

## Citizens' jury on CTP insurance – Formal Feedback Register

Please note the following with regards to public submissions to the CTP citizens' jury:

Respondents have reviewed the Privacy and Collection Notice prior to making a submission.

We have not published the following personal information, if provided - phone number, email address, postal address, identifying details of accidents (eg: date, location).

Where a respondent has provided a personal story about another person, we have de-identified the respondent and removed the identifying details of the accident (eg: date, location), due to the requirements under the Privacy Act and in line with the Privacy and Collection Notice.

### FEEDBACK RECEIVED VIA YOUR SAY (I.E. SHORT FORM FEEDBACK)

Feedback received from	Feedback
AdrianB	AdrianB says: Although the jury will be selected at random, it is important that they have a full understanding of what they are voting for and on behalf of those affected by vehicle accidents. It is important that the rights of the victims are preserved. Those injured through no fault of their own should not have their rights eroded by those who caused the accident. The jury needs to be presented with the outcomes of potential changes before the final decision is made so they can see exactly what they are doing when they implement that decision. It should also be made clear that those who cause accidents through negligence and are injured themselves, such as those who are drunk or under the influence of drugs will benefit from this. It would be wrong for those in these circumstances to benefit more than the person they injured, if at all. Especially as they are breaking the law. The jury also needs to look at the power insurance companies have in the court negotiation process, as it is not in the best interests of the victim and supports the insurance companies more. Keep it transparent ACT Govt!
Alex_2017	Alex_2017 says: As a resident of Canberra with multiple family members also residing in the region, I am really concerned about the proposed changes to the ACT CTP Insurance Scheme. I hear that the bar to making a claim will be increased to decrease the amount of people making legitimate claims. This sounds like it works only in the favour of insurers while ordinary people like myself bear the burden of paying the same amount while no longer being covered by the insurers. Moreover, I am worried about the possible negative impacts that a higher standard of injuries could have on the ability of legitimate claimants to apply for a claim. In particular, I am concerned about a family member who has had to deal with chronic back pain over the years. This type of injury is commonplace and is often exacerbated by car accidents. An increase in the standard of injuries for claim applications could have long-term, debilitating consequences for my family member and anyone else who is in a similar position.

Feedback received from	Feedback
aman.dhingra	<p>aman.dhingra says: it thoroughly concerns me that in order to cover those who cause a motor vehicle accident, the compensation for those who are not at fault will be reduced. it seems grossly unfair that anyone who is at fault in an accident should be covered at the expense of an innocent party. If drivers would like to insure themselves in case of an accident, they should take it upon themselves to get comprehensive insurance. the law should not be changed to cover at fault drivers and if it is, the current compensation schemes in place for innocent parties should be maintained. this proposed change is absolutely outrageous</p>
Amystwpho	<p>Amystwpho says: No fault schemes such as those in New Zealand are a disaster. The NZ scheme is totally broke. If you hit a kangaroo, you are covered for the first \$5,000 in treatment expenses. Mr Barr is wrong when he says you're "not covered". Insurers make huge profits. If you shift the burden away from insurers, it ends up on the public purse, which will mean the Territory &amp; Federal health and welfare resources are even further squeezed. To try to bring premiums down for private motorists will only mean the whole community suffers through higher taxes/poorer services.</p>
ArranC	<p>ArranC says: Having read about this im concerned on two fronts – one is that this process seems to be heavily controlled by the Barr govt in regard them providing the information to the jury and largely being in control of the people involved – as open minded as the jury may be, this doesn't sound like a transparent approach. The other is the basic outcomes which are being sort – I can't understand why this model which essentially sounds as if it is looking to reduce the much needed funds for victims to favour the person at fault would be pursued, particularly when it has been tried and has failed elsewhere.</p>
Becca40	<p>Becca40 says: I am concerned that the Government's proposal will negatively impact the rights of Canberrans to access proper compensation. It would be unfair to modify or restrict rights in an attempt to lower the amount we pay for CTP premiums. The current system in the ACT provides an injured party, who is not at fault, the right to receive payment for pain and suffering and on life in general, medical and other rehabilitation costs, lost income or earning capacity, and compensation for domestic assistance.</p> <p>The impact of an accident is a complex matter. As well as causing physical and often financial injury it can have far reaching effects on all members of a family, including the children of injured parties.</p> <p>Before you make a decision to reduce rights to compensation think about the impact an accident has on a family – parents unable to walk their kids to school, lift them up, care for the house and garden or provide the everyday support their kids are used to. Think about the impact on a marriage that chronic pain can have. Think of the mental anguish dealing with injuries at work and struggling to pay bills to keep your family afloat.</p>

Feedback received from	Feedback
bigkahuna	bigkahuna says: Why does Mr Barr want to further erode the rights of drivers in Canberra? Presently, Canberrans that are injured in an accident receive fair compensation. If they are not at fault, they are fully covered for lost wages, treatment expenses, domestic assistance as well as a lump sum (proportionate to their level of injury) to compensate their pain and suffering. At-fault drivers are also entitled to up to \$5,000.00 of treatment expenses. All of that compensation is paid for by PRIVATE CORPORATE INSURERS – not by you and me in taxpayer dollars. Changing the scheme will see the responsibility for meeting those needs shift from private insurers to YOUR FAMILY and MINE – if not directly out of our own pocket then via our the public health and care system and hence our taxes. And what is hoped to be achieved by cutting those rights away from Canberrans? Perhaps a slight reduction in our CTP premium. If you ask me, the CTP premiums that we pay to insurers are a pretty small price to pay for the level of cover afforded to you if you are unfortunate enough to be in an accident in Canberra.
Bigred	Bigred says: I would like the jury process to include ways to financially incentivise the driving population to actively consider their contribution to road safety. After all, any injury prevented reduces the costs of the scheme. Also, the focus of the scheme should be rehabilitation NOT the quantum of any lump sum.
bigtwin8	bigtwin8 says: All i see is another misinformation scheme by the ACT labour government . Where in the information being provided are people being told what they will get under the CTP schmes or changes to the current scheme.All we are told is that they are looking at something similar ot the NSW scheme the New Zealnd scheme or the Victorian scheme. None of them offer the cover and benefits we currently get in canberra. We in Canberra re now entitled to under the law be put back in a position we were before injured .This includes fair compensation for pain and suffering , past loss of wages , future loss of wages , costs of future gardening and heavy work in and around the house if we cant do it , past superannuation lost , future superannuation lost , past and future medical expenses .....and what you want to take it away form us and give us what NSW has where over 90% of people get some limited amount of wage loss and then get to go onto centrelink .....this is going to be the same as health insurance , governments make us get useless insurance policies

Feedback received from	Feedback
Concernedcanberran	<p>concernedcanberran says: Dear Jury Members, Please don't take away our rights just to (supposedly) save a few bucks on registration. These rights are so valuable and necessary for all of us, and for our families. I don't want my kids' rights taken away! Motor accidents are a big risk, and can be absolutely devastating financially, even when the injuries only last a few years or don't reach a certain % threshold.</p> <p>I'm worried that the government isn't going to give enough information to you about the rights that Canberrans are giving up if they change our CTP scheme. The government has already put up all sorts of false and misleading information on the YourSay website, and now they will be carefully controlling who the jury gets to see and what information they are provided. Only two injured people to speak to the jury – that's ridiculous! It's the injured people and past/current claimants who best understand how motor accidents affect us and our families.</p> <p>The innocent victims should keep their rights, even if the government wants to add an extra scheme to give some benefits to people injured through their own fault or in a wildlife accident.</p>
cscokk	<p>cscokk says: The law will still apportion fault for accidents resulting in injury. The courts will punish people according to the penalty for the offence. It means victims can be fined and include the penalties associated with drink driving. However, the fine and penalty do not relate to the damage sustained, and the fines and fault are unrelated to the compensation to victims. The compensation of victims should come from the common pool to which all drivers of vehicles contribute. How much people contribute should be scaled to the likelihood of a driving accident. Contribution amounts could include distance travelled, age, driving experience, type of car or vehicle. It should include cycles and all modes of assisted transport. Payments made should be public and subject to audit.</p>
CTPmessagain	<p>CTPmessagain says: What the jury really needs to understand is that the rights of people injured by motor vehicle accidents are going to be limited. This is ridiculous. Limiting the rights of injured people not only increases the pressure on the public exchequer but it also leaves the injured worker to struggle on their own that in turn will leave them restricted in their job capacities which then in turn will reduce the productivity of this state. Limiting the rights of injured workers for the sake of the insurance companies is not the role of representative government. Why can't premiums be decreased but keep the rights of injured workers the same? Why is the government hellbent to increase the profits of the insurance companies and not help the citizens.</p>

