

**Wednesday 7 December 2016 - Legislative Council - Government Businesses Scrutiny
Committee B - Motor Accidents Insurance Board**

LEGISLATIVE COUNCIL

GOVERNMENT BUSINESSES SCRUTINY COMMITTEE B

Wednesday 7 December 2016

MEMBERS

Mrs Armitage
Mr Dean
Mr Finch
Ms Rattray (Chair)
Mr Valentine (Deputy Chair)
Mr Willie

IN ATTENDANCE

Hon. Rene Hidding MP, Minister for Infrastructure

Ministerial Office

Ms Carol Jones, Adviser

Motor Accidents Insurance Board

Mr Don Challen, Chairman

Mr Paul Kingston, Chief Executive Office

Mr Christopher Hill, Chief Operating Officer

Mr Derek Thurm, Chief Financial Officer

The committee resumed at 2 p.m.

CHAIR (Ms Rattray) - Minister, welcome back.

Mr HIDDING - In 2015-16, MAIB continued its strong run of business performance in a number of areas, despite very challenging financial market conditions throughout much of the year. Sound investment returns, combined with continuing reductions in claim costs,

provided another solid financial result for the company. The company is well positioned in its long-term financial position, with a funding ratio of over 130 per cent, as well as providing consistently strong returns to government. A reduction in claim numbers and costs reflects the ongoing road safety improvements in Tasmania, including infrastructure works, education campaigns, and enforcement activities.

Tasmanian motorists have received direct benefits from these positive outcomes through the 7.5 per cent general premium reduction applied from 1 December. For a standard car, for all new registrations, this translates to a saving of \$24 on annual registration costs. These premium reductions now make Tasmanian premiums the lowest in Australia. This is despite MAIB providing, arguably - and I am prepared to argue that - the best overall no-fault benefits for those injured through motor vehicle accidents as well as achieving consistently high client satisfaction results.

The MAIB continues to work with the Road Safety Advisory Council and Tasmania Police to implement highly effective advertising and public education messages, combined with appropriately targeted enforcement activities.

The company continues also to provide significant contributions to a wide range of community organisations across the state, with in excess of \$5 million provided to further road safety injury management and broader community support. This is a company that all Tasmanians should be very proud of.

A bill went through parliament, I think just before we came to Government, on MAIB matters. I know all sides in both Houses spoke glowingly of MAIB because there was an opportunity to compare us to other states. This has been another good year, but in challenging circumstances.

Mr FINCH - You talk about the challenging circumstances, yet you have a reduction in the payments for vehicle registration.

CHAIR - Can I clarify if it is just cars or for all vehicles?

Mr HIDDING - There is a whole list. Every premium class has come down a bit. Because of some reclassification issues, some have come down more than others, but in general 7 per cent across the board.

Mr FINCH - With the challenging circumstances, you talked about lowering of premiums, and less accidents on the Midland Highway and road safety factors assisting the cause. I wonder whether the challenging circumstances are in respect of a news release that by 2020 the Motor Accidents Insurance Board will be providing \$20 million less due to the downturn in the global investment markets in which it operates.

Mr HIDDING - That is what I am talking about - the investment market, with the amount premiums coming in. A large component of MAIB's work is to manage those funds for the best outcome for Tasmania. The investment climate has been challenging.

Mr CHALLEN - That has been our main challenge. The other parts of the business, like managing the liabilities and claims, have been going very well. That reflects, as the

minister has said, a range of initiatives the Government, the Road Safety Advisory Council, the police and others have taken and which have contributed to our roads being safer.

We all know about improvements in motor vehicle design that have made them much safer. Over time, as the motor vehicle fleet turns over, more and more of cars on the road have those modern safety features. Improvements to roads - going on at the moment - and police targeting speeding, drink-driving and drug use while driving, are all very important factors leading to reductions in our claim costs.

There is another important factor going on that we shouldn't underrate. I think there is an improvement in community culture in relation to road safety. The road safety campaigns of governments over the years have cumulatively penetrated the public consciousness. People are now more conscious of their responsibilities when they are on the road. They are less forgiving of people who behave badly on roads. They are less forgiving of people behaving badly on the roads. They are askance when they see someone that has been drinking pick up their car keys to take a car on the road. These are very important things building up little by little over time but they are all contributing to less risk on the roads, lower claim frequency and lower costs. That has been the big factor contributing to our capacity to reduce premiums.

On the other side, we are trying to get a good return from our investments. The returns on those investments fund the long tail of liabilities in future for people, particularly those seriously injured in accidents on the road.

Mr FINCH - How much is invested?

Mr CHALLEN - It is about \$1.5 billion. A small part is allocated to meet the costs of this next years' accidents cost. The large part of it is to deal with those very serious accidents where we have people we are responsible to care for, for long periods into the future. The 20-year-old severely injured in a motor vehicle accident is going to be with us for 50, 60, maybe even 70 years. That is a very long tail of costs and most of that \$1.5 billion is set aside to meet those costs in the long term.

To generate income to cover those costs year by year, we invest all those assets. Investment markets have been challenging in recent years. This year has not been much fun and last year was a tough year. Before that we had a couple of good years. It is always a battle and I am pleased with the way we have worked our way through this. We are seeing good returns on MAIB's assets. Consequently, we are confident we can afford to bring our premiums down a little this year. If claims frequency and costs continue to trend down I hope we can see more of that in future.

Mr FINCH - How is that investment process handled? How does that unfold? Where does the advice come from? Is it done within MAIB, within the government or is it outsourced? How does the process work?

Mr HIDDING - It is not in government. We leave it to MAIB to make their own investment decisions.

Mr FINCH - Does Treasury oversee it?

Mr HIDDING - They are interested, but it could be argued they could learn a bit from each other.

Mr CHALLEN - The best of describing it is to say it is an outsourced model. The board and senior management of the MAIB take responsibility for it, but we do not do any of the mechanics ourselves. We have an asset consultant, a company called Willis Towers Watson, that provides advice to us on an ongoing basis. Their representatives come to about two-thirds of our board meetings. We usually set aside about an hour and a half on a board day to deal with investment matters and the Willis Towers Watson people are always with us for that session. They have a mandate to give us ongoing investment advice and do so thoroughly, for everything from the way we allocate our funds between different asset classes down to which funds managers we should use. The MAIB board makes the decision, but we do it on very good advice.

