

Expression of Interest

Specialist Tourism and Events Insurance Broker Panel

27 October 2026



QUEENSLAND
TOURISM INDUSTRY
COUNCIL



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Acknowledgement of Country

QTIC acknowledges the Traditional Owners and Custodians of Country throughout Queensland. We recognise those who shared stories, welcomed guests on Country, and were stewards of the earth for millennia before us, and their continued connection to land, waterways, and culture.

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Disclaimer

The documents relating to QTIC's Specialist Tourism and Events Insurance Broker Panel expression of interest (EOI documents) should be read together. The EOI sets out the application terms, participation requirements, timetable and privacy statement. Any changes will be communicated as described in the EOI.

The panel is a referral resource. Listing means QTIC has assessed a named broker against the published criteria using the application, supporting information and checks described in the EOI documents. It is not a recommendation that the broker is suitable for any particular operator or an endorsement of the broker's products or advice. QTIC does not provide insurance advice or guarantee cover, pricing, services or claim outcomes. Operators should make their own enquiries before engaging a broker. To the extent permitted by law, QTIC accepts no liability for panel brokers' advice or services. Nothing in the EOI documents excludes liability or rights that cannot lawfully be excluded.

EOI OPENS

27 October 2026

EOI CLOSES

5pm AEST, 22 December 2026

PANEL IN PLACE

April 2027

Questions close: 5pm AEST, 16 December 2026

About the panel

Queensland tourism and events operators have told QTIC they struggle to find brokers who understand how their businesses run. QTIC is setting up the Specialist Tourism and Events Insurance Broker Panel so members can contact brokers with tourism and events experience directly. Brokers are assessed against the criteria below. The panel responds to Recommendation 8.2f of QTIC's *Insurance Affordability and Availability Advocacy Report*.

The panel is a referral resource. It will be published on the QTIC website and organised by sub-sector. It isn't a procurement panel or a group purchasing arrangement, and QTIC does not endorse any broker's products or advice. Brokers deal with operators directly, on their own commercial terms.

Who should apply

We're looking for brokers with experience in Queensland's tourism and events sector who specialise in one or more of the following sub-sectors:

- Accommodation
- Adventure and outdoor recreation
- Events and festivals
- Caravan parks and camping
- Tour and transport operators
- Marine and water-based tourism
- Hospitality and venues

The panel is for specialist brokers, not those who look after a few tourism clients as part of a wider book. We list named individuals within firms as the expertise often sits with the person. A firm can nominate up to five named brokers. Each named broker can nominate up to three sub-sectors. If a named broker leaves the firm, the firm's listing for that sub-sector lapses unless another named broker at the firm has already been accepted for that sub-sector. A firm can nominate a replacement broker, who will be assessed at the next annual review.

Minimum requirements

Applicants must meet all of the following:

1. The firm holds an Australian Financial Services Licence authorising it to advise on and deal in general insurance products or is an authorised representative of a licensee with that authorisation. Each named broker must be appropriately authorised to provide the services offered.

2. The firm or its licensee holds current professional indemnity insurance covering the firm and each named broker for the services offered, and meeting applicable ASIC requirements (including RG 126 where relevant).
3. The firm or its licensee is a member of AFCA, with that membership covering the services offered by the firm and each named broker. The firm subscribes to the Insurance Brokers Code of Practice, or is covered by its licensee's subscription.
4. Each named broker has at least three years' experience broking for tourism or events clients in Queensland. Each named broker also has at least 10 unique current clients across their nominated sub-sectors, with at least five in each.
5. Each named broker provides the details of two referees who are current clients in their nominated sub-sectors.
6. If accepted, the firm agrees to become a QTIC Supplier Member (see <https://www.qtic.com.au/become-a-member/associate-membership/>).
7. The firm agrees to the participation requirements and application terms below.

Assessment criteria

Applications meeting the minimum requirements will be scored against six criteria. The weighting for each is in brackets.

1. Knowledge of the operating risks in each nominated sub-sector (for example, seasonal revenue, activity-based liability, cancellation, disaster recovery and disaster resilience), and of the risk mitigation measures Queensland tourism and events operators use, including accreditation and safety standards (30%, assessed separately for each sub-sector).
2. Claims track record, including examples of advocating for clients during a claim (20%).
3. How the broker uses an operator's risk management and accreditation evidence when presenting the risk to insurers (20%).
4. Access to insurers and underwriters for the sub-sector, including for hard-to-place risks (15%).
5. What the broker offers QTIC members and the sector beyond placing cover (10%).
6. Queensland presence, with preference for an office in Queensland where the named broker works and for regional presence or regular travel to regional clients (5%).

Two senior QTIC staff and one independent external member will assess applications and recommend brokers to the QTIC CEO for decision. Assessment members must disclose actual, potential or perceived conflicts, including commercial relationships with applicants. A conflicted member will not access, score or discuss the affected application or participate in its recommendation. QTIC will arrange an unconflicted replacement where needed.

