

➤ The Emergency Services Levy (ESL)

Update 12 March 2026

On the 30th May 2017, the NSW Government decided to defer the introduction of the Emergency Services Levy (ESL) as an annual levy for all landowners in NSW, opting instead to retain the current system of collecting the ESL as an additional charge on insurance policies pending a review of the policy.

What does this mean for you?

ESL will continue to be charged for all renewals and new business quotations.

How is the ESL calculated?

Great Lakes Australia have advised that ESL rates are to be applied as follows:

With effect from	Fire	Domestic	Vehicles	Static Plant & Machinery
1 May 2026	27.90%	16.30%	1.00%	27.90%

Previously applied ESL rates:

With effect from	Fire	Domestic	Vehicles	Static Plant & Machinery
1 March 2019	27.00%	13.00%	1.00%	27.00%
1 May 2019	27.00%	13.00%	0.25%	27.00%
1 July 2019	30.50%	16.00%	1.00%	30.50%
1 October 2020	35.00%	20.00%	1.00%	35.00%
1 March 2021	33.00%	17.00%	1.50%	33.00%
1 March 2022	25.00%	17.00%	1.50%	25.00%
1 May 2022	0.00%	0.00%	0.00%	0.00%
1 July 2022	24.00%	12.50%	1.50%	24.00%
1 October 2022	30.00%	18.00%	2.00%	30.00%
1 March 2023	30.00%	16.50%	2.00%	30.00%
5 March 2024	32.50%	17.00%	2.50%	32.50%
1 September 2024	22.00%	13.00%	0.50%	22.00%
1 September 2025	24.80%	14.10%	1.00%	24.80%

How is the ESL calculated?

The NSW Government advises insurers the total amount of ESL it requires from each of them (a lump sum), based on each insurers market share of premiums for specified insurance classes. In order to meet that obligation, each insurer then determines what percentage they need to charge for ESL on insurance policies, which is why rates can vary between insurers.

More Information

If you would like more information please contact us on 02 9496 9300.

More information regarding the Emergency Services Levy can be found at www.revenue.nsw.gov.au/taxes-duties-levies-royalties/emergency-services-levy.

Disclaimer This update is correct as at 12 March 2026. The information may change anytime without notice. This update is not a substitute of legal advice and Rural Affinity, Great Lakes Australia or their related entities will not be liable for any action taken, or omitted to be taken, in reliance upon the contents of this document.