

Theme 1: What are the key trade-offs?

	Witness	Current Position/ Relevant Position	Short Bio and what the witness 'can speak about'
1	Andrew Stone	Barrister Sir James Martin Chambers	Andrew has extensive experience in CTP matters in the ACT, NSW and other jurisdictions. He is an editor of Leslie & Britt's Motor Vehicle Law, NSW. He can talk to the key elements of the various schemes and the impact of various tradeoffs.
2	Estelle Pearson	Finity, Principal	Estelle is a past President of the Actuaries Institute and currently a director of the National Disability Insurance Scheme (NDIA). She works with both insurers and regulators on monitoring performance of schemes and identifying possible improvements. She can speak with the jury about what is needed for a sustainable scheme.
3	Dr. Genevieve Grant	Monash Law School	Dr. Genevieve Grant is a Lecturer in the Law Faculty at Monash University. Genevieve has a PhD in law and public health and a BA and LLB (Hons) from The University of Melbourne. Her research interests include injury compensation systems, litigation and dispute resolution, public health, civil justice and corporate law
4	Paul O'Connor	General Manager Risk, National Disability Insurance Agency	Paul has extensive experience in insurance and risk management in both the private and public sectors in Australia and overseas. Paul has been deeply involved in the design and operation of CTP schemes. He was formerly CEO of Victoria's Transport Accident Commission. He is a Fellow of the Institute of Company Directors and a national Fellow of the Institute of Public Administration of Australia recognising governance roles in diverse areas such as disability, workplace mental health, veterans' affairs and the maritime sector. Paul is currently head of risk for the National Disability Insurance Agency and is based in Geelong.
5	Peter McCarthy	Peter McCarthy, Partner, Financial Services Ernst & Young	Actuary

Theme 2: Who is covered?

No.	Witness	Current Position & Organisation	Short Bio and what the witness 'can speak about'
6	Jamie Ronald	Barrister Burley Griffin Chambers	<p>Jamie is a barrister practicing in civil cases, including personal injury. In his 15 year legal career he has represented many injured people in CTP claims in the ACT and NSW. His practice has spanned periods of CTP law reform in both NSW and the ACT, including the introduction of the significant changes in the Civil Law (Wrongs) Act 2002 and the Road Transport (Third-party Insurance) Act 2008.</p> <p>Jamie's clients have included those with multiple fractures and brain injuries, and vulnerable road users such as cyclists, passengers, pedestrians, including children and the elderly. He has spent many hundreds of hours listening to the first-hand accounts of people whose lives have been changed forever because other road users have driven too fast, run red lights failed to give way or otherwise failed to obey the basic standards of road use most road users uphold.</p>
7	Dr. Michael Eburn	Associate Prof. College of Law, ANU	<p>Dr. Eburn is the leading researcher in the area of emergency services, emergency management and the law. He is the author or co-author of three books and has made over 80 other contributions as book chapters, journal articles, professional publications and conference and professional development presentations. His blog, Australian Emergency Law, is widely read and respected throughout the sector. His current research on law and governance in emergency management is funded by the Australian Bushfire and Natural Hazards CRC.</p> <p>Michael is prepared to discuss the various limits and exclusions that are used around Australia to meet community expectations about circumstances (e.g. drink driving) where full compensation is not appropriate.</p>
8	David Gifford	Chief Strategy Officer, Transport Accident Commission (TAC) Victoria	<p>David has a long history (over 20 years) of involvement in CTP and workers compensation schemes in Australia and NZ including scheme reforms. David has written a number of papers on personal injury schemes during that time.</p> <p>He has firsthand experience in the TAC scheme of the issues in what a good example of a CTP scheme in Australia which has a very different design to the Act scheme.</p>
9	Carmel Franklin	Director, Care Financial Counselling Service; Chair, Financial Counselling	<p>Carmel Franklin has been involved with consumer issues for a number of years, including as the Director of Care Financial Counselling and the Consumer Law Centre of the ACT, as the Chair of Financial Counselling Australia and through her role on the boards of the National Information Centre on Retirement Investments and the Welfare Rights and Legal Centre. In addition to these positions, she is a member of the ATO</p>

CTP JURY DAY 3 WITNESS LIST

		Australia; Member of the FOS Consumer Liaison Group	Individual Tax Advisory Forum and a former member of the ASIC Consumer Advisory Panel as well as the FOS Consumer Liaison Group.
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Theme 3: What benefits are people covered for?

