

# CTP - THE WAY FORWARD

	CURRENT SCHEME		JURY'S CHOSEN SCHEME	
	DEFINED BENEFITS	COMMON LAW BENEFITS	DEFINED BENEFITS	COMMON LAW BENEFITS
	Treatment unavailable	Treatment longer term Early payment of medical expenses (up to \$5,000) for most people without lodging a claim	Treatment up to 5 years	Treatment longer term Only if at least 10% WPI
	Care unavailable	Care longer term Including gratuitous care	Care up to 5 years Paid care only	Care longer term Only if at least 10% WPI. No gratuitous care. Paid care only.
	Income unavailable	Income longer term	Income up to 5 years 95% for 3 months, then 80%. Low income adjustment	Income longer term First 12 months limited to defined benefit amount. 5 yr limit if less than 10% WPI
	Death benefit unavailable	Death benefit	Death benefit Funeral up to \$15,000 plus dependant support up to \$350,000	Death benefit Funeral costs plus dependant claim
	Quality of life benefit unavailable	Quality of life benefit uncapped	Quality of life benefit up to \$350,000 Only if at least 5% WPI	Quality of life benefit up to \$500,000 Only if at least 10% WPI and use WPI scale
	AVERAGE PREMIUM FOR PASSENGER VEHICLES \$556		PREMIUM COST RANGE: \$385 to \$465 FOR PASSENGER VEHICLES	

**Defined benefits** are available to everyone injured in a motor vehicle accident.

**Common law benefits** are available to people who are injured as a result of someone else's negligence.

**Premiums** are calculated at a point in time (1 July 2017) and exclude the Lifetime Care and Support Scheme levy.

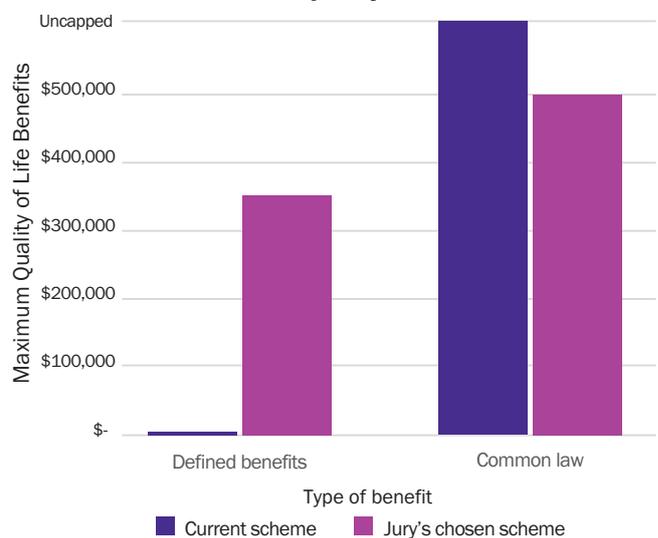
## WHAT WILL CHANGE

**Premium comparison (passenger vehicles)**

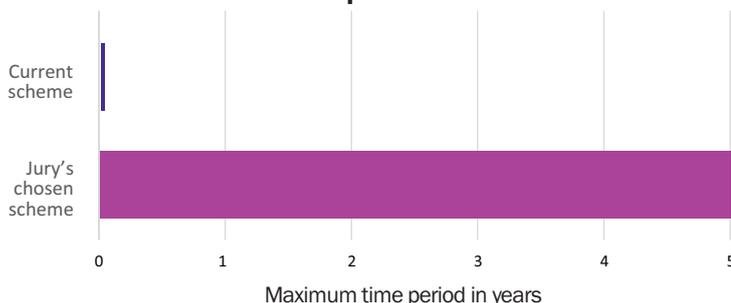


 This represents the premium cost range

**Maximum quality of life benefits**



**Maximum time periods for defined benefits**



**Access to common law for those injured through someone else's negligence**

**Current scheme** Access available to common law regardless of injury severity

**Jury's chosen scheme** Injury severity threshold of 10% WPI to access all benefits

**Note:** Under the jury's chosen scheme, a person with a common law claim can be paid defined benefits for longer.

## ACCESS TO BENEFITS

**Defined benefits:** Entitlements to compensate for injury defined by legislation and available outside common law (that is, it is not necessary to prove negligence of another).

**Common law benefits:** These are benefits available through the common law system to people who are injured as a result of someone else's negligence.

**Early Medical Payment:** Up to \$5,000 for early access to treatment and rehabilitation payments for up to 6 months after an accident. The payment is generally available to any person who has sustained personal injury as a result of a motor accident without having to prove negligence of another.

## TYPES OF BENEFITS AVAILABLE THROUGH CTP

**Treatment benefits:** These are benefits to cover the cost of treatment as a result of injuries sustained in a motor vehicle accident and includes medical costs and allied health costs.

**Care benefits:** Care or domestic service benefits cover domestic help and personal care that is not provided by a health practitioner (for example, help with housework and personal care).

**Gratuitous care:** Refers to care provided either to or by the injured person on an unpaid basis, usually involving family members.

**Income benefits:** Benefits provided for loss of income.

**Quality of life benefits:** Compensation for non monetary loss, such as a reduction in quality of life due to ongoing impairment or pain.

## INJURY SEVERITY MEASURES

**Whole Person Impairment (WPI):** WPI is a measure of an injured person's level of permanent impairment as a result of their injury and is based on the American Medical Association (AMA) 5 guidelines (modified).