



ECONOMICS AND GOVERNANCE COMMITTEE

Members present:

Mr LP Power MP (Chair) (via teleconference)
Ms NA Boyd MP
Mr ST O'Connor MP
Mr DG Purdie MP
Ms KE Richards MP
Mr RA Stevens MP

Staff present:

Ms L Manderson (Acting Committee Secretary)
Mr J Gilchrist (Assistant Committee Secretary)

PUBLIC HEARING—EXAMINATION OF THE MOTOR ACCIDENT INSURANCE AND OTHER LEGISLATION AMENDMENT BILL 2019

TRANSCRIPT OF PROCEEDINGS

MONDAY, 1 JULY 2019

Brisbane

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The committee met at 10.16 am.

CHAIR: Good morning. I declare open this public briefing for the Economics and Governance Committee's examination of the Motor Accident Insurance and Other Legislation Amendment Bill 2019. I would like to acknowledge the traditional owners of the land on which we meet and pay my respects to elders past, present and emerging.

My name is Linus Power. I am the member for Logan and chair of the committee. I am a bit under the weather today, so I am chairing this meeting via the telephone. With you there today are: Ray Stevens MP, member for Mermaid Beach and the deputy chair; Nikki Boyd MP, member for Pine Rivers; Sam O'Connor MP, member for Bonney; Kim Richards MP, member for Redlands; and Dan Purdie MP, member for Ninderry.

On 14 June 2019, the Hon. Jackie Trad MP, Deputy Premier, Treasurer and Minister for Aboriginal and Torres Strait Islander Partnerships, introduced the Motor Accident Insurance and Other Legislation Amendment Bill 2019 to the Legislative Assembly. The bill was referred to this committee for examination, with a reporting date of 9 August 2019. The purpose of this morning's briefing is to assist the committee with its examination of the bill.

The briefing is a proceeding of the Queensland parliament and is subject to the standing rules and orders of the parliament. The briefing is being recorded and broadcast live on the parliament's website. Media may be present and will be subject to my direction. The media rules endorsed by the committee are available from committee staff if required.

All those present today should note that it is possible you may be filmed or photographed during the proceedings and images may also appear on the parliament's website or social media pages. I ask everyone present to turn mobile phones off or switch them to silent. I remind committee members that officers appearing today are here to provide factual or technical information. Any questions about government or opposition policy should be directed to the responsible minister or shadow minister or left to debate on the floor of the House.

We will now hear from representatives from the Queensland Treasury. The representatives are: Mr Geoff Waite, Executive General Manager, Risk and Intelligence; Mr Neil Singleton, Insurance Commissioner, Motor Accident Insurance Commission; Ms Melissa Pignolet, Manager, Policy and Communication, Motor Accident Insurance Commission; and Ms Celica Bojorge, Principal Legal Officer.

BOJORGE, Ms Celica, Principal Legal Officer, Queensland Treasury

PIGNOLET, Ms Melissa, Manager, Policy and Communication, Motor Accident Insurance Commission

SINGLETON, Mr Neil, Insurance Commissioner, Motor Accident Insurance Commission

WAITE, Mr Geoff, Executive General Manager, Risk and Intelligence, Queensland Treasury

CHAIR: Good morning. I invite you to make an opening statement on the bill. After that, committee members will have some questions for you.

Mr Waite: Thank you for the opportunity to brief you this morning on amendments to the Motor Accident Insurance and Other Legislation Amendment Bill. The focus of the bill is to amend the act and regulation to bring an end to the practice known as 'claim farming', the unsolicited cold-calling of members of the public to intimidate or harass them into a making a claim under their compulsory third-party insurance policy and eliciting personal details which are then onsold.

This practice is real. The Motor Accident Insurance Commission has received over 1,200 calls to its hotline in relation to instances of claim farming. I must say that these calls continue. Claim farming has, in our view, a social impact in view of infringement of an individual's personal rights and

information, and harassment and intimidation across all elements of our population including those who are vulnerable. It has a potential impact on the cost and efficiency of Queensland's nationally competitive CTP scheme.

On this basis the bill seeks to stop the claim-farming phone calls by establishing new offences to address the practice, establishing certification requirements for legal practitioners involved in a CTP claim and reporting requirements on insurance agencies, and strengthening the investigative powers of the Motor Accident Insurance Commission to address instances of claim farming. It does not change in any way the right to access compensation for genuinely injured claimants. We look forward to the committee's questions.

