

Dear Sir,

In regard to the rates of CTP green slips for taxis I would like to comment on the rate of accidents for taxis compared to other cars.

Between 7am and 8pm Monday to Friday taxi drivers had 2%-4% less accidents than fleet and other cars.

Monday to Friday day taxis had less accidents than fleet and other cars - between 1%-3%.

Accidents on Saturday and Sundays not significantly higher (1%) for taxis.

Between 8pm and 7am accidents rates around 2%-3% higher for taxis.

Assumptions of accidents being higher for taxis outside these hours could be from fatigue, more drivers on the roads who only come out on weekends - less capable of handling the traffic.

Under 25 year old drivers had almost 6 times more accidents in cars than in taxis.

26-29 year old drivers had 1.4 times more accidents in cars than in taxis.

60 year plus taxi drivers had less accidents than cars by almost half.

In the ages 30-59 these taxi drivers need to be made to attend driving courses to reduce the number of accidents, as this is almost double the other car rates, and this needs to be rectified. This age group is probably the ones who are under significantly more pressure to earn more money and hence are rushing to do more jobs. This does not mean that the rest of the age groups who have significantly less accidents should be punished with higher premiums.

Country taxis operators are being unfairly penalized by paying high premiums when the rate of claims of the total accidents, country is 9% compared to 91% in the city.

Under 25 year old car drivers pay significantly more in CTP insurance than older drivers - why can't CTP insurance rates for taxis be structured to reward good drivers, or rated on the risk factors of individual drivers.

CTP Green Slip premiums should be a matter of penalizing accident prone drivers directly. Should have a flat premium, and in the case of having a poor record with numerous accidents there is a penalty added to the premium. To pinpoint the culprits this premium could be added to their license costs to act as a deterrent to poor driving practices and to act as an encouragement to use safer and more skilled driving practices.

Reckless and careless driving at the present has no deterrent whatsoever to the drivers, the cost is born by a large percentage of taxis operators who have never had a CTP greenslip claim.

Accident prone drivers should pay the cost of their poor driving skills and have their driving skills upgraded so they are less accident prone.

As a taxi driver there are countless times when I have had to take evasive action to avoid accidents which are because of other peoples dangerous driving. Road rage thugs would be actively discouraged by these penalties as well.

My suggestion is that CTP rates for taxis should be a much lower flat premium, with penalties added on to an operators premium for any claims against their CTP insurance. At the moment taxis are a cash cow for insurance companies, subsidizing the many hazardous drivers on our roads.

Regards,

Lyn Phillips