Feedback received from	Feedback
CTPR	<p>CTPR says: The proposed CTP changes are based upon reforms implemented in other states and countries which have NOT been effective and have NOT lowered CTP premiums (as promised by the government). The current CTP scheme provides compensation to those who have been injured through NO fault of their own, including children, passengers, drivers, pedestrians, and cyclists who have fallen victim to someone else's negligence on the roads. Why should those driving under the influence of alcohol, illegal substances, those distracted behind the wheel, or drivers willingly participating in negligent behaviour receive the same entitlements to compensation? While those who are not at fault receive less than the current CTP scheme offers? This doesn't make sense.</p> <p>I am very concerned that these reforms have been proposed and supported on the basis of false information and facts. The jury must be aware of all elements of the current and proposed CTP schemes, including having an in-depth understanding of how CTP claims are currently processed, and analysing why the elements that are being attacked actually occur (such as "delays in receiving compensation payouts"). The information put forth by the government is incredibly misleading and I hope the jury is able to be informed.</p>
Davion	<p>Davlon: I used to hate paying CTP here in the ACT because premium was higher than I was used to in other states. I only realised the benefit of it after I got into a motor vehicle accident myself. Since I was not at fault, I was entitled to compensation based on my injuries and personal circumstances at the time. It was higher compared to what I would've received in the other states where I paid lower CTP premium. In hindsight, I am glad the accident happened here in the ACT and not in NSW. Yes, we do pay more in premium but we get more benefits in the time we really need it - than paying less premium and getting peanuts for benefits. Please don't be misled by what they are trying to achieve here. This CTP change proposal is a scheme orchestrated by multi-million insurance companies through the government to minimise our rights to fair compensation and to maximise their profits.</p>
Doris62	<p>Doris62 says: Who wants this change? Let's give this the benefit of the doubt for a minute. Let's say insurance companies are struggling to make ends meet, let's pretend the government isn't looking for a reason to raise fees with no real increase in services and let's imagine that this new scheme idea isn't total rubbish. The direction these changes are going in are to limit the final number injured plaintiffs can walk away with. It's going to try to limit the amount of people that would normally have access to legal action to compensate them. It's going to try to make the insurance companies have more and more money without having to pay out at all to increase their profits. The reality of this is, insurance companies are lobbying the government to help them reduce their costs and increase their profits and the government is buckling under pressure to please them for fear of not being re-elected. Since when did the government take bribes? Since when did our Government avoid protecting the working class Aussie and run with big business? Be the Government we want to have in Parliament, not the kind of Government that insurance companies pay you to be.</p>

Feedback received from	Feedback
ED1992	<p>ED1992 says: In the NSW they have implemented that no person can make a common law claim for a motor vehicle unless they have 10% whole body impairment. By doing so they have made it near impossible for people to place claims for motor vehicle accidents. The difference between the ACT and NSW is that registration and CTP Insurance is significantly cheaper in NSW. If these changes are to go ahead can the ACT afford to lower the costs of rego? The ACT Government cannot assume to still charge the citizens for the ACT an exorbitant amount for registration and CTP Insurance if there is a loss of rights for individuals. Is the ACT Government prepared for the loss of profit to the state that the changes will entail? We all know politicians are greedy but that's a bit much. Why change a system that is protecting the rights of the people and maintaining costs for the Government. If these changes are to go ahead I will be expecting a change to the costs of my registration and CTP Insurance.</p>
Em17	<p>em17 says: I am a Canberran resident who pays my CTP insurance every year on time, even though it is a huge burden on me and my family who earn very little. We don't earn very much and rely only on my husband for our two children household. We only just manage to pay our CTP insurance every year, at a sacrifice to other things. We do so because we know that CTP is compulsory and any accident my husband gets into will be covered and he will be looked after. We hear that the current ACT CTP scheme is changing and in the past, these changes have not been kind on us. If the scheme continues to limit the coverage to victims and if my husband gets injured in an accident, any delay in assistance or lack of coverage from insurers could leave my family completely broke and potentially homeless. At the end of the day, we pay CTP for the benefits and coverage but if we don't get what we paid for, when it is already so expensive, what is the point in paying?</p>
Emilylvins	<p>Emilylvins says: Firstly I think it is unfair to make the website so suggestive that this is to the benefit of the people of the ACT. I think any changes to the CTP insurance which limits the protection insurance companies will cover is ridiculous. The new NSW CTP Insurance is a prime example of CTP Insurance gone wrong. People are set against a unrealistic percentage of whole body impairment. Why change a CTP Insurance system which actually helps people.</p>

Feedback received from	Feedback
Emma94	<p>Emma94 says: I am very concerned about these proposed CTP changes. As I understand it, currently in the ACT if you were involved in a motor vehicle accident, and you are not at fault for that accident, you receive money to cover lost income, treatment expenses, domestic assistance and pain and suffering. This seems like a fair and reasonable approach. However, if these CTP changes take place, then the party who caused the accident, perhaps due to being distracted behind the wheel or driving negligently, is entitled to the same compensation that I am? The does not seem fair at all. It is reassuring to know that currently, if I am unfortunate enough to be a victim in a car accident, through no fault of my own, then I would be fairly compensated according to my individual circumstances. Why should my compensation be reduced if the accident is not my fault? If I am unlucky enough to be involved in a motor vehicle accident here in Canberra, I would much prefer to pay the current CTP premiums if it means that I would be properly compensated.</p>
EN65	<p>EN65 says: If we truly want to reduce CTP premiums, I would encourage the jury to consider the incredible profits that the big insurers make every year. I'm not entirely sure if the premiums that we pay are actually the highest in the country. Even if they are, I would happily pay the premiums given the protections and coverage we are provided (as compared with other states). With an increasing population, there are bound to be more motor vehicle accidents, which means the scheme will need to be one that protects the rights of injured innocent parties. Why are we wanting to change this?</p> <p>As a concerned citizen, I have considered other models and don't think its fair to change the entire scheme so that at fault parties can be compensated. It's disappointing that this is coming from the Labor Party. Had I known that this change was on the cards at the time of the election, I would have considered voting differently. If Mr Barr thinks he can take away the rights of Canberrans and still hold onto power, he is misled. I thought the Labor Party was for the little guy?</p>
ErrolK	<p>ErrolK says: One of the biggest problems with CTP, as I see it, is that it is only available if the vehicle is registered, and therefore insured. Far better to gather CTP premiums from a source that ALL vehicles must use, namely, fuel. Sure, some vehicles will use less fuel than others, and therefore contribute less, but, if it uses less because it travels less distance, that would be a fairer way of sharing the load. eg. I own three vehicles and can drive only one at a time, so the premium I would pay would be proportional with the time / distance spent on the roads. Likewise, if I somehow neglect to renew registration on one vehicle, and drive it unknowingly, it is still covered by CTP, and therefore anyone I injure with it, is covered.</p>

Feedback received from	Feedback
evelyn24	<p>evelyn24 says: I think the current system is working well – why change something that isn't flawed? We need to keep a system that is fair – i.e compensates those who were not at fault, and effective. An effective system ensures that individuals are entitled to full compensation in accordance with their individual circumstances. I think the jury should keep in mind that while someone may suffer the same injuries as someone else, this does not mean that the effect on their life will be the same. I think it's very important to have a system that caters to the individual victim (a principle that has always been at the heart of our legal system). If this means taking slightly longer to process more complicated claims, then in my opinion that's still much better than being inadequately compensated quickly.</p>
FionaTW	<p>FionaTW says: Current arrangements put more of our dollars into the needs of less seriously injured people through pain and suffering (which is proportionally higher for less serious injuries) and in the hands of lawyers. The tort system has always been an expensive way of meeting peoples needs. It is slow, expensive, works against early rehabilitation and relies on a very imperfect assessment of future costs, which inevitably results in under or over compensation. The over-compensated are almost always the less seriously injured or those who die early. Those who live longer are left least well off. Early access to compensation on a no-fault basis is the fairest option already used in three other Australian states. It is also important to integrate the injury-associated health costs into the normal health system, so that some doctors don't profit-take from the CTP system as well.</p>
Freja1992	<p>Freja1992 says: CTP Insurance is an expensive part of owning a vehicle. However it is not just those who own vehicles that benefit from the insurance. If CTP Insurance changes how will pedestrians and cyclist be compensated if they are involved in an accident? Why is a system that is not broken and one that it is working effectively being changed. Why fix something that isn't broken? Why is the average man suffering for politicians and insurance agencies still getting rich? If you want to do something productive why not looking into helping people? Look into ways to make legal fees more bare bale? Research placed on medical experts that are used for claims to make sure they aren't hacks lying for their next pay check. Instead of taking away rights of individuals in accidents do more to help them and to make this process better.</p>

Feedback received from	Feedback
gazmabes	<p>gazmabes says: i am stunned how dishonest can the government get.i just looked at the invitation to join the citizens jury.it says at the top of the invitation &amp;quot;Did you know , if you hit a kangaroo and are injured you cannot claim on CTP Insurance for your injuries? Do you think we are so stupid ,such an artificial question . The truth , the reality os there are over 1000 people injured in car accidents and very few of those are the result of hitting kangaroos , most are from some clown being careless. Dont try and mislead people . i had a car accident and thank god i got a decent payout , i would have been ruined if I didnt . the insurer sent me to doctors who were dishonest , would pay for treatment and just made my life impossible. Now they are trying to get the government to make changes to the CTP scheme to reduce my rights .So i save the cost of a cuppacino each week and will get next to no rights under what i have read are the changes to the scheme , i nearly lost my house once , not again</p>
GerardDeR	<p>GerardDeR says: I was mortified to read that in most if not all Australian state and territories that pedestrians and cyclists have to prove negligence on behalf of car drivers who cause an accident with them – as opposed to many car to car accidents. Many other countries have a system whereby the car driver has to prove non negligence (as this is far less likely to be the case). Please consider legislation to change this situation, to encourage more walkers and cyclists to have confidence in transporting themselves by foot or pedal. This was the subject of a recent article in the Canberra Times on the subject by an expert – please examine.</p>
GloverConstructions	<p>glover.constructions says: i have read a bit about this.As i understand it what is proposed is that their might be decreased third party insurance premiums , That is the payment to the insurance company .We also have to pay registration charges to the ACT government .Now i have seen that in 2015 years the payment for CTP insurance fell by about \$30 and in 2016 then it fell again . In each of those years i seem to recall the Governments registration fees went up. That means the overall costs go up and we get less because the payouts we get if someone runs into us is going to be less .this is wrong.</p>
Hassan86	<p>Hassan86 says: Having now read the information available on this website, I am greatly concerned that the Government is considering eroding the rights of everyday Canberrans in an attempt to reduce the amount we pay for our CTP premiums. Currently, if someone is injured in an accident and they are not at fault, they will be covered for their pain and suffering, loss of income, treatment expenses and domestic assistance as needed. I don't think its fair on that innocent party if their coverage and protection is reduced so that the at fault party can also be compensated, such as a drunk driver. I don't want that kind of a system in Canberra. That does not make sense. Various other jurisdictions that have amended their CTP schemes to reflect the above have failed miserably (New Zealand). If reducing the amount we pay for CTP premiums is the goal, it MUST NOT come at the expense of innocent Canberrans</p>