CHAIR: Thank you very much, Mr Waite. I now call for questions.

Mr STEVENS: Thank you, Mr Waite, for your presentation in relation to this bill. I must be reading the wrong newspapers and watching the wrong television because I have never, ever heard about claim farming in relation to calling people and asking, 'Have you had an accident? Can we act for you?'—those types of things which this bill is predicated on. You mentioned in your opening statement that you have had 1,200 complaints.

Mr Waite: Yes—direct calls to the hotline.

Mr STEVENS: Is that to your hotline?

Mr Waite: The Motor Accident Insurance Commission has a call line.

Mr STEVENS: If you have had 1,200 calls, that would be a small percentage of the actual numbers of calls in terms of these 'farmers', if you like.

Mr Waite: Certainly. We would expect that that 1,200 is only a small proportion of the total number.

Mr STEVENS: It would be representative of five or 10 per cent.

Mr Waite: Absolutely.

Mr STEVENS: Yet, I have had no awareness of this issue at all. Why has it been such a big secret? The legislation that we are moving forward with now is in answer to that. Why has there been such a big public secret about claim farming and what people are doing?

Mr Waite: We believe that there has been a reasonable amount of press on the issue. You will recall that the Deputy Premier and Treasurer foreshadowed at estimates committee hearings last year that this bill would be introduced. We think that at the time there was a significant amount of press in relation to calls. Mr Singleton, do you have anything to add?

Mr Singleton: There has been media coverage of this issue probably going back to about 2017 both in terms of insurer and lawyer media coverage. MAIC has run two market research exercises where a number of Queenslanders were polled. In the most recent one 800 Queenslanders were called—37 per cent of them reported that they had been contacted by a claim farmer. That is an increase on our previous statistics. We have extrapolated from that that would mean around 1½ million Queenslanders would have been called or contacted by a claim farmer.

We have had a number of people tell us that they have received repeated calls. In one instance we heard of someone who said, 'I had 10 calls from someone.' They often use disconnected phone numbers so it is very hard to trace who is making the call or to understand how they got hold of that person's personal information or knew that they were involved in a car crash. The number of people who have contacted us is on the rise. Some of the people who contact us are very concerned about their elderly parents or children being contacted. In some cases they are saying, 'My elderly parents have signed some forms. We don't know what they have signed. We don't know what this means.' I think that there is a much larger community issue at stake here as much as there is an issue within the scheme.

Mr STEVENS: Mr Singleton, we have identified the problem. How many lawyers or claim farm managers, if you like—legal persons—are involved in the practice of following up on the original calls from claim farmers?

Mr Singleton: Quantifying the problem has been very difficult for MAIC and for licensed insurers. We do not know precisely how many lawyers are involved or how many claim farmers are out there. MAIC meets with a number of law firms regularly who have come to us and said they are concerned about what is happening more broadly. In some instances, their own clients have been contacted by claim farmers and tried to poach from them. We do know that there are some law firms who do engage with claim farmers but we cannot quantify that number.

Mr STEVENS: Has the Law Society had a position on those things for their members?

Mr Singleton: The president of the Law Society has released a number of media releases and there were a couple of articles in *Proctor*, the legal magazine, raising concerns and warning solicitors not to engage with claim farmers and supporting the government with these reforms.

Ms RICHARDS: In regard to not being able to quantify the extent of calls and how many lawyers are involved, is there any understanding about its impact on the cost of CTP to Queenslanders and what we might see in terms of change going forward with this legislation in terms of cost?

Mr Singleton: That has been difficult because of the inability to precisely quantify how many claims have been farmed. What we have noticed over the last two to three years is a large increase in the number of claims coming into the scheme. We have seen an increase of about 20 to 25 per cent in new claims from about 6,500 claims a year to about 8,200 a year. Predominantly those claims are minor injury arising from a crash where vehicles were travelling in the same direction and often at low speed—so typically accidents where you might not ordinarily see a claim arise from.

Our actuaries have looked into the potential cost that this would be bringing into the scheme. They have been very cautious in saying, because they cannot quantify precisely what these extra 1,700 claims entail, whether they were farmed or not. Somewhere in the order of an extra \$10 of premium potentially could be coming into the system if a number of those claim farms were in fact farmed.

