



ACT
Government

CTP INSURANCE QUIZ RESULTS

VIA YOUR SAY

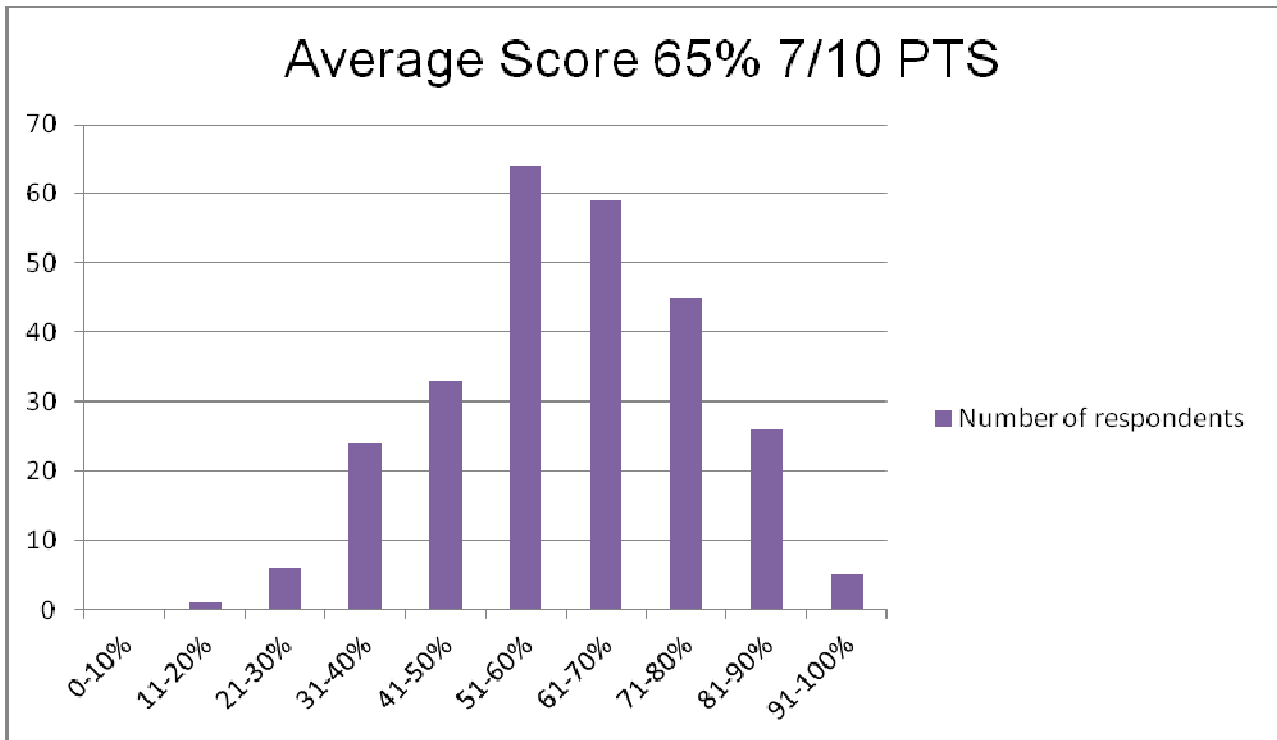
CMTEDD
CHIEF MINISTER, TREASURY AND
ECONOMIC DEVELOPMENT
DIRECTORATE

OCTOBER 2017

CTP QUIZ RESULTS

Question Ranking		
Questions (10)	Difficulty	Average Score
Q6 Of all the money paid out by CTP insurers for motor vehicle accidents for the past three years (2014-15 to 2016-17), the greatest proportion went to pain and suffering. The next highest proportion went to medical treatment and care expenses for injured persons.	1	33%
Q10 A two-car crash leaves both drivers with catastrophic brain injuries. One of the drivers was at fault and, therefore, not covered by CTP, so his care has to be funded through Medicare and by his family.	2	39%
Q5 Michael is injured in a car crash. He is eligible for an early payment of up to \$5,000 towards his medical expenses, even if it's unclear who is at fault for the crash.	3	41%
Q9 Sarah loses control of her car and swerves into a shop, causing thousands of dollars worth of property damage and injuring a pedestrian. Sarah's CTP policy automatically covers the pedestrian's medical bills and the shop owner's property damage.	4	65%
Q8 Jenny is badly injured in a crash caused by another driver who is distracted while trying to send a text message. But the other driver denies he is at fault. If Jenny wants to make a claim to cover her medical expenses and damage to her car, and to get compensation for pain and suffering, all she has to do is tell her CTP insurer she wants to claim.	5	67%
Q2 Rebecca has a 20-year-old hatchback and isn't worried about it being damaged or stolen, but she doesn't want to pay for damage to other cars or property if she causes a crash. All she needs is CTP insurance.	6	70%
Q7 Karen gets a lift to work in Robert's car. If Robert causes a crash, Karen's medical bills will be paid for by Robert's CTP insurance company.	7	72%
Q4 CTP insurance costs more in the ACT than in most other states and territories.	8	85%
Q3 John hits a kangaroo while driving on the Tuggeranong Parkway at night. He is driving at the speed limit and no other cars or property are damaged. He thinks his CTP insurance covers him for injuries he and his passengers suffer and covers damage to his car.	9	87%
Q1 In the ACT you can register your car without having CTP insurance.	10	96%