We also have a lot of expertise within our own senior management team, built up over a long period of time. We use a little bit of tension, shall we say, between the professional asset consultant, Willis Towers Watson, and our own very experienced people to make sure the board has a balanced view before it makes a decision. I have been happy with the process the half-a-dozen years I have been in the chair. We have performed well and I think the processes are very good.

Beyond that, we do not manage any of the assets directly. They are all put out with professional fund managers in the funds management industry. We have most of the common classes of assets. We have Australian equities, international equities, infrastructure, fixed interest bonds and so on. We have a small amount of equities in emerging market debt. They have a bucket load of cash as most funds manager have at the moment, with a very thorough process that sits behind all the decision making and a very high quality governance sits on the top of that.

Mr FINCH - Is the quantum of close to \$1.5 billion needed in the operations of MAIB, to have a pool of money or investments of that magnitude to cover the day-to-day and year-to-year workings?

Mr HIDDING - This is what organisations like MAIB do where it works with actuarial advice to make sure it has enough money. If it did not, premiums would be put up again. It is right we are in a tough market investment wise, with other costs coming down but we are still able to see a premium reduction. That is the net benefit. If your forward planning does not meet your expenses then that is what you have to do.

Mr CHALLEN - Amongst our professional advisers we also have an actuary. We probably have the best actuary in the country working for us. The actuary's job is to look at the liabilities and perform an assessment of what funds under management we need to properly provide for those liabilities I spoke of earlier going out 60, 70, 80 years.

Actuaries are relatively conservative people and they build quite a bit of conservatism into their estimates. If you had funds under management, assets, equal to what the actuary says is the present value of the liabilities, you would be reasonably comfortable. As the minister mentioned we have a funding ratio of 130 per cent. That means we have 30 per cent more assets than the present value of our liabilities. We are targeting a funding range of 120 to 145 per cent. Again, on the advice of the actuary, to give us a high level of confidence

whatever market conditions emerge over the next years, we have comfortably enough assets and a buffer to look after that liability target.

Mr FINCH - Minister, if you're expecting \$20 million less by 2020, what sort of impact does that have for Treasury figures, government figures and for what you might have used that money for between now and 2020 if you have that much less?

Mr CHALLEN - The flow of dividends is a consequence of our profit after tax. We have an arrangement with the Treasurer and the Treasury that reflects the inherent volatility in our profit, because of the ups and downs of the investment markets.

Mr VALENTINE - It is 60 per cent?

Mr CHALLEN - It's 60 per cent of the profits smoothed over a five-year period. It is 60 per cent of the average of profits of this year and the previous four. The idea is to take out the volatility, the ups and downs in our profit coming from investment returns. Our dividends are pretty easy to forecast into the future, because this year's dividend is based on four past years. You can see the dividends flowing through to future years. The estimates reflect what has happened and what we are expecting to happen in the next couple of years.

Treasury is well informed. The numbers are in the forward estimates. Beyond that, I guess Treasury has to cope.

Mr WILLIE - With the dividend and that 60 per cent, it would be reasonable to assume next year would be a similar dividend around that sort of range?

Mr CHALLEN - We have an agreed arrangement at the 60 per cent that expires this year. Other things being equal we will revert to 50 per cent of that smoothed after tax profit from next year onward. I say other things being equal, because these matters are always open for discussion with Treasury and the Treasurer. We have a commitment from the Treasurer the 60 per cent will last until this financial year we are in and then we'll revert to 50 per cent.

Mr WILLIE - There are never any requests for a dividend outside of that structure?

Mr CHALLEN - There have been in the past. There has been a history of MAIB paying special dividends. Two years ago, after two quite extraordinary years on investment markets, the MAIB board made its own assessment that we had more capital than we reasonably needed or would need for the foreseeable future. We volunteered a special dividend of \$100 million, which was paid two years ago.

Mr WILLIE - Have any of those discussions taken place for next year?

Mr CHALLEN - There haven't been any further discussions. I imagine that the Treasury would wait for me to initiate such discussions.

CHAIR - 2016-17 is not a special dividend, the \$49 million, it is just a normal dividend.

Mr CHALLEN - No, it is just going back to what it was. That is 60 per cent of the five years smooth after-tax.

Mrs ARMITAGE - I was looking at some of the figures that we have. Obviously motorcycle riders tend to be over-represented. I know in many states they call them temporary Australians. It is a pretty sad indictment about the dangers they have on the road.

CHAIR - They have a lot of fun though.

Mrs ARMITAGE - Sometimes, certainly not if they have an accident. Is there something in particular that we are doing to try to target safety for motorcycles? Are there any campaigns that are particularly targeted to motorcycle riders?

Mr HIDDING - There is ongoing work in the area of vulnerable road users generally. Over the last few years we have focused on cyclists. When we came to office there had been -

Mrs ARMITAGE - You used to do motorcycles at one stage?

Mr HIDDING - Yes, but we still do motorcycles generally in the vulnerable road user space. Compared to a motorcar - four wheels, certain size, compared to any size motorbike - you have to declare it a vulnerable road user.

The Chairman was talking earlier about the culture on the road changing, and it has. I am delighted to say that the work that we did with sharing the road with vulnerable road users, we made it about cyclists, but everything goes for motor cyclists as well. You might recall one TV campaign called 'Distance Matters'. It was really quite amusing. On a bus a guy falls asleep on a lady's shoulder, you might remember. The two guys in the urinal, too close together, so distance matters. That commercial went viral around the world. The nation of Poland asked if it could use it for a road safety advertisement, as have a number of other nations. Because it is voice neutral they only have to put on voice overs. An extraordinary success.

Cyclists were reporting to us exaggerated passing moves to get around cyclists. Cyclists know that they have to play their role as well. It would help if they didn't always ride double abreast or three or whatever, and stuck to their peloton etiquette.

Without question, the work on vulnerable road users is working. The drivers themselves are to be congratulated. We tell them what the problem is, we show them what the solution is and they actually react to it.

Mrs ARMITAGE - It is very hard to see a motorcycle at times if they don't have their light on. The other thing, are you looking at areas? In Western Australia, for example, learner motorcyclists can't ride on their own. They have to ride beside a licensed rider. They have to have someone else with them. Whereas, many times - I live in Brisbane Street and I hear a loud roar, a bike roars past and it has an L plate on it. Are we looking at anything like that to do with rider training, perhaps going the way of the Western Australia regulation, where they have to at least go out with another rider?