Ms BOYD: Mr Singleton, you mentioned earlier that the cost of this is really hard to gauge at the moment because we are not sure how widespread the problem presently is. Could you step us through what the process would be for a claim farmer to pursue a claim so that we have a general understanding at a basic level around what the problem is?

Mr Singleton: We have designated three types of claim farming that we are aware of. Colloquially, we call them cold, warm and hot. The cold calls appear to be where there is a call centre phoning numbers on a list where you get a call out of the blue asking whether you or a member of your family have been involved in a car crash. The warm calls appear to be where someone is aware that the person was involved in a crash at some point but does not know much about the crash. They infer that they know something but not much that would suggest where that information came from.

The hot calls appear to be where 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 they have been able to access quite a degree of private information about that person. Then they start phoning saying, 'You are entitled to compensation,' encouraging people on occasions with an amount of money they might receive and describing the sorts of symptoms that people who are involved in car crashes typically might suffer. Even if people say, 'I had a crash but I'm alright,' then the script seems to move to, 'Other people report symptoms arising later on. You need to protect your rights and we can help arrange for someone to protect your rights.'

Ms BOYD: They are prompting.

Mr Singleton: Or 'Simply sign a form. The insurer has money waiting for you.' There is quite sophisticated scripting going on. In some cases that becomes harassment if the person says, 'I'm not interested,' and those types of calls increase. We have had a couple of people tell us that they have had people arrive at their door saying, 'I've got the forms for you to sign.' Again, we are worried that, if left unchecked, this practice will only become more concerning, that there will be more harassment and that there is broader societal issue at stake here, not just issues within the CTP scheme.

Ms BOYD: Where would one access information to get the hot lead?

Mr Singleton: That is a really good question, Ms Boyd. We have no idea, to be honest. There is no pattern that we can see. Whether it is through a party who was involved at the crash scene or other parties, or whether it is through vehicle repair or medical treatment, we just do not see a pattern that we can say this is how it is happening.

Ms BOYD: We are not sure of the cost and we are not sure really of the origin or genesis of this either at the moment.

Mr Singleton: We know that it is happening and members of the public have told us all of the details of what is happening, but that is true. Trying to define this precisely is very difficult. We are not dealing with shopfronts or businesses that trade openly. This is happening in the shadows.

Ms BOYD: I think there is widespread agreement amongst the legal community and the public more generally that claim farming is concerning and a practice that they want to see stopped. One of the things I have noted in this legislation is clauses 74 and 75. I know that legal firms in my community Brisbane

sponsor local community groups, clubs and community legal centres. My concern from reading this legislation is that there may be some unintended consequences insofar as legal firms no longer being able to make a contribution and then later on having an inadvertent referral passed along to them. Are you able to unpack that for us a little further as a committee, please?

Mr Singleton: When we obtained the original advice from a QC around how we would go about stopping claim farming, they said it would be very difficult to attack the claim farmers directly. It would be better to break the funding model, stop the lawyer receiving the inquiry and stop the lawyer paying the claim farmer, so that has been the focus of the reforms. We have been very careful in section 75 to say that a legitimate, bona fide arrangement between a law firm and a community group or the broader social groups that you might see lawyers engaging with currently should not be affected. The focus is on where there is a payment being made by a lawyer for a referral. If the arrangement is conditional on a certain number of referrals and a certain fee being paid, that would come within the scope of the bill. If it is just broadly social, for example, funding a barbecue, sponsoring shirts or social activities, that would not be captured by the bill. That would remain legitimate.

Mr O'CONNOR: Following on from the member for Pine Rivers, does this take away the incentive for a lawyer to seek a referral? Do you have any comment on that?

Mr Singleton: We believe this would make it very difficult for a lawyer to want to engage with a claim farmer. One of the requirements is that the solicitor has to sign a statutory declaration to say that the matter was referred legitimately. There is a financial penalty for a breach but the lawyer would also be committing perjury, so that is a more significant issue for the lawyer. We are not stopping lawyers from advertising or promoting their services through social and mainstream media. We are only targeting lawyers who engage with claim farmers.

Mr O'CONNOR: I have another question for MAIC. Do you have any information about the amount that claimants are currently being charged by lawyers for handling their CTP claims?

Mr Singleton: There is a cost agreement signed by the claimant with a lawyer. That is a standard Queensland Law Society cost agreement. Do you mean in terms of the payment by the lawyer to the claim farmer?