CTP QUIZ RESULTS



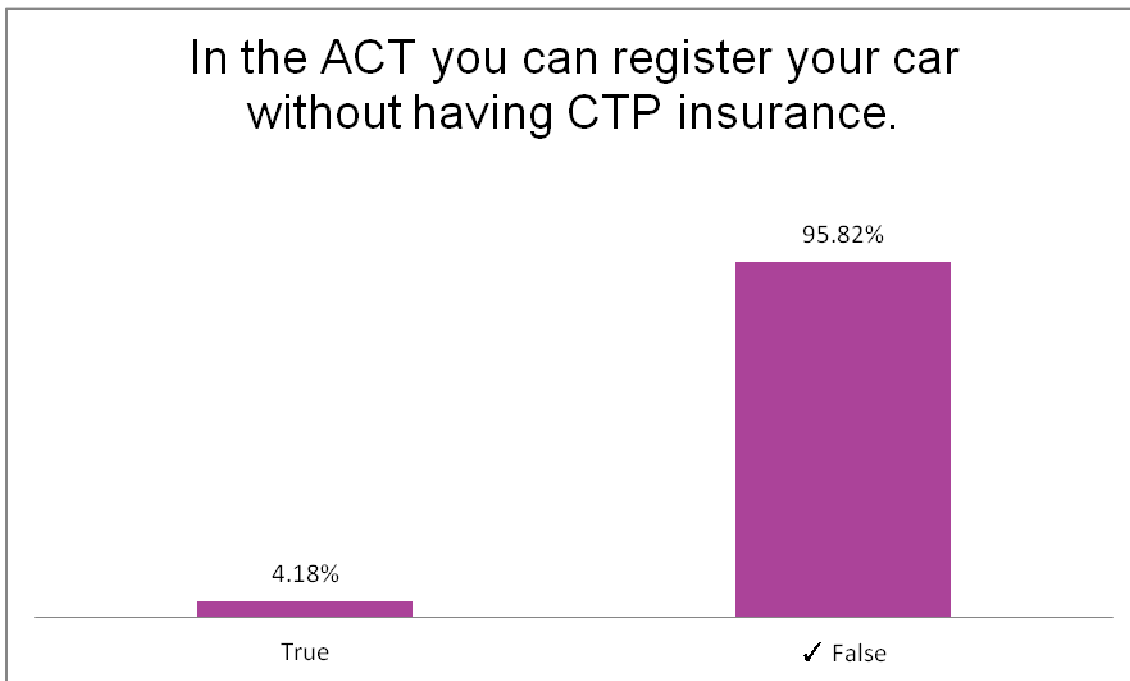
Score	Number of respondents
0-10%	0
11-20%	1
21-30%	6
31-40%	24
41-50%	33
51-60%	64
61-70%	59
71-80%	45
81-90%	26
91-100%	5

Statistics		
Lowest Score	Median	Highest Score
20%	70%	100%
Mean	65%	
Standard Deviation	16%	

CTP QUIZ RESULTS

In the ACT you can register your car without having CTP insurance.

In the ACT you can register your car without having CTP insurance.				
Answer Choices	Score	Responses		
True	0/1	4.18%	11	
✓ False	1/1	95.82%	252	
		Answered	263	
		Skipped	0	

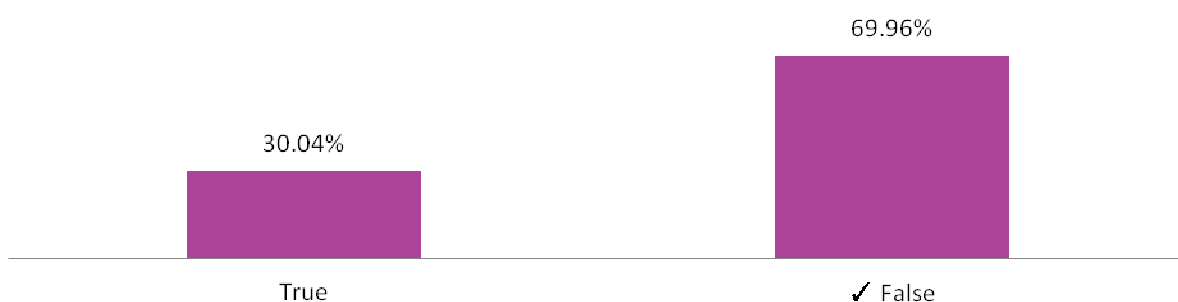


CTP QUIZ RESULTS

Rebecca has a 20-year-old hatchback and isn't worried about it being damaged or stolen, but she doesn't want to pay for damage to other cars or property if she causes a crash. All she needs is CTP insurance

Answer Choices	Score	Responses	
True	0/1	30.04%	79
✓ False	1/1	69.96%	184
		Answered	263
		Skipped	0

Rebecca has a 20-year-old hatchback and isn't worried about it being damaged or stolen, but she doesn't want to pay for damage to other cars or property if she causes a crash. All she needs is CTP insurance.

