

CTP Around Australia

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14 October 2017



Overview of schemes nationally

ACT	Common Law	Private Insurers
QLD	Common Law	Private Insurers
NSW	Hybrid	Private Insurers
VIC	Hybrid	State Scheme
SA	Common Law	Private Insurers
WA	Common Law	State Scheme
TAS	Hybrid	State Scheme
NT	No fault	State Scheme

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



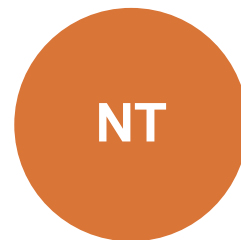
ACT

- 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

ACT	No limitation
QLD	No limitation
NSW	Not a 'minor injury' (soft tissue or minor psych)
VIC	A 'serious injury' described in words
SA	No limitation
WA	No limitation
TAS	No limitation
NT	No common law available

Only if someone else was at fault



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?



Contact



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