

To Whom It May Concern.

I have just been made aware of this review and unfortunately have limited time to correspond.

The problem lies in the processing/overseeing of the whole scheme.

Too many people are taking a cut of the money and the original cause is lost.

As the insurance is compulsory there should be no or limited profit margin. (I think I saw a figure of 16% - way too high ) It should be a not for profit setup. Cover costs only.

If necessary, a new body could be set up to run the show - the heads could be experienced but the workers could be the present unemployed.

The greenslip should be linked to each driver - not each vehicle. - the driver should then be linked to all vehicles intended to be driven by himself and the cost of the greenslip adjusted. - this could be verified by registration. Presently a driver with several vehicles pays for several greenslips.

It should be user pays system. - if after a given number of "at fault" accidents (2-3) the green slip price should rise dramatically to encourage the individual to improve their driving skills or get off the road.

A driving license is a privilege not a right.

The green slip covers many items which are also covered by peoples health insurance - this doubling up increases the price of the greenslip.

A standardized payouts system should be implemented and the claims paid quickly after the accident/injury is validated. This allows the injured person to receive some payment to cover their immediate costs. Any claims for additional compensation should be either negotiated directly between the greenslip insurer/body and the claimant. If no result is achieved, then it must be through the courts as is the normal procedure now.

We need to see the present system for obvious flaws it has, and get the payments going to the injured persons not the all the freeloaders.

Regards

Andrew Long