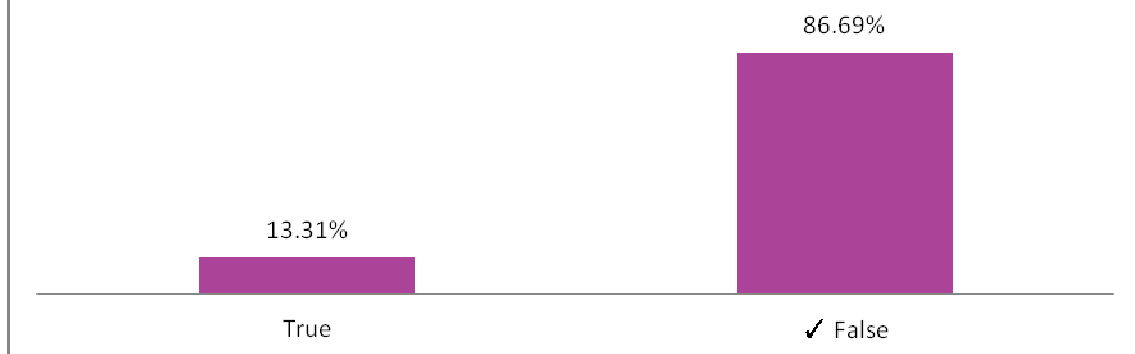


CTP QUIZ RESULTS

John hits a kangaroo while driving on the Tuggeranong Parkway at night. He is driving at the speed limit and no other cars or property are damaged. He thinks his CTP insurance covers him for injuries he and his passengers suffer and covers damage to his car.

Answer Choices	Score	Responses	
True	0/1	13.31%	35
✓ False	1/1	86.69%	228
		Answered	263
		Skipped	0

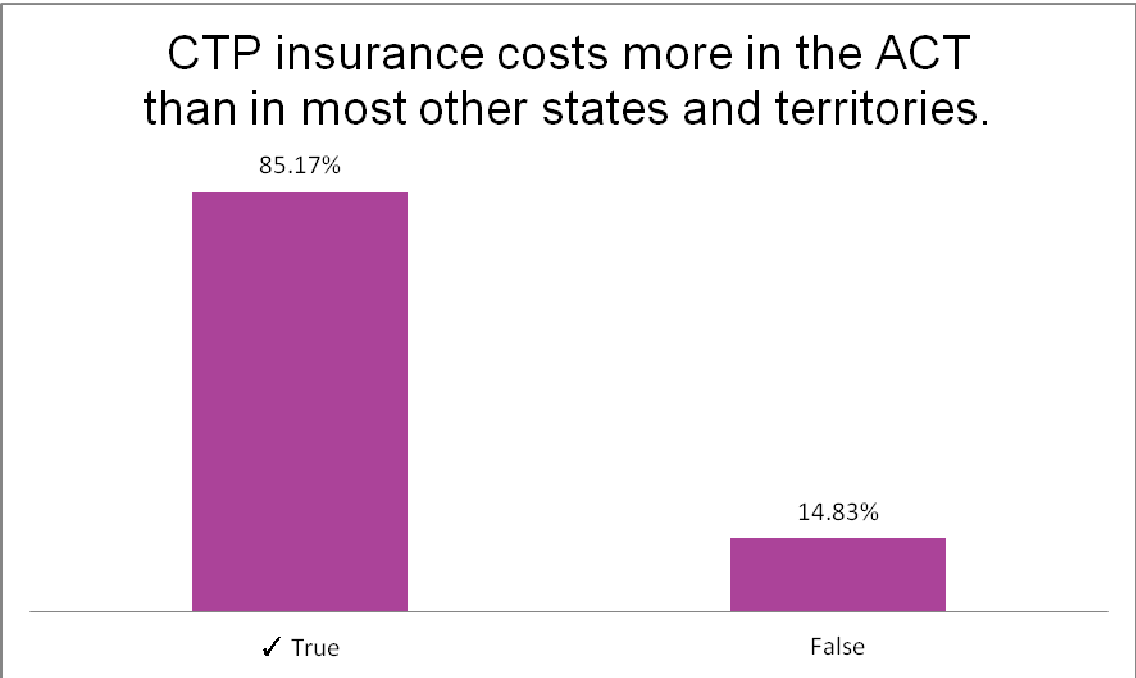
John hits a kangaroo while driving on the Tuggeranong Parkway at night. He is driving at the speed limit and no other cars or property are damaged. He thinks his CTP insurance covers him for...



CTP QUIZ RESULTS

CTP insurance costs more in the ACT than in most other states and territories.

