



Speech by

**DESLEY BOYLE**

**MEMBER FOR CAIRNS**

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Hansard 19 February 2002

**PUBLIC LIABILITY INSURANCE**

**Ms BOYLE** (Cairns—ALP) (12.23 p.m.): I rise on a matter of some importance not only, I dare say, to my constituents in Cairns but to those of other honourable members and to draw to their attention, therefore, the serious and wide-ranging impacts of dramatic rises in insurance premiums. These problematic rises in premiums are affecting not only community based groups, charities and even sporting organisations, but they are also having a very significant impact on individuals and businesses in Cairns.

I must compliment the Premier who, at the end of last year, quickly realised the kinds of impacts that threatened our P&C associations and their very core activities—school fetes and the like—from the rising premiums. He took action and addressed that issue speedily and effectively. Unfortunately, this has not been sufficient. We in Cairns are pleased to know of the work of the liability insurance task force and look forward to some practical ways of addressing the sorts of problems that are occurring. I have received correspondence that demonstrates the tremendous impacts on organisations from various representatives of groups in Cairns, including Bob Collier from Meals on Wheels, Brian Swinton and Brian Turner from the Cairns Marine Radio Club, Ann Warrell from the North Queensland Amateur Gemcutters and Jewellers Association and Patty Davie from the Tropical Brass and Cairns Concert Band. I table their correspondence for the information of members of the House.

I have also received an eloquent letter from Mary Turner expressing a very real risk to individuals and their ways of life. As she quite rightly points out, it is the battler—the person in the middle—who can be caught by that person who is hungry for compensation and spots a way to perhaps make more money than they are necessarily entitled to by alleging not just a mistake in life, not just an accident, but instead a failure in duty of care, or negligence, or even a deliberate act of harm. That person, the victim, the insurance companies and the solicitors then do battle, and eventually there is a resolution. But as Mary quite rightly points out, the battler—the man in the middle who really was doing nothing beyond his or her best—can be caught in the middle and, in fact, their financial circumstances can be ruined. I table her letter also for the information of members of the House.

In terms of business, though, we need to be alert to the kinds of impacts on small business. Recently I received a representation from a man who was truly worried. Yes, to some extent he was worried about the financial future of his own business but, more than that, he was worried about the safety of people in Cairns and described disasters that could easily be about to happen. His own business is that of roof cleaning. Mr Deputy Speaker, I know that you have visited the fair city of Cairns and would recall that it is full of lots of old Queenslanders—two-storey houses. Therefore, it is obvious that, in cleaning their roofs, there would be some real danger. Obviously there is a need for workers in such a business to have proper training and proper safety conditions and, of course, proper insurance.

This man tells me that in his business, when he equates the insurance cost per house across the amount of business that he did last year, this means an extra penalty of \$100 to \$150 per house on the cost of providing roof cleaning. Obviously this is a difficulty for householders, as well. But what has happened is that his competition has chosen, supposedly, the easy way out and has decided not to be insured. Therefore, it is able to undercut this business operator with insurance costs and to win contracts, with householders unaware that they have operating on their properties people who are at real risk of injury and for whom there is no insurance.

These kinds of impacts will not go away, but it is not just the province of the state government to resolve them. It is a matter for John Howard and his government to act at a national level. I am pleased to have received hot off the presses a copy of the insurance task force report. While I have not had a chance to read it, I do note a very important matter right at the front, that is, that this report is tabled for all Queenslanders and that feedback will be welcomed. All of us in Queensland have until 26 March to provide feedback and further suggestions on how to solve this invidious problem.

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