



Speech By  
**Verity Barton**

**MEMBER FOR BROADWATER**

---

Record of Proceedings, 26 May 2016

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



**Miss BARTON** (Broadwater—LNP) (4.04 pm): What can I say?

**Mr Boothman:** That was fast!

**Miss BARTON:** I do feel a little sorry for the good people in Hansard. I do wonder sometimes how they manage to keep up. All I can say to Hansard is good luck. Thank goodness they have the video replay, which is something that the member for Whitsunday would absolutely value.

I rise to join the shadow Treasurer, the shadow minister for disability services and the shadow minister for transport and main roads in, whilst supporting the concept of a National Injury Insurance Scheme, saying that quite clearly today the government have got it wrong when it comes to implementing the NIIS. I will not go through the history because both the shadow Treasurer and the shadow minister for disability services have done a very good job of explaining to the House how we got to this point.

It is worth reminding those on the other side of the chamber that it was the LNP who made sure that Queensland would be able to have an NIIS. It was the LNP who signed the heads of agreement with the Commonwealth government. The LNP does still, as the shadow Treasurer has outlined, support the implementation and the establishment of an NIIS. We just think it should be done in the most cost-effective way that does not have the most significant impact on Queensland families. It is unfortunate though that this asleep-at-the-wheel Labor government does not care about the cost of living for Queensland families and does not want to make sure that we have not only the best model in place for people who are catastrophically injured but also the most cost-effective model in place when it comes to supporting Queensland families.

What I find particularly galling about all of this is that the Labor government who say that they are a government of consultation, who want to listen to the people of Queensland, have absolutely ignored the wants and the needs and the advice of academics who work in this space and of the front-line service providers who work in this space who have overwhelmingly given us feedback that what they want is absolutely model A, which is the lifetime care option. Not only has it ignored the advice and recommendation of the insurance providers, but when the government was trying to work out the savings it was not even in a position, to our knowledge, to be able to consult with the insurance providers.

It would be nice if we knew a little bit more about the consultation that had been done with the insurance providers and the CTP companies but, as my fellow members of the education committee would appreciate, the government members used standing orders to gag Treasury from even confirming that a meeting that they said was going to happen even happened. It is absolutely ridiculous. It is this lack of understanding and credibility around not only how these savings are able to be achieved but what they even are that leads the non-government members to have significant concerns.

The shadow Treasurer highlighted the significant difference between the advice that the Treasurer gave in this House and the advice that was provided by the Under Treasurer. In introducing this bill, the Treasurer said that the savings were \$44. The Under Treasurer then told the education committee, 'No, no. The savings are up to \$36.' Who is misleading parliament? Is it the Treasurer or is it Treasury? What I want to know is what the savings actually are. When we were trying to understand that—and the member for Albert and the member for Buderim will absolutely concur—we were unable to get an understanding really of how we were going to achieve the savings. Again, what we saw was this government, who says it is a government of consultation and of talking to Queensland, gagging Treasury officials from being able to tell us what they were able to do in order to achieve the savings.

**Mr Dickson:** A government of higher taxes.

**Miss BARTON:** I take the interjection from the member for Buderim. They are a government of higher taxes. I know that the member for Buderim will touch on that in his contribution to the debate.

I spoke about the fact that there was a difference in the savings that could be achieved in terms of what the Treasurer told the parliament and in terms of what Treasury told the committee. What I fail to understand—and I was trying to get to this but, as we know, this government that is all about consultation gagged Treasury officials—is how privately listed companies like CTP insurers can be directed by a government as to what the savings are. There is no guarantee that the savings that have been identified for this financial year are going to be applicable in the forward years. That was of great concern to non-government members of the committee, because we are very concerned about the impact that the cost of the NIIS is going to have on Queensland families.

As I have said, we absolutely support the establishment of the NIIS. That is not in dispute. What we have an objection with is the way in which the Labor Party is doing it. We have a massive objection to way in which the Labor Party is doing it. I think it was the member for Townsville who said that the cost to Queensland families is two coffees a year. It is a shame that the member for Townsville is so flippant about the increased cost that is being placed on Queenslanders. Whilst it might be an \$8 differential this time, we have no idea what the increased cost of this scheme will be over the forward years.