Feedback received from	Feedback
	(that are unfortunately involved car accidents) losing their rights.
Imogen	<p>Imogen says: I am deeply troubled by the CTP changes proposed, and disappointed with the way they are being biasedly propagated by the ACT Government. Surely the experience of other countries, and indeed elsewhere in Australia, tends against this particular “tide of change”. I fail to see how reducing compensation currently awarded to people who are injured through no fault of their own addresses concerns over alleged inefficiencies and high premiums. Surely, broadening the scope of coverage to at-fault drivers would increase associated administration time and cost? Both of my parents have had the misfortune of being injured on the ACT roads through the fault of other drivers. Yes, claims are not resolved overnight, but I am comforted by the thought that the system currently ensures that they will be compensated for their loss in full light of their individual circumstances.</p>
james75	<p>james75 says: I've now read the information on the yoursay website. So currently in the ACT if I'm in an accident that's not my fault, I can receive money to cover my losses, medical bills and the like. The person who caused the accident – say when texting on their phone – gets less than me (I recently renewed my CTP and interestingly my insurer provides some at-fault driver coverage with my policy so I'm not sure why the first heading on the website says not everyone's covered). The innocent party gets compensated and the person who ran up the back of me doesn't. That seems fair. The changes to that system indicated on this website suggest in the new world order that I'll get less – NZ and the Vic schemes seem to exclude a lot of people with legal definitions – but now the person who caused the accident will get the same as me? That doesn't seem right. Surely there's other things we could be doing rather than this?</p>
JH123	<p>The CTP should protect us. These changes will not. I am really concerned that I won't receive fair compensation. The current system is working.</p>
jimbo51	<p>jimbo51 says: I have heard that the changes to the CTP scheme is changing to make it harder for people to make claims by increasing bar for injuries. I am only 16 years old and just trying to make a career in tennis. If I get into an accident, my injuries might not be huge, but any small damage to my hand or arm could ruin my career in tennis. Tennis is really important to me and I have spent a lot of time training and getting better. I also travel a lot interstate to compete in tennis competitions, so the chances of me getting into an accident is higher than most people. I know that for any athlete, the sooner the physio and treatment the better the chance the athlete will have in recovering. Please don't make any changes that might ruin my tennis career when I just started.</p>

Feedback received from	Feedback
JQ123	<p>JQ123 says: I am rather concerned at the lack of consultation, stakeholder engagement and the processes in general that this Government has adopted in forming a citizens' jury to deliberate on an issue and undertake a task that should be the responsibility of the legislative assembly.</p> <p>There was a reason that the Labor Government attempt at changing the scheme in 2012 failed and now they are using alternative measures to forward their political agenda.</p> <p>This jury will cost taxpayers \$2.8 million – that's \$2.8 million that could have been better invested in improving our roads, health and education system wasted. I smell something fishy!</p> <p>However, I wish to express that the current system, I believe, fully supports injured Canberrans and any changes to the system will be detrimental to our community.</p> <p>Shame on you Mr Barr and shame on you for wanting to hurt the most vulnerable in our community.</p>
jtan	<p>jtan says: DEAR JURY, I URGE YOU – HAVE A LOOK AT FEEDBACK FROM OTHER JURISDICTIONS (NSW, QLD, VIC) WHERE THEIR CTP SYSTEMS HAVE BEEN GOVERNMENT REGULATED... WHAT YOU FIND WILL AFFECT YOUR VOTE.</p> <p>THE ONLY ONES WHO WILL BENEFIT FROM THIS ARE THE INSURANCE COMPANIES AND THEIR SHAREHOLDERS</p> <p>The ACT is the last and only jurisdiction in Australia that has a just CTP scheme. If you are injured in the ACT through no fault of your own, you will more than likely be properly compensation by either the courts or by private settlement.</p> <p>Here, if you are victim to a car accident you are entitled to compensation for:</p> <p>In most other jurisdictions the seriousness of your injury needs to meet a threshold to be entitled to pain and suffering compensation. And the way that they assess what the threshold is in COMPLETELY UNFAIR and doesn't contemplate physical or emotional pain. Meaning you may not score high enough to be entitled to pain and sufering compensation, but the injury may be affecting you just as badly if not worse than someone who meets the threshold.</p>
KB1992	<p>KB1992 says: I want to understand fully the loss of rights, I will encore due to changes to the CTP insurance scheme. Why am I paying up to \$900 and more a year for insurance if I am losing my rights to insurance? How does this change in scheme benefit the average person? With the loss of rights why should I pay for rego? How can you demand the people of Canberra to pay third party CTP insurance if I won't be covered in an accident? How does this benefit anyone except the insurance companies lining their coffers? This is an absolutely ridiculous suggestion. If this is to occur there needs to be changes in making registration compulsory. You cannot actually believe people will pay rego for a loss of rights and still have it as a criminal charge.</p>

Feedback received from	Feedback
Kevin	<p>Kevin says: What a load of rubbish. If this doesn't sound like the government trying to raise fees for rego and let the insurers get away with less I don't know what does. I pay for insurance to cover me for when things go bad. It doesn't get worse than a car accident wherein I get injured! The government is trying to swindle the jury with loaded and twisted questions. The insurance companies aren't struggling to make ends meet but injured Canberrans are. Why are you helping insurance companies increase their already huge super profits. Insurers need to pay for timely treatment, give honest appraisals of what a claim is worth and pay out according to the injuries. They are trying to get a NSW system to limit who has access to compensation. Don't let them ruin the best scheme in Australia.</p>
KL1	<p>As a Canberran, I am concerned as to why the Government wants to change a scheme that seems to be working pretty well in so far as innocent injured parties are concerned. I am having trouble understanding the logic behind the proposed changes. If one considers other jurisdictions that have either introduced thresholds or a complete no fault scheme, the evidence indicates that the schemes have failed and do not work. The schemes have taken away the basic rights of innocent individuals involved in car accidents.</p> <p>Introducing thresholds should NOT be adopted. A no fault scheme should NOT be adopted either. Are we really ready to have a system that compensates the individual that runs a red light, is drunk, doesn't give way? That is something that I do not want in Canberra. It will only encourage irrational driving.</p> <p>To say that you are not covered when an accident is your fault is completely inaccurate. The Government knows this. I'd encourage the Jury to consider other ways to reduce CTP premiums, such as, considering the profits the big insurer's make.</p>
KL1	<p>KL1 says: "As a Canberran, I cannot understand why the Government wants to change a scheme that seems to be working pretty well. As with everything, one can improve, sure, but I cannot understand the logic behind the proposed changes. If one reads the results of other jurisdictions that have either introduced thresholds, or a no fault scheme in its entirety, the schemes have failed and do not work. The schemes have taken away the many rights of the innocent injured parties. That is a system that should NOT be adopted here in Canberra.</p> <p>The premiums that I pay for are so that I am protected if and when I am involved in an accident that is NOT my fault. Coverage is available if an individual is involved in an accident and it is their fault. To say that one is not covered is simply false. There has to be a way to reduce premiums without taking away fundamental rights of individual parties. I encourage the jury to consider such an approach, for example, addressing the profits that the insurer's make.</p>

Feedback received from	Feedback
Kwells1992	<p>KWells1992 says: Could it be explained what the civil jury will actually be discussing? At this point it seems like changes are going to occur to the CTP Insurance. No one has discussed what changes are going to occur and if this will be positive or negative. As well as if these changes are beneficial for the people or the insurance companies. Will the ACT be implementing a system similar to New Zealand or NSW? A vague website that doesn't have many answers. The main question is are our rights to make a common law claim going to change, will the price of CTP Insurance going to change in the ACT or will they stay at the same price with numerous rights staying.</p>
Laura89	<p>Laura89 says: Why Mr Barr wants to erode the rights of Canberrans is baffling. The comment by Mr Barr that you are "not covered" if you hit wildlife is not a true reflection of the current state of the law in the ACT. Currently, if you hit wildlife whilst driving you are covered for the first \$5,000.00 of treatment expenses. In addition, both NRMA and Suncorp offer coverage to the at fault driver of up to \$500,000.00 (depending on injuries). The comments made by Mr Barr are misleading to the general public. Currently, if someone is injured in an accident which is not their fault, they are covered for pain and suffering, treatment expenses, domestic assistance, loss of income. How is it fair that an innocent driver's rights are eroded to ensure that a drunk driver or someone texting are compensated? No fault systems have been tried and tested in various other jurisdictions and have failed. I struggle to see how reducing compensation to injured people will address high premiums. Surely there must be another way to address this rather than reducing the rights of Canberrans? In my opinion the premiums are a small price to pay for the level cover afforded.</p>
Leroy99	<p>Leroy99 says: "Money, money, money,...it's a rich man's world." We all know that money is what makes the world go 'round. We all know that but what am I actually paying for? The CEO's holiday? What about my legal rights? What about me? It isn't fair to expect me to pay for insurance if it's not going to be there for me when I need it. What happens if I get seriously injured and the scheme deems me not eligible to make a claim? Well guess what Mr Government, I'll end up on welfare. If I can't work because some idiot decided to not pay attention to the road and hits me, I will need support from somewhere. Wouldn't you want to keep that process privatised? Wouldn't want to increase that deficit any more. Let's keep the insurance companies having to provide the cover they are PAID to provide and keep welfare for those who need it.</p>

