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Compulsory Third Party Reform

Carers NSW welcomes the release of the discussion papers regarding claims handling and dispute resolution and insurer profits as part of ongoing reform of the Compulsory Third Party (CTP) sector. We thank the State Insurance Regulatory Authority (SIRA) for inviting us to provide comment.

Carers NSW is an organisation for people who provide informal care and support to a family member or friend who has a disability, mental illness, drug or alcohol dependency, chronic condition, terminal illness, or who is frail. Carers NSW supports and advocates for carers in NSW and is the only state-wide organisation that has all carers as its primary focus. Carers NSW is also part of the National Network of Carers Associations, which works collaboratively to lead change and action for carers.

This brief submission will focus on the discussion paper regarding claims handling and dispute resolution, as Carers NSW is not in a position to make specific recommendations with regard to insurer profits, other than to express our support for a scheme that is fairer and more cost-effective than at present. It is, of course, in the interest of carers as well as injured persons that as much revenue as possible be directed towards treatment and rehabilitation.

As we have stated in previous submissions relating to CTP reform, Carers NSW endorses a hybrid no-fault scheme, which we believe will enable the greatest benefit to carers, who are likely to experience adverse consequences of their family member or partner's injury regardless of whether or not that person was at fault.

We also commend SIRA for producing a discussion paper that is relatively inclusive of carers. The paper mentions family members explicitly and reflects an understanding of the impacts of road accidents and subsequent injuries on families. Carers NSW also welcomes the call for cultural change within the sector and increased focus on client outcomes. We believe this also presents a valuable opportunity to greater embed carer recognition, inclusion and support within the system, in line with the NSW *Carers (Recognition) Act 2010*.

A more person-centred approach to improving client health and workforce participation is timely and appropriate, given the shift in the disability and aged care sectors to individualised support. Carers of injured persons are also likely to benefit, as many reduce their hours, leave the workforce or limit their career progression in order to provide care, with significant

implications for their financial security. Carers are also particularly susceptible to injury and mental health issues as a result of their caring role.¹ Increasing the wellbeing and independence of injured persons and resolving claims more quickly will reduce dependence on carers in the short and long term, likely preventing or limiting these adverse outcomes.

Carers NSW also welcomes the proposal of an independent support and advocacy service for injured persons and their families. Specialised support and advocacy is likely to reduce pressure on carers to understand and navigate a complex system with or on behalf of the injured person for whom they care.

Once again, thank you for the opportunity to contribute to these important discussion papers as part of the ongoing CTP reform. For further information regarding this submission, please contact Freya Saich, Policy and Development Officer, on [REDACTED] or [REDACTED].

Yours sincerely



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¹ Australian Bureau of Statistics (2016) *Survey of Disability, Ageing and Carers: Summary of Findings 2015*, Catalogue No. 4430.0, Canberra; Robison, J., Fortinsky, R., Kleppinger, A., Shugrue, N. and Porter, M. (2009) 'A broader view of family caregiving: effects of caregiving and caregiver conditions on depressive symptoms, health, work, and social isolation', *Journal of Gerontology: Social Sciences*, vol. 64B, issue 6, pp. 788–798; Gill, T., Jury, H., Avery, J., Warmington, R., Stacey, A. and Taylor, A. (2007) *The Health and Wellbeing of Adult Family Carers in South Australia An epidemiological analysis 1994 – 2004*, Population Research and Outcome Studies Unit, Department of Health, Government of South Australia.