

CTP for taxis and hire vehicles in the point to point industry

Consultation Paper

February 2021

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Executive Summary

The State Insurance Regulatory Authority (SIRA) is seeking feedback from insurers, people, and organisations involved in providing passenger services, as well as other interested stakeholders on the proposed Compulsory Third Party (CTP) premium-setting solution for the point to point (P2P) industry.

The proposed solution could replace how P2P premiums are currently determined and paid, which is based on distance travelled, and which was introduced as part of the transitional requirements under the *Motor Accident Injuries Act 2017* (the Act). The transitional provisions expired on 30 November 2020. Current arrangements will continue until new requirements are implemented, which are targeted to be in place by 1 December 2021.

The proposed principles-based solution allows insurers greater flexibility and autonomy to tailor CTP premiums to the needs of their customers in different parts of the P2P industry. This will enable more equitable pricing of premiums for the P2P industry through tailored agreements that more accurately reflect the risk that a policy holder's vehicle brings to the scheme.

This solution was developed following consultation with the P2P industry in early 2020, where it became clear that a single solution would not work for all stakeholders due to the diverse and constantly evolving P2P industry. After carefully analysing many suggestions and proposals from a wide range of industry stakeholders, a flexible premium-setting solution design emerged as potentially being the most suitable approach.

The proposed solution enables insurers and the P2P industry to negotiate how premiums are paid. Insurers are encouraged to develop innovative pricing methods, as SIRA maintains regulatory control to ensure premiums are fair and affordable.

This consultation is an opportunity for stakeholders to share their feedback on the proposed solution. Findings from this consultation will be used to refine the proposed solution, new requirements, and implementation approach. Submissions are asked to respond to the questions in section 5.

1. Proposed flexible solution

1.1. Principles and outcomes-based approach

The focus of the proposed solution is on achieving key outcomes, rather than prescribing processes or rigid rules. The diverse views across previous stakeholder feedback indicated that a single prescriptive solution is not suitable for the P2P industry and a more tailored solution is required.

The P2P industry includes policyholders and vehicles that:

- drive different distances in a policy period
- work in different operating models
- work in different sized businesses
- travel across various locations
- use technology at different levels.

The proposed solution is for insurers to develop premium determination and payment methods that are tailored to different parts of the P2P industry and are set at a level aligned with the cost of claims in the scheme to ensure the scheme is sustainable.

Key benefit: The principles and outcomes-based approach gives insurers the flexibility to find efficient and innovative ways to achieve the key outcomes and adapt to their customers' needs.

Although there is greater flexibility with this approach, SIRA will maintain its required legislative and regulatory control of the CTP scheme to ensure premiums are affordable and the scheme is sustainable.

The principles guiding the solution design were agreed by industry stakeholders at the 2018 Horizon Scanning Workshop. The key outcomes of an appropriate and suitable solution were then defined.

Industry-agreed principles

- Affordability and sustainability
- Simplicity
- Promotes competition among insurers
- Promotes road safety
- Competitive neutrality
- Evidence-based
- Privacy
- Future-proofed
- Fair pricing of risk

Key Outcomes

Flexible: Insurers tailor premium pricing methods to different parts of the industry fairly. Insurers use digital information or quantitative data to differentiate risks to the scheme.

Sustainable: Proposed new requirements are future-proofed to adapt to the constantly evolving industry and the CTP scheme continues to be financially sustainable.

Affordable: Premiums priced fairly, reflecting risk and are affordable for policy holders in the P2P industry.