Feedback received from	Feedback
madzjb052874	<p>madzjb052874 says: I'd like to say that the current system is fine with me. It means that I'm happy to pay the CTP to cover other people in case of accident if I'm at fault. The current CTP in Canberra will greatly help the people and protect everyone. My family and I had been in a recent accident a few months ago. It was a tremendous blow in our family situation emotionally, physically and financially. Everyday we have to endure the pain and suffering due to other party's carelessness. At the same time, we didn't know that we would incur a great amount of expenses for our treatments and checkups. Our case has not been settled yet as it would take a few months or even years before we all get better.</p>
ManonG	<p>ManonG says: The website information was really clear, thank-you. I think it's important to prioritise those who are innocently injured especially in situations where the other person who was at fault might have been drink driving. I think the current system is really valuable because it works to give people the level of compensation they deserve so that those who are hurt can get their lives back on track.</p>
marynohappy	<p>Marynohappy says: I have a friend who was involved in an accident and injured herself very badly. They received a reasonable payout from the insurance company and that payout put her life back on track. If she would not have received that payout her life would have been finished. She would not have been able to get her self treated on time and it would have left her useless. I cant even imagine what would have happened to my friend if she did not receive a payout from the accident. The other comments I have read on this website seem to suggest that the government is trying to limit the amount of damages that can be recovered – how will this be of any help to the person who is injured because of someone elses fault. I am not liking this as the injured person is the one who is suffering.</p>
MDB	<p>MDB says: Why do they want to reduce our rights? Why do they want to limit our access to compensation? Let's just start with that thought. Is the government pushing this change? Or are the insurance companies lobbying for this change to increase their profits? I was involved in a motor vehicle accident when the at-fault driver went through a red light. I am left with pain in my back that causes me daily issues. Why do they want protect at-fault drivers and cause further damages to those injured Canberrans who need help. I was involved in an accident that was not my fault. Why should my right to justice and compensation be stifled by a government who succumbs to pressure from big money and big business. Please don't let them take away our rights.</p>

Feedback received from	Feedback
Mel2017	<p>Mel2017 says: I have absolutely no information on what the changes will be! How am I suppose to make a comment when I don't know what the proposed changes will be! In the past, the insurance companies have always increased the premiums or reduce our rights to compensation. I have the sneaky suspicion that this lack of information from the government is just part of the insurance companies plans. They are always trying to make more money and their profits increase every year despite what they say. What I want from the changes is better coverage for the victims of accidents without increasing our prices. I drop my son off everyday to and from school and I always see drivers being reckless speeding through the school zone. If they hit a child by accident, will the child be covered? Will they be given urgent medical help without unnecessary red tape from insurers? Will the families finances be looked after during this trying time? Because in my experience, this has not been the case, and if this continues I honestly don't know why I am paying CTP at all!</p>
mhaialopez	<p>mhaialopez says: I want to know why the government is looking at taking away compensation rights , when i could have an accident caused by some rich person and i end up getting very little.As i understand it in NSW , and yes i have checked , over 90% of people in a car accident dont get any payment for their pain and suffering .Plus they now only get their wage for two years and then get centre link payments.They have to have over a 10% whole person impairment and insurance companies use their doctors to try and make sure they get less than 10% .How am i meant to fight that without a lawyer .lawyers wont be interested in a NSW scheme as they wont g so , i wont have anyone to help my fight insurance companies. So what happens , some rich guy lives in Red Hill or manuka hits me , i end up with nothing , cant pay my mortgage on centre link , and he goes on living in his multi million dollar house when i have lost mineWAKE UP YOU THINK THIS IS NOT GOING TO HAPPEN , WELL YOUR WRONG say no to changes</p>
MVAPassenger	<p>Yes, the premiums may be higher in comparison to other states and territories and this is for good reason. Under the current scheme, if you are injured through no fault of your own in the ACT, then you will receive fair and appropriate compensation. Many other states or territories have schemes that considerably reduce the amount of compensation paid to a victim or even take away their entitlement to make a claim for compensation.</p> <p>I have a current claim for an injury I sustained as a passenger in a motor vehicle. Although injuries can be classified as only minor injuries, the flow on consequences can have very serious impact to a person circumstances and their future. The effect is not just limited to the physical pain from the initial injury, the impact is so much greater than many people realise. Believe me as victim suffering ongoing chronic pain the implications resulting are far more reaching than just a simple monetary value. If I had the option to be returned to my pre-accident health status over a payment of compensation, I would choose my health any day.</p>

Feedback received from	Feedback
MVAPassenger	<p>When considering the option to change the scheme by limiting the right to fair compensation, in the hope to save some money. Please consider that in the short term it may appear to make some monetary savings, but in the long term it will just shift the burden to other government systems. Including increasing expenses on our public health system, social security and aged care systems to cover the fallout from victim's who have been cheated out of proper compensation and that need ongoing assistance. Instead of paying high CTP premiums, we will still cover this burden through paying higher taxes.</p> <p>If you believe that the current system can be reviewed to reduce costs and greater efficiencies, than by all means undertake this process. However, please DO NOT change it at the expense of innocent victims who are injured through no fault of their own and already endure a difficult recovery process without the additional burden of not being fairly compensated for their injuries. Do not take away the rights of innocent victims who have been injured through no fault of their own, at the expense of compensating drivers who are at fault through their own bad behaviour.</p>
MVAPassenger	<p>It is really disappointing how the government is trying to change the current CTP insurance scheme to limit the entitlements and rights of innocent victims who have been injured through no fault of their own in a motor vehicle accident in the ACT.</p> <p>The current system does work by considering every victim's circumstances on an individual basis and providing fair compensation which reflects their individual situation. The full impact from an injury is not often clear to people who have not had some direct experience with the process. I hope no one should have to go through it, but if you find yourself or a family member in the same situation, would you not want to ensure that there is fair compensation for all losses.</p>
NataliePinney	<p>nataliepinney says: I sustained 3 fractures in my back some years ago when a pergola fell on me. I managed to get back to work and continued working full time. In late 2015 my car was hit by another car which was travelling at 140km/hour in an 80km/hour zone. I have undergone several surgeries since. The real problem I have now is that the pain in my back where I had received fractures in the first accident is now debilitating. That is my lower back pain has been made so much worse by the motor vehicle accident that I am now struggling to go to work.</p> <p>Under the NSW CTP scheme because of the fractures from the first accident I would not have met the relevant criteria for damages for pain and suffering. I will continue to try and work for as long as I can but I suffer from debilitating pain every moment of every day. That pain is the direct result of the motor vehicle accident. In NSW the insurer would get away with paying me nothing for the pain and suffering because of past injuries. Please don't change the system. Please don't sentence me to a life of pain.</p>

Feedback received from	Feedback
oconnormum	<p>oconnormum says: Dear Jury Members, Please don't take away our rights just to (supposedly) save a few bucks on registration. These rights are so valuable and necessary for all of us, and for our families. I don't want my kids' rights taken away! Motor accidents are a big risk, and can be absolutely devastating financially, even when the injuries only last a few years or don't reach a certain % threshold.</p> <p>I'm worried that the government isn't going to give enough information to you about the rights that Canberrans are giving up if they change our CTP scheme. The government has already put up all sorts of false and misleading information on the YourSay website, and now they will be carefully controlling who the jury gets to see and what information they are provided. Only two injured people to speak to the jury – that's ridiculous! It's the injured people and past/current claimants who best understand how motor accidents affect us and our families.</p> <p>The innocent victims should keep their rights, even if the government wants to add an extra scheme to give some benefits to people injured through their own fault or in a wildlife accident.</p>
Penny1	<p>It strikes me as deeply unfair that the government is proposing to reduce the compensation of those who through no fault of their own, suffered injury and loss in a motor vehicle accident. It is even more concerning, that they plan to re-distribute the compensation of injured and innocent parties to cover those who are at fault. The current schemes protects all injured Canberrans and their rights to compensation should not be reduced, especially to compensate at fault drivers.</p>
Peter924	<p>Peter924 says: This entire exercise has come about because of a lack of regulation of the big insures (NRMA, GIO, AAMI and Allianz).</p> <p>The ACT CTP Regulator is completely toothless, they have no coercive power and cannot force the insurers to act as model litigants. As a result injured people are frequently forced to go through the exercise of making an application to the Court (and effectively doubling the legal costs of the claim) to force the insurer to pay for medical treatment that they are entitled to.</p> <p>The CTP regulator has not rejected a single increase in premiums since it's inception. The insurance companies are making record profits. The CTP insurers provide hefty donations to the ACT Labour Party – this is an exercise in regulatory capture.</p> <p>A statutory one-size-fits-all scheme benefits only the insurers and their shareholders. If the ACT government were truly concerned about the price of your CTP premiums they would apply price controls to the market, maybe once ever reject a raise in premiums and force the insurers to act as model litigants. This is simply big business teaming up with government to sell our rights down the river.</p>

Feedback received from	Feedback
Pooja	<p>Pooja says: I am concerned that the Barr Government’s proposal will significantly curtail the rights to proper compensation currently retained by Canberra residents. It seems grossly unfair to modify or restrict the rights of ACT road users in an attempt to lower the amount we pay for CTP premiums. The current system in the ACT provides an injured party, who is not at fault, the right to receive payment for pain and suffering and loss of enjoyment of life, medical and other rehabilitation costs, lost income or earning capacity, and compensation for domestic assistance. In comparing this to other Australian jurisdictions, such as NSW, I am aware that injured persons can receive no compensation for pain and suffering and limited entitlements in relation to other losses. Experience shows that such systems do not work and fail to take into account all of the individual’s circumstances. It is very important that we learn from other jurisdictions’ failures. I strongly urge the jury to consider the debilitating consequences the proposed changes will have on motor vehicle accident victims; and their family and friends.</p>
RahulB	<p>RahulB says: Thanks for the information on the website. Having regard to this, I think it is paramount to protect the rights of the innocent injured party in an accident. I do not think it is fair to balance the rights and entitlements of those at fault (especially those texting or drink/drug driving) with those who were innocently injured. That does not make sense and I would like the jury to strongly consider this.</p>
RCTP3	<p>RCTP3 says: Compulsory Third Party Insurance is important. If you are unlucky enough to have an accident, the ACT is the best place to have it, as the law currently stands. Take a look at NSW. Earlier this year the NSW State Government stripped back people's right to claim for loss of income and care and assistance. Now drunk drivers get the benefit of coverage, at the expense of those who aren't at fault. I don't want that to happen in ACT.</p>
RD3	<p>RD3 says: TO THE JURY: You have an important job. Please, before you listen to politicians and bean counters in that room, consider who these changes will really affect – people like you and me going about our lives. We’re not figures on a spread sheet, or statistics on a presentation. We’re mums, dads, sisters and brothers – people rely on us like we rely on our insurance to cover us when someone causes an accident and we suffer as a result. Consider the innocent people from Vic and NSW who are told they can’t claim because they “don’t meet the threshold”, despite having a life-changing injury or who are cut off from payments after a set period of time, while still not able to return to work. What would they say to you in that Jury room if they had the chance? I bet they’d try to convince you that you don’t know what you’ve got until it’s gone. The Government will talk about kangaroos and supposed reduced insurance premiums, but it’s what they don’t say that’s important. Please, we’re relying on you to speak for all innocent road accident victims because we can’t be in the Jury room with you.</p>

