

# Essential Energy AERD Submission 2015-19 - Confidentiality Claim Log

Business Type: Insurance

Date: 28/05/14

Title, page and paragraph number of document containing the confidential information	Description of the confidential information.	Topic the confidential information relates to (e.g. capex, opex, the rate of return etc.)	Identify the recognised confidentiality category that the confidential information falls within.	Provide a brief explanation of why the confidential information falls into the selected category.  If information falls within 'other' please provide further details on why the information should be treated as confidential.	Specify reasons supporting how and why detriment would be caused from disclosing the confidential information.	Provide any reasons supporting why the identified detriment is not outweighed by the public benefit (especially public benefits such as the effect on the long term interests of consumers).
Attachment 4.6 - Essential Energy's Pass Through Event Proposal Appendix 2 - pp 29-31.	Details of insurance policies including limits purchased and excesses.	Opex and Pass Through	Strategic Information	<p>Essential Energy's approach has always been not to divulge the maximum amount of insurance purchased nor do we divulge limits to external parties. Essential Energy considers these insurance cover limits to be commercially sensitive information.</p> <p>Information is sensitive for insurance market negotiation/tender purposes.</p>	<p>Disclosing limit information could encourage additional claims (including size of claims), especially in relation to general liability which could lead to increased insurance premiums and in turn increased costs for customers.</p> <p>Disclosing this information would affect ability to negotiate competitive insurance renewal premiums as the insurance market could use this information to their advantage and jeopardise Essential Energy's otherwise superior negotiating position.</p>	Higher insurance premiums (increased opex) are not in the customers'/publics' best interest as this adds to the price of electricity.