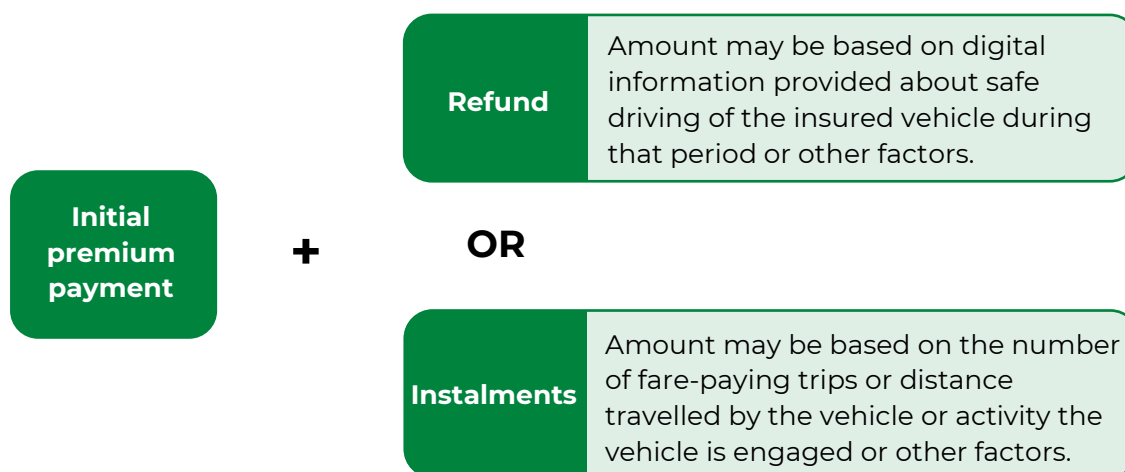
1.2. Solution overview

Alternate premium determination methods

The proposed solution requires insurers to develop alternate premium determination methods to calculate the premium amount and determine how premiums will be paid in their product offerings.

Alternate premium determination methods are different to a fixed premium paid upfront and may include an initial premium payment combined with a refund or instalments based on information about safer driving, fare-paid distance travelled, or other factors.

Key benefit: This creates an opportunity to tailor premiums to the different parts of the P2P industry. Insurers are encouraged to use innovative factors in their methods to reflect the risk a policy holder's vehicle brings to the CTP scheme, including data from telematics.



The basis and method that insurers use to apply refunds or instalments to a CTP policy for taxis or hire vehicles would be submitted to SIRA for review (see section 1.3 below for more information).

Consistent with the current P2P Guidelines, the proposed requirements allow another party to pay part of the premium on behalf of the policy holder after the CTP policy is issued. There will only be one policy per vehicle and one insurer on risk.

Proposed requirements will be mandatory for insurers to offer to medium to large service providers

The proposed requirements would be mandatory for insurers to apply in their premium product offerings to taxis and hire vehicles above a certain limit. That is, vehicles engaged by authorised service providers that reasonably expect to carry out 100,000 or more fare-paid trips annually. This limit was selected to ensure that the proposed new arrangements do not result in excessive implementation costs for insurers or small service providers.

Proposed requirements could be applied to small service providers

For small service providers, the proposed new flexible requirements are designed so that service providers and insurers have the option of negotiating agreements on information sharing and premium payment methods, but it is not mandatory.

It may not be cost-effective for insurers to negotiate significant numbers of individual agreements with small service providers. These service providers may increase their bargaining power by collaborating on a single agreement that can be used by all.

Roles and responsibilities with the proposed requirements

As the proposed requirements are more flexible:

- SIRA would continue, as part of its regulatory functions, to monitor the scheme, supervise insurers’ performance and compliance with legislation, and review insurers’ premium determinations.
- The insurers’ role would include using existing or developing new operational processes or systems to implement the proposed requirements.

The information gathered through negotiated agreements with service providers and from policyholders will help insurers and SIRA identify vehicles operating in the P2P industry. More information about monitoring compliance is outlined in section 3.2 below.

The proposed broad requirements mean insurers would be expected to justify their premium determination methods to SIRA. This must include justifying their methods for taxi or hire vehicles engaged by multiple authorised service providers and could include preparing suitable options for vehicles that move above the trips/year limit or possible new entrants to the P2P industry.

1.3. Ensuring affordable premiums and a financially sustainable scheme

Ensuring affordability with the proposed requirements

Insurers can apply a discount or loading to a premium depending on their assessment of the policy holder’s and the vehicle’s risk. SIRA sets the limits for those discounts and loadings. In addition to reviewing if premiums are fair and reasonable, SIRA would set requirements on the minimum and maximum premium payable for the P2P industry when alternate premium determination methods are used. The proposed requirements are in line with Part 1 of the [Motor Accident Guidelines](#), which is reviewed regularly.