Mr HIDDING - In about a week or so, when we announce some changes to motorcycle training, people could then say Mrs Armitage gave the minister a Dorothy Dixier here.

Mrs ARMITAGE - I didn't know.

Mr HIDDING - That proves now that it wasn't a Dorothy Dixier. I will not say too much about it except the Road Safety Advisory Council and my department are working on something I brought to Government. I will give you a basic example. There is a father of a 16 year-old boy who was killed on a motorcycle, on a postie bike, went to get a learner's licence on a netball court, he had to go around three or four witches' hats -

CHAIR - That is not easy, going around three or four witches' hats.

Mr HIDDING - No, but he managed that. A few days later he did not manage a strong puff of wind which blew him off his postie bike into the path of ongoing traffic and he lost his life. That father said to me, 'Rene, that kid could not ride a bike and the licensing system allowed him on the road'.

In about a week, when we advertise the full package - and I cannot do it now because there are regulatory things we need to put in place when we do that - you will see how we are addressing that. That of itself will have downward pressure on premiums because it has to work. We have training around the wrong way. The only time they drive accompanied is after 12 months of being unaccompanied. That is the dumbest thing you have ever heard and how on earth did we get to that stupid system?

Mrs ARMITAGE - I admit I was surprised because I have a son who has had a car licence for 15 years and wanted to get a bike licence and has to wait for his brother to go out with him and I thought that is a better system.

With regard to future claims, you were talking about money you might have for a 20-year-old who is seriously injured, that you put aside for the rest of their life. Do you put aside a pool of money or does it all come out the same one? For someone who is injured - and having four boys, all of them have been through this gambit with bolts in one ankle and they might not need it out for 10 or 15 years - do those claims stay open purely for treatment, so there is no close-off date?

Mr CHALLENGEN - That is right.

Mrs ARMITAGE - A separate pool of money?

Mr CHALLENGEN - It is all one big bucket of money. We manage the claims as a group. Someone who is injured seriously and may have pins and bolts and things and needs to come back for further surgery -

Mrs ARMITAGE - They are probably one of the more minor ones.

Mr CHALLENGEN - Yes. If they need to come back for further surgery in five, seven, eight or 10 year's time, provided it is still connected to the original incident -

Mrs ARMITAGE - If it has not been settled and taken a lump sum?

Mr CHALLENGEN - We do not do that. We have a process of closing claims but we can re-open them in a flash if it is necessary.

Mrs ARMITAGE - How often do you review these? Do you go through and check on claims of different clients, that might have sat there for 15 years and you have not heard from for a while, to see what the ongoing liability might be?

Mr KINGSTON - Each of our claims is assessed individually and then assessed by our external actuary. All those claims would have an estimate on them.

Mrs ARMITAGE - You do not go back and review them from time to time?

Mr KINGSTON - They are all reviewed at least annually as to their claims and the more active ones are reviewed more often. Even when we close them, they stay on our books and they stay as part of the overall number of that large bucket of money the Chair was speaking about which still forms part of actuary reviews.

Unless there is new information to say there is something more, which would come up if we had a request, it still stays in there as whatever the last estimate was. In a lot of cases we know they might be coming back in a certain period because we know, from our experience, they will have further costs down the track and we build that into our estimate at the start. It is only if there is a change in their medical condition which might come out of the blue, we would then open it back up, review it, and it all stays in a broader estimate for how much money we need to put away.

Mrs ARMITAGE - I might have to declare a pecuniary interest. I was run over about 20 years ago and my toe might still get the payment.

Regarding fraudulent action, how often do you find you have fraudulent claims, particularly with people who might claim they have a problem, whether it might be their back? We were discussing this yesterday and we had some stakeholders. Do you come across many? What percentage would you feel would be fraudulent, that do not have a complaint they say they have?

Mr KINGSTON - There is a fairly slippery slope between what is a real need and what is fraudulent. If there is anything fraudulent we report it to the police but we do not get to that point very often. If there is, it is handed to the police to pursue.

Mrs ARMITAGE - It is not a regular occurrence, that you find a certain amount per year?

Mr KINGSTON - No, not in what you would call outright fraud but there are cases where it happens. If we have any doubts we will take appropriate steps to try to find out exactly what it is. That is why we employ independent medical experts and other relevant experts to investigate anything we have a doubt over. In the vast majority of cases there is a genuine need. It is about whether all the treatment required is directly related to the motor vehicle. That is a debate or definition around what caused the injury. If there is anything we think is doubtful, we will use our expert advice to try to address it with the claimant. In most cases it either gets resolved quickly or the request is withdrawn. We don't see a lot of outright fraud. If we do, it would be reported to the police and handled from there.

Mrs ARMITAGE - You mentioned medical experts. Do we bring too many medical experts in from the mainland or do we use local medical experts? I have been told it is quite

a cost. I am not sure if it was MAIB, but often with workers compensation cases a lot of medical experts are brought in from the mainland at considerable cost. Do you try to use Tasmanian medical experts?

Mr KINGSTON - Yes. We spend a lot of money; we are one of the biggest purchasers of medical services in the state - more than \$10 million over four years to the THS alone with our purchase of services. We don't treat patients; we only reimburse them for their costs. They go to their treating GP or specialist and we reimburse, so the vast majority of our costs would stay in the state because that's where people are.

Mrs ARMITAGE - Unlike the workers compensation, you're not flying someone in to see a patient who has never seen them before?

Mr KINGSTON - Sometimes it happens if there is debate about whether it was caused by the motor accident, or it is necessary. Under our legislative process we have to confirm that the treatment we are paying for is directly related to the motor accident and is reasonable and necessary. If there is any doubt we may need to get an independent medical expert to give us advice. If that is against somebody who is already treating the patient locally, because sometimes there aren't a lot of specialists in different areas we may need to get someone from the mainland, but you are talking about rare cases.

Mrs ARMITAGE - So not as a matter of course?

Mr KINGSTON - No, it is not our first port of call. It's not the same as workers compensation. Workers compensation settle their cases; we treat the medical requirements of our claimants all the way through.

Mrs ARMITAGE - Workers compensation takes precedence over MAIB; is that right?

Mr KINGSTON - If there is an accident involving a work vehicle, yes, it tends to go to workers compensation.

Mrs ARMITAGE - I have a constituent who would do well under MAIB, but unfortunately it came under workers compensation. He was a volunteer so there is no recourse there.

Mr HIDDING - No, it's legislated.