Answer Choices	Score	Responses	
✓ True	1/1	85.17%	224
False	0/1	14.83%	39
		Answered	263
		Skipped	0

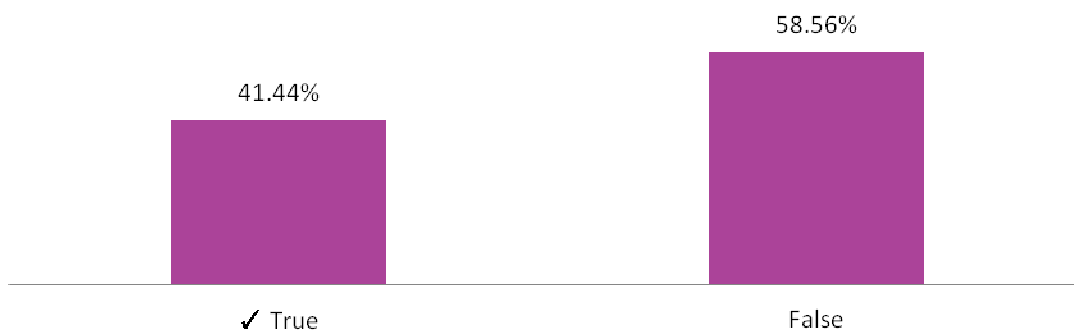


CTP QUIZ RESULTS

Michael is injured in a car crash. He is eligible for an early payment of up to \$5,000 towards his medical expenses, even if it's unclear who is at fault for the crash.

Answer Choices	Score	Responses	
✓ True	1/1	41.44%	109
False	0/1	58.56%	154
		Answered	263
		Skipped	0

Michael is injured in a car crash. He is eligible for an early payment of up to \$5,000 towards his medical expenses, even if it's unclear who is at fault for the crash.

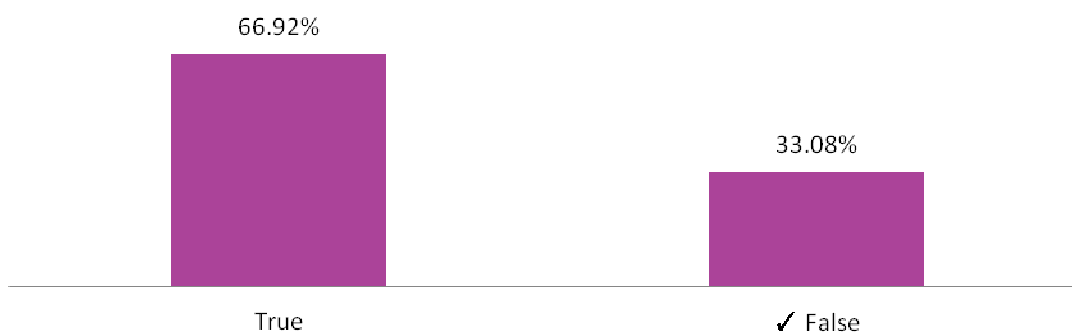


CTP QUIZ RESULTS

Of all the money paid out by CTP insurers for motor vehicle accidents for the past three years (2014-15 to 2016-17), the greatest proportion went to pain and suffering. The next highest proportion went to medical treatment and care expenses for injured persons.

Answer Choices	Score	Responses	
True	0/1	66.92%	176
✓ False	1/1	33.08%	87
		Answered	263
		Skipped	0

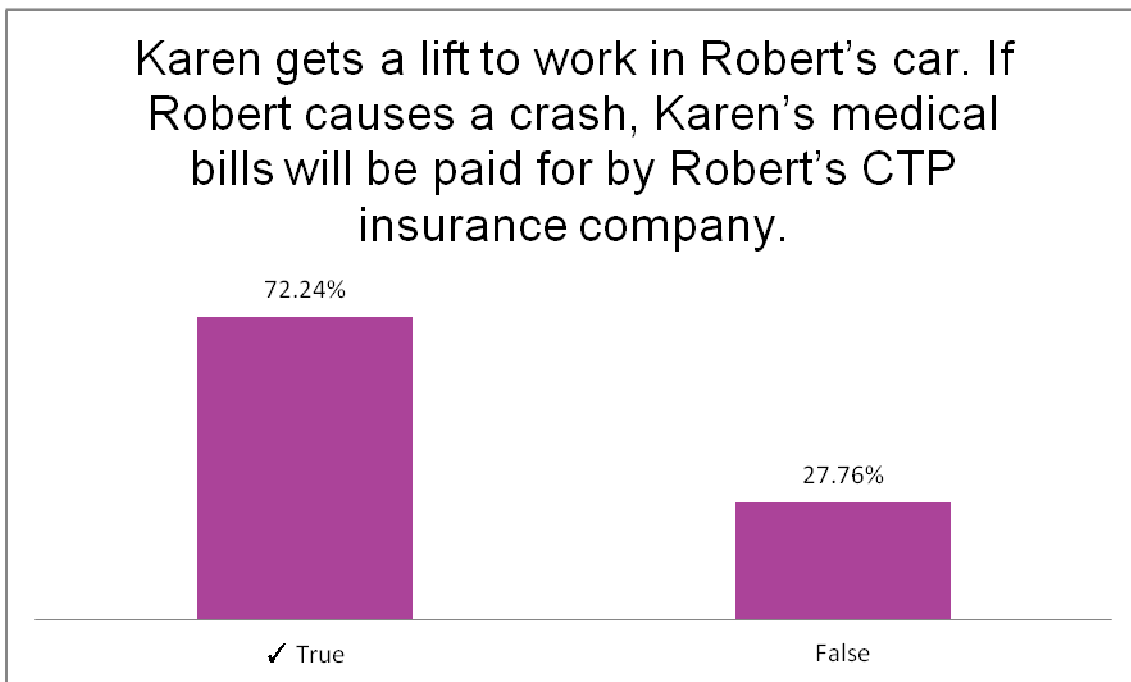
Of all the money paid out by CTP insurers for motor vehicle accidents for the past three years (2014-15 to 2016-17), the greatest proportion went to pain and suffering. The next highest...



