



Speech By


**Bruce Saunders**

**MEMBER FOR MARYBOROUGH**

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### **NATIONAL INJURY INSURANCE SCHEME (QUEENSLAND) BILL**

 **Mr SAUNDERS** (Maryborough—ALP) (3.44 pm): I rise to support the National Injury Insurance Scheme (Queensland) Bill 2016. I thank the committee members and the committee secretariat for all the work that went into this bill, which did require a lot of detailed effort. I thank the officials from the Treasury Department for all the briefings they gave us. This issue is complicated, but at the end of the day I never wavered from my belief that people have to have a choice. Early on I made the decision to support the hybrid scheme, because I believe in choice. I did not want people to go into the scheme that the opposition was pushing because we all remember what happened with the workers compensation legislation, which they changed when they were in government. I like to give people choice.

When looking at the ability for people to look after their own finances after a catastrophic accident, I do not believe that all people would blow the money. I attended every committee hearing and, from the figures that I saw, there was no great evidence that people blow the money. That is another reason that I stuck with the choice model.

This is an important and significant reform that will bring Queensland into line with the other states and allow us to meet our obligations under the national benchmarks to deliver a National Injury Insurance Scheme. The NIIS will help to address the current gap in coverage for those significantly injured in a motor vehicle accident where fault cannot be established, as currently those people do not have any existing rights to seek compensation or assistance for their care and equipment in the event of such an accident. At the time of the committee's inquiry, I spoke to many people in my electorate about this issue. Ironically, about 95 per cent of the people I talked to did not realise that they were not necessarily covered. They thought they were automatically covered under the current scheme; that, if they had an accident, it would be okay. Many of my constituents did not understand that, even if they were not at fault, they may not be covered. They thought that, as they pay their CTP, they would be covered. In my electorate I held a lot of briefings about the NIIS, particularly inviting people I knew had had accidents.

This is personal to me, because some years ago my daughter's partner was involved in a very bad traffic accident. A car rolled over on him and did significant damage to his left arm. That has had a big impact on his life. He was one of the lucky ones. The driver of the car was at fault. Often I think about what would have happened to him if no-one was at fault in that accident. Who would have paid for his rehabilitation? His parents and my daughter would have borne the cost of getting him back on deck. Therefore, having gone through that experience with a family member, it has always been my belief that the hybrid scheme is the best scheme. Even before becoming a member of parliament, I was aware that there was no coverage under the CTP scheme for people in a no-fault accident.

I believe that the government's proposed hybrid scheme will cover people, which is why I support it 100 per cent. Non-government committee members have talked about some of the comments made by people with a different view. As a committee member, I felt that they did not fully understand the

scheme. That is an observation that I made as a member of the committee. I felt that they did not understand what was going on. I must congratulate the ALA representatives, who made a lot of common-sense addresses to the committee. After committee meetings, I spoke personally to members of the ALA and they made a lot of sense. I was on common ground with them, because I have always believed that people have the right to sue.

We do not want a second-rate system. We know the system we would have ended up with. As the chair of the committee said, for \$8 a year—two cups of coffee a year—the difference between the LNP scheme and the hybrid scheme proposed by the government is that the hybrid scheme gives people a bit better care. That is what we all want. Any of us in this House or any of our family members could have an accident. I would like to know that if it were to happen to my son or my daughter or my son-in-law or my family members that they would get the best care. This will cost an extra \$8 a year.

The LNP members kept talking to the committee about the cost to people. No-one knows this more than I coming from a low socio-economic electorate. I will fight for my people. My electorate will know that I am happy with the scheme that the Palaszczuk government is putting up—the government is delivering again. My people will be covered for \$8 extra a year. They will get top care. I commend this bill to the House.