Mr VALENTINE - You have something in the order of 72 000 licence holders who are registered with more than one vehicle, and roughly 68 000 licence holders who don't have any vehicle. It seems it would be much more equitable if the premium was on the licence holder rather than the vehicle. I am not suggesting for one minute those two figures are comparable, because we have lots of fleet owners and so on, but for single light vehicles wouldn't that be a reasonable way to go so every licence holder is paying part of the premium? After all, licence holders drive the vehicles and most likely cause the accidents, as opposed to the vehicle causing the accident. Have you looked at that aspect?

Mr HIDDING - Yes. I kick these things around in my mind and talk them through with MAIB from time to time. It is an area of public policy that is interesting. You choose a certain model and think it surely must be better, but there is no perfect model. You have to

choose the taxing model that works best for everybody. It could be argued if somebody has a driver's licence and maintains that licence and only ever goes down to the shops on Saturday morning once a week and they have to pay \$294 - down from \$318 - while the next door neighbour has five motor cars and drives every one of them 12 hours a day, and each one of them is different. One might be a high-powered one and therefore could be more involved in accidents. Is it fair that this person pays the same as the other person?

Mr VALENTINE - It would not be if they were having accidents and claiming more. Individuals who drive more cars are likely to have more accidents, but then wouldn't you be looking at their premium level for the level of accidents they have? I know that brings in a complexity but it is still a more equitable way to go.

Mr CHALLEN - Equity is an issue.

Mr VALENTINE - It is a big issue.

Mr CHALLEN - Absolutely. This is an insurance business. What you want is a premium collection process that best reflects the risk. In this business the risks are mainly associated with the types of vehicle, not the types of people. We have a no-fault scheme. You couldn't have a professional negligence approach to insurance, that is, if you have a claim your premium goes up a lot the next year. I think there are many complexities in this.

Mr VALENTINE - It is cleaner. What you are telling me is it cleaner to do it the way you do it.

Mr CHALLEN - It works well, it is cleaner, it reflects the risk well, everybody else does it and is in the 'if ain't broke, don't fix it' category.

Mr VALENTINE - Except people who own multiple vehicles say curse, curse.

Mr CHALLEN - There are complexities with the driver model as well. On equity grounds this one works well. It has the advantage of being tried and true, it is very cheap to collect premiums. There would be extra cost in collections and following up bad debts and so on with a driver-based model.

Mr VALENTINE - If premiums are going down -

Mr CHALLEN - We think about these things from time to time, if only because we had to write a detailed briefing note in case you asked that question.

Mr VALENTINE - When I look on page 18, the member for Launceston was asking questions about motorcycle safety and strategies. You have \$6000, not a lot of money.

Mr HIDDING - That is MAIB's contribution.

Mr VALENTINE - Yes, was that to cover the subsidy for participants to do courses? If so, how many participants were funded?

Mr HIDDING - This is the refresher course. It is fair to say we are a little disappointed in the uptake. We need more people to uptake. Then there are people who say I would like to do it but cannot get in. You need five or six in a course. If you only have two down, they say they are sorry, you will have to wait until we get another four. It is clunky. I would say to people who have had a license for some time, you might be of a certain age, if you are over 40 I would have thought, you owe it to yourself to do a refresher course. If you do not ride very often it is a smart thing to do. I know somebody who did it recently and told me what they had done. I do not have a motorcycle license but if I got on a motorcycle now I think I would be very capable. From what he told me I would not be at all, and I used to ride a lot.

Mr VALENTINE - It has to be very defensive.

Mr HIDDING - Braking techniques and all that have changed now.

Mr DEAN - Why do we discriminate against motorcycle riders? The same can be said for motor vehicle drivers. We are aware of motor vehicle drivers who all of a sudden come back into driving and they do not know the road rules. I was with a person the other day coming back into driving a car and did not know who had right of way at intersections. They were waiting for the other vehicles to turn in front of them. I got out of my car and walked up to this fellow and said 'You have the right of way, take the right of way'. There were a heap of cars behind this person. Why discriminate against the motorcycle riders?

Mr HIDDING - You make a good point but you would understand there are many people who have kept a motorcycle licence facility but have not ridden for so many years. It is not until they semi-retire or -

CHAIR - They can afford to buy a bike and have time.

Mr HIDDING - can afford to buy a bike. Point made. The same could happen there. I would simply say let us attract more people into this refresher course. It is a very good deal.

Mr VALENTINE - You were saying you were disappointed in the uptake. What is being done to promote it? Are leaflets going out?

CHAIR - Do you have an advertisement ready to go?

Mr HIDDING - We have motorcycle registrations. We know who they are. We do not know which ones need refreshers. We are at this moment talking about how we can improve the uptake.

Mr VALENTINE - In terms of claims from motorcyclists is that going up or down?

Mr KINGSTON - All claims have trended down recently, motorcycles have as well, but not as much as the general population. They are still way over represented for their proportion of registrations. Three-and-a-half times more likely to be involved in an accident if you are a motorcyclist versus the normal.

Mr VALENTINE - Three-and-a-half times to be involved in an accident or to have serious injury?

Mr KINGSTON - For a claim to us. Over 60 per cent of those are single vehicle accidents. It is not necessarily cars running into bikes; it is bikes losing control. We do quite a few other things to promote it. We fund the Tasmanian Motorcycle Council. We give them funding to exist and to continue and part of that is they are to promote the refresher course on their website and through their member associations. We also, through the Road Safety Advisory Council, assisted with getting together a video log, which had Malcolm Campbell promote motorcycle riding around the state, which went to interstate motorcyclists and putting onto the TT-Line. That will be on the screens on the TT-Line, as discussions are underway at the moment between us and the TT-Line. We also fund the printing of the brochures for the Tasmanian Motorcycle Council, which promote that course onto the TT-Line. Again, that is targeted at tourists, but it also goes to other brochure centres around Service Tasmania centres.

Mr VALENTINE - Have you noticed an increase in representation of visitors with international licences having accidents? I presume you would cover those people?

Mr KINGSTON - It depends on who is involved in the accident, but we do cover accidents that involve tourists. Through the Road Safety Advisory Council there has been an increase in tourist numbers and there has been an increase in crashes that evolve from it, but nothing over significant, so it has been marginal.

Mr VALENTINE - Do we know whether they are international licence holders?

Mr HIDDING - We do have crash information based on licence holder from destination. Yes, there are crashes involving interstate visitors, but far more from visiting Australians than visitors from overseas.