Mr O'CONNOR: Yes. How much are they being charged?

Mr Singleton: We have heard a variety of numbers. We have seen a published document that said there was a \$650 per referral fee. We have heard of amounts up to \$3,000 per referral being quoted.

Mr O'CONNOR: Do you have any figures on how many there would be?

Mr Singleton: It is very difficult for insurers to quantify which claims have been farmed. It is not material that is readily available. Also, almost by inference you have to look at the patterns in the claims to see if you can understand how the claim originated.

Mr O'CONNOR: In relation to section 75 there was specific mention of industrial organisations. What is the reasoning behind specifically mentioning that within the new clause?

Mr Singleton: Section 75 refers to industrial organisations and community legal centres. That is consistent with the Personal Injury Proceeding Act initiated in 2002. It mirrors that existing legislation, so this reform is consistent with the existing legislation.

Mr O'CONNOR: In that same clause how is 'relative' defined? Does that include a sibling, cousin or second cousin?

Mr Singleton: It would have a dictionary meaning.

Mr PURDIE: I am not sure who on the panel is best suited to answer this question. Further to costs, the proposed legislation talks about imposing a 50 per cent cap as a fee to the lawyer for the subsequent payout. Is that only for lawyers registered outside of Queensland, or is that for all lawyers?

Mr Singleton: It is an existing Queensland Law Society rule that lawyers in Queensland cannot charge more than 50 per cent of the damages. That rule does not exist outside of Queensland. The concern was that there is an incentive for an interstate lawyer to engage in an action where they could conceivably charge the claimant the entire amount of their damages as costs. We are seeking to impose the fifty-fifty rule broadly so that there is a level playing field for all law firms rather than create some advantage for an interstate lawyer over a Queensland law firm.

Mr PURDIE: Do you know if other states have a similar protocol?

Mr Singleton: Queensland is unique with that QLS rule.

Mr PURDIE: How do you go about ensuring compliance with something like that? Who monitors or polices that?

Mr Singleton: Currently there is no monitoring. Under the proposed reforms MAIC would have monitoring powers, investigation powers. If there was a suspicion that an interstate lawyer was engaged in claim farming or breaching the fifty-fifty rule, MAIC would have the power to start an investigation.

Mr PURDIE: Could you potentially prosecute someone from interstate?

Mr Singleton: We have to work through the details of how we would launch a prosecution against an interstate entity, but it is intended that the power can be used if needed.

CHAIR: Mr Waite, the provisions of the law practice certificate require a principal to sign off on the behaviour of associates or others who they are supervising, so they would be the ones who would have to confirm they are not engaging in this. Are there any concerns about principals having to vouch for others under them and those matters on which they do not have full awareness?

Mr Waite: We believe that the principal is in the best position to be aware of the activities of the firm and members of that firm, partners or otherwise. We believe that the internal communication process of having the principal aware is critical in this process so that there is an awareness of how the legal practice is conducting its business.

CHAIR: I know there are legal firms who sponsor sports groups, Rotary clubs or other things, and if a referral comes in from a group they have sponsored in some way there is a something close to a reverse onus of proof in relation to proving they are not engaged in claim farming. Is that going to be clear in all circumstances?

Mr Waite: As Mr Singleton said, the key issue is that no money has changed hands for referral of that claim. If that is the case and if the principal of the law firm certifies that, then there is no issue.

Mr STEVENS: How many claims do you believe or suspect—because you obviously have no firm evidence—have been lodged currently with CTP?

Mr Singleton: Unfortunately, I cannot give you a precise number. All we know is that the number of claims in the sort of minor injury cohort has risen by about 1,700 over the last few years.

Mr STEVENS: It is in that minor injury cohort.

Mr Singleton: Yes, but trying to identify how many of those 1,700 have been lodged through a claim farmer, we just do not have enough data to—

Mr STEVENS: No, I understand. If I put my 'do-good' hat on for a second, my no-win, no-fee lawyer friends say, 'All we're doing by advertising these things is making people aware of their ability to get recompense for damage done to them.' Are we not stopping the right of these people to lodge a claim by banning these claim callers who, in effect, are making people aware of their rights?

