




Speech By  
**Robbie Katter**

**MEMBER FOR TRAEGER**

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### **PROPERTY LAW BILL**

 **Mr KATTER** (Traeger—KAP) (4.45 pm): I will make a short contribution to the debate on the Property Law Bill. I will cut straight to the chase in terms of the designation of flood areas, as the member for Hinchinbrook pointed out. There are a lot of implications with flooding maps and zonings and how they are treated. I draw on my 15 years of experience as a property valuer and my current experience as a home owner.

A flood map will be done for an area, which is fairly precise these days, but the house on the hill will get whacked the same as the house on the other end of the street that is in a low-lying area next to a gully. We have people paying 12 grand for insurance. I received a new insurance bill for our Townsville house the other day and it went from two grand to four grand and it is on top of the hill. It costs that because of the risk of flooding.

**Mr McDonald:** Postcode discrimination.

**Mr KATTER:** I take that interjection from the member for Lockyer. It is postcode discrimination. We are paying the price. I guess the insurance companies can quite rightly say, 'We are going off the information we have.' There needs to be a proactive response and there needs to be a role for government in enforcing zonings and the flooding information and synthesising that through to the insurance companies so that there is no excuse for them to use a broad stick approach. There is no question that insurance is, you might say, beyond a crisis.

A year or two ago they were estimating that 20 per cent of North Queensland was uninsured. I can see why people are making that decision because my wife and I are right now looking at the bills we are paying for insurance and questioning how we do it. I can understand why people on lower incomes are exiting the market. That is now becoming a problem for all of us.

When there is legislation like this coming before us, there needs to be consideration given to places like North Queensland and perhaps the Lockyer Valley where they have had multiple flooding events. We are getting smashed from pillar to post with the broadbrush approach of insurance companies. We need that detail fed in and, we might say, enforced on the insurance companies in terms of how they categorise us.

We need to see some meaningful change on premiums. If someone is on a hill at the top of the street, that needs to be reflected in the person's insurance. They have to assess the real risk so that we know that we are being treated fairly, which is not the case at present. These are the sorts of opportunities we have to do that. This bill does not go that far. We need an effort beyond this legislation in terms of insurance. This is definitely an appeal from those of us representing high-flood areas—members might say a cry for help—to use this sort of legislation to address this very bad problem.