Mr VALENTINE - Did you say MAIB has?

Mr KINGSTON - State Growth has actually.

Mr VALENTINE - Could that have been provided in my recent question or maybe not?

Mr HIDDING - I probably ignored it.

Mr VALENTINE - You may have. I would be interested in the statistic. I asked a question about international licence holders and what the Government was doing to promote or at least make those licence holders aware of the road conditions.

Mr HIDDING - There's a lot of work going in on, particularly with rent-a-car companies, with Mandarin, Korean, Japanese language and Bobby the Bear, huge.

Mr VALENTINE - I know all of that. That is some of the answer, but I am interested in the information in terms of the accident statistics and claims, whether you're covering any of those claims. If I can get that figure.

Mr KINGSTON - We would not necessarily collect the driver's licence. It depends on who causes the accident. We are relying on State Growth crash data or police reports.

Mr VALENTINE - Okay, so you do not have any extra data.

Mr HIDDING - It goes to your issue of if MAIB had to be on the driver's licence, in this case the visiting driver's it is a Tasmanian registered motor car that delivers up the premium, the no fault insurance.

Mr KINGSTON - Our insurance follows the vehicle not the driver.

Mr VALENTINE - My final question is about cyclists.

CHAIR - The new craze?

Mr VALENTINE - The new craze of pushbikes. If they have an accident with a car they are covered.

Mr KINGSTON - If the injury is resulting from a Tasmanian vehicle involved.

Mr VALENTINE - With a car. If they have an accident with another cyclist they are not covered.

Mr KINGSTON - It has to involve a motor vehicle as defined in the Transport legislation.

Mr VALENTINE - You don't have access to any statistics, whether it was the cyclist who had the accident with the car or not?

Mr KINGSTON - It is not something we would have access to.

Mr HIDDING - We may not either, frankly. If it was a cyclist running off the road, hitting nothing else, but running off the road.

Mr VALENTINE - No, you are not going to know about it.

Mr HIDDING - Well, you might hear about it, but if a cyclist is running into a cyclist, we still would not hear of it, because there is no claim. It is only when there is a registered vehicle involved the Government, MAIB would know about it.

Mr VALENTINE - I guess that points out a question in terms of equity. A cyclist involved in a car accident will be covered, but the ones having accidents outside of that are not. It points to the registration of pushbikes.

Mr CHALLEN - They would be well advised to have personal injury insurance and then they would be covered through the commercial -

Mr VALENTINE - Yes, of course they would be.

Mrs ARMITAGE - If you have a vehicle that is insured, registered and the MAIB has been paid, but the driver of the vehicle, for example, is either over the limit or unlicensed - perhaps their licence has run out and they have missed renewing it - how are their passengers covered? Are their passengers covered because their driver wasn't licensed?

Mr CHALLEN - There is a no-fault system, so the passengers and pedestrians are always covered regardless of the driver of the vehicle. The only important thing is that there is a premium paid on the motor vehicle, so the fact that the driver is unlicensed is irrelevant.

Mrs ARMITAGE - The driver wouldn't be covered, though.

Mr KINGSTON - Potentially the driver may not. We have a very few exclusions in our act for unlicensed drivers, unregistered vehicles, or in the process of committing a crime but they are very few.

Mrs ARMITAGE - Or under the influence. I assume a lot of car accidents occur because someone is under the influence of alcohol. Would that driver be covered?

Mr KINGSTON - Most are. It is only for the very high range offences. I forget the name of the classification under the Police Act but it is a high level one, not the basic one, so they are still covered.

Mrs ARMITAGE - Even though they are over the limit and they are chargeable by the police. I wondered about the passengers.

Mr KINGSTON - They are still covered for personal injury. It is a no-fault personal injury and we look after the personal injury. There may well be common law liability that attaches that people can pursue later, but that is separate to the personal injury side of things.

Mr DEAN - If a bike rider is in a bike lane, the ones that councils provide, so they are inviting bikes to onto the road rather than footpaths where they can ride in most cases, where a car door is opened and the rider runs into that car door, then they are covered because it involves a vehicle, but if a car makes a manoeuvre that causes a bike rider to have an accident - and you see that happening a lot - the bike rider is not covered. Is that what you are saying and is that fair if that is the case?

Mr CHALLEN - No, they would be covered.

Mr KINGSTON - It depends on the definition of what caused the accident. If a motor vehicle causes the accident or is involved in the accident, then anyone injured through that accident would be covered under the personal injury side. It is whether the accident is caused from a motor vehicle operating - the definition in the legislation. There is some fine-tuning in some scenarios, but generally no. If someone takes evasive action because of an accident, it is still caused by that accident so they would be covered.

Mr DEAN - I am glad you have covered that because bike riders say that a car turning in front of them has caused them to hit the gutter and fall, et cetera. In that case, if there can be evidence provided, that is what it would come down to.

The Road Safety Advisory Council is still funded by MAIB. What does MAIB expect from the funding and what is the amount funding at this present time? It is probably covered in the annual report somewhere.

Mr KINGSTON - We provide \$3.6 million a year indexed over a multi-year deal, with \$2.4 million of that going to Tasmania Police to fund their road traffic activities, and

\$1.2 million to the Department of State Growth to support the Road Safety Advisory Council and the education campaign. The major campaign is Speeding Shatters Lives; those campaigns are funded through that money. We have a memorandum of understanding with both Tasmania Police and Department of State Growth. It sets out a range of high level key performance indicators. We want to see claim activity, particularly in some of our highly represented areas like 18 to 24 year olds, motorcyclists and a few others, trending down over time. We look at that as a rate per vehicle, because the vehicle fleet is always growing so the numbers may go up. We look at those rates. It is a target we set them to try to work towards.

I sit on the Road Safety Advisory Council and chair the Enforcement and Education Subcommittee as part of that, so we get a chance to target where those education funds go. We partner very closely with Tasmania Police around those enforcement activities to dovetail with the education. It is really a partnership between the two agencies and ourselves to make sure we target areas we know are starting to cause us grief in terms of crashes.

Mr DEAN - Is that still called Road Safety Taskforce?

Mr KINGSTON - It is the Road Safety Advisory Council now.

Mr DEAN - The funding there buys a certain number of police, as I understand it. It will also pay for the equipment that is used.