Mr Singleton: The practice of soliciting a claim is banned. It is an offence under section 74 of the act. The existing no-win, no-fee advertising lawyer who makes people aware of their right to make a claim continues as is. We are not in any way concerned about affecting the right of a lawyer to advertise their services. All we are doing is trying to stop these claim farmers who are breaching people's privacy—trying to call them directly and then referring them to a law firm—based on who is paying the highest fee to that claim farmer rather than the person making a selection on their own as to which lawyer they wish to go with or responding to a family member or media prompt. We are not affecting the rights of injured people to access the scheme: we are simply trying to stop the farmers from intercepting people and guiding them through a process for their own financial benefit.

Mr STEVENS: It is the philosophical aversion to their privacy matters being disclosed to the cold callers—or the warm or hot callers—that you are objecting to rather than the fact that they are making people aware of their right to make a claim.

Mr Singleton: We have heard of people being almost tricked into making a claim, misled into believing there is a right and that the caller is from the Motor Accident Insurance Commission or an insurer. Legitimate advertising is not a problem. It is this business in the shadows where claim farmers are operating surreptitiously, somehow accessing people's information and trying to trick them into making a claim. If the person wants to make a claim of their own volition, that is entirely up to them and legitimate. It is the claim farming practice we are trying to stop.

Ms BOYD: My question is to MAIC. I am really interested in patterns or trends you have seen. You said that you know there has been a 1,700 instance increase over the last few years. What year did you start capturing data and in what way do you capture it? What types of data do you capture through your internal processes?

Mr Singleton: MAIC has been capturing data since 1994 from licensed insurers on the number of new claims reported into the scheme. Each year we look at the overall number, crash details and injury details so we can see geographic patterns of where crashes are occurring as well as patterns of injury profiles, minor injuries and more serious injuries.

Since about 2015-16, the scheme overall has been performing in a very stable manner. Then we started to see this rise in claim frequency and we started to look at where these extra claims were coming from—the causation. That is when we started to see predominantly this minor injury crash causation. We have noticed a number of new law firms who appear on the register, some literally out of the blue and sometimes with reasonably large numbers of referrals. We are trying to understand how that law firm generated that amount of work so quickly.

There is a whole number of patterns that we look at to try to understand scheme performance. In no way are we suggesting that a particular law firm is being fraudulent. We just want to understand the pattern of what happened in the scheme. The number of crashes and the injuries do seem to follow the population growth, if you like, that is, the south-east corridor—the Gold Coast and South-East Queensland. Reasonably you would expect that; where you have more congestion and more cars on the road, you do typically see a higher crash rate. The question is how many of those people ordinarily may have gone on to make a claim but for the involvement of a claim farmer?

Ms BOYD: We would not be able to analyse the data around age, for instance, or social and economic circumstances, level of education and those types of things. Have we got a dataset that we can look at in terms of year-to-year increases and actually have a look at some of those similarities or patterns?

Mr Singleton: We monitor age and gender. We do not monitor social factors. Quite often that is not data that you can actually capture objectively. We do see the trends by age, crash location, gender and whether the injured person was in the at-fault vehicle or was a pedestrian or a cyclist outside of the vehicle. There is a whole range of data points that we look at and report through our annual report every year. That was where we noticed that this increase in claims was predominantly in the same direction—minor speeds sort of claims.

Ms BOYD: That is your claims overall; that is not separating the ones that you have identified as farmed claims, so to speak?

Mr Singleton: That is right. We look overall.

Ms BOYD: Are you able to provide the committee with that data, say from 1994, just the yearly analysis that you said are in your end-of-year reports? Are you able to take that on notice and provide us with the data that you capture and the spike that has occurred?

Mr Singleton: Yes. Certainly.

Ms BOYD: Earlier on in response to another question you also mentioned that there were instances that you had uncovered where people had been tricked or misled into actually pursuing some legal avenues. Do you have any specific examples that you could provide the committee around that? I am conscious of privacy and confidentiality. Perhaps there are some that you could propose with anonymity for the committee so we can get a bit of a sense around what is going on in the community and how people are actually experiencing this practice?

Mr Singleton: Yes. In terms of the people who have reported issues to MAIC, in some instances they have given us a bit of background. We can certainly pass that on as indicative of some of the practices that were confronting them.

