



ACT
Government

CTP INSURANCE SURVEY RESULTS

VIA YOUR SAY

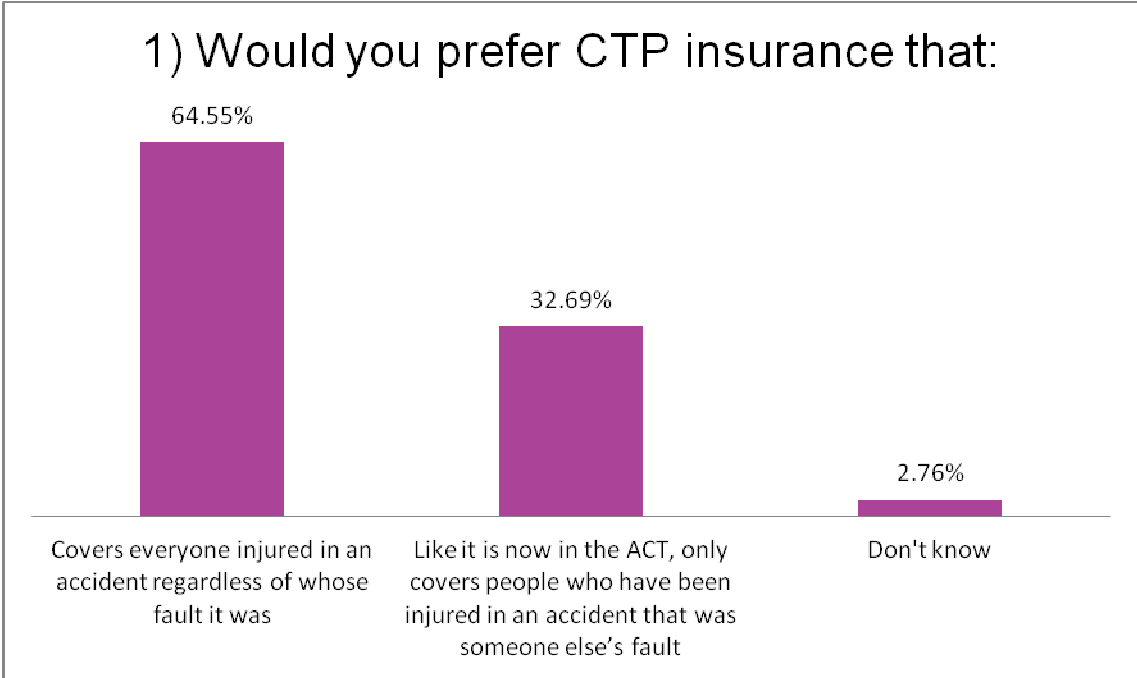
CMTEDD
CHIEF MINISTER, TREASURY AND ECONOMIC
DEVELOPMENTDIRECTORATE

OCTOBER 2017