Feedback received from	Feedback
Robert	<p>My name is Rob. I was involved in car accident over 12 months ago and my life has been turned upside down. I am the NOT AT FAULT DRIVER so why shouldn't I and other Canberrans be compensated fairly when not at fault?</p> <p>One month before the accident I bought a house, machinery and vehicles to expand my business (which I built up over 6yrs), but I couldn't work as a result of my injuries and I lost everything.</p> <p>Why shouldn't I be compensated for this loss?</p> <p>Why is the ACT Government wasting money "fixing" a system that isn't broken??</p> <p>Has anyone on the Citizen's Jury been in my situation?</p> <p>How can you make a decision on such an important issue that will affect every Canberran if you haven't lived through what I'm going through?</p>
Sadjack	<p>sadjack says: first i want to know in the list of priorities why all the questions did not ask about the benefits i expect form insurance.All the 6 items were stacked towards an outcome that didnt even consider what citizens should get out of the insurance given they were paying for it .This is dishonest .there should be given options like , should insurance companies be supervised and audited so they provide an honest and simple way of getting paid fair compensation instead of trying to cheat us .You dont think this happens .Well your wrong i have seen it first hand with myself and my mum.All the insurers did was try and make it hard for us .Why are you looking at taking benefits away form us and at the same time not controlling the insurance companies.All they did was send us to doctors , who when i read their reports said there was nothing wrong with us , and even i could tell they were just lies .We are both still suffering. Dont make changes to the benefits make changes</p>
StaceyB	<p>StaceyB says: I pay for Compulsory Third Party Insurance on the basis that I, and any poor sod that I may or may not hit, will be covered by that insurance. That my best interests are at the fore front of the insurer's mind when I find myself in an accident, not their profit margin, because at the end of the day, that is what I am paying for. I understand the basic concept that they are a business and they need to make money, but with the gigantic profit margins they are bragging about, I doubt they are going bankrupt anytime soon and they are just trying to increase them by screwing over the little guy who doesn't know any better. Why fix it, if it ain't broke? You pay for insurance to cover you, to back you up, to have a plan B, when things turn pear shaped. What is the point of making insurance compulsory if are rights that are supposed to be covered by that insurance are going to be restricted to the point where no claims can be made? Who is the real winner here? Big business, because who cares about the little guy.</p>

Feedback received from	Feedback
Trev78	<p>Trev78 says: As a society we are very heavily regulated, and this appears to be geared towards further Government interference. I am also not confident of the Government providing an impartial flow of information to jury members, or providing reasonable covenants on who can sit on the jury (the proposed exclusion list includes those that understand CTP or have seen the benefits of the current rules). While it is unfortunate when accidents happen there does need to be personal responsibility for people's actions. If someone is doing the wrong thing, causing an accident, surely it isn't fair that they receive the same compensation. There must be fairness behind any system and I am not sure how a no fault system can provide this – fairness isn't necessarily everyone getting equal, but getting what they deserve and need. The ACT Govt needs to prove how they will achieve this and I am not sure they can.</p>
Unnamedwookie	<p>Unnamedwookie says: Any changes need to be for the benefit of those effected. If you are injured and that effects you life (work, personal or otherwise) people will need help. This will often need a personalised assessment as an office worker with a broken foot can still work yet a trades person could be off work for months. This should be irrespective of who was at fault during the accident (unless criminally responsible) as they still need to make a living.</p>
Whyalwaysthevictim	<p>WhyAlwaysTheVictim says: The population of ACT is increasing. That means that the numbers of cars will increase proportionally as well. That puts us a more risk of being involved in an accident in the ACT. With an increase in risk of being involved in an accident I would have thought that increasing the rights of injured workers should increase simultaneously. I am really interested to know why the Government wants to shed injured peoples rights ? Like what is their motive?</p>

FEEDBACK RECEIVED VIA [YOURSAYONCTP@ACT.GOV.AU](mailto:YOURSAYONCTP@ACT.GOV.AU) (I.E. LONG FORM FEEDBACK. PLEASE NOTE THAT SOME LONG FORM FEEDBACK WAS TOO LONG TO PLACE HERE; IT IS SUPPLIED IN AN ALTERNATE PDF)

Feedback received from	Feedback
Abha Bedi	<p>Having now read the information available on this website, I am greatly concerned that the Government is considering eroding the rights of everyday Canberrans in an attempt to reduce the amount we pay for our CTP premiums. I believe that it is critical to protect the rights of the innocent injured party in an accident. I do not think it is fair to balance the rights and entitlements of those at fault (especially those speeding, texting or drink/drug driving) with those who were innocently injured. I would like to request the jury to consider this.</p> <p>Please note that I have also completed the survey. Thanks for providing the Canberrans with this opportunity.</p>
Bernard Brennan	<p>My main concern regarding CTPI is to do with motorbikes. As far as I understand things, CTPI is to cover anyone I may injure (besides myself) in the event of a crash. What I really don't understand is why:</p> <p>CTPI cost for:</p> <p>My Suzuki Swift Sedan car approx \$545 per annum  My 800cc Suzuki motorbike approx \$495 per annum</p> <p>Now I understand that I could probably injure a lot of people in the unfortunate event of crashing my car, but seriously, how many people (besides myself) would I likely injure if I crash my motorbike.</p> <p>There may be some logic that I do not understand as to why motorcyclists get hit with such heavy premiums. If so, please explain it to me. Otherwise it seems to me that insurance companies have been taking motorcyclists for a ride for a very long time.</p> <p>The way I see it, we should be encouraging more people to ride motorbikes to help ease congestion and resources. Also, the more motorbikes there are on the road, the more people driving cars notice them, hence reducing the SMIDSY (Sorry Mate I Didn't See You) defence.</p>
Brooke Pape	<p>I was born with congenital deafness. I survive on a disability pension. In May 2016 I was a passenger in a motor vehicle accident. There is nothing I could have done to change the way the accident occurred, but I have been hugely affected by it. To this date, I continue to have debilitating pain. I am relying on the current CTP system to seek the treatment I need and move forward with my life. I cannot afford to live and seek rehabilitation on the disability pension. Please don't take away our rights. What is proposed is simply not fair. If we follow New South Wales, 26 weeks of treatment will never be enough to help people properly. Leave things as they are!</p>

Care Financial	<p>Thank you for the opportunity to provide input into the deliberative engagement process on Compulsory Third Party (CTP) Insurance in the ACT.</p> <p>The role of CARE - Care Financial Counselling and Consumer Law Centre of the ACT (Care) has been the main provider of financial counselling and legal assistance on credit and debt matters since 1983. Care primarily works with low income, disadvantaged and vulnerable members of the ACT Community. The primary reason that people contact Care is that they are unable to meet their commitments as they fall due. They may be struggling to pay a range of financial commitments such as rent or mortgages, credit facilities such as credit cards and personal loans, utilities, medical costs, transport costs and education expenses.</p> <p>Issues for CARE's clients</p> <p>Full Benefit Scheme - Low income, disadvantaged and vulnerable members of the ACT Community do not have a financial buffer available to them in circumstances where they are injured in a motor vehicle accident. They need access to immediate and full coverage of expenses related to their treatment and care. They need income support where their ability to earn their income is affected, even if only partially. CARE is supportive of a stable scheme that provides benefits to those injured in accidents, particularly for our core client profile.</p> <p>Payment Options - It is not uncommon for people who contact Care to have outstanding traffic infringements. We see people driving unregistered and uninsured vehicles due to their inability to pay fines, registration or insurance as it falls due. Affordability is definitely an issue for our clients in relation to transport costs particularly registration and associated insurance. There have been clients of the service who have entered into bankruptcy following a motor vehicle accident where they were at fault but did not have any current comprehensive/third party insurance. Repair costs from car accidents can be significant and contribute to insolvency for anyone not insured. Bankruptcy can have limiting effects on people's lives and finances into the future so alternatives are needed to assist people to avoid this situation.</p> <p>We are therefore supportive of the Government considering options for the design of a CTP scheme going forward. Offering a range of payment options including fortnightly payments could assist people who would struggle to pay an annual fee. We note that some insurance companies do offer payment options including the use of paying via Centrepay. Potentially the government could consider establishing ties with insurance companies who will offer flexible payment arrangements. Care also supports a deliberative engagement strategy that seeks input from those most likely to be impacted by any changes to the CTP scheme.</p>
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Dorothy Kish	<p>August 22 2017 the Labour Party announced they would lead a REVIEW into the rights of Canberrans CLAIMING compensation for injuries sustained in motor vehicle accidents. This step if implemented would result in changes to the current CTP scheme resulting in lower compensation for innocent road users. Canberrans your rights to damages for pain and suffering, loss of income, medical expenses and domestic care and assistance could be unjustly eroded. The Government proposes to establish a “citizens’ jury” as a model for adopting changes to the CTP scheme. This plan could work if truly transparent and fair, but the Barr Governments plan is to select a jury excluding those with experience in CTP, secondly to appoint a facilitator, and last but by no means least, is for them to control the decision on information provided.</p> <p>The Barr government is all about self ‘glory’ overlooking the deserved rights of Canberrans, and putting injured innocent victims on the same level as the perpetrator, after all, receiving compensation is to help pay for treatment for injuries suffered, pain, trauma, medical expenses and if applicable loss of earnings post settlement.</p>
Drago Markovic	<p>To support injured persons when in a MVA, who may have to undertake less working duties, surgery and life long treatment.</p> <p>What other choice do injured persons have, especially when not at fault.</p> <p>Health and safety, along with recovery, should be a priority for CTP. Why else would we pay this?</p> <p>As soon as that person is injured, they should be immediately guided and not have to pay for needed medical cover/appointments from the onset of having to do so. This would ensure they are able to retrun to their best health, work, family life etc (whether at fault or not).</p> <p>Whatever the injured person is applicable for, they should receive. Especially when taking into consideration less working hours as a result of their injury. No person should be limited to the premium in their category/extent of injury they are eligible for.</p> <p>Many Australian's, may not be best informed how to/what to do when injured in an MVA. Suoport services, rehablilitation services and all other medical services required, should be made available when the initial GP appointment after an MVA to guide through the process. When a lawyer is sought out, the lawyer should be as helpful and provide honest advice depending on the case.</p> <p>Premiums are already very high, this should not change as part of ACT Governments commitment for what CTP stands for and offers to motorists.</p> <p>Australians utlimately trust this is what they should receive as a result from CTP, and should be honoured to us as citizens of this country who choose to live here in safety and applicable benefits/processes.</p>