Table 1. Minimum limit when alternate premium determination methods are used

	Taxis	Hire Vehicles
Minimum	Class 1 motor car premium corresponding to the region in which that the T or TC-plate taxi is licensed to operate passenger services	Relevant vehicle class premium, for example, Class 1 motor car
Amount	Approximate amount is currently \$430 to \$740	Approximate average across the scheme is currently \$490

Table 2. Maximum limit when alternate premium determination methods are used

	Taxis and Hire Vehicles
Maximum	Annual premium for T-plate taxis with maximum loading applied
Amount	Approximate cap at \$6500

To ensure premiums are appropriately set, including if an insurer wishes to charge more than this amount, SIRA will review insurers’ justifications, evidence, and risk assessment.

When the new requirements are not used

In the allowed circumstances, where alternate premium determination methods are not applied to CTP premiums, insurers must charge a fixed annual premium set at a level that reflects the expected claims experience for that group of vehicles. This is consistent with the method used for other vehicles in the CTP scheme.

Table 3. Annual premium when new requirements are not used

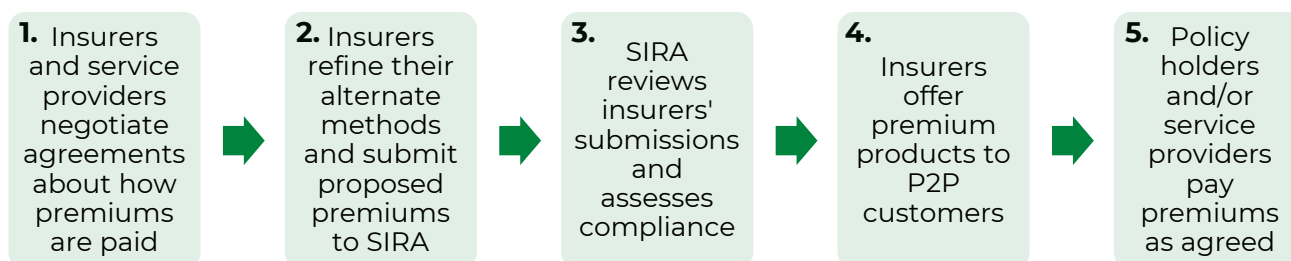
	Taxis	Hire Vehicles
Annual Premium	Annual premium for T or TC-plate taxis with no loading applied	Annual relevant vehicle class premium, for example, Class 1 motor car
Amount	Approximate amount is currently \$5,500	Approximate average across the scheme is currently \$490

How insurers will report P2P-related acquisition costs to SIRA

It is expected that insurers could incur additional costs to implement and manage new processes for the P2P solution, in addition to the costs incurred in the initial phases of this project. When insurers submit premium determination methods to SIRA for review, insurers would also include a line item for P2P-related costs in their reported acquisition expenses. SIRA is considering an acquisition expenses cap for specific P2P-related costs.

1.4. Proposed premium-setting process

The proposed process for determining premiums using the proposed solution is:



1. Negotiation between insurers and service providers

- As the proposed new requirements apply broadly to passenger service vehicles engaged by the largest service providers, there would be a need for insurers and these providers to negotiate agreements around data sharing and payment options. Insurers can first develop their alternate methods, then negotiate and refine their methods with service providers, before submitting proposed premiums with SIRA.
- This also applies to small service providers if they seek tailored arrangements with insurers, although it won't be mandatory for either service provider or insurer.

2. Insurers submit proposed premiums to SIRA

- Insurers are required to submit their proposed premiums and justifications to SIRA at least annually for all vehicles in the scheme, including passenger service vehicles.

As outlined in the Draft Motor Accident Guidelines, which have been provided to demonstrate how these proposed new requirements would operate in practice, this would include:

- a description of the alternative P2P premium determination methods used for passenger vehicles, as agreed between the insurer and service provider
- an analysis comparing any differences in the P2P premium determination methods for taxis and hire vehicles, including how the methods are fair, affordable, not excessive, reflect risk, and how one group is not disadvantaged over another
- the factors and assumptions considered in determining the P2P premiums and how those factors were derived
- an explanation of non-technical P2P pricing considerations such as business plans, and market segmentation and distribution strategies.
- how the insurer assessed projected P2P claims frequency and average claim size for the industry, and claims for the insurer
- insurer expenses, with P2P-related costs itemised in acquisition expenses
- a comparison with the previous filed P2P average premium and the actual P2P average premium received by the insurer
- an analysis of the P2P premium impact for individual policy holders renewing their policy.

