



OUT16/15080

Point-to-Point Review
State Insurance Regulatory Authority
Level 25 580 George Street
Sydney NSW 2000

P2PReview@sira.nsw.gov.au

Dear Sir/Madam

Compulsory Third Party (CTP) Motor Vehicle Insurance Review

The Office of the NSW Small Business Commissioner (OSBC) is committed to supporting and improving the operating environment for small businesses throughout NSW. The role of the OSBC is to:

- provide dispute resolution services;
- deliver quality business advice through Small Biz Connect; and
- speak up for small business within government.

The OSBC works closely with small businesses and industry to identify regulatory requirements that place unnecessary burden or cost on small businesses across a wide range of sectors. This extends to acting as the NSW small business representative on a range of government agency consultations, reviews and reforms.

Point-to-Point Review

The OSBC has been working closely with Transport for NSW (TfNSW) and industry associations to support point-to-point small businesses following the regulatory changes introduced in December 2015. This has included participating in a series of roadshow events with TfNSW and the NSW Taxi Council to explain the reforms and provide business support and advice, development of targeted business advisory services for the industry, and meetings with the NSW Hire Car Association.

Compulsory Third Party (CTP) Motor Vehicle Insurance Review

The OSBC welcomes the Compulsory Third Party (CTP) Motor Vehicle Insurance Review and is supportive of a framework that is simple, fair and delivers value for all small businesses involved in the point-to-point industry.

Currently, there are a number of factors affecting taxi operators, hire car operators and ride share services which will need to be addressed under new legislation for point-to-point services. Until that time, point-to-point operators will face significant uncertainty in respect to a range of issues, particularly with regard to what future competition will look like.

The OSBC recommends delaying any decision about a new insurance framework for the industry until legislation has been passed by the Parliament and there is more clarity around the new operating environment. The OSBC understands that the legislation is due to be introduced to the Parliament later in 2016.

Level 43, MLC Centre, 19 Martin Place, Sydney NSW 2000. GPO Box 5477, Sydney NSW 2001

Phone: (61 2) 8222 4800 Fax: (61 2) 8222 4816 Email: we.assist@smallbusiness.nsw.gov.au

www.smallbusiness.nsw.gov.au

ABN 72 189 919 072

The OSBC has a strong interest in achieving an equitable outcome for all operators in the point-to-point industry and welcomes the chance to discuss the Review with the State Insurance Regulatory Authority in further detail.

Please contact Alyssa Stempniak, Senior Advocacy Advisor, on [REDACTED] or by email [REDACTED] for further information about comments made in this submission.

Yours sincerely

[REDACTED]

Robyn Hobbs OAM
Small Business Commissioner

April 2016.