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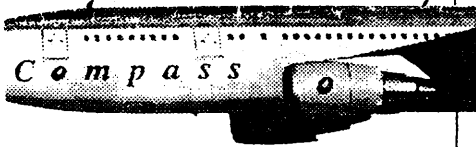
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# Railing against policy of delay

## VINE OPINIÓN

SO, the Insurance Council of Australia is annoyed at my railing against the industry. Well I don't remember railing against the industry *per se*. Nor was the legal firm's letter to politicians which I reported and agreed with.

The industry's spokesman, Mr Terry McMullan, a good bloke, wrote in this paper yesterday about the problems facing the industry and of the good the industry does.

I agree with 95 per cent of what he wrote. My "railings" have always been on the one issue — the long delays some claimants face in having their claims settled.

Mr McMullan spoke about the fraud against the industry (\$1.7 billion a year and not to be sneezed at) and added: "So if there is any reason for doubt over a claim, there will be a delay in settlement."

Note the words used: "any reason for doubt" and "there will be a delay".

But a delay of up to two years or more? Even when police investigations of the incidents have cleared the claimants of any wrongdoing within weeks?

When the claimant is then faced with a constant battle through the courts to gain access to the information his insurance company is using against him to withhold payment?

And what about innocent parties, like the neighbor whose fencing and shed were destroyed as a result of a fire next door where the owner was fully insured?

And the small businessman who shipped goods worth \$500,000 to Sydney by semi-trailer only to have the truck involved in an accident which killed two people and destroyed the goods in the fire that followed?

Surely that case wouldn't be regarded as *shonky* but the claim was delayed for so long the company went bankrupt.