Glen Herbert	<p>I was involved in a car accident June 15 months ago. I was stationary at lights when a car rammed me from behind through plain lack of attention. My car was a write off but I salvaged the wreck and had it rebuilt at my own expense. I sustained neck and back pain after the accident and proceeded with a claim against the drivers CTP Insurer. They accepted liability at the time. Since then I have had medical and specialist treatment and expert diagnosis of my problems. This included MRI and CT scans of my neck and back. I have consulted a specialist Orthopedic Surgeon and a Neurologist. I have had CT guided cortisone injection and the latest prognosis is the need for neck surgery to try to eradicate the pain and loss of strength in my arm.</p> <p>I ask a simple question. What are the changes being considered and will they be in my best interest in receiving fair and justifiable compensation for medical expenses I have incurred and for the effect on my personal life.</p>
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Hassan Ehsan

In my view, the current system works fairly well to protect those that are injured in a motor vehicle accident. I have read on the yoursay CTP website, that not everybody is covered. That is not correct, I know that most insurers do also provide at fault coverage, (ie, one you hit a Kangaroo etc). This information is readily available on the the interenet. If one is going to get down to objectives, they should be as follows:

1. Claim payouts reflect individual circumstances
2. Innocent injured parties are compensated for all of their losses.
3. Innocent injured parties are provided funds and access to treatment needs in a timely fashion

The most important thing about the CTP Scheme is that the innocent injured party's rights are protected. That is, if and when an innocent party is involved in a motor vehicle accident, they are comensated for:

1. Pain and Suffering;
2. Out of pocket expenses ;
3. Time away from work / loss of work opportunity ; and
4. Domestic assistance.

With the review of the current CTP Scheme, the above 4 aspects must be maintained. Thresholds should not be introduced as it will make it difficult for innocent victims of motor vehicle accidents to receive payments for the above aspects. If we truly want to reduce the CTP premiums, there has to be a way other than removing or taking away the rights of the innocent parties. Perhaps the jury can look into the profits made by the insurers.

Perhaps a limit can be placed on what the insurers can charge in so far as their premiums are concerned. We do not know, what profits they are actually making as that information is difficult to ascertain.

The protection of the rights of the innocent parties should be paramount to the Jury. I have no objection in a reduction in premiums, but it must not and cannot come at the expense of the rights of the innocent parties.

Various other jurisdictions have in recent times adopted schemes that have introduced either thresholds or schemes that are described as "no fault". They have not worked. A no fault scheme will also compensate the drunk driver, the driver that doesn't give way, the driver that is on his mobile. That is not a fair system. Any amendment(s) to the Scheme should ensure that the insurers provide funding and access to treatment and rehabilitation needs in a timely fashion. That is, access to rehabilitation needs such as physiotherapy, cortisone injections and if needed, surgery.

Ian Jannaway	<p>I am writing to voice my concern over proposed changes to the compulsory third party scheme here in the ACT. The proposed changes will affect ordinary Canberrans like myself, resulting in less compensation. I am still to receive any compensation due to an accident I had in 2015. I nearly lost my life, the injuries I sustained were life changing resulting in a permanent disability, subsequent loss of employment, retraining in a new job but still not able to work full time due to ongoing pain issues. The pain I had on the day and following two subsequent operations was almost unbearable. How can you put a dollar value on that? How about my wife having to see my broken body, or my 15 year old daughter hearing me scream in pain as they set my leg? The ctp does not need to be changed in such a way as to disadvantage the injured party, it needs to be simpler and transparent in such a way that lawyers for the insures are not the power brokers in a game of damage limitation. The innocent parties are in a world of unknowns trying to navigate a system that is not user friendly. Mr Barr, make it simpler by all means, but make it fairer and do not penny pinch those that have been injured. Did I forget to tell you that the man who knocked me off my bike was 87 years old, he got a criminal conviction, a three month driving ban, and a \$2200 fine. Does that seem fair to you Mr Barr? no I didn't think so either.</p>
John Armstead	<p>The present CTP system in the ACT does not reward good driver behaviour or penalise bad driver behaviour. In Alberta Canada The CTP system and level of payment is based on driver behaviour and traffic offences. In other words good drivers pay less while bad drivers with poor records of traffic offences and accidents pay more for their CTP. The present system in the ACT is fundamentally flawed as good drivers are subsidising the bad drivers. This does not send the correct signals to all drivers thus making them more accountable for their driver behaviour or record of driver offences and history. Thus the CTP system in the ACT should be changed so that the level of premium is based on the driver's record of accidents and traffic offences.</p>

KBRG	<p>We congratulate you, Canberra’s first Citizen’s Jury. You have a special duty to ensure the elected government makes decisions that most benefit the citizens of Canberra. We therefore strongly support you to make an objective assessment of the facts to the benefit of the ordinary citizens of the ACT. Various interest groups could seek to convince you otherwise. In relation to Compulsory Third-Party (CPT) insurance, the Kingston and Barton Resident’s Group agrees that changes need to be made to the current ACT CTP insurance scheme.</p> <p>OBJECTIVE - The best way to reduce the cost of CPT insurance is to reduce the cost of traffic accidents to the community. CPT insurance costs are but a small part of what traffic accidents cost the community (think grief, trauma, pain, inability to work, family disruption, vehicle repairs and insurance). Reducing the cost of transport accidents is more than a pure insurance matter. There are many factors that contribute to the cost of transport accidents. There are two main sets of factors</p> <ol style="list-style-type: none"> <li>1. Accident prevention (e.g. road safety, vehicle safety, road rules, enforcement, education). Reducing the number and severity of accidents must help reduce insurance costs so prevention is a key strategy.</li> <li>2. Managing the results of accidents (e.g. costs of treatment, return to work, rehabilitation)</li> </ol> <p>There is of course an important feedback loop – Accidents need to be analysed and the results fed back to accident prevention. For example, improved enforcement of road rules such as speeding and red light running. A well co-ordinated approach is needed to ensure traffic accidents are reduced and consequently insurance costs are reduced.</p> <p>HOW TO DO THIS - One model worth looking at is the Victorian Transport Accident Commission. This organisation is responsible for both CPT and road safety promotion. Effective road safety programs reduce the number and severity of accidents, leading to reduced insurance costs (both CPT and vehicle). The Victorian scheme is a no fault scheme. The ACT’s current fault-based scheme involving expensive and lengthy legal processes has pushed up the cost of CPT insurance to unacceptable levels in the ACT. The Victorian model does not involve private insurers but a fund contributed to by road users (including tram, bus and rail) from which to pay compensation. This removes the extra cost where profit-making organisations are involved. The scheme requires some balancing between costs and benefits. Costs can be reduced by putting limits on eligibility (for example, by excluding some types of mental injury) and capping payments. The Citizens Jury may find it useful to consult a report into the Victorian scheme at:  <a href="http://ncp.ncc.gov.au/docs/Victorian%20review%20of%20transport%20accident%20compensation%20legislation%2C%20December%202000.pdf">http://ncp.ncc.gov.au/docs/Victorian%20review%20of%20transport%20accident%20compensation%20legislation%2C%20December%202000.pdf</a> The KBRG wishes the Citizens Jury well with its important task.</p>
Lady Nora Preston	<p>We have been invited to have our say on CTPI. Drivers who have Comprehensive Insurance should have CTPI included in the cover without any additional costs, thereby removing CTPI from car registrations and renewals. 3 months car registrations/renewals are the most expensive in the ACT compared to Victoria with 12 months costing far less than ACT's 3 months.</p>

