itself and its directors and officers.
  - Protects against risks related to wrongful acts, breach of fiduciary duty, negligence, or other errors in managerial duties.
- Personal Accident Insurance (formerly known as Volunteer's Insurance) – 34 policies (33 Policies 2024-25) – increase by 1 policy
- Business Pack Insurance (insures against business loss such as business interruption) – 6 policies (5 policies for 2024-25) – increase by 1 policy
- Industrial Special Risk (ISR) - broad form of insurance designed to protect businesses from damage to physical assets and business interruption caused by unforeseen circumstances. – 1 policy (no change)
- Mobile Plant Insurance – 3 policies (no change)
- Rollingstock Insurance – 6 policies (5 policies in 2024-25) – increase by 1 policy
- Excess Liability Insurance – PLI cover above the $30M cover offered by Canopius – 6 policies (no change)
- Cyber Insurance – 2 policies (no change)

To date, the following data summarise what Marsh insures for ATHRA members.

Split of clubs per state	ACT	NSW	QLD	SA	Tas	Vic	WA	Total
	1	14	17	7	8	19	5	71

Split of policy count per risk	Assoc Liab/ Management Liability	Bus Pack	Excess Liability	ISR	Mobile Plant	Rolling Stock	Personal Accident	Public Liability	Total
	16	6	6	1	3	6	33	71	142
Split of GWPs[2] per risk	$30,306	$46,538	$79,750	$87,853	$25,956	$60,000	$13,000	$570,483	

[2] GWP = Gross Written Premium

The policy count for each PLI category of sum insured includes:

Primary Layer	$10M	$20M	$30M
	3	63	5

Excess liability (total limit of liability including primary layer)	$30M	$50M	$60M	$200M
	1	4	1	0

What is staggering is that most members are not taking Association Liability Insurance which helps protect the organisation and board members of each organisation against personal loss if there is a claim against the management of the organisation. That is if your organisation is sued and you don't have Association Liability Insurance, then each board/executive member maybe personally liable. Just because you are an incorporated association, your directors are not automatically protected.

Additionally in the day where Cyber-crime is increasing at a staggering rate, none of the ATHRA groups have taken out Cyber Insurance. If you store or share ANY data (personal details, health information or credit card details to name a few), you are at risk and penalties can be very high.

The increase to the Management Liability Insurance and Personal Accident Insurance has been kept to a 0-5% increase. Some members have had their policies rolled over (i.e. 0% increase). Industry standard is 10-18% increase annually. Once again, this is the benefit of being an ATHRA member.

Property insurance has also been kept to a 0-5% increase.

Other classes of insurance offered also saw rises of 0-5%. Most were closer to 0% and the slight increases were where turnover was increased significantly.

Marsh has committed to writing 3 articles per year to benefit ATHRA members along with presenting at the 2027 ATHRA Conference (if held).

Sadly, in August, Simon Calabrese and several of his team resigned from Marsh. Simon and his team were crucial in pulling together the insurance scheme for ATHRA and they will be sadly missed. However, the good news is that Mick Ghotra, formerly in Simon's team, has taken over from Simon and we are in good hands for the scheme to continue moving forward.

In closing, I urge all ATHRA members to continue to stick together under the ATHRA/Marsh umbrella and you will continue to benefit from great service, strong policies and affordable premiums. In the long term you will prosper, and you are being backed by one of the largest insurance brokering firms in the World.

Sure, you might be able to find a cheaper policy (some with poor policy wording), but as some members have already experienced, it is only cheaper in the first year and then prices increase significantly.

Remember, united we are stronger than fighting alone.

Report by Paul Rollason, ATHRA Insurance Officer

4. General Business

5. Meeting Close