## Overview of schemes nationally

<table>
<thead>
<tr>
<th>State</th>
<th>Common Law</th>
<th>Hybrid</th>
<th>No fault</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACT</td>
<td>Common Law</td>
<td>Private Insurers</td>
<td></td>
</tr>
<tr>
<td>QLD</td>
<td>Common Law</td>
<td>Private Insurers</td>
<td></td>
</tr>
<tr>
<td>NSW</td>
<td>Hybrid</td>
<td>Private Insurers</td>
<td></td>
</tr>
<tr>
<td>VIC</td>
<td>Hybrid</td>
<td>State Scheme</td>
<td></td>
</tr>
<tr>
<td>SA</td>
<td>Common Law</td>
<td>Private Insurers</td>
<td></td>
</tr>
<tr>
<td>WA</td>
<td>Common Law</td>
<td>State Scheme</td>
<td></td>
</tr>
<tr>
<td>TAS</td>
<td>Hybrid</td>
<td>State Scheme</td>
<td></td>
</tr>
<tr>
<td>NT</td>
<td>No fault</td>
<td>State Scheme</td>
<td></td>
</tr>
</tbody>
</table>
Everyone now has a Lifetime Care scheme

- Covers ‘catastrophic’ injuries
  - Spinal cord
  - Serious brain injury
  - Multiple amputations
  - Severe burns

- Regardless of fault – any injuries in a motor accident

- NDIS covers treatment and attendant care – not earnings loss and no lump sums

- In some states part of the CTP system (Vic, Tas, NT)
- In others a separate government fund (ACT, NSW, Qld, SA, WA)

- Came along with the National Disability Insurance Scheme
  - Covers most ‘serious disabilities’ whether from birth or acquired
  - Productivity Commission said if it’s a current state-based insurance scheme, you keep paying for it
  - Motor accidents (and workers comp in progress) are in place across the country
The insurers and schemes

- ACT
  - NRMA
  - Suncorp (GIO, AAMI, APIA)

- WA
  - Insurance Commission of WA

- NT
  - Motor Accidents Compensation Commission

- VIC
  - Transport Accident Commission

- TAS
  - Motor Accidents Insurance Board

- NSW & SA
  - The big four
    - IAG (NRMA, SGIC)
    - Suncorp (GIO, AAMI)
    - Allianz
    - QBE

- QLD
  - The big four plus RACQ
How would you like to deal with the information about other schemes?

Cover all 8 or only a select few?

Deal with it by topic?

- No fault entitlements (if any)
- Common law access limitations
- Rules for economic loss claims
- Rules for pain and suffering claims
- Rules for treatment and care
- Claim procedures, including litigation and legal fees
- Restrictions on what people are entitled to in certain circumstances (e.g. drink driving)

An information reference?

How detailed?

Q&A approach as needed?
## Common law access limitations

<table>
<thead>
<tr>
<th>State</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACT</td>
<td>No limitation</td>
</tr>
<tr>
<td>QLD</td>
<td>No limitation</td>
</tr>
<tr>
<td>NSW</td>
<td>Not a ‘minor injury’ (soft tissue or minor psych)</td>
</tr>
<tr>
<td>VIC</td>
<td>A ‘serious injury’ described in words</td>
</tr>
<tr>
<td>SA</td>
<td>No limitation</td>
</tr>
<tr>
<td>WA</td>
<td>No limitation</td>
</tr>
<tr>
<td>TAS</td>
<td>No limitation</td>
</tr>
<tr>
<td>NT</td>
<td>No common law available</td>
</tr>
</tbody>
</table>
Rules for economic loss claims

- No fault
- Common law
- % of earnings
- Max time

How would you like to get this info?
Rules for general damages claims

- **ACT**: tbc
- **QLD**: an Injury Severity Scale, max $, ranges
- **NSW**: must be over 10% whole person impairment, max $, rule?
- **VIC**: min $54k, max $536k
- **SA**: like Qld
- **WA**: tbc
- **TAS**: tbc

How would you like to get this info?
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