



Speech by

**HOWARD HOBBS**

**MEMBER FOR WARREGO**

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### **PUBLIC LIABILITY INSURANCE**

**Mr HOBBS** (Warrego—NPA) (12.01 a.m.): Tonight I want to talk about public liability insurance. It is a big issue. It is in all our communities and it is an issue that we want all to resolve. We all want to try and have a situation whereby our communities are able to carry out their normal functions without, first of all, having the concern that they cannot obtain insurance. Even if they can get insurance, if the cost is too high then the possibility is that in many instances those functions cannot continue.

Over the last week I have had some examples whereby major functions are held throughout the year. One example that comes to mind is the Augathella rodeo. They have a new year's rodeo that happens every year. They had a meeting recently and the cost of the public liability is one of the reasons why they have decided not to have one this year. It is the first time in many, many years that they will not have had a new Year's rodeo. It is a combination of things, but public liability is one of those. That is the issue I want to discuss tonight.

I think that we have to do much more and we can do more. There are a lot of things out there that can be done. For instance, the Community Care Underwriting Agency has been successfully operating for 10 months in six other Australian states. It is only after intense lobbying by the state opposition that the Beattie government has opened discussions with this agency. For example, it is a joint venture with Allianz Australia, NRMA Insurance and QBE, who have the primary purpose of helping not-for-profit organisations operating in New South Wales, the ACT, Western Australia, South Australia, Northern Territory and Tasmania.

The Community Care Underwriting Agency product is designed for not-for-profit organisations whose activities include community events, community centres and home care and organisations that have the following characteristics: provide services to the broader community; not-for-profit organisations that have a turnover funding of no more than \$2 million per annum; does not distribute profits to its members; and comprises mainly of volunteers.

The Community Care Underwriting Agency insurance product in other states is open to amateur sporting clubs, groups offering arts, cultural and recreational services, artists operating with government grants, welfare and community groups and ratepayers' associations. One of the main advantages of this group as a scheme was the agency's ability to collect data on the claim, experience and practises of the community groups and an ability to adjust premiums to better reflect risk and claims experiences.

Time expired.