

Have your say on the options for reforming Green Slip insurance in NSW

Please complete and attach this form to your submission, to ensure prompt and accurate receipt and processing. You can respond to the questions over the page or prepare your own submission. The questions are directly from the options paper. All submissions should be sent by email to CTP_Reform@sira.nsw.gov.au no later than 22 April 2016.

Submission cover sheet

Name of organisation or individual making this submission

Contact person/authorised delegate

Authorised delegate/contact person

Position

Postal address

Email

Telephone

Mobile

Publication of submissions

Following processing, submissions may be published on the SIRA website. Copyright in submissions resides with the author(s), not with SIRA. Please note below if you do NOT want your submission or any part(s) of it published on the SIRA website.

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For more information, read the SIRA submission procedure at www.sira.nsw.gov.au.

I have read the SIRA submission procedure

Do you want your content to be confidential?

No, my submission is not confidential

Yes, my submission is completely confidential

In part (please highlight confidential areas)

Questions continue on the next page

Questions on possible options

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

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

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?

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

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?

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?

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?

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

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

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?

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?

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?

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

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

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