Lin Hsu	<p>I would like to provide an account of my experience under the current CTP scheme and note my strong opposition to the proposed changes, which slash the rights of innocent parties who are injured on our roads in favour of compensating negligent and dangerous drivers.</p> <p>It happened to me on 27th February. I was driving motorbike on the way to work, when I just going to pass aroundabout, a lady did not give away and hited me from the left hand side. My left tibia is broken and with several small injury. I was in the hospital for a week. It has been over half a year now I still have to walk with crutches and I still not be able to work or go out with my family and friend. This accident has brought such inconvenience to my life and to my family as well. Also I was on the waiting list of Airforce before the car accident but I do not think I will be able to pass the final test from Defence after this accident, moreover I have missed out a promotion opportunity with my current job as well.</p> <p>I know exactly what it's like to be an innocent victim of a negligent driver. I know how much an injury can impact someone's life, and their family's lives. The ACT currently has the most comprehensive CTP scheme in the country, fully funded by private insurance premiums and at no cost to the tax payer. The ACT's current system works to ensure that every innocent person injured on the road is entitled to be properly compensated for any medical expenses, time off work, pain and suffering and domestic assistance. By taking into account the individual circumstances of the injured person, the system ensures that the compensation they receive is fair and reflective of the impact that the injury has on their life. Experiences in other states across Australia have shown just how dangerous the proposed changes are. The government will slash the compensation available to innocent road users in the name of reduced premiums and expanding coverage to negligent drivers. Rather than considering the individual circumstances of each victim, the government intends to implement caps on the available compensation for each type of injury, disregarding the varying impacts an injury can have on a victim and their family. Further, the changes restrict the statutory rights and access to legal representation of those injured, rendering them vulnerable to insurance companies.</p> <p>Recent changes in NSW, similar to those proposed in the ACT, resulted in road users losing around 85% of their rights, yet the public still suffered an increase in premiums. There is absolutely no reason to change this system, particularly to one which will result in innocent road users being less protected. Of course, the most comprehensive CTP system in the country costs a little more, but it's a small price to pay for securing our livelihoods.</p>
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Lynn West	<p>I am a 61 year old retiree and I pay my CTP premiums happily every year knowing that if I am injured in a car accident, and am not at fault, I will be fully compensated for my injuries. Even if (God forbid) I am at fault, I am now learning that I actually am covered for up to \$5,000.00 in medical expenses, in fact my own CTP policy may allow for more if I'm left with a permanent injury. I am worried that changing the scheme is going to make us worse off - to me this is just the ACT Government trying to pull the wool over our eyes, saying that these changes are needed to reduce the cost of CTP premiums. In reality, for the tiny bit that we might save, the trade off is that we won't be covered to the same extent under our current system - that is what we pay our insurance for! I also think the Citizens Jury process is ludicrous. The jury is going to be provided with a very one-sided version of what is right and wrong with our scheme and then be asked to make changes to it without being given a balanced view. We elect governments to make decisions for us - not to make policy based on the views of a jury who is only provided propaganda anyway. I urge you to reconsider this issue and reconsider what you believe to concerns of the ACT constituents to be. We aren't concerned about the price of our CTP premiums in return for what we get.</p>
Madeleine Bornilla	<p>I believe CTP should cover only the innocent victims in an accident. One of the best way to support injured people return to health is to service them quickly, fairly and compensate them with the damages like medical treatment and care, pain and suffering, domestic assistance and lost of income. For my case, it took more than 3 months before I received the first cheque and it only pay for the initial physiotherapy and medications. I can't go on with my life as I am always thinking on how to pay for the thousands of bills for all my treatments. I also believe that those that are more severely injured should be compensated more generously. So far, I am satisfied how the current system for compensation works. Claim payouts reflect individual circumstances. I would rather pay a bit more with great benefits than paying a bit less and be deprived of 85% of the rights enjoyed before the education.</p> <p>As a family going through the effects of a car accident, I believe the most important thing is Claim payouts reflect individual circumstances. Our injuries have affected our enjoyment of life and caused income loss and these should be genuinely considered. We are satisfied with the current system in the sense that the ACT Courts will assess our entitlements based on our individual circumstances and not based on some predetermined no-fault formula. We are blessed that here in the ACT, we are still entitled to fair benefits - unlike in other states. The proposed CTP scheme will only benefit the insurance corporations and will take away the rights of every individual to claim for fair compensation.</p>

margieandco

I am writing to have my say on a matter that causes me great concern i.e. the plan for the Barr Government to review the rights of Canberrans to claim compensation for injuries sustained in motor vehicle accidents. My understanding of this review is that under a new CTP scheme the premiums we pay will supposedly be less but our rights for proper compensation will be substantially diminished. Like with any insurance, we pay a premium to protect ourselves in the, hopefully, unlikely event that something happens that requires us to make claim. I am, in fact, 10 months in on a claim for compensation following an MVA in October last year. I was the fourth car on a green light when suddenly another car ploughed into the passenger-side of my car. As a result I am in varying degrees of pain everyday, have had to reduce my work hours, cannot participate in some of my favourite pastimes and have a life that revolves around appointments. I finally became a Grandmother since the accident and can't even lift and cuddle my Granddaughter as much as I would like to. This truly breaks my heart.

I have been told that the proposed new CTP scheme will take away my right to claim for pain and suffering, medical bills etc but will allow compensation for the at-fault driver, apparently diminishing the amount of compensation that morally should go to me, the victim! The irony in my case is that I had just voted in the Federal election and was involved in the accident as I drove away. Now, that same Government is trying to make my life more unbearable than it already is by taking away my right to seek appropriate compensation. I have not entered this claim lightly and, in fact, had to be convinced that I deserve to be compensated as I just happened to be in the wrong place at the wrong time. Whilst I am fully aware that people die, have disfigurements and/or severe disabilities as the result of car accidents (making my injuries relatively minor by comparison) I still have had my life turned upside-down. Having a lump sum paid out to me will not make my injuries miraculously go away but it will give me a) reimbursement for monies spent on treatments related to my accident and b) give me confidence that should my injuries not resolve themselves in a certain time-frame, then I will have the means to seek further treatments down the track. What is most disturbing to me is that when establishing a "citizen's jury" the Barr Government is going to hand-pick it's members, deliberately excluding victims, and will be selective in the information being provided for this 'jury' to make a supposed informed decision. Please think of the 'real' people for whom CTP is designed to protect. Having paid this component of my registration for over 37 years I feel it is my right to make a claim. Of course, I would prefer that circumstances were different and that I was not in a position to have to consider any action of this nature, but I can't turn back time. The reality is that I was doing all the right things on that day in October last year and someone else's inattention and negligence changed my world in a split second. Don't take away the right for people to be fairly compensated!

Mark Obeng	<p>I would please like to write in relation to the propose changes to the Compulsory Third Party(CTP) scheme by the ACT Government.</p> <p>The rights of innocent victims of road traffic accidents should be preserved. Accidents are unforeseen circumstances which can happen to any individual. With the current scheme, innocent victims can at least be rewarded with a token of compensation which in most cases may not be able to replace what may have been lost. If the Government intends to introduce compensation entitlements for those who are at fault, that should not be done t the expense fo innocent victims.</p> <p>Even what we may see as minor injuries can have a devastating effect on the individual victims and their families, especially families of low income. Victims may take time off work, pay for medical expenses which were not budgeted for, and in some cases assistance are needed for domestic chores. Some of these assistants may have to be paid for which victims had never budgeted. These damages and losses should be compensable. The Government should not consider to introducing thresholds as a minimum requirement of all compensation claims.</p> <p>The CTP fees paid by road users in the ACT benefits many Canberrans who do not have to directly pay the fees, for instance pedestrians, children, bicycle users etc. The small reduction in premiums which might flow to households will be greatly outweighed by the loss in compensation benefits for all family members available in the event of an accident. For instance I was a victim of an accident last year September 2016, as a result of the accident I suffered knee injury which I have been told by doctors after series of examinations and CT scan that I can not continue with my profession as a chef for a long term.</p> <p>If the Government proceeds with a citizen's jury, the process must be open and transparent, and the jury members must be informed about the rights which ordinary Canberrans would lose in the event of changes.</p> <p>I would like to thank the Government for given us the opportunity to voice out the impact that Canberrans may suffer in the event of an accident. Thank you.</p>
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Meryl Mason

Compensation payouts should reflect each individual and the circumstances and lasting effects of the injuries. By keeping the current system, these are already in place and should not be changed. Compensation payouts should not be dragged on, they should be settled quickly for the benefit of the injured. The best way for an injured person to return to normal health is to not drag out the permissions for insurance companies to pay for the medical costs. If liability is accepted, there should be no delay in the injured person receiving all the medical help they need. It is not only the physical injuries sustained that are affecting the victim, it is also the emotional and mental damage. The fear that they can no longer work or have their work hours reduced because of their injuries. The emotional distress is a huge part of the aftermath of the accident. This needs to be taken into account.

There are a lot of people who would not benefit from reduction of premiums so that other areas of insurance can cover them. For instance, The apprentices, students, the self employed, the parent preparing to go back to work, are not eligible for these insurance covers. Most other ordinary workers cannot afford the extra insurances to cover them for anything that may happen in the future. There is so much which is not being taken into account to protect us, the citizens, the drivers, the workers, the innocents. In my opinion, the CTP scheme is for the protection of all road users with particular importance to those who have been injured through no fault of their own. We all take a risk every time we are on the roads but with the proposed new changes in CTP insurance, the risk is so much higher. If these changes take affect, the risk of getting into your vehicle is probably not worth it.. If you are hit by a negligent driver through no fault of your own, and there is little or no compensation for the injured person, how does this person then sustain their quality of life and the right to be able to go to work and support themselves? How are they able to afford the medical fees that may arise from the injuries? How will they be able to continue to pay rent or mortgage or the every day expenses of living?

Centrelink is already overloaded with benefit recipients. How is it fair that a negligent driver can cause injuries to an innocent person or persons, then because of these changes, the injured person would then have to go onto centrelink benefits either short term or long term depending on their injuries? This would then cause problems in other areas of government structure. Nobody using our roads should have their rights taken away from them because of sheer negligence from another road user. Our aims and goals in life are to have the right to work, raise our families, pay our bills and taxes and contribute to our community. To have these rights taken away from us and then not even be able to be compensated is devastating. It will just have a downward domino effect in other directions. I adamantly disagree with the proposed new CTP changes. It is simply Just Not Fair. Our risks of driving on the roads are high enough already.