CTP QUIZ RESULTS

Karen gets a lift to work in Robert's car. If Robert causes a crash, Karen's medical bills will be paid for by Robert's CTP insurance company.

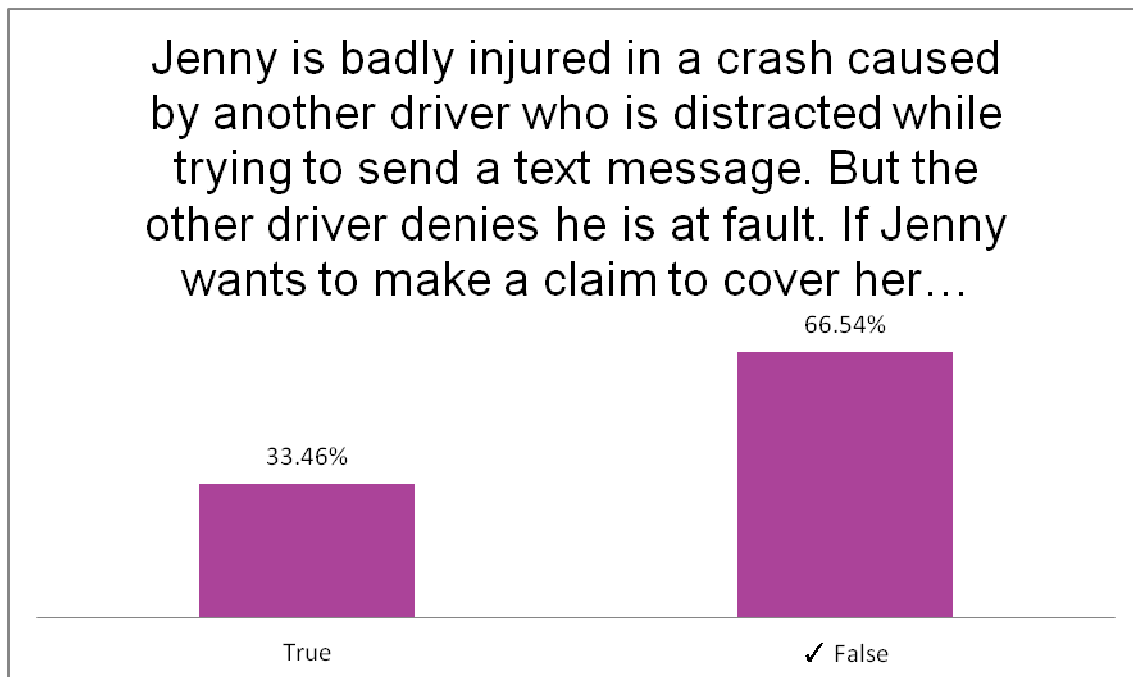
Answer Choices	Score	Responses	
✓ True	1/1	72.24%	190
False	0/1	27.76%	73
		Answered	263
		Skipped	0



CTP QUIZ RESULTS

Jenny is badly injured in a crash caused by another driver who is distracted while trying to send a text message. But the other driver denies he is at fault. If Jenny wants to make a claim to cover her medical expenses and damage to her car, and to get compensation for pain and suffering, all she has to do is tell her CTP insurer she wants to claim.

