




Speech By
Nikki Boyd

MEMBER FOR PINE RIVERS

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MOTOR ACCIDENT INSURANCE AND OTHER LEGISLATION AMENDMENT BILL

 **Ms BOYD** (Pine Rivers—ALP) (5.15 pm): This evening I rise to support the Motor Accident Insurance and Other Legislation Amendment Bill 2019. This is an important bill which will stop the scamming of the most vulnerable in our community. Claim farming, as it is called, is a horrendous abuse of power which really comes down to unscrupulous people preying on unsuspecting, innocent Queenslanders for their own personal and corporate gain. At the outset, I congratulate the member for South Brisbane, the Deputy Premier, for introducing this much needed bill into the Queensland parliament. It will stop the harassment and intrusive practices of claim farmers who make unsolicited contact with people, who misrepresent their identity and who induce people into making a claim and then refer the claim for a fee or other benefit to a law practice, and this absolutely has a human face.

In terms of the practice, we have seen a sharp increase in this predatory behaviour in Queensland. We have seen a sharp jump over recent years. During the committee process we were informed that approximately 1½ million Queenslanders would have been called or contacted by a claim farmer, and that is a very alarming statistic. MAIC informed us that it has had a number of people who have informed it that they receive a call or that they receive repeated calls and that claim farmers often use disconnected phone numbers so it is very hard to trace where the call is coming from or to understand how the caller got hold of the person's personal information or knew that they were involved in an incident. In terms of the figures, we have seen a 20 per cent to 25 per cent jump in new claims—that is, about 6½ thousand claims a year has jumped to 8,200 claims a year. Predominantly those claims are in minor injuries that have arisen from car crashes where they were travelling in the same direction or often at low speeds—that is, typically where you may not see an insurance claim arise.

When we talked around the types of claims, MAIC informed us that there are essentially what it colloquially calls three types of claims—cold, warm and hot. A cold call is when there is a call centre phoning numbers on a list. People get a call out of the blue asking whether they or a member of their family has been involved in a car crash. The warm calls are when someone is aware that an individual has been involved in a car crash at some point but does not know much about the crash. They infer that they know something but not much and that would suggest where that information originated from.

The hot calls are when there is more recency and the claim farmer appears to have quite a degree of knowledge of the crash, the insurers involved, the repairers, the crash circumstances and some knowledge of the injured person. Presumably, as Mr Singleton told us at our hearing, they have been able to assess the entitled compensation and on the phone have encouraged people to go after a suggested amount of money in terms of certain symptoms that can be described as originating through crashes.

In terms of this process, we had it stepped out to us in even more specificity. The Deputy Premier in her opening remarks talked about Ms Lowe, who was involved in a motor vehicle accident and received horrific injuries. Tragically, that accident resulted in her 27-year-old son being killed. Approximately two years after the accident Ms Lowe was contacted repeatedly by claim farmers asking

details around the accident. Ms Lowe reported to MAIC that she felt that each one of these calls made her relive the accident and the traumatic loss of her son. That is just simply abhorrent behaviour by these claim farmers.

There was another example where a Queensland woman received 10 cold calls from different numbers all asking whether she had been in a motor vehicle accident. The callers were extremely aggressive and rude, including swearing and shouting at her. The verbal abuse was so loud that people standing nearby could hear, despite the phone not being on speaker. When this woman advised that she had not been in a motor vehicle accident and would not answer any of their questions, the caller told her that he had her address and would arrange for her to be killed. Following this threat on her life, the woman contacted the police who advised her that there was nothing they could do. She also approached her mobile phone carrier, who recommended that she change her number. The actions of these claim farmers are simply abhorrent. We know that only a fraction of these awful instances get reported at all.

Various harassing, coercive and misleading tactics are used by claim farmers and this legislation is intended to crack down on that behaviour. It is about protecting people's privacy. It is about stopping the harassment of innocent Queenslanders. We want to see this legislation enacted so that we can prevent the intimidation, bullying and coercion of vulnerable Queenslanders.

Only a Labor state government will introduce this type of legislation. Certainly, it is a shame to come into this place to see the amendments that have been put forward by the Deputy Leader of the Opposition. They are simply union-bashing amendments. I have been in this place for two terms now. Usually, the Deputy Leader of the Opposition gets up with a little bit of vigour, bounce and energy to make a contribution to this House. We have not seen that with this legislation. We saw a skerrick of it when he went on his union-bashing tirade. Interestingly, the Deputy Leader of the Opposition came from the Scripture Union.

We know that the only thing we will see from the LNP members in relation to this type of legislation is misleading rhetoric and union bashing. They had the opportunity to bring legislation into this place that would protect vulnerable Queenslanders. Instead, we see them with legislative reform that only attacks them. The LNP's record on this issue is no action, no solution—nothing. It is quite a shame that, once again in this place, the LNP members continue to put forward misleading amendments that, ironically, serve to cut their ties with their own supporters and have no real focus on protecting the most vulnerable in our community who are, indeed, being contacted more and more regularly by these unscrupulous operators.

It is a real honour to speak to this bill—a bill that we know will make a real difference to the lives of Queenslanders. The Labor government in Queensland will always take a strong stance for those who are not able to do that for themselves. The Labor government will definitely take strong action to stamp out claim farming and scamming throughout our communities.