3. SIRA reviews insurers' proposed premiums

- SIRA reviews insurers' proposed premiums based on the objects of the Act and both quantitative and qualitative explanations, including non-technical pricing considerations such as innovation. SIRA considers any non-technical pricing considerations with technical or actuarial pricing.
- SIRA may ask insurers for further information if appropriate, or to amend or withdraw the submission if it is incomplete. Insurers are encouraged to use existing mechanisms in the CTP scheme such as innovation support.
- SIRA would also review the alternate premium determination methods proposed by each insurer. Insurers may on request be required to provide a supplementary data submission related to their proposed premiums, or at any other time, data sets that include premium and trip data for third party policies for taxis and hire vehicles.

4. Insurers offer premium products to their customers

- Insurers would offer their premiums and issue CTP policies to policy holders in the P2P industry according to their P2P premiums that are assessed for compliance by SIRA, and work with the service providers in line with their agreements.

5. Data sharing and premium payments agreements

- Depending on the agreements available between insurers and service providers:
 - policy holders could choose to either pay an annual premium or an initial premium, or another payment arrangement
 - service providers would share agreed data with insurers and may pay part of the premium amount on behalf of policy holders
 - insurers may refund part of the premium amount to the service provider or the policy holder.

1.5. Scenarios

These scenarios outline what the new P2P requirements could look like. However, they are examples, are not prescriptive, and do not cover all possibilities. As the proposed new P2P requirements are broad and flexible, there will be more clarity and certainty about specific premium arrangements for policy holders and service providers after the new P2P Guidelines are published, and agreements are negotiated between insurers and service providers.

Alternate premium payments – instalments and refunds

Scenario 1:



Sarah drives a passenger service vehicle for one of the largest service providers that carries out 1,500,000 trips/year and records information about fare-paying distances travelled by each vehicle.



The service provider negotiates agreements with each insurer that vehicle policy holders will pay an initial premium at the start of the policy period. The service provider will then pay an agreed c/km rate for distance travelled.

Initial premium payment

Sarah chooses an insurer and buys CTP insurance by paying an initial amount at start of the policy period.

+

Instalments

Service provider pays the agreed c/km for the fare-paid distance travelled.

Scenario 2:



Joe owns 12 vehicles and the drivers provide passenger services for a medium service provider that carries out 500,000 trips/year.



The service provider collects data around the accident history of vehicles, information about each driver including safer driving training and the location and time of day the vehicles operate.



The service provider is part of a collective that has negotiated an agreement with an insurer to allow the policy holders to receive a refund of part of their premium paid based on the data provided, during or at the end of the policy period.

Initial premium payment

Joe chooses an insurer and buys CTP insurance by paying an initial amount at start of the policy period.


+

Refund


Insurers refund policy holders a part of their paid premium, based on information from the service provider.

Regular premium payments – fixed payment

Scenario 3:



Greg owns two vehicles that are used to provide passenger services for a small service provider that carries out 5,000 trips/year.




As the policy holder, Greg would like to pay a fixed annual premium and is not interested in negotiating other premium payment options. The insurer charges a fixed annual premium based on information that Greg provides about the business use of vehicle, and Greg pays the premium amount at the beginning of the policy period.

Fixed annual premium


Greg chooses an insurer and buys CTP insurance, paying a fixed annual premium at the start of the policy period

Insurer A has an agreement with a small service provider and the vehicle is covered by a policy with insurer B


Scenario 4:



Diane owns a vehicle that is used to provide passenger services for a small service provider that carries out 50,000 trips/year.



The service provider has negotiated an agreement with Insurer A to allow policy holders to receive a refund for part of their initial premium paid, during or at the end of the policy period, based on data provided by the service provider.



However, Diane decides to take out a policy with her existing insurer. Diane pays a fixed annual premium and is not able to receive a refund.

Fixed annual premium

Diane chooses an insurer without an agreement and pays a fixed annual premium at the start of the policy period.