The shadow minister for disability services made reference to the non-government members' statement of reservation at the back of the committee report. What we discovered was that, when they did a census of motor vehicle registrations as at 31 January last year, Queensland has 3,771,321 vehicles registered. Let us assume that the \$8 differential between the lifetime care model that the LNP is advocating and the hybrid model that is being advocated by the government is correct. We are not quite sure we can rely entirely on the figures, but we will assume for the purposes of the argument that the \$8 differential that has been identified is correct. I do not know that we can necessarily trust Labor with figures, but for the purposes of the argument we will give it a go. What that means is the impact to Queensland families is more than \$30 million a year. That is absolutely a slap in the face to the people of Queensland. This is a government that said there will be no new taxes. At the same time as increasing the cost of car registration by double the CPI, they are imposing a tax on all owners of registrable vehicles in Queensland that will total more than \$30 million per annum.

There were a couple of concerns, in particular, outside the costing that non-government members had. One of the things that was particularly highlighted is the possibility under the hybrid model proposed by the government for the lump sum model to be dissipated. It was really disappointing to hear both the member for Townsville and the member for Maryborough say that there is no evidence that lump sums are dissipated. Ms Williams from Headway—a fantastic organisation on the Gold Coast, and I pay tribute to them and to Russell Nelson, their managing director—gave a fine example before the committee. It is on page 19 of the committee's report. She mentioned an example that she well knows of someone who received a lump sum and used the lump sum to buy a house. As a result of a relationship breakdown, that person lost the house, is now homeless and is in the care of Headway ABI. We also saw evidence from Griffith University that there is significant lump sum dissipation. The reality is that the government does not want to hear it because it does not help its argument.

Not only are they ignoring organisations like Headway ABI and Griffith University academics in terms of the dissipation of lump sums; they have generally ignored their views when it comes to the kind of model we should have. On page 21 of the education committee's report, Mr Nelson says the following—

Certainly 75 per cent of initial views were that we should go with option A. The government has chosen option B, but our initial approach is that option A would be the preferred choice.

The Insurance Council of Australia, on page 21, say that option A is their preferred model. The Griffith University submission states that they strongly support the introduction of a no-fault lifetime care and support scheme for serious motor vehicle injuries in Queensland. On page 22 of the report, the

Suncorp Group states in their submission they are disappointed that the Queensland government has chosen not to implement a full lifetime care model for individuals injured in catastrophic motor accidents. These are the same stakeholders that the member for Maryborough said did not understand the bill nor the concept of it. It is really disappointing that the member for Maryborough says that the Insurance Council and Suncorp do not understand how this will work and that the Actuaries Institute, which also made a submission, does not understand how this system would work.

I am conscious there are a number of members who wish to make a contribution to this debate so I will quickly touch on a few more matters. I note that the Treasurer has introduced an amendment with respect to contributory negligence to increase it from 25 per cent to 50 per cent. Being of the view that the lifetime care model is the preferred model, it would ordinarily render the debate around contributory negligence moot. However, given that we have the amendment before the House, it is worth noting that I think this is absolutely ridiculous. When we are talking about what a 50 per cent contributory negligence level is, lifting it from 25 per cent to 50 per cent I think is ridiculous. I am surprised that the member for Pine Rivers, given that she was a very strong advocate of scrapping any contributory negligence burden, did not seek to mention that in her contribution.

I have very significant concerns around the solvency of the scheme. Not only is this Labor government raiding the superannuation fund of Queensland's hardworking public servants; it has also made adjustments to the solvency of the WorkCover scheme. I simply do not have any faith that this Labor government is able to manage the scheme in an appropriate way.

In closing, from my point of view, we as a parliament have an obligation to ensure that there is a minimum standard and quality of life for people who are catastrophically injured. I, alongside the stakeholders who submitted to the inquiry and the other non-government members, genuinely believe that the best way to do that is not by giving someone a lump sum which they might dissipate and then go back into the scheme but by giving them a guaranteed lifetime care and support model which will ensure that for the rest of their days—whether they live for another five, 10 or 50 years—they are guaranteed a minimum standard and quality of life because that is what this is about: ensuring people who are catastrophically injured are looked after.

Clearly, what we have seen today is that this Labor government is incapable of doing that. It is incapable of offering Queenslanders the best scheme to do that. In introducing the worst possible scheme, they are significantly impacting the cost of living for Queensland families. Whilst I support the NIIS, I absolutely condemn the government's model and the hybrid scheme.