




Speech By
Lachlan Millar

MEMBER FOR GREGORY

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MOTOR ACCIDENT INSURANCE AND OTHER LEGISLATION AMENDMENT BILL

 **Mr MILLAR** (Gregory—LNP) (5.55 pm): I rise to make a short contribution to the debate which should be of interest to every Queenslanders. This bill is a response to evidence of claim farming in connection to Queensland's compulsory third-party insurance for motor vehicles. The evidence to the committee was convincing. Therefore, the bill is responding to a serious threat to the stability and sustainability of Queensland's CTP scheme.

Claim farming is a despicable practice that preys on people at their most vulnerable—that is, following a motor vehicle accident that has left them or a loved one injured. It preys on them in order to make money for the claim farmer and the lawyers through making injury claims against the insurers. It is tempting for those concerned to think that this is a victimless crime. It is not. It is a practice that drives up motor vehicle insurance for every Queensland vehicle owner. Claim farming has spread. If this is allowed to continue unchecked it will ultimately challenge the model of compulsory third-party insurance that has served Queenslanders so well.

While we have not yet reached that stage, there is evidence the practice is growing. Digital technology allows easy but illegal access to people's private data and the sale of such data is becoming a blight on our society, as well as a threat to individual security. It is clear from Treasury's evidence that the claim farmers are able to purchase personal data, right down to mobile phone numbers. People are receiving calls from solicitors—and in at least one case opening the door to find a solicitor on their doorstep urging them to make a CTP claim. People rightly wonder how this person (a) knew they had been in an accident and (b) knew how to find them.

It is timely to nip this in the bud. The key way the bill seeks to do this is by creating two new offences. The first offence under proposed section 74 aims to remove the financial incentive of claim farming. The second new offence under proposed section 75 bans claim farmers from approaching or contacting members of the public to solicit them to make a claim under the CTP scheme.

The question to ask with new offences is: what are the unintended consequences and who will be impacted apart from the wrongdoers? Our committee system is there to help address this methodically and transparently. There are always issues with new legislation. It is good to see we are bringing in this legislation.

Only today I received a call from someone asking me about my health insurance. How do these people get our numbers? People are getting very concerned when our private data is being used to increase someone's profitability. It is time to stamp this out. I certainly think it is time we put an end to these claim farmers.