

## Questions on possible options

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

Reducing the price of premiums to the average vehicle owner.

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

Option 4 - No common law or possibly option 3

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?

It is important that anyone injured is covered but more important that rorters are found aand punished under law.

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

Premium reduction by far. I own four vehicles. I get no reduction in rates even though are driven minimally. No claims made in more than 30 years of driving.

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?

Weekly benefits

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?

Cap benefits and make an excess apply.

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?

Defined benefits.  
Anything to reduce legal trawling for potential claimants.

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

Im unsure how to answer

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

Good luck with that.

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?

Absolutely. The CTP scheme is killing me in a financial sense. Whatever it takes to lower premiums.

## 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?

Yes. But within reason. The MCIS portion of the CTP is out of control since it was introduced. Why?

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?

Anything to keep litigation and therefore legal fees to a minimum is desirable.

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

Im not sure. But why are premiums increasin exponetially when I struggle to get a 2% salary increase?

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

Defined benefit with excess amounts but also taking into account contributory negligence.

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

Give credit for good driving records or more particularly" no claim benefits"