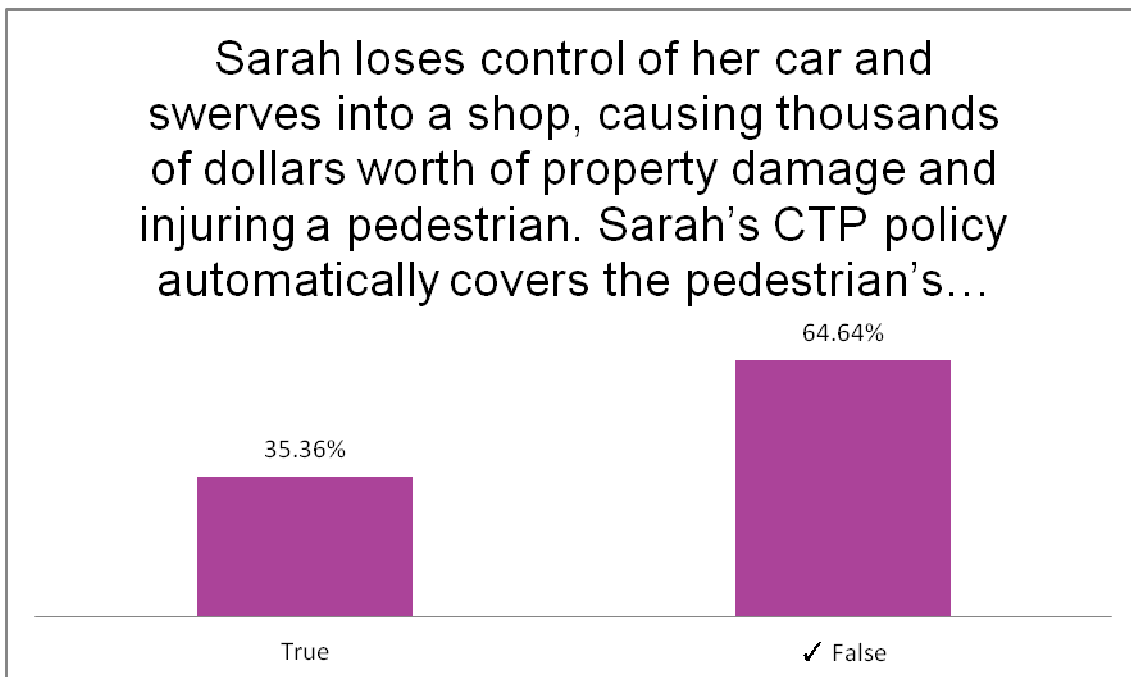
Answer Choices	Score	Responses	
True	0/1	33.46%	88
✓ False	1/1	66.54%	175
		Answered	263
		Skipped	0



CTP QUIZ RESULTS

Sarah loses control of her car and swerves into a shop, causing thousands of dollars worth of property damage and injuring a pedestrian. Sarah's CTP policy automatically covers the pedestrian's medical bills and the shop owner's property damage.

Answer Choices	Score	Responses	
True	0/1	35.36%	93
✓ False	1/1	64.64%	170
		Answered	263
		Skipped	0

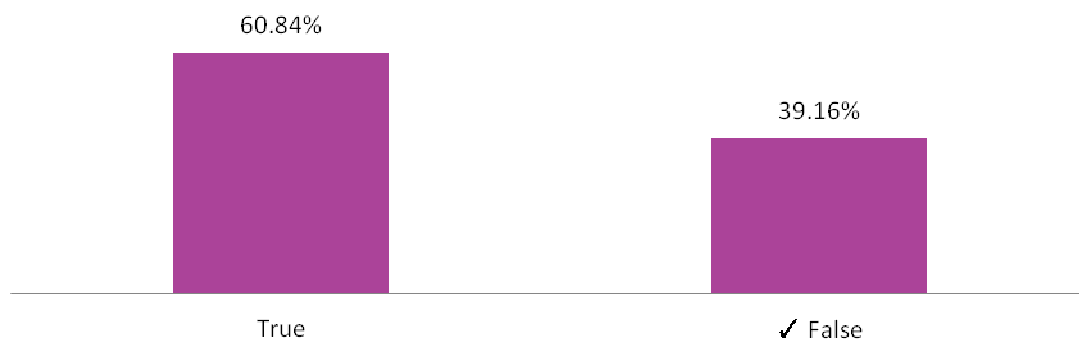


CTP QUIZ RESULTS

A two-car crash leaves both drivers with catastrophic brain injuries. One of the drivers was at fault and, therefore, not covered by CTP, so his care has to be funded through Medicare and by his family.

Answer Choices	Score	Responses	
True	0/1	60.84%	160
✓ False	1/1	39.16%	103
		Answered	263
		Skipped	0