Mr KINGSTON - We are not overly prescriptive on that. It has to go towards those road enforcement activities. The commissioner sits on the Road Safety Advisory Council as well. They report to me through that every quarter about the hours they have committed in different regions for road traffic work. We are really interested in the effort, how they actually do that, we leave that to them to run. As long as we are getting the effort and the outcomes, that is what we target.

Mr DEAN - For clarity, for how many years is it in place?

Mr KINGSTON - It is a three-year agreement which runs out at the end of next year. Before it ends, we will go to an independent road safety expert. We used Jeremy Woolley, who used to sit on the Road Safety Advisory Council previously, last time. We will get them to review what we have put in, what the outcomes have been, then give us some comfort as an organisation that our funds are contributing towards road safety improvements. Assuming that is the case as it has been in the last couple of years, we would then sit down with the agencies and negotiate a new agreement before the end of next year.

Mr DEAN - My other question is, what is the position with Victorian drivers when they come to this state towing a box trailer? In Victoria the trailer is registered provided the vehicle is registered. What is the situation here? Are they required to register that trailer when they get here? How does it work?

Mr KINGSTON - It depends on who is involved in the accident. We respond if a Tasmanian-registered vehicle is involved, whether it be in Tasmania or interstate. The TAC, which is our equivalent in Victoria, does the same thing. They would follow the vehicle. If there was another Tasmanian vehicle involved, we would respond if it happened in Tasmania. Then we would work with the TAC on who funds which parts of it going

forward. It really depends. If it was two Victorian vehicles involved on the Tasmanian road, assuming there were no other Tasmanian road users, it would be a TAC responsibility and we wouldn't get involved. There are some complexities to it. However, generally, if you are in a Tasmanian-registered vehicle and it is involved in an accident, we respond.

Mr CHALLENGE - Unless you are catastrophically injured, in which case the requirements of the National Injury Insurance Scheme come in. Then the location of the incident is where the insurer is - if a Victorian driver driving a Victorian car in Tasmania is catastrophically injured, it comes out -

Mr VALENTINE - Or killed, is that what you mean?

Mr CHALLENGE - No, not killed, catastrophically injured, requiring long-term care, a back or a neck injury, or a head injury -

Mr DEAN - It is irrelevant whether they hit another Tasmanian or just on their own?

Mr CHALLENGE - That is right. For all motor vehicle incidents, the important thing is where the vehicle is registered. It doesn't matter where the incident happens, unless someone is catastrophically injured, in which case it is the insurer in the location of the catastrophic injury that takes responsibility. That is a change that happened as a result of the National Injury Insurance Scheme arrangements, which came in about two or three years ago.

Mr VALENTINE - If it's a Victorian car and a Tasmanian car, what happens in that circumstance?

Mr HIDDING - Tasmania pays.

Mr CHALLENGE - If no-one is catastrophically injured, the Victorian registered vehicle is covered by the TAC, and the Tasmanian-registered vehicle and its occupants are covered by MAIB. There might be a common law claim, which could go back to either. But if anybody is catastrophically injured in an incident like that in Tasmania, then we will cover it. If the same incident occurred in Victoria, the TAC would cover it.

Mr KINGSTON - It is designed to stop the gaps.

Mr FINCH - Minister, I want to explore injury management - the claims and the process that is undertaken when someone is injured catastrophically, or an injury that requires subsidising or financing by the MAIB. What magnitude are we looking at? How many are involved? What are the numbers? I would also be interested to know how many professional people are in the system in doing this work in partnership with MAIB - occupational therapists, physiotherapists, medico, that sort of thing? Can I get a feel of the magnitude of the work of MAIB in injury management?

Mr HIDDING - There is one example in Kings Meadows, a group home I know of. It is a residential dwelling in which around five profoundly injured people live with, at any given time, six or seven carers. That is the nature of the care in that home and has been so for the 15 to 20 years that I know of. Some pass on through natural causes and others come in. There are a number of those places around Tasmania.

Another example of ongoing care, I know of a family in my electorate whose son, at age seven or eight, was hit by a car after running out from behind a school bus. That person is now married and having a successful life, but with substantial difficulties. That is now 30 years' worth of huge costs. I don't know that because of my role as a minister, I happen to know as a constituent, the quantum of support that has gone into that family. MAIB does not mind. It will keep paying until that person doesn't need any more care. It is in so many different organisations, places and care respites, but MAIB pays their bills.

Mr FINCH - I am curious about the numbers we are dealing with in the circumstance you are talking about.

Mr KINGSTON - We receive slightly fewer than 3000 new claims every year, and that has been fairly consistent. Many of those are small claims and disappear quickly, usually within the first couple of years. We usually have around 2000 open claims. Of those, we have around 100, which are in what we call our 'lifetime care scheme' - that is, catastrophically injured. They are those who need lifetime care, so for the rest of their lives are most likely going to need some sort of support, ranging from a few hours a week to needing 24/7 care. We have 100 in that scheme after it has been running for approximately 25 years.

As to the support we provide, we reimburse the providers. We aren't treatment providers and we don't organise that but we work very closely with the allied health profession - occupational therapists, rehabilitation providers, chiropractors, et cetera. We have a panel of about 20 from across the state, which provide services to the different regions. We tender for a panel - there would be more providers involved, as these are only the organisations -

Mr HIDDING - Anglicare, for instance. You contract with Anglicare to run the place I was referring to. They run it and pay the staff.

Mr KINGSTON - We have the three group homes around the state where we look after those who can't live at home. They need daily care and cannot live with their family for whatever reason. We have two care providers on a panel who visit people in their homes looking after their loved ones who might be catastrophically injured, or run the home care for us in our facilities.

Anglicare looks after the facilities and we have another panel provider that helps us go out to other homes, so we get regional coverage. Our claimants are based all around the state; they are not only around population centres. We need to take attendant care providers out to all areas of the state. We work with those providers toward this coverage, when it's required.

We also work very closely with the Tasmanian Health Service. We fund several million dollars a year to people when they are injured and need immediate care, but also to specialists - neurosurgeons and others. We provide a lot of funding for people, as they need operations. There would be hundreds of thousands provided to specialists a year for operations we would fund or provide. There are also equipment providers. We purchase a lot of wheelchairs and other aids to help people live in their homes and to live as independently as they possibly can. There are a handful of those groups across the state we use very heavily.

We have a tender process in which we set up for these to be provided to us around the state and delivered as they come out of hospital. Many of these panels we have set up, we have people become involved with them as immediately as they are discharged from hospital. Care can continue from when they are in hospital - for those worst injured - to when they transition back to their home to live full lives, or as best they can. There would be hundreds and hundreds of medical professionals involved in working with the MAIB to help the claimants.

