



Citizen's Jury - CTP

Carmel Franklin CEO Care Inc.



Background

Care offers:

- Financial Counselling Service: information, advice, support and advocacy for people in financial difficulty
- Consumer Law Centre of the ACT: legal advice and casework around credit and debt matters and Australian Consumer Law matters
- Microfinance : No interest loans for people on low to moderate incomes to purchase household, vehicle, education and medical goods. Includes a specific program for people who have experienced domestic Violence
- Community Education Program: working with groups to build financial capability and wellbeing in the community

Who are our clients

- ❑ People who have experienced a change of circumstances – relationship, health, employment
- ❑ People on chronically low incomes
- ❑ People with limited financial literacy
- ❑ People impacted by poor lending practices



Equity issues

Affordability

- Registration plus CTP can only be paid annually
- Impact on people with low incomes, on casual incomes or experiencing financial hardship
- Risk of people driving unregistered





Equity Issues

Coverage

- currently doesn't cover no fault accidents
- cost of medical treatment, specialist services can be significant
- Impact on people on low incomes or who are in vulnerable situations
- Risk of long term health issues



Equity Issues

Information/knowledge

How many people know

- Who their provider is?
- What is covered in their CTP policy?
- Which insurers provide personal insurance to cover no fault accidents
- The impact of not being covered (unregistered/no fault accident?)
- How the nominal defendant system works?





Options for consideration

People generally don't know what they are covered for but expect that there will be some benefit from a compulsory scheme

- Base level of coverage for all people regardless of fault
- Should there be any protections for those driving unregistered?
- Payment options to assist people maintain their registration and CTP
- Better communication/information around CTP coverage, and implications of not being covered
- Easy comparison guide to assist choosing a CTP insurer

Questions