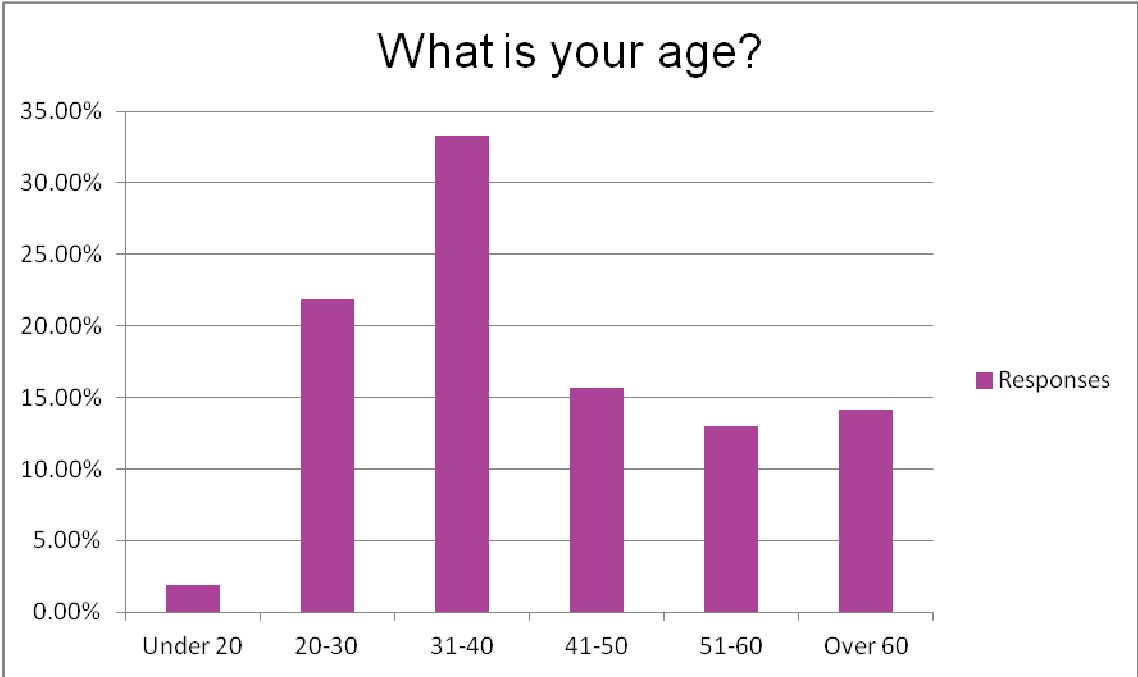
A two-car crash leaves both drivers with catastrophic brain injuries. One of the drivers was at fault and, therefore, not covered by CTP, so his care has to be funded through Medicare and by his...



CTP QUIZ RESULTS

What is your age?

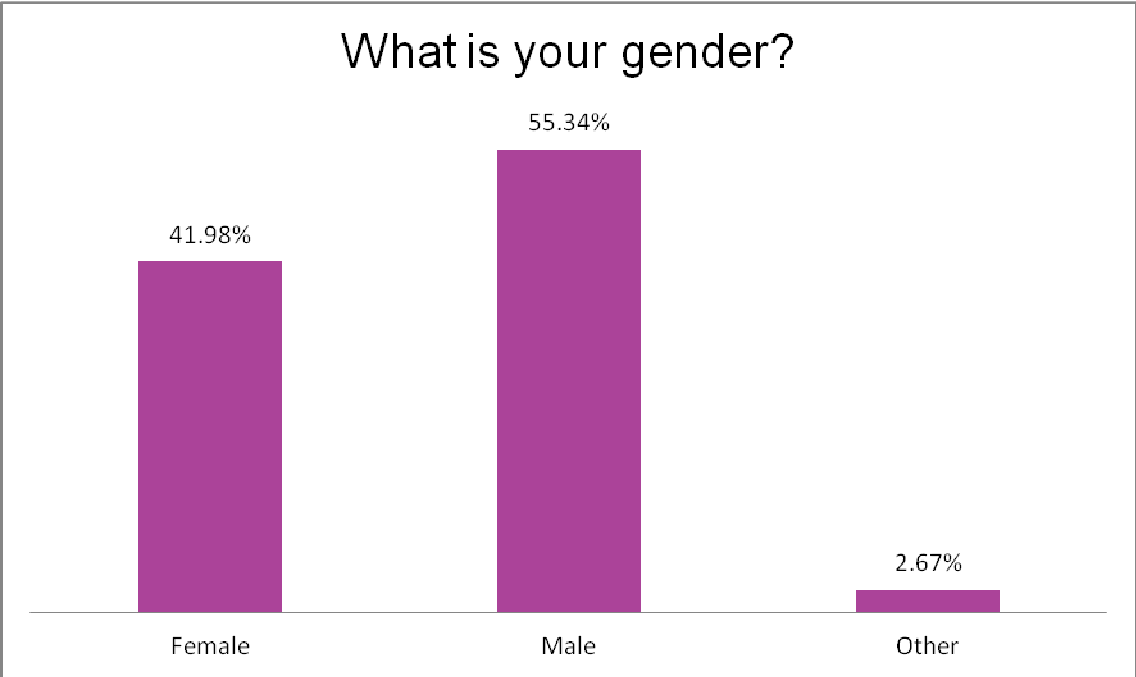
Answer Choices	Responses	
Under 20	1.92%	5
20-30	21.84%	57
31-40	33.33%	87
41-50	15.71%	41
51-60	13.03%	34
Over 60	14.18%	37
	Answered	261
	Skipped	2



CTP QUIZ RESULTS

What is your gender?

Answer Choices	Responses	
Female	41.98%	110
Male	55.34%	145
Other	2.67%	7
	Answered	262
	Skipped	1



Answers

1. In the ACT you can register your car without having CTP insurance. True or false?

False – It is compulsory to have CTP insurance to register a vehicle in Australia. In the ACT, CTP insurance is included when you register your vehicle. When you register your car, the registration fee is paid to the ACT Government, and the CTP fee is passed onto whichever insurance company you select.

