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C.O. EFFECT.

ANN: HERE IS DON DUNSTAN, SPEAKING ON BEHALF OF THE AUSTRALIAN LABOR PARTY.

DON: GOOD EVENING. IN THIS ELECTION CAMPAIGN, THE LABOR PARTY IS FIGHTING FOR A BETTER DEAL FOR SOUTH AUSTRALIANS ON FIVE FRONTS. THEY ARE OUR RESOURCES, BOTH NATURAL AND INDUSTRIAL, OUR EDUCATION, OUR ENVIRONMENT, OUR PERSONAL FREEDOM, AND OUR RIGHT TO PROTECTION - FIVE FRONTS ON WHICH THE LCL IS IN RETREAT.

AND ONE OF THE LCL'S MOST SPECTACULAR FAILURES IS IN THE AREA OF PROTECTIONS FOR PEOPLE. PROTECTION WHEN YOU BUY GOODS ON HIRE PURCHASE. WHEN YOU BUY CARS WITH HIDDEN FAULTS. WHEN YOU READ UNTRUTHFUL ADVERTISING. AND WHEN YOU GET FOBBED-OFF BY INSURANCE COMPANIES BECAUSE OF SOME SLIGHT TECHNICAL BREACH OF YOUR POLICY WHICH HASN'T HURT ANYBODY AT ALL. THE LABOR PARTY INTENDS TO OFFER REAL AND STRONG PROTECTION IN THESE VITAL AREAS.

AND AS PART OF OUR POLICY, WE INTEND TO SET UP A STATE GOVERNMENT INSURANCE OFFICE. THIS WAS A PROPOSAL OF THE PREVIOUS LABOR GOVERNMENT. WE GOT THE BILL THROUGH THE LOWER HOUSE IN PARLIAMENT, BUT WHEN IT REACHED THE UPPER HOUSE, THE LCL'S PERMANENTLY UNDEMOCRATIC MAJORITY UP THERE REJECTED THE LEGISLATION. THE LCL MEMBERS THERE, AND IN THE LOWER HOUSE, WERE NOT AT ALL INTERESTED IN GIVING PEOPLE PROTECTION - THEY WERE ONLY INTERESTED IN PROTECTING THE PRIVATE INSURANCE COMPANIES FROM THE KIND OF COMPETITION A STATE INSURANCE OFFICE WOULD GIVE, WHICH MIGHT FORCE DOWN THE PRIVATE COMPANIES' PREMIUMS AND THEIR PROFITS. SOUTH AUSTRALIA THUS BECAME THE ONLY STATE IN AUSTRALIA WITHOUT A STATE GOVERNMENT INSURANCE OFFICE PROVIDING THE KIND OF COMPETITION THAT THE PRIVATE INSURANCE COMPANIES NEED.

WELL THE SITUATION AS IT STANDS AT THE MOMENT IS CLEARLY NOT GOOD ENOUGH. WEEK AFTER WEEK LABOR MEMBERS OF PARLIAMENT HAVE BEEN GETTING REPORTS BACK FROM THE PEOPLE IN THEIR ELECTORATES CONCERNING THE ACTIVITIES OF CERTAIN INSURANCE COMPANIES WHO ACTIVATE MINOR SMALL-PRINT CLAUSES IN PEOPLE'S POLICIES TO GET OUT OF PAYING CLAIMS. WHAT IS MORE, THESE COMPANIES PUT INTO THEIR POLICIES A PROVISION SAYING THAT ANY DISPUTE OVER INSURANCE CLAIMS IS TO BE SETTLED BY ARBITRATION. NOT IN A COURT WITH A JUDGE, BUT IN PRIVATE BY AN ARBITRATOR. NOW ON PAPER THAT LOOKS ALL VERY WELL - BUT THE THING IS THAT WHEN A PERSON TAKES A DISPUTE TO ARBITRATION HE HAS TO PAY THE ARBITRATORS COSTS. IF HE COULD TAKE HIS DISPUTED CLAIM TO COURT, HE WOULD NOT HAVE TO PAY FOR A JUDGE AND COURT OFFICIALS - BUT THE COSTS OF ARBITRATION ARE QUITE DIFFERENT. FOR ORDINARY PEOPLE, THEY ARE FAR BEYOND THEIR MEANS. IT IS THIS KIND OF CLAUSE THAT SOME INSURANCE COMPANIES USE TO STOP PEOPLE FROM ENFORCING CLAIMS WHICH THE COMPANY DISPUTES.

WITH A GOVERNMENT INSURANCE OFFICE PROVIDING SENSIBLE POLICIES AND FAIR TREATMENT FOR INSURED PEOPLE, IT WOULD BE IMPOSSIBLE FOR SUCH INSURANCE COMPANIES IN THE NON-TARIFF AREA TO CONTINUE THEIR SIDE-STEPPING OPERATIONS. A GOVERNMENT INSURANCE OFFICE WOULD MEAN THAT THOSE INSURANCE COMPANIES WHICH CONTINUE TO OPERATE WOULD DO SO BECAUSE THEY GAVE GOOD SERVICE TO THE PUBLIC. THUS OUR PROPOSALS ENSURE THE HEALTH OF THE INSURANCE INDUSTRY ALL ROUND.

BUT THERE IS A SECOND ADVANTAGE FROM A STATE GOVERNMENT INSURANCE OFFICE. AND IT IS AN ADVANTAGE EVERY OTHER STATE HAS. FUNDS FROM A GOVERNMENT INSURANCE OFFICE CAN BE PUT INTO GUILT-EDGED SEMI-GOVERNMENT LOANS AND USED FOR STATE DEVELOPMENT PROGRAMMES. IN SOUTH AUSTRALIA WE BADLY NEED THIS MONEY FOR THE DEVELOPMENT AND RE-DEVELOPMENT OF OUR CITY

.AND REGIONAL CENTRES. WHY SHOULD OTHER STATES HAVE THIS SOURCE OF FUNDS AND WE LACK IT? THERE IS NO REASON WHY WE SHOULD, AND THAT IS WHY THE LABOR PARTY'S POLICY STRESSES THE NEED FOR A GOVERNMENT INSURANCE OFFICE. IT WILL GIVE REAL AND URGENTLY NEEDED PROTECTIONS TO PEOPLE. IT WILL ENSURE THE HEALTH OF THE INSURANCE INDUSTRY AS A WHOLE. AND IT WILL PROVIDE US A SOURCE OF IMPORTANT DEVELOPMENT LOAN MONIES.

LABOR WILL NOT ALLOW THE LEGISLATIVE COUNCIL AND ITS PERMANENTLY UNDEMOCRATIC LCL MAJORITY TO DEFEAT THE MEASURE THIS TIME. UNDER A LABOR GOVERNMENT, WE INTEND THAT THE PEOPLE OF SOUTH AUSTRALIA WILL GET THE SERVICES, THE FUNDS, AND THE DEVELOPMENT, THEY WANT AND NEED.

WE ASK YOU - FOR SOUTH AUSTRALIA'S SAKE -
VOTE LABOR.

C.O. EFFECT:

ANN: YOU HAVE BEEN LISTENING TO A BROADCAST BY DON DUNSTAN ON BEHALF OF THE AUSTRALIAN LABOR PARTY. IT WAS WRITTEN BY MR. DUNSTAN WHOSE ADDRESS IS PARLIAMENT HOUSE, ADELAIDE.