Ms Pignolet: Can I just add that there is our claim-farming research that was undertaken in August, which is a survey of 800 people. That is available on our website and provides some further statistics. Out of that we found that there were no significant differences noted by gender, region or level of socioeconomic advantage or disadvantage. There is a wide range of people being targeted. Some were being targeted where they had been involved in an accident—I think some 15 per cent had actually been involved in an accident in 12 months. However, there were many others that were simply being cold-called and had not been involved in an accident at all. That market research is available on our website. We can provide that to you as well.

Ms BOYD: Sorry, my baby brain does not extend to numbers at the moment. In terms of the impact of claim farming—and it may be somewhere and I am not retaining it—what do you estimate the cost to be? What have you seen the increased cost to consumers to be from 2015-16 when you saw the spike? I know you said it is really hard to quantify. I presume that the increase in costs will be passed on to the consumer. Can you let us know what the increase in cost has been over that period of time?

Mr Singleton: We can provide a table of premiums over the last few years. There are a lot of moving parts in the scheme. Other claim numbers rise and fall. Economic assumptions and interest rates all have a bearing on premium. To the best of our ability, as I said earlier, we would guess that up to about \$10 would be the effect. We can certainly give you the overall picture of premium movement over time. For a while there, a number of other more positive factors were helping to keep premiums under control. The concern is that left unchecked, the pressure on premiums will continue to grow.

Mr STEVENS: You mentioned there were 1,700 extra claims which were minor or small in nature that you were suspicious were a result of these cold calls. What would be the approximate amount—the average or median amount—of those 1,700 claims?

Mr Singleton: I am not asserting that all 1,700 are farmed claims—

Mr STEVENS: No, but there is the 1,700. What I really want to establish is the amount of the minor claims.

Mr Singleton: The average cost of a minor claim would be around \$70,000. However, in some of these instances we believe that the cost would be significantly lower than that. If there was virtually no injury, it would really only be a marginal cost and the insurer should be talking about a couple of thousand dollars in medical treatment and time off work—small amounts of money. We are hearing from insurers on a number of occasions that claims are now being withdrawn when they are challenged by the insurer, which may suggest that there was not much financially at risk in the claim and the person is prepared to walk away.

Ms RICHARDS: With regard to Queensland, how do we compare with other jurisdictions when it comes to claim farming?

Mr Singleton: Other jurisdictions are also looking at claim-farming issues. In some jurisdictions—New South Wales recently put through a package of reforms effectively limiting common law rights, removing access to lawyers for injured people. ACT is undertaking reforms at the moment as well and we believe claim farming is a part of that reform package that will come in next year. We have been speaking to our colleagues in Western Australia and South Australia who are both concerned about claim farming.

Mr O'CONNOR: On proposed section 74, referring to the \$200 limit for consideration including a gift other than money or hospitality if the gift has a value of \$200 or less, I was wondering how that \$200 figure was worked out?

Mr Singleton: It was viewed as enough to be a thankyou gift but not too much to be financially rewarding to make a business out of it—in terms of anybody who thought they could say, 'I will continue to stay in the claim-farming business. For less than \$200 I can make a surviving business.'

Mr O'CONNOR: That was based on what you had seen with existing claim farming?

Ms Pignolet: Stakeholder feedback.

Mr O'CONNOR: Were the usual referrals a lot higher than \$200?

Mr Singleton: As I say, it is an amount of money that stakeholders viewed as acceptable to say, 'Here's a thankyou gift for referring someone to our firm,' but not enough that it would be seen as a financially viable business model.

Mr O'CONNOR: Is that \$200 per referral?

Mr Singleton: It is not meant to be on a per referral basis. It is a gift, a thankyou or appreciation, rather than looking at it on a per number basis.

Mr O'CONNOR: If there were 10 referrals would it go up to \$2,000 because it is 10 times \$200?

Mr Singleton: We are not looking to quantify it that way. We are not trying to say on numbers. It is just saying, 'If you have a relationship with a firm and you want to pay a thankyou gift,' rather than saying, 'For every claim I receive I will pay you up to \$200 in non-cash benefit,'—it is not meant to be as mechanical as that.

CHAIR: There being no further questions that concludes the briefing this morning. Thank you very much for the information that you have provided today and thank you to our Hansard reporters. A transcript of these proceedings will be available on the committee's parliamentary web page in due course. I note that three questions have been taken on notice. Your responses will be required by 5 pm on Monday, 8 July 2019. With that I declare this public briefing closed. Thank you very much.

The committee adjourned at 10.54 am.