Mr J

To whom It may Concern, As a member of the ACT community I found it disgraceful that I had no information on the reviews to CTP compensation laws, that will have a direct effect on me in my current position. I have been fighting for my rights now for 4 years and is still ongoing, after a motor vehicle accident on the (removed - location) in (removed - year). My wife has never been the same since and I am still having daily problems getting through normal daily duties. My work/life balance has deteriorated and my work has suffered to a point where I was forced into a role I never wanted to do nor have been trained to do so I could continue to try and provide for my family, although compensation is an entitlement to me, it is not automatic and the bills still come in and I still need to put food on the table because of this I have turned up to work with the inability to walk or stand up due to the pain. I work in the private sector and do not have certain luxuries as other industries. I have been to numerous professionals during my time and followed all relevant laws only to find that I am still putting up with these injuries that have had a drastic effect on my life style and my family. The mental health issues, that have been made worse by the inadequacies of the system add to my daily struggle. As an innocent party that was in the wrong place at the wrong time, I find it disgusting that I am placed at a further disadvantage, and my life, and how I want to live it means nothing to the bureaucrats that decide to make these misinformed decisions on behalf of the general public. I do hope that one day these so called representatives of the people have to go through the pain and suffering of the remnants of what's left over from an accident that changes your life. These injuries never change your life for the better and my family and I have to live with this for the rest of our lives, while the other party, gets on with theirs. There are plenty of other issues effecting the community that would be better to spend the governments time and money on, rather than pull apart the laws that are in place to protect the innocent.

<p>Ms B</p>	<p>I want to provide my feedback to the citizens' jury. I want to be heard.</p> <p>My name is (removed - name) my Daughter was involved in a tragic car accident on (removed - date) in Canberra. This accident changed our families lives forever. To watch our beautiful aspiring Daughter, Sister, Granddaughter and Niece endure so much suffering and pain at the age of (removed - age) years has been heartbreaking. Her injuries have left her both mentally and physically effected, three years have passed and I, her Mother relive the pain daily, as I know she also does. (removed - name) has had two major operations, and countless Specialist and Doctors /Dentist visits which are still ongoing.</p> <p>Changes to caps and thresholds will not only take away my rights to fair compensation, but it will also increase the insurers' profits.</p> <p>Currently when I pay my CTP I know this goes towards my ability to receive fair compensation if I am ever in an another accident. If we change this scheme to capped compensation, I lose my rights, and for what? So insurance companies can make larger profit margins?</p> <p>It seems to me that the CTP focus is shifting. A system that introduces mandatory caps disregards my circumstances and those of my family. This is unfair.</p> <p>If we go ahead with these proposed changes, sure the insurance companies MAY decrease their premium fees, but will the Government ensure this? I do not think so, and I would rather not take the chance. I would rather know that my children, my parents, my friends and myself are protected and covered fully if we are ever in an accident.</p> <p>Insurance companies will always make a profit. Please let us keep the focus on us victims and allow us to fight for our right to fair compensation for our individual circumstances.</p>
<p>Mike Doyle</p>	<p>Currently CTP Insurance is applicable to the vehicle, through the vehicle registration process.</p> <p>I have three vehicles but can only ride or drive one at a time. While I'm using one vehicle the other two are not in use by me. They will not constitute a danger to any other road user at this time if they are in my garage for example.</p> <p>I have to have three separate CTP insurance policies, one for each vehicle. But as the vehicle user I can only ever be subject to one at any time.</p> <p>CTP Insurance liability is applicable to the driver of the vehicle at the time not necessarily the owner or a vehicle that is not in use.</p> <p>The driver has the ultimate responsibility for driving the car and the safety and wellbeing of the people in or around the vehicle.</p> <p>CTP insurance should be linked to each individual driver's license.</p> <p>The vehicle cannot be considered as a "party"</p>

Pallage Nanayakkara	<p>My personal opinion in regards to your proposed changes to CTP is, instead of slashing rights of injured people involving vehicles should definitely should have rights for fair compensation. What on earth that those fair compensation facilities be cut it off other than third world countries where rulers never worry about their country fellows.</p> <p>I strongly believe that the ACT Government never will agree with big business to hit against its own Citizens for their rights to have fair compensation. Fair compensation is definitely should be there and increase compensation.</p>
Peter Naughton	<p>I am now retired, however I have experience in the management of CTP claims, premiums etc. I was the Manager of the NRMA's CTP Insurance Claims in Canberra for a number of years. After I left the NRMA, I worked for the (then) Dept of the Capital Territory in the lead up to self Government. One project I was involved with was the possible introduction of a "No-Fault" Insurance Scheme into the ACT. This including spending time in Launceston Tas. looking at their model of such a scheme. I am aware that this was some time ago, however I would be quite happy to provide any information that may be of assistance to the Jury in its deliberations.</p>
Peter Poidevin	<p>In my opinion if you are involved in a motor vehicle accident and its not your fault you should be entitled to full compensation and the other driver should not be entitled to compensation at all not a cent.</p>
Peter Poidevin	<p>I was injured on my way to work on (removed - date). The accident occurred at the intersection of (removed - location) at a set of lights. The driver who caused the accident turned in front of me as I was driving through the lights with the green light in both our favours. He turned in front of me and I couldn't avoid the collision. The other driver was charged with negligent driving and my vehicle was written off. I was travelling at approximately 50Km/h and the other driver admitted to driving at 60Km/h. The speed limit at that part of the suburb is 60Km/h. My injuries from the accident have been steady and ongoing sine then. The treatment I have been receiving has been pyisiotherapy to both shoulders and still not recovered from the accident. I have been going to 'physio since with little or no improvement. I have not returned to work since. I was employed by (removed - employer) in (removed - location), where I had been employed for a period of 30 months. Because of my injuries the company terminated my emploment on Tuesday 20 June 2017. My workers compansation is still being paid by QBE Insurance and until that terminates I can still exist reasonably. Hopefully I can return to some tpye of work in the near future. My only concern is my age of 53 yearsold. My understanding of the CTP Scheme is that all parties involved in an accident have the right to gain compensation from the Scheme. The unfairnes of this is the time it takes to receive a claim by the innocent party, when the guilty can also claim for injuries. The cost of CTP in the ACT is being supercharged by the cost of injury claims by all parties, when obviously the the original intent for CTP is for an expedient process by the innocent party to be paid and the costs to be kept under an acceptable level.</p> <p>By bringing more insurers into the game in the ACT, the same as in NSW the competition will become more tenable and the process will be more streamlined and would work better for all parties.</p>

Rahul	<p>Thanks for the information on the website. Having regard to this, I think it is paramount to protect the rights of the innocent injured party in an accident. I do not think it is fair to balance the rights and entitlements of those at fault (especially those texting or drink/drug driving) with those who were innocently injured. That does not make sense and I would like the jury to strongly consider this.</p>
Royal Aust College of Physicians	<p>Thank you for your correspondence to the President of the Australasian Faculty of Rehabilitation Medicine (AFRM) of The Royal Australasian College of Physicians (RACP) inviting feedback for inclusion in the citizen's jury's deliberations on the review of the Compulsory Third Party (CTP) insurance scheme in the ACT.</p> <p>The RACP represents physicians and paediatricians who work in rehabilitation, occupational and environmental medicine, adolescent and young adult medicine and public health amongst other specialists, many of whom are involved in the care of people affected by motor vehicle accidents.</p> <p>We have reviewed the information provided in consultation with relevant RACP committees and although in this instance, we are unable to provide detailed feedback to inform the citizen jury's deliberations, our main concern as health professionals is in ensuring that all individuals injured in motor vehicle accidents have equitable and timely access to the care and services they require. This includes timely and equitable access to adequate compensation for lost and future income as well as ongoing treatment.</p>
Ms R	<p>My partner was in a car accident last year; he was not at fault. As a result of the accident he has been suffering physically (chronic 24/7 headaches &amp; back pain), financially (loss of business) and emotionally (depression, anxiety, anger and insomnia) and has had to be hospitalised several times. His future is still uncertain. Our relationship (which was once as close to perfect as you can get) has suffered and our wedding has been postponed indefinitely. The stress of the situation has been immense for both of us. Essentially, our lives have been completely turned upside down through the negligence of another driver. Why shouldn't someone in that situation be compensated fairly for their pain and suffering, loss of income and treatment expenses? The only complaining I hear about the current CTP system is from the insurance companies!</p>
Sykes, John	<p>I am one person, but I own 4 (cheap) vehicles. Obviously I cannot be driving them at once but I pay 4 times for insurance. Rego fees from government are realistic, but CTP insurance makes them unbelievably costly for no benefit.</p> <p>I suggest moving CTP from the vehicle to the driver licence. That way everyone who can drive has the injury insurance. This meets the limitations of the government's current guidelines for this first jury.</p> <p>Looking to the future, when some of the limitations are lifted. Individuals can have the ability to have reduced rates based on their driving record which could be directly linked in the digital economy. This eliminates some of the risks factored into insurance premiums.</p>

<p>Weston Creek Community Council</p>	<p>Comments on the Citizen Jury</p> <p>Thank you for the opportunity for the Weston Creek Community Council to respond to your letter of 24 August in relation to the Citizen’s Jury engagement on Compulsory Third Party Insurance in the ACT.</p> <p>Council is of the view that this first process under the Citizen’s Jury process is a most difficult one to comment on. It is one of which the vast majority of the community has little expertise in apart from choosing one of the providers on the renewal of their car registration.</p> <p>In a similar way, Council has no expertise from which it can offer feedback for the deliberation of the Jury.</p> <p>We would welcome the opportunity again to provide input into a topic in which we would have some expertise to offer. Thank you for the opportunity to give our input into this process.</p>
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