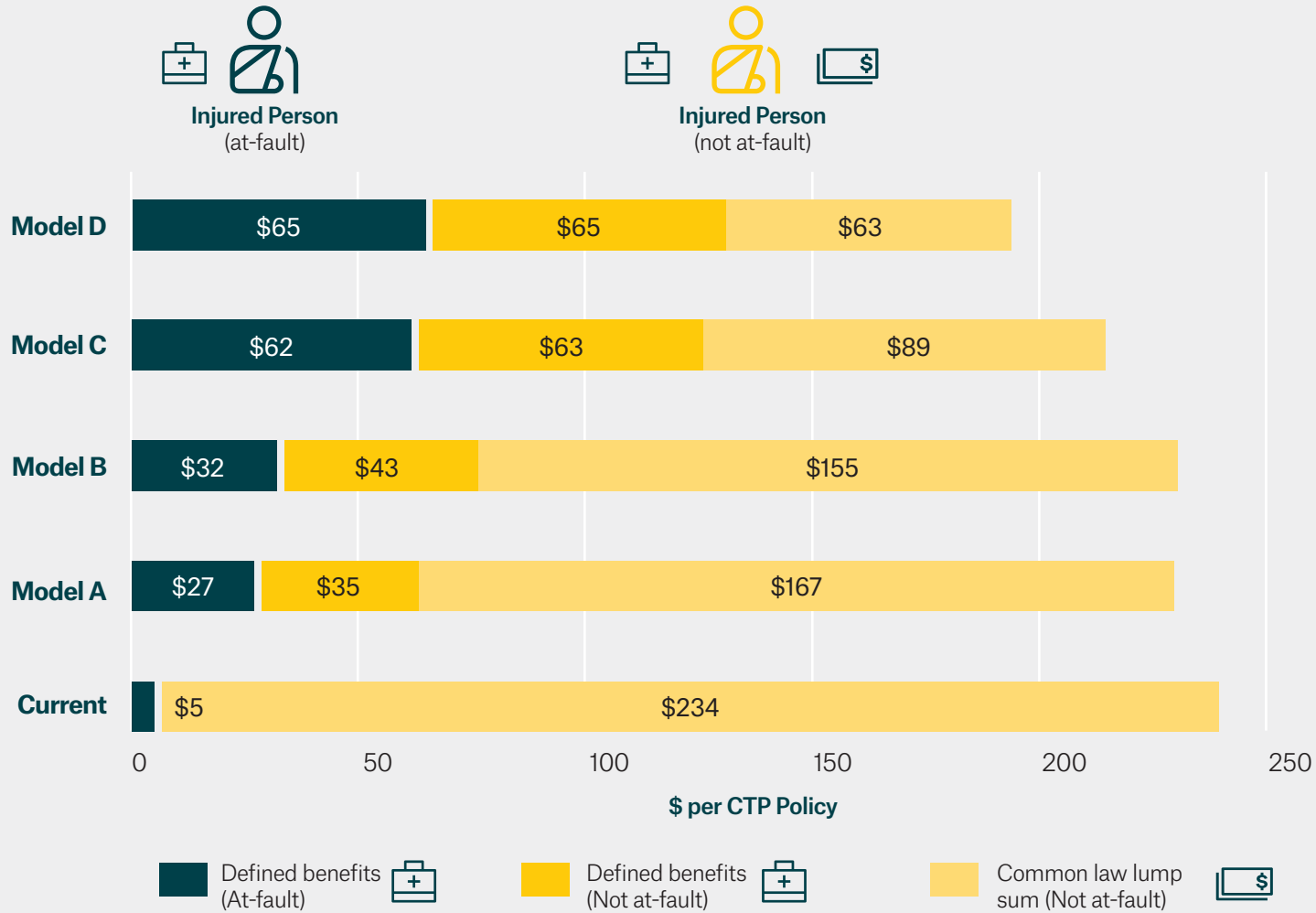


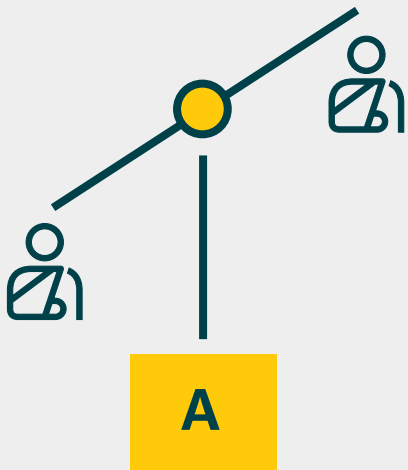
# Equity for injured people

All people injured on ACT roads deserve to be adequately looked after. Model D provides the greatest level of equity for injured people, whilst providing those who are seriously injured and not at-fault with the opportunity to make a common law claim. Models A and B do not provide adequate support for the at-fault drivers who need it most – those with moderate or serious injuries. In today's Australia, this is inhumane and unfair.

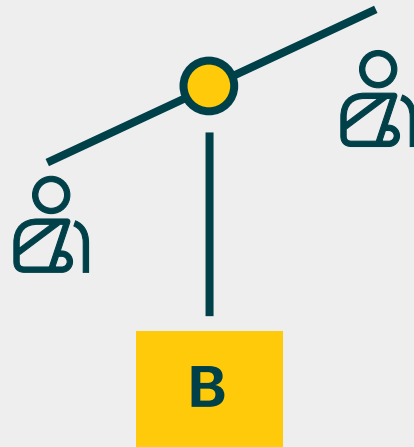


# Equity for injured people

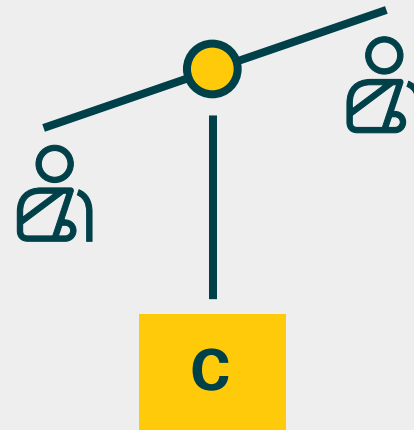
Coverage for everyone injured in an accident is essential to meet the expectations of motorists and the community. A well-designed CTP scheme provides adequate cover for everyone, with those seriously injured and not at-fault having access to common law damages. The question of equity for injured people is well illustrated by comparing the average amount that goes to an injured person. Suncorp supports model D because we believe in a focus on recovery and support for every injured person; accidents do happen and insurance exists to help those affected. Model D provides 1.3 times more on average to a not-at-fault injured person, which is reasonable. Models A and B are grossly inequitable.



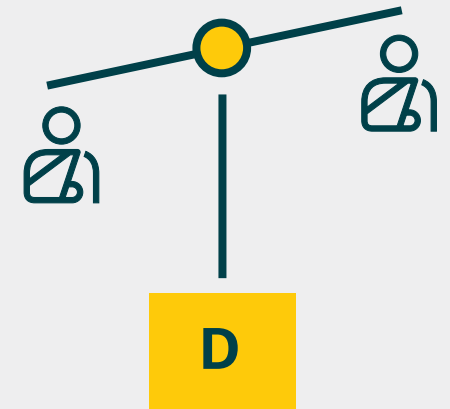
On average a not-at-fault injured person receives **5.0 times** that of an at-fault injured person.



On average a not-at-fault injured person receives **4.1 times** that of an at-fault injured person.



On average a not-at-fault injured person receives **1.6 times** that of an at-fault injured person.