No.	Witness	Current Position & Organisation	Short Bio and what the witness 'can speak about ...'
10	Ian Cameron	Head, John Walsh Centre for Rehabilitation Research, University of Sydney	<p>Ian is a researcher and medical specialist who works with people who have been injured in motor vehicle crashes. With colleagues he has evaluated patterns of recovery after motor vehicle crashes.</p> <p>Ian can talk about rehabilitation and recovery after injury, including what helps and what does not. He can contrast what happens to the injured person in different types of CTP insurance schemes.</p>
11	Laura Neil	Australian Lawyers Alliance	<p>Laura Neil is the National President of the Australian Lawyers Alliance (ALA).</p> <p>Laura has been a Barrister in private practice in Cairns since 2013. Prior to that she was a solicitor for approximately 20 years.</p> <p>Laura specialises in all aspects of personal injuries litigation and as a solicitor was a Queensland Law Society Accredited Specialist. She is an ardent supporter of the rights of individuals and ensuring a "fair go" for all.</p> <p>She is especially passionate about rural and regional issues, having grown up in Cairns in Far North Queensland. She is the Vice President of the Cairns Community Legal Centre.</p>
12	Estelle Pearson	Finity, Principal	<p>Estelle is a past President of the Actuaries Institute and currently a director of the National Disability Insurance Scheme (NDIA). She works with both insurers and regulators on monitoring performance of schemes and identifying possible improvements. She can speak with the jury about what is needed for a sustainable scheme.</p>
13	Dr. Fiona Tito Wheatland	Consumer representative	<p>Dr. Fiona Tito Wheatland PhD BA(Hons) LLB is a SRG member nominated by ACT Health Care Consumers Association. Fiona has a strong legal and social policy background, with extensive experience as a consumer advocate and consumer representative in diverse areas including health care, foster care, mental health and disability. She has a long-term interest in compensation system design and practice and has worked on both CTP and Workers Compensation across a number of jurisdictions.</p>

Theme 4: Fairness in claim determination

No.	Witness	Current Position & Organisation	Short Bio and what the witness 'can speak about'
14	John Walsh	Actuary, National Disability Insurance Scheme; and Adjunct Professor, John Walsh Centre for Rehabilitation Research, University of Sydney	<p>John is an actuary with decades of experience with development and reform of compensation schemes. He has made submissions in many states of Australia and was very influential in the establishment of the National Disability Scheme.</p> <p>John can talk about fairness from a broad perspective, including a consumer perspective.</p>
15	Susie Walford	Susie Walford, Executive Manager, ACT Personal Injury, Suncorp	<p>Susie has 24 years of Personal Injury Claims Management experience in Workers Compensation and CTP, where has been responsible for both the underwriting and claims functions. Susie serves on a number of committees including the Default Insurance Fund Advisory Committee and the ACT Work Safety Council advising stakeholders on trends, performance and reform. Susie is a lifetime resident of Canberra and is dedicated to the sustainability of the ACT CTP scheme, while providing a positive claims experience to people injured in Canberra.</p>
16	Andrew Gill	Detective Sergeant New South Wales Police	<p>Andrew is a Detective Sergeant attached to the Fraud and Cybercrime Squad of the New South Wales Police. The Fraud and Cybercrime Squad falls within the State Crime Command, which is the command that houses all of the Detective Squads in NSW. Andrew can speak to:</p> <ul style="list-style-type: none"> - What are the indicators to Fraud in NSW CTP? - How did it become so prominent? - What are the impacts on the scheme? <p>It is fair and how many people pay for the impacts of fraud?</p>
17	Madeleine Hibberd	Manager, Regulatory Policy	<p>Madeleine is a Regulatory Policy Manager at IAG. She is a highly experienced insurance professional with over 15 years' experience in the management and administration of CTP claims, including five years in NRMA Insurance's Canberra office.</p> <p>Madeleine can speak about the current processes involved for an injured person making a CTP claim as well as areas where there is scope for improvement and increased efficiency.</p>