Criterion 1 is scored separately for each nominated sub-sector; Criteria 2 to 6 are scored once per broker and applied to each nominated sub-sector, using relevant

supporting evidence. Scores are averaged across the unconflicted assessors. A sub-sector must achieve an unrounded weighted score of at least 3.0 out of 5 and an unrounded Criterion 1 average of at least 3.0. Attachment A explains how applications are scored and verified.

There is no numerical cap on the panel. Subject to the published requirements, verification, CEO approval and completion of QTIC Supplier Membership, QTIC intends to list all qualifying brokers for their approved sub-sectors. A listing is not a ranking of brokers.

Participation requirements

Listed brokers agree to:

1. Receive and consider information from QTIC and industry associations on accreditation frameworks, how the sector manages risk, and relevant regulatory and policy developments.
2. If required, present or take part in at least one QTIC-led or association-led insurance webinar each year.
3. Tell QTIC promptly, and within five business days of becoming aware, if a named broker leaves the firm or any minimum requirement is no longer met.
4. Take part in the annual review.
5. Maintain the minimum requirements and QTIC Supplier Membership while listed, keep listing details current, and notify QTIC promptly of any regulatory action or complaint that may materially affect suitability for the panel.
6. Describe the listing accurately. Do not represent that QTIC approves or guarantees any product, advice or service, or use QTIC's name or logo in promotional material without prior written approval. Stop referring to panel membership if the listing lapses or is removed.

Listing is non-exclusive and does not guarantee referrals or work. The firm and its brokers act independently of QTIC and cannot bind it. A firm may withdraw its application or listing by written notice to QTIC.

Annual review

QTIC reviews the panel every year, drawing on a member survey, industry feedback and a short annual update from each firm.

Members can provide feedback to QTIC on the panel or individual brokers at any time. QTIC may suspend or remove a firm or named broker who no longer meets the requirements or participation requirements, or where QTIC reasonably considers a complaint or regulatory action makes continued listing inappropriate. QTIC will give reasons and a reasonable opportunity to respond before removal, unless the listing has lapsed under these terms. QTIC may suspend a listing immediately while it investigates a serious concern or confirms eligibility and will notify the firm of the reason and review the suspension promptly. QTIC does not determine insurance claims or replace the broker's complaints process or AFCA.

How to apply

Complete the [online form here](#), which requests:

1. Firm details, licence details, Queensland office locations and compliance declarations, including a certificate of currency for professional indemnity insurance.
2. Each named broker's experience, nominated sub-sectors and current client numbers.
3. Short answers against each assessment criterion, including up to 200 words on sector knowledge for each nominated sub-sector.
4. Two de-identified claims examples per named broker (up to 150 words each). Remove names, policy and claim numbers, and any details or combinations of details that could reasonably identify a client, claimant or other individual. Do not include health information, privileged material or information you are not entitled to disclose.
5. Referee contact details.

Applications include a declaration that the information is true, correct and not misleading, that the applicant is authorised to submit it and agree to these terms for the firm, and that the required consents have been obtained. QTIC may exclude an application if any information is false or misleading or suspend or remove a listing under the annual review provisions. Incomplete or late applications may not be assessed. QTIC will contact at least one referee for each named broker who meets the minimum requirements and the scoring thresholds, before recommending them. QTIC may request clarification or supporting evidence and verify licence, authorisation, insurance and Code subscription details.

By submitting an application, the firm agrees to these application terms and, if listed, the participation requirements. Applicants bear their own application costs. Meeting the minimum requirements does not guarantee acceptance, and QTIC Supplier Membership alone does not secure a listing. QTIC may decide not to list an applicant by reference to the published criteria. QTIC may change the timetable or discontinue the EOI process for a genuine operational reason, with notice on the EOI webpage. Any material change to criteria or application requirements will be published with reasonable time for applicants to respond.

Timeline

EOIs open:	27 October 2026
Questions close:	5pm AEST, 16 December 2026
EOIs close:	5pm AEST, 22 December 2026
Applicants advised of outcome:	March 2027
Panel in place:	April 2027
First annual review:	March 2028

QTIC will advise outcomes in writing and does not provide individual debriefs. Accepted firms must complete QTIC Supplier Membership before they are listed on the panel. QTIC may reopen applications as part of the annual review.

Privacy and disclaimer

QTIC collects the information in your application to assess it, verify the information provided and, if you're listed, manage the panel, including reviews and complaints. Authorised QTIC staff, the CEO or authorised decision-maker, and the assessment panel, which includes one external member bound by a confidentiality deed, may access your application for these purposes, subject to conflict restrictions. QTIC may also use service providers to receive and securely manage applications. If you're listed, we'll publish your firm's name, the named brokers, their sub-sectors and business contact details on the QTIC website. We won't publish client numbers, claims examples or referee details. QTIC will keep non-public application information confidential and use or disclose it only for the purposes and to the recipients described here, with your consent, or as authorised or required by law. Referee enquiries will be limited to information needed to verify the application.

