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**BODY:**

THE Queensland Government's liability insurance taskforce will meet tomorrow to discuss short and long-term solutions to insurance premium hikes that have crippled community organisations over the past year.

To every problem there is a simple and cheap solution, and this problem with insurance is no different. But, as the saying goes, cheap and simple solutions are usually wrong.

The insurance companies are pointing the finger at the increased payouts on personal injury claims aided by opportunistic lawyers.

Their solution is for the Federal Government to cap personal liability claims.

The lawyers point to the present stage of the insurance market cycle that brings premium rises and say capping liability payments does not work.

Some community groups are looking for government subsidies. Parents and Citizens Associations are joining the State Government's insurance scheme which others point out may become a massive unfunded burden on the state's taxpayers in the near future.

There are so many fingers pointing that no one is left to give a hand.

There is no simple solution to this problem, but there are ways for governments, the insurance industry and, most importantly, affected community organisations to work their way through the present crisis.

American community organisations faced similar dilemmas some 20 years ago and developed strategies that have helped them to weather the present adverse insurance cycle, September 11, the collapse of insurance companies and exploding public liability litigation and damages awards.

There is no reason, apart from a lack of "smart stateness", for us not to address this issue appropriately and leave a legacy that continues to moderate future insurance fluctuations.

First, we must encourage volunteers and community organisations to do all that is reasonable to prevent injury to themselves or others.

The best solution is never to have caused an injury that warrants tangling with insurance companies, lawyers and the courts.

There are well-developed risk management and compliance systems and they need to be implemented by community organisations.

The US tied immunity for volunteers from legal liability to effective implementation of such risk management practices.

The community sector established its own national and state associations to distribute risk management materials and provide ongoing appropriate community sector education and training.

Governments can provide short-term subsidies and insurance harbours during the crisis, but it is not a long-term solution. It needs to address volunteer legal liability protection legislation similar to that recently introduced in South Australia.

The requirement for Queensland incorporated associations to have \$1.1 million in insurance cover, no matter what their activities, needs to be clarified and made more flexible.

GOVERNMENT service contracts with community organisations must reflect increased insurance costs without any hidden clawbacks.

Governments must partner the community sector to create mutual insurance pools for non-profit organisations to manage their risks efficiently.

This is one of the most effective and long-lasting parts of the solution used in the United States.

It is time for governments, insurance companies, lawyers, volunteers and community organisations to stop pointing the finger and all give a hand to putting in place appropriate management of risk.

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