

To whom it may concern,

It is about time, that the CTP insurance is being reviewed.

As consumers, we are getting slogged for everyone else's, corruption and abuse of the system.

We as consumers welcome the NSW Government's Options Paper on reforms to Compulsory Third Party (CTP) Insurance for the point to point transport sector, including taxis.

There has been a lot of work put into reviewing this issue over a number of years and, in light of the NSW Government's reforms to the point to point transport sector, this is a very important step forward and we as the public welcome it.

Why should the NSW taxi's have to pay over \$7,000 annually in CTP insurance per vehicle whilst its competitors are paying only a small fraction of that amount, this is discriminating and unbalanced.

We are seeking a genuine level playing field so that taxis can compete fairly and ensure that risk is properly assessed and priced across the point to point transport sector as a whole, as the government has promised that they would level the playing field.

It is inappropriate for us mum's and dad's private vehicle owners to be cross-subsidising point to point transport operators, particularly those who provide rideshare services, as they have been getting away with too much including not paying taxes, un-like all of us abiding AUSTRALIAN citizens, who seem to be paying up the consequences for all of them.

"There is little difference in the nature of the work that most point to point vehicles do these days, and these lines will be further blurred by the NSW Government's recently announced reforms to this sector.

"Any new CTP insurance scheme for point to point transport services must therefore be fair, equitable and transparent, including having obligations placed on organisations providing point to point transport services to ensure that their vehicles are properly insured, as this also is a safety issue for the public, if theses rideshare organisations are just getting away with it and the government has been turning a blind eye, either due to inadequacy in monitoring them or just unable to detect their operations, but in saying this, we are now very pleased that the government has decided to take this stance and review the industry fairly.

It is a good opportunity to address a long standing inequity which has been putting upward pressure on costs and, as a result, higher prices for consumers.

"With greater flexibility for insurers and opportunities for industry participants to get benefits for innovations that improve safety, this has the potential to provide wide ranging benefits for taxi providers and customers alike.

Therefore we hoped that this process will lead to a fair and balanced outcome for all.

Kind regards

Helen & George Dorotheou