Mr HIDDING - Paul's predecessor, Peter Roach, used to speak about him, and I know Paul would be exactly the same. On a Sunday morning you might read about a terrible crash the night before and there might be one deceased and two terribly injured. At that point MAIB reaches out and says, 'Those guys are ours. Those two terribly injured guys, happened in a motor car, they are ours', and forms a relationship with them before they even know the MAIB is interested in them. They claim them as theirs and they could stay with them for 25 years, still funding and looking after them. It is a very organic business these guys are in and they follow the crashes that take place and figure out who they are, take their names, know which hospital they are in and it is as basic as that. It is a wonderful thing.

The MAIB is based in Launceston and the CEO lives there.

Mrs ARMITAGE - Having been a recipient when I had a car accident it is fabulous because you get the forms the first morning in hospital. Someone comes around and gives you the forms.

Mr CHALLEN - People who are seriously injured, we start helping them immediately they get into hospital. We are usually working with their families, starting to think about what is going to happen when they come out of hospital.

Mrs ARMITAGE - It is nice not to have the chase it up.

Mr FINCH - From these 3000 new clients a year, 2000 open, and so many people and so many accidents, so much detail, is far reaching, from the sounds of it, into the MAIB operation. When you pare that down to the relationship between the injury management team, the therapists and the physiotherapists and that process, how does the organisation keeps them clear of a lot of the paperwork that might be involved in keeping abreast of all this detail, so they are not burdened? I realise you have to have some record and detail. Is there an effort made by MAIB to not load them up with that minutiae and detail that might make their work more negative with MAIB than it might otherwise be?

Mr KINGSTON - We do. It is something that is at the forefront of our mind. We are two steps removed from treating the patient because we are only reimbursers. When we deal with the medical profession we are not recognised as a provider. Therefore, we have to stand back a bit.

We have arranged forums with the allied health profession. All the chiropractors, occupational therapists, exercise physiologists - my staff were in Hobart yesterday running forums to bring that industry together to go through, not only our forms and our processes, but more broadly how they are treating people in the industry across the state to work out the best way we can make that work for the treating professionals and the claimant.

We developed our own support needs assessment model which is our way of trying to work out what needs our claimants have. That did not exist in the state before we did that four or five years ago. We introduced that to the allied health profession and took them through it. We have had feedback from those professions through the forms. We run at least annual forums with each of the professions. They are now using that now for workers compensation and for other claimants because they have found the process good.

We are always trying to work on ways of doing it most efficiently but we are conscious we want the treating provider working with the claimant because the more direct care we can get to claimant the quicker they will recover and the better recovery they will have. We are always trying to find ways of making that as seamless as we can. We are reimbursing funding so we always need the invoices and other things to come through. We have worked with each of those professions to come up with treatment plan they can sign off on and say, 'I want to provide 12 sessions of physio to this person'. We will sign off on it upfront and then off they go. We do things like that to minimise the number of steps they have to come back to us to get their funding.

Mr WILLIE - I was invited to visit one of those residential care facilities in my electorate. The service provider spoke very highly of MAIB, as did the residents. There is also a great success story there of a lady who had a significant injury and then returned to work. They are very good places.

As far as the 'buy local', I notice in this annual report, compared to Metro, you are up to 82 per cent. Where is the other 18 per cent going? Are they things that cannot be purchased in Tasmania?

Mr CHALLEN - It would be things such as our asset consultant, the actuary, and those sorts of things. There is nobody in Tasmania that can do the work. As you can see from the statistics, we work hard at supporting Tasmanian businesses. In the main that is easy to do because most of our costs go to the medical profession and allied health professionals. We are buying equipment for people in our care. There are a few things and they are mostly associated with high level functions of accounting, managing the liability, and the funds under management where there are no providers in Tasmania that can do the work.

Mr WILLIE - Do you provide domestic violence leave to staff?

Mr KINGSTON - As part of the enterprise agreement we negotiated a couple of years ago, people can use up to five extra days over and above their personal leave requirements for anything to do with domestic violence. They only have to state that is what it is. They do not have to go into any further detail. Over and above that we have another five days of special leave I have discretion to use in circumstances. They would potentially have up to 10 extra days a year available to them under our enterprise agreement.

Mr VALENTINE - In respect to fraudulent claims and fighting those in court, do you have a quantum on how many claims end up being fraudulent?

CHAIR - We did that.

Mr DEAN - I want to look at foundation projects funded in 2015-16 in your annual report. Why would MAIB fund projects not driver, accident, or vehicle related? If I go to the

University of Tasmania School of Health Science identifying and targeting risk related behaviours raised by Tasmania youth attending an injury prevention meeting, PARTY - Prevent Alcohol and Risk Related Trauma in Youth Program. I imagine that does not necessarily relate to vehicles or driving. If you go to the other one, the University of Tasmania's School of Medicine wilderness skills weekend training for UTAS medical and paramedic students. While those students might be involved in assessment of drivers and injuries in accidents later on, they do not specifically relate to anything to do with vehicles in the way in which it is funded at this time. Why would MAIB do that?

Mr CHALLEN - The terms of reference for the foundation specified in the act are fairly broad. It is not only about motor vehicle related things, it is about road safety, injury prevention and rehabilitation issues. I am sympathetic to where you are coming from and I am one of two of the board members on the foundation committee that sees these applications and makes recommendations to the board about what is to be funded. I have been rigorous in making sure there is a strong connection to our core business and road safety or the treatment of people that have been involved in road safety incidents.

The second one is easy. We only partly fund the wilderness skills weekend. We provide a contribution to it and it is a worthwhile training exercise for medical students. They are taken into a bush setting and put through a series of drills. They have to use their skills and resources to deal with people injured in a situation where there will be none of the tidy things they rely on in hospitals to help them.

Mr DEAN - Team skills.

Mr CHALLEN - All that. It is a very worthwhile training exercise and very helpful for people who will subsequently be involved in dealing with road trauma.

The other one is slightly more obscure. It is not a big project but it was about trying to identify risk-taking behaviour and to find ways of appealing to risk takers to moderate their behaviour. It is probably at the margin of the sort of things we would normally fund. Again, it was not a large grant and was worthwhile which would have benefits down the track for road safety.

