

## Questions on possible options

1. What should be the most important features in any scheme reform?

INSURERS HAVE TO TENDER FOR GREENSLIP BUSINESS FOR 5 YEARS ONLY

2. On balance, which option or combination of options do you believe best addresses the priorities for improving the scheme and why?

REDUCING THE INSURERS TO TWO ONLY

3. Does fault in an accident remain the most acceptable way of determining eligibility for benefits or is it more important that anyone injured on the road is covered, even if this means fewer savings in any reform?

ANYONE INJURED ON THE ROAD SHOULD BE COVERED

4. Is it more important to reduce CTP prices or to extend benefits to more people?

IT CAN'T BE ONE OR THE OTHER, BOTH HAVE TO BE CONSIDERED, STATES CHEAPER <sup>WHY ARE OTHER</sup>

5. Are people better looked after if receiving a negotiated lump sum (often years) after the accident or receiving prescribed weekly benefits shortly after making their claim?

PRESCRIBED WEEKLY BENEFITS, SHORTLY AFTER ACCIDENT

6. Should a greater proportion of funds go to the more severely injured, even if this means capping benefits or introducing an excess for low severity injuries?

GREATER PORTION TO MORE SEVERE INJURED, NO EXCESS WELL, LOOK AT THEIR PROFITS <sup>INSURERS ARE REMUNERATED</sup>

7. If Government retains common law, should there be tighter restrictions and caps on various benefits as is the case in other States, or if the Government adopted defined benefits should the caps and thresholds reflect what is paid in other States?

CAPS AND THRESHOLDS REFLECT OTHER STATES

8. If the Government retains common law, what is the best method and threshold to determine eligibility?

AS OTHER STATES DO

9. If Government retains common law, what mechanisms should be adopted to resolve claims more quickly and avoid lengthy negotiations and disputes?

NOT QUALIFIED TO ANSWER

10. Should there be limits to legal expenses, especially for small claims, and should legal expenses be linked to the work performed or the value of the claim?

LIMIT LEGAL EXPENSES

Questions continue on the next page

## Questions on other policy considerations

1. Should there be support or a safety net for anyone injured on the roads by vehicles that are not part of the insurance system (like bicycles) even if that increases the overall cost of CTP?

A SAFETY NET, BICYCLES OWNERS OVER 18 SHOULD HAVE TO REGISTER BICYCLES

2. Is it better to make a claim against your own insurer as opposed to the insurer of the at-fault driver, if so why?

CLAIM AGAINST OWN INSURER, OTHER INSURERS WILL DRAW OUT PROCESS, DEAL WITH OTHER LET YOUR INSURER

3. Should Government retain competitive private underwriting, or give consideration to a return to public underwriting delivery?

GOVERNMENT RETAIN COMPETITIVE PRIVATE UNDERWRITING

4. How should Government best deal with fault (including injuries without another party to sue), illegal acts and contributory negligence in any reform?

NOT QUALIFIED TO ANSWER

5. What changes to the CTP scheme could increase competition?

HAVE INSURERS TENDER FOR BUSINESS FOR 5 YEARS, TWO ONLY TO BE CONSIDERED