

RE-IMAGINING A SUSTAINABLE EXPERIENCE ECONOMY: PUBLIC LIABILITY INSURANCE AVAILABILITY AND AFFORDABILITY FOR AUSTRALIA'S VISITOR PROVIDERS

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This research explores the architecture of insurance for the visitor economy and how insurance availability and affordability can be improved for tourism experience providers. While the ability of tourism businesses to transfer risk through affordable insurance and other measures is fundamental to a well-functioning visitor economy, academic literature that examines the issue remains limited. This research will advance knowledge and has implications for understanding insurance affordability for the tourism sector through investigation of the Australian experience. From the literature, three different but interrelated theories are selected to explore insurance availability and affordability within this study: (1) insurance risk theory; (2) production theory; and (3) the insurance cycle. Research will be undertaken in three phases. Phase 1 of the study uses a systematic document analysis method to examine the Australian insurance situation and identify actions to improve insurance for the visitor economy. Phase 2 will build upon phase 1 by gathering additional qualitative evidence through interviews that investigate how insurance availability and cost impact visitor providers. Phase 3 will be the confirmatory stage and use an industry survey to reexamine key constructs identified during the qualitative work to validate findings. In addition to advancing the literature on insurance and the visitor economy, this research will contribute to the priorities of the Australian Government's THRIVE 2030 strategy which provides a national pathway for recovery of Australia's visitor economy and return to sustainable growth in the aftermath of the COVID-19 pandemic.

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