Mr KINGSTON - That one in particular was a pilot. The idea was they are trying to roll this out around the state. The University of Tasmania and THS are involved in doing it. They do talk about risky behaviour on the road as one of the modules and they wanted a pilot funding. Our funding went to fund the pilot and one of the conditions was if it was successful then take that forward and fund it from elsewhere rather than coming back to the MAIB.

Mr CHALLEN - Mr Dean, my favourite projects funded from these are things like the Yolla District High School, where we provide funds for kids from farms to be trained in quad bikes. I think that is terrific. We funded another excellent program Rotary ran to have people sit beside kids while they were trying to get their logbook hours up, particularly kids from single parent families and in lower socio-economic areas where they do not have a car. It is one thing to get a driver's licence, but it is very difficult for these kids to get their logbook hours up. Funding a voluntary group like Rotary to have volunteers to sit with is very worthwhile. They are the sorts of things I like to do with it.

CHAIR - If somebody sat in with me they would get a few hours up fairly quickly.

Mr DEAN - I have no problem with that, but here we are dealing with monies taken from people with vehicles and registrations and so I would have thought the criteria was it had to have a direct relationship with driving and vehicles on roads. I have no problems with the programs themselves, they are great programs, but I have some concern with the funding from MAIB.

Mr CHALLEN - I take your point and I am absolutely on the same bus with you. I agree that there has to be a strong connection to road safety or to our core business. We are all the time looking for that strong connection.

CHAIR - I have a couple of questions, minister. In relation to how does MAIB compare themselves with other areas - and you touched on the Victorian one in conversation. Do you do a comparison?

Mr HIDDING - Benchmark, yes. The first comparison of course is the level of premium required. We have heard for years how organic their service is to injured motorists and people injured on roads. It is a wonderful service. If we can provide that service at a cheaper price than what other states do, and the service is as good or better, then we are in a very good sweet spot. As it happens with the reductions from last week, we are the cheapest in Australia.

CHAIR - Okay, it is not a bad benchmark.

Mr CHALLEN - We benchmark individual activity wherever we can. One of the obvious things is investment performance, the rate of return we get on our funding. We benchmark that against our peers in other states, but also against the fund management industry generally.

CHAIR - And how are we doing?

Mr CHALLEN - Quite well. We are not at the top, but we are far from the bottom and we are not risk takers, so our board takes a very conservative view. At the end of the day we want to make sure we earn enough to meet our costs. It is not important to us to be the top performer in our funds management category.

CHAIR - My understanding is that claims have to still be done manually. Is there any move towards electronic claims?

Mr HIDDING - How would a claim be done manually? What does that mean?

CHAIR - You can not do it online.

Mr KINGSTON - We are in the midst of rolling out an electronic records management system which will give the capability in-house to manage our files electronically. They will still be largely paper-based. We do have an electronic management system, but this will take us to almost a full paperless system in-house. Our next step is to make sure we can provide some online functionality for claimants and service providers to be able to lodge some of their information electronically.

Mr HIDDING - You also have to go back and digitise all your records.

Mr KINGSTON - We are in the throes of undertaking that now. It is a fairly big project. We have 3000 claims a year for 40-odd years, so you can understand we have many millions of records we need to manage.

CHAIR - Can I take it from that, minister, we are still some way off a claimant being able to put something electronically into the system?

Mr KINGSTON - Over the coming years it will happen.

Mr CHALLEN - It will happen, it's not close. It's complex.

Mr FINCH - I am curious about the customer perception of the MAIB and the work that it does. What surveys or assessments does the MAIB of the treatment of clients or the perception of the public of the work the MAIB does? Can I get some grasp of - rather than your own gut feeling - how you get an assessment that you are on the right track with what you are doing, from the general public, the customer's perspective?

Mr KINGSTON - We run an annual client survey. It was every two years and we have moved it to every year. We survey all the claims that close in that year. It can be up to 500, 1000 people we survey through ERMS. We use them to help do it. This year we ran it, we had an 85 per cent client satisfaction result. For every year we have run it over the last six or seven years, it has been no lower than 84 per cent. For an insurer that is a very high response rate, and we have had it very consistently for many years.

The other part of that is we get comments from people about things they liked or didn't like. Then we take that feedback and try to continue to refine our processes to make sure that we make it as good an experience as we can and still operate. We utilise that information.

Mr HIDDING - In government we have a very, very sophisticated model to measure this. It is called the number of complaints to the minister's office. I can tell you, MAIB barely tickles the thermometer. I would get one or two a year. That is then generally about something that has come down to an argument between two doctors, which MAIB can't get involved in.

Mr FINCH - I wonder how you deal with the 15 to 16 per cent who do not give you the tick. Do you have a way of capturing or assessing what you might do better to pick those customers up?

Mr KINGSTON - In the comments they provide, usually the people who are dissatisfied provide you with more feedback, which is good because it lets you understand where you can improve your business. Any complaints that we do get, we review whether our processes can be improved to stop that occurring again. Some of them are just - it is not the scheme that we provide those services, but where we can, we try to refine our services and processes to address what we know has happened. Sometimes, unfortunately, you don't know why someone is not happy, but we do try to use that information. We get quite a few comments on that survey that tell us what is good and what is not so good. We use that to try to refine.

Mr HIDDING - One example of a complaint that went on for some time was about quite a nasty accident on a Saturday night. A car had been unregistered for three months. On the Monday morning, first thing, he went in and registered his car and paid his MAIB. He had no idea why his claim couldn't be paid. He came to us and said, 'We paid it on the Monday morning, why can't you pay, it only happened on Saturday night'. It is things like that.

Mr VALENTINE - The government doesn't have a role in setting premiums?

Mr HIDDING - There is a GPOC process.

Mr CHALLEN - It is the Economic Regulator.

Mr HIDDING - I knew that. It used to be called GPOC. As minister, I need to sign - and I have just recently signed. We end up approving the premium.

Mr VALENTINE - But you don't say put it up \$5 more because we want a bigger dividend?

Mr HIDDING - No, that is probably why it rests with the economic regulator. That advice has gone to the regulator just recently for another timely review of an area in which you can operate, at which point MAIB sets the premiums, which I now approve but don't set.

CHAIR - Minister, that concludes this session this afternoon. On behalf of the committee, thank you very much for your time today. Both to Paul and Don, and to you, minister, and your families, please accept our best wishes for the festive season. We look forward to doing it all again, not next year but perhaps the year after.

The committee suspended at 3.20 p.m.