2. Roadmap to new P2P Guidelines

All CTP arrangements under new P2P Guidelines are targeted to be in place by 1 December 2021. The roadmap to implementing new P2P Guidelines will include:

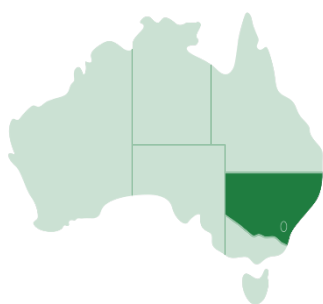
Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Early-Mar 2021 Education piece		Apr – Jun 2021 P2P Guidelines approval			Jul – Nov 2021 Industry and insurers negotiate agreements around data sharing and payment methods. Insurers submit their proposed premiums to SIRA, including their methods for P2P vehicles.					1 Dec 2021 New P2P Guidelines apply
Mid-Mar 2021 Submissions due										
Late-Mar 2021 Feedback analysis										

3. Understanding the legislative context

The CTP scheme in NSW is provided under the [Motor Accidents Injuries Act 2017](#) (the Act) for people whose death or injury results from a motor accident. The scheme aims to balance supporting the injured person and affordable premiums for motorists in NSW. The objectives of the scheme include (but are not limited to):

- promoting competition and innovation in premium-setting
- ensuring sustainability and affordability, and fair market practices
- keeping premiums for third-party policies affordable by ensuring that insurers' profits do not exceed the amount needed to underwrite the relevant risk
- ensuring data collection and use to effectively manage the scheme.

The NSW scheme is a competitive privately underwritten scheme, meaning that while SIRA regulates the scheme, it is the licensed insurers that accept the liability and agree to cover the relevant costs of an accident. This is different to other schemes in Australia, some of which are publicly underwritten.



In NSW, insurers set premium prices according to SIRA's regulations and guidelines. The 2017 Act gives SIRA broad powers to control insurers' premiums, including issuing [Motor Accident Guidelines](#) for determining premiums. To ensure premiums are priced fairly and are not excessive, the guidelines specify the way insurers must determine premiums, and what additional information and reports that SIRA may require from insurers to justify premiums they have filed. SIRA also has the power to reject any premium filed if it does not conform with the guidelines or if the premium is excessive or inadequate.

A major focus of the scheme is fairness and affordability. The scheme aims for policy holders to pay premiums that reflect the risk they bring to the scheme. This means that if a policy holder owns a vehicle that is more likely to have an accident (including when other people drive the vehicle), they will pay more to reflect that risk. This risk is different for all policy holders and vehicles in the scheme and can be influenced by distance travelled by the driver, vehicle age, vehicle type or claims history.

Key benefits:



Fairer pricing – The proposed new P2P requirements will enable fairer pricing of premiums through tailored agreements that more accurately reflect the risk that a policy holders' vehicle brings to the scheme. Insurers and service providers will be able to negotiate data sharing and payment options to inform tailored premium arrangements.



Safer driving – Premiums tailored to different parts of the P2P industry can also play an integral role in encouraging safer driving. The proposed new requirements present an opportunity for insurers to work with service providers to share and use information to incentivise safer driving through lower or higher premiums. This is one way to approach safety in the industry, alongside many other ways through the Point to Point Transport Commission's functions.

3.1. SIRA's role in regulating premiums for the P2P industry

Under current P2P Guidelines	Under proposed new P2P Guidelines	Effect on policy holders and service providers
Distance travelled is the only factor used to determine P2P premiums.	Many factors can be used to determine P2P premiums including distance, number of trips, or information about safer driving, or other factors.	Service providers could share information with insurers for tailored premiums. This means policy holders will pay a premium that better reflects risk and safer driving.
P2P premium payment methods are limited to fixed annual payments or distance-based instalments.	Alternate P2P premium determination methods can include payment options that are tailored to different parts of the industry, i.e. an initial premium payment combined with a refund or instalments based on information provided by the service provider.	Service providers could negotiate agreements with insurers around data sharing and payment methods that are tailored to their needs and available data. This means policy holders will pay a premium that reflect risk and safer driving.
SIRA sets prescriptive requirements for determining P2P premiums for passenger vehicles and reviews insurers' premium determinations according to the current guidelines and relevant regulations.	SIRA would set flexible requirements for determining P2P premiums for passenger vehicles and will continue to review insurers' premium determinations according to the current guidelines and relevant regulations.	Although the premium determination review process has no impact on policy holders or service providers, there will be more options available through the more flexible, less prescriptive approach.