Please give your referees and named brokers this privacy statement and QTIC's Privacy Policy before including their details. Obtain each referee's consent to their details being provided to QTIC and used to contact them and assess the application, and each named broker's consent to assessment and, if accepted, publication of their business details. QTIC's [Privacy Policy](#) explains how we handle personal information, how to request access or correction, and how to make a complaint. Privacy enquiries may be made on 07 3236 1445. If required information or consents are not provided, QTIC may be unable to assess or list the broker. QTIC will also provide this notice to referees when contacting them.

Client numbers should be totals only. Published business details may be viewed, indexed or copied worldwide. Before submission, please also read the application form's collection notice explaining the service providers used and any overseas handling of information.

A panel listing means QTIC has assessed the named broker against the published criteria using the application, supporting information and referee checks. It is not a recommendation that the broker is suitable for any particular operator, or an endorsement of the broker's products or advice. QTIC does not provide insurance advice, arrange cover or guarantee a broker's services, the availability or price of cover, or claim outcomes. Members should do their own due diligence before engaging a broker, including checking current authorisation, expertise, fees and terms. Brokers are responsible for their own advice and services. To the extent permitted by law, QTIC accepts no liability for the advice, services or outcomes any panel broker provides. Nothing in this EOI excludes liability or rights that cannot lawfully be excluded.

Listed firms must hold QTIC Supplier Membership, for which membership fees are payable. This membership requirement does not replace assessment against the published criteria.

Enquiries

Send questions about this EOI to Steve Guise, Head of Industry Engagement and Partnerships, at Steve.Guise@qtic.com.au by 5pm AEST, 16 December 2026.

QTIC will reply to each question by email within two business days of receipt. Where an answer clarifies or adds to the information in this EOI, QTIC will also publish the question and answer on the EOI page of the QTIC website, without identifying who asked or disclosing confidential or personal information. Please check that page before you submit your application.

How applications are scored

Rating scale

Assessors score each criterion from 0 to 5 in whole numbers, using this scale.

Score	Meaning
5	Excellent: specific evidence, well beyond the expectation
4	Strong: clear evidence with minor gaps
3	Adequate: meets the expectation
2	Limited: some relevant evidence, but thin
1	Poor: generic or largely unsupported
0	Not addressed

What the panel is looking for

These descriptions aren't extra requirements. Applicants only need to address risks that are relevant to their nominated sub-sectors.

Criterion	What the panel is looking for
1. Sub-sector risk knowledge	A specific explanation of the risks in each nominated sub-sector, the Queensland conditions that affect them and how the broker deals with them, rather than general claims of tourism expertise.
2. Claims track record	Examples showing what the broker did to advocate for the client during the claim, not just that a claim was lodged or paid.
3. Presenting risk to insurers	An example of the broker using an operator's safety systems, accreditation or disaster plans in an underwriting submission to improve terms or keep cover in place.
4. Market access	A clear explanation of which insurers and underwriting agencies the broker can access for each nominated sub-sector, including for hard-to-place risks, rather than a count of markets.

Criterion	What the panel is looking for
5. Value to members and sector	Practical services beyond placing cover, such as education or sector engagement, and a genuine offer to contribute to QTIC webinars if required.
6. Queensland presence	A named broker who works from a Queensland office, with regional presence or regular travel to regional clients scoring higher.

Criteria 2 to 6 are scored once for each broker and applied to every nominated sub-sector. The evidence for those criteria therefore needs to support all of the broker's nominated sub-sectors.

Example

A broker nominates accommodation and events. Their Criterion 1 average is 4.0 for accommodation and 2.67 for events. With their scores on Criteria 2 to 6, their weighted score is 3.9 for accommodation and 3.5 for events.

The broker is listed for accommodation. They aren't listed for events. Their weighted score for events is above 3.0, but their Criterion 1 average for events is below 3.0. Scores aren't rounded, so 2.67 doesn't become 3.

Verification

Assessors score independently, then discuss any significant differences before finalising scores.

QTIC may contact more than one referee to confirm a broker's sub-sector experience or to resolve a concern. If QTIC receives material adverse information about an applicant, it will give the applicant a fair opportunity to respond before making an adverse recommendation.

QTIC may ask an applicant once to correct a clearly clerical omission, normally allowing five business days in Brisbane. A correction can't be used to submit a materially improved application after the closing date.

Outcome letters

Each outcome letter will say which sub-sectors were accepted, or which minimum requirement, threshold or verification issue wasn't met. QTIC will correct a factual or administrative error. Unsuccessful applicants can reapply when applications reopen as part of an annual review.

23 October 2026