

Submission
No 47

INQUIRY INTO PERSONAL INJURY COMPENSATION LEGISLATION

Organisation:

Name: Mr B Moore

Position:

Telephone:

Date Received: 15/02/2005

Subject:

Summary

NSW Government Legislative Council
General Purpose Standing Committee No. 1

SUBMISSION

Inquiry into Personal Injury
Compensation Legislation

FROM

B. Moore, J.P.

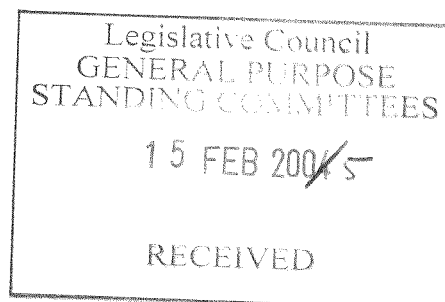
15 February, 2005

Chairman: The Rev. Hon. Gordon Moyes, MLC

SIGNED:.....*B Moore*.....

1 of 2 pages

VIA FACSIMILE:



2 of 2

Since the implementations of the Hilmer Report which resulted in the privatisation of, in the main, telephone and electricity industries in this New England Region, which in real terms decimated the working age population and their families by forcing them to re-locate elsewhere to gain a family sustaining income, these losses have had a very deleterious effects on the remaining population in towns, villages and rural residents - not just the poverty stricken drought stricken broad acres families.

In plain language, this forced de-population of the rural communities has proved to be the death knell of what were formally viable, self-sustaining rural communities, i.e. multi-generation self-supportive family units, commerce, industry, education, medical / dental services, community groups and activities of all types including social, sporting and the increasing needs of aged population support systems - voluntary and funded in-home assistance workers/ schemes and especially, public transport availability.

Recent changes to all insurance circumstances have worsened this breakdown of rural communities to a point of stagnation.

The insurance industry no longer provides insurance cover for any type of 'once-a-year functions. An essential activity component of small community viability. 12 months compulsory premiums are now invoked for all circumstances at outrageously expensive rates appear to be risk calculated on circumstances of high density city / metropolitan international populations / attendances

FEAR of litigation is a major deterrent. Rules and regulations change frequently. Struggling community organisations do not have access to continually updated requirements or even fundamental knowledge of what is now mandatory, i.e.

- a) Lack of insurance matters coverage in the small town newspapers
- b) Lack of internet access - lousy telecom lines, nil computer access, knowhow.
- c) Lack of even rudimentary knowledge in aging rural populations by participants.
- d) Enlightened participants are not prepared to put their own assets at risk.

AFFORDABILITY is no longer possible by small, medium and larger rural based organisations as the decreased populations mean decreased memberships cannot raise the huge annual costs of: a) insurances, b) incorporation fees and charges, c) banking d) maintenance of facilities and equipment, e) water, electricity, f) fuel, administration / phone, running costs, g) casual labour / contractors, h) rent.

OH & S requirements are now so involved most people and small rural located organisations cannot cope with these requirements - costs, assessments, implementations and supervision of any volunteer workers, contractors etc., much less supervision of public attendances by adults and more especially juveniles who cannot be disciplined or controlled under state legislation and international treaties; or workers sacked

INSURANCE AVAILABILITY has become an absolute nonsense. The government's 'competition policy' is also an absolute nonsense as this does not exist as a free market. Insurance companies and brokers operating in Australia have simply deleted the services they used to provide. Therefore the former Australian consumer protection legislation no longer applies in most circumstances of overseas insurance corporations.

The current insurance industries inasthead should read: "HOW WE KILL A NATION".