<p>Insurers must demonstrate in their premium determinations for all vehicles in the scheme with:</p> <ul style="list-style-type: none"> • technical or actuarial pricing • non-technical pricing considerations (e.g., business plans, market segmentation strategies, etc.). 	<p>Insurers would also include:</p> <ul style="list-style-type: none"> • the basis and method for refunds and instalments based on alternate P2P premium determination methods • innovative factors and aim to incentivise safer driving, if relevant to the proposed methods. 	<p>Service providers will be able to negotiate agreements with insurers around information sharing and premium payment options with insurers. Policy holders will be able to pay a premium that better reflects risk and safer driving.</p>
<p>SIRA may reject an insurer's provided premium determinations or ask an insurer to withdraw it if the premium is:</p> <ul style="list-style-type: none"> • excessive or inadequate compared to actuarial advice or other information • does not conform to the Motor Accident Guidelines. 	<p>No change – this includes an insurer's P2P premium determination and justification provided to SIRA.</p>	<p>Policy holders and service providers pay a premium that is fair and reflects the risk a policy holder's vehicles brings to the scheme.</p>

3.2. Monitoring, compliance, and enforcement powers

The proposed solution is designed to encourage compliance through insurers and the P2P industry working together to agree on information sharing, systems and processes, and payment options.

It is proposed that insurers and service providers will negotiate these agreements in good faith and use existing measures or develop appropriate new measures to validate data accuracy where needed. SIRA will monitor this process and will continue to monitor insurers, the industry, and premiums, and will provide guidance and support where possible.

SIRA may use its compliance and enforcement powers under the Act if required. This includes monitoring insurers' performance and compliance with licence requirements and the relevant legislation.

SIRA expects insurers to continue to monitor their policy holders' compliance according to the agreed terms. This includes addressing non-compliance with unpaid premiums or when information provided is incomplete or fraudulent.

4. Stakeholder engagement

Date	Activity
Dec 2019	Options paper <ul style="list-style-type: none">• 5 options for determining CTP premiums for taxis and hire vehicles.• 15 submissions from insurer and industry stakeholders.
Feb 2020	Consultation workshop <ul style="list-style-type: none">• Insurers, industry stakeholders and SIRA further explored the options and how to implement them.
	Analysing stakeholder feedback <ul style="list-style-type: none">• Stakeholder feedback showed that there was no consensus on any single option or combination of options that could meet all stakeholders' needs.• After closely reviewing the options and alternatives and identifying the benefits and impacts on policy holders and the P2P industry, the proposed solution was developed.• The solution aims to allow insurers to tailor premiums to meet different needs of policy holders and service providers and to adapt to the constantly evolving industry.
Oct 2020	Follow-up meetings with insurers and key industry stakeholders <ul style="list-style-type: none">• Stakeholders who attended the consultation workshop were given the opportunity to provide preliminary feedback on the solution.• Overall, there was generally positive feedback and key issues raised were considered and included in this consultation paper.

5. Submission criteria

Interested organisations and individuals are invited to provide a submission on the proposed solution in this consultation paper.

The due date for submissions is close of business, 15 March 2021.

Submissions are asked to answer the following questions:

1. How would the proposed solution affect your organisation and how is your organisation planning to implement the proposed solution?
2. How would your organisation be impacted by the 100,000 trips/year threshold? Should this threshold be higher or lower, and why?
3. If a policy holder would like to pay a fixed annual premium and they work for a small service provider that has a negotiated agreement with insurers, what arrangement would your organisation see as appropriate?
4. How would the proposed solution affect your infrastructure and/or operating costs? SIRA would appreciate any detailed breakdown or analysis you could provide.
5. Are there any areas of the CTP scheme, premium determinations, legislation or otherwise that you would like to learn more about to support your position?
6. Any other feedback or comments?

