My suggestion regarding greenslips

With only 45 % of premiums reaching claimants its obvious too many extras are imbeded in the premiums. Company profits 20 % , GST 10 %, on going care 13% (?).
(Australian governments from Federation have always been the main contributors to inflation!)
A state insurance office run by the Insurance Commission would cut out two of the above and cut out Insurance company questionable expenses and excessive executive benefits.
The State Government is to consider the citizens over the executives especially in a mandatory insurance scheme.
The framework of the CTP system should be based on claims experience within a simplified system of effecient administration and legal operation.
There should be greater penalty on fraudulent acts to bring us in line with other states and be a real deterrent.
I would guess if the above recommendations were adopted, premiums could be halved.
A state run CTP would remove the incentive of profitability so long as it was gazzetted as such. This would hopefully reduce the cost of litigation.

Tim Janes