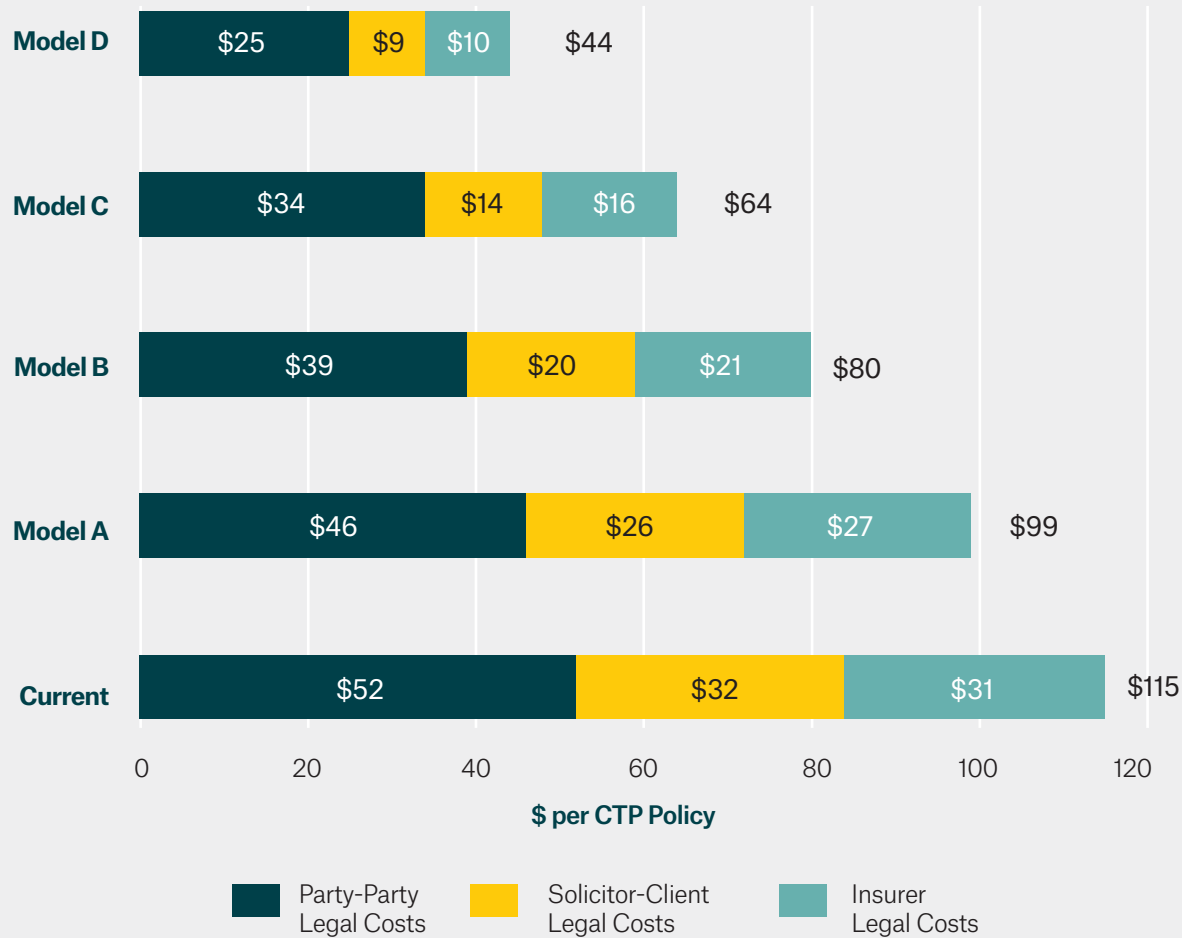


On average a not-at-fault injured person receives **1.3 times** that of an at-fault injured person.

# The costs of an adversarial CTP scheme

Adversarial CTP schemes are based on finding fault and fighting for the largest lump sum payment possible. This system is slow, uncertain, open to exaggeration and costly due to the 'friction' that is created. Model D not only provides the best coverage for all injured people regardless of fault – it also focuses on recovery and reduces both legal costs and insurer profit, which makes CTP insurance more affordable.

## Legal costs



## Insurer Profit