2. Rebecca has a 20-year-old hatchback and isn't worried about it being damaged or stolen, but she doesn't want to pay for damage to other cars or property if she causes a crash. All she needs is CTP insurance? True or false?

False – CTP only covers injuries you cause to other people, including passengers. It does not cover damage to other cars and property, and does not cover damage to your car. If you only have CTP cover, you will have to pay for the damage you cause to other cars and your own car. The only way for Rebecca to be covered for property damage she causes is to contact an insurance company and buy third party property insurance or comprehensive car insurance.

3. John hits a kangaroo while driving on the Tuggeranong Parkway. He is driving at the speed limit and no other cars or property are damaged. His CTP insurance covers him for injuries he and his passengers suffer and covers damage to his car. True or false?

False – CTP only covers injuries you cause to other people and it only covers injury when a 'third party' (i.e. another person) is at fault for the accident. When there is no 'third party' – in what is known as a 'blameless accident' – there is nobody that can be found to be at fault. In John's case, nobody is at fault because he was driving legally and was not responsible for the kangaroo jumping in front of his car. As such, John and any other passengers in the car are not covered for any personal injuries sustained in the accident. In addition, the damage to John's car is not covered by his CTP insurance (but may be covered if he has other insurance).

4. CTP insurance costs more in the ACT than in most other states and territories. True or false?

True – Why? We have an at-fault system in the ACT, which means you need to *prove* another person is at fault in order to receive compensation. If nobody involved in a crash admits they are at fault, the injured person will need to bring a court proceeding against the other driver to rule that they are at fault. This means insurers need to include legal costs as well as medical expenses when deciding how much to charge for CTP.

Also, other jurisdictions only allow payouts for pain and suffering to go to persons who have severe injuries, which keeps costs down. The ACT is the only jurisdiction that does not have this limitation.

Most other jurisdictions also place maximum limits on payouts such as for loss of income and for pain and suffering, which also helps make premiums cheaper. Again, this is not the case in the ACT.

5. Michael is injured in a car crash. He is eligible for an early payment of up to \$5,000 towards his medical expenses, even if it's unclear who is at fault for the crash? True or false?

CTP QUIZ RESULTS

True – Under the ACT’s CTP scheme, in most circumstances, the injured driver will be paid up to an initial \$5,000 of their medical expenses incurred within six months of the accident, regardless of who is at fault.

To be eligible for this payment, an injured person must give their CTP insurer a Motor Accident Notification Form (MANF), which can be found at www.act.gov.au/ctp, and a police report within 30 working days of the crash.

- 6. Of all the money paid out by CTP insurers for motor vehicle accidents in 2014-15, the greatest proportion went to pain and suffering. The next highest proportion went to medical expenses for injured persons? True or false?**

False – Legal expenses made up the second largest proportion of the costs paid out by insurers in 2014-15. Because the ACT has an at-fault system, an injured person will need to bring a court proceeding against the other driver to rule that they were at fault, which often leads to long and expensive legal cases.

- 7. Karen gets a lift to work in Robert’s car. If Robert causes a crash, Karen’s medical bills will be paid for by Robert’s CTP insurance company? True or false?**

True – Robert’s CTP policy covers the injuries he causes to passengers in both cars. But Robert himself is not covered because he is at fault. Unless Robert buys comprehensive insurance or third party property insurance, he also has to pay for the damage to both cars out of his own pocket, because property damage is not covered by CTP insurance.

- 8. Jenny is badly injured in a crash caused by another driver who is distracted while trying to send a text message. But the other driver denies he is at fault. If Jenny wants to make a claim to cover her medical expenses and damage to her car, and to get compensation for pain and suffering, all she has to do is tell her CTP insurer she wants to claim? True or false?**

False – Because the ACT has an at-fault CTP system, Jenny has to prove that the other driver is at fault by bringing a court proceeding against them. In contrast, Victoria has a ‘no-fault’ system, meaning Jenny and the other driver are both automatically covered for injury and property damage, regardless of who is at fault.

- 9. Sarah loses control of her car and swerves into a shop, causing thousands of dollars worth of property damage and injuring a pedestrian. Sarah’s CTP policy automatically covers the pedestrian’s medical bills and the shop owner’s property damage? True or false?**

CTP QUIZ RESULTS

False – If Sarah says she was not negligent, the pedestrian and shop owner will have to get a court to rule that Sarah was at fault. Sarah’s CTP insurance only covers injury to other people, so she will have to repair the shop at her own expense.

10. A two-car crash leaves both drivers with catastrophic brain injuries. One of the drivers was at fault and, therefore, not covered by CTP, so his care has to be funded through Medicare and by his family? True or false?

False – Both drivers can access the Lifetime Care and Support Scheme, which was introduced by the ACT Government in 2014. This scheme covers the most catastrophic motor vehicle injuries irrespective of fault. Under the Scheme, the ACT Government funds treatment and care for accepted participants for their lifetime.



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