6. Key definitions

Authorised Service Providers are Booking Service Providers and Taxi Service Providers authorised by the Point to Point Commission to legally operate in NSW to get people from place to place in the point to point transport industry via a taxi or hire vehicle. The service provider's role is to ensure these trips are safe and compliant with the law.

Booking Service Providers take bookings for taxis or hire vehicles to provide passenger services and communicate bookings to drivers.

Taxi networks and hire car operators who were authorised under the *Passenger Transport Act 1990* are automatically recognised as booking service providers under the *Point to Point Transport (Taxis and Hire Vehicles) Act 2016*. Many taxi and hire car drivers would also be covered by the definition of a booking service provider because it is common for them to take bookings directly from customers and pass them on to other drivers.

fare is any kind of payment for a passenger service. The payment could be to the driver, a provider of a passenger service or anyone else.

hire vehicle means a motor vehicle that is used to provide a passenger service that is not a taxi service.

insurers are licensed CTP insurers that issue CTP policies to insure the owner or driver of a motor vehicle against liability like the death or injury to a person.

owner of a taxi or hire vehicle means the person who is the registered operator of the vehicle within the meaning of the [Road Transport Act 2013](#).

passenger service means the transport, by a motor vehicle (other than a bus), of passengers within, or partly within, NSW for a fare. Note: a taxi service is a type of passenger service, as is a service provided using a hire vehicle.

Point to Point Transport Commission is a NSW Government agency, part of Transport for NSW, that regulates the industry and is responsible for authorising service providers and ensuring they comply with the law for the benefit of passengers, drivers, and the public. It is led by the Point to Point Transport Commissioner.

provide a booking service means carry on the business of:

- taking bookings for taxis or hire vehicles to provide passenger services (whether immediately or at a later time), and
- communicating the bookings to drivers for passenger services or providers of passenger services.

provide a passenger service means carry on the business of providing a passenger service.

provide a taxi service means carry on the business of:

- facilitating the provision of a taxi service, or
- providing a taxi service.

provider of a booking service, passenger service or taxi service means the person who provides the service.

taxi means a motor vehicle used to provide a taxi service.

taxi service means a passenger service provided by a taxi for a fare that:

- plies or stands for hire on a road or road related area, or
- is authorised under this Act to ply or stand for hire on a road or road related area (whether or not the motor vehicle is hired by other means for the purposes of providing the passenger service).

Taxi Service Providers provide taxi services, that is, passenger services in a taxi. A provider of a taxi service can be an affiliated provider, a facilitator of a taxi service, or provide both the taxi service and the related services. Taxi service providers, other than affiliated providers, must be authorised by the Point to Point Transport Commissioner.

Facilitating a taxi service involves providing any of the following services under a common brand:

- coordinating taxi services
- setting of fares for taxi services
- providing, coordinating, or monitoring security facilities for taxis
- providing or coordinating safety management systems for taxi services

Taxi operators and networks under the Passenger Transport Act 1990 are most similar to taxi service providers. Previously taxi operators could not provide their own security, branding, and related services (such as booking services) and they had to get these services from taxi networks. Under the *Point to Point Transport (Taxis and Hire Vehicles) Act 2016*, taxi service providers can arrange these services for themselves, under their own brands.

transitional arrangements refer to the legislative requirement under clause 7 of Schedule 4 of the *Motor Accident Injuries Act 2017*, requiring similar CTP insurance premiums to be paid between taxis and comparable hire vehicles. This is currently achieved using a cents per fare-paying kilometre rate combined with an initial premium paid at the start of the policy period.

Disclaimer

This publication may contain information that relates to the regulation of workers compensation insurance, motor accident compulsory third party (CTP) insurance and home building compensation in NSW. It may include details of some of your obligations under the various schemes that the State Insurance Regulatory Authority (SIRA) administers.

However, to ensure you comply with your legal obligations you must refer to the appropriate legislation as currently in force. Up to date legislation can be found at the NSW Legislation website legislation.nsw.gov.au

This publication does not represent a comprehensive statement of the law as it applies to particular problems or to individuals, or as a substitute for legal advice. You should seek independent legal advice if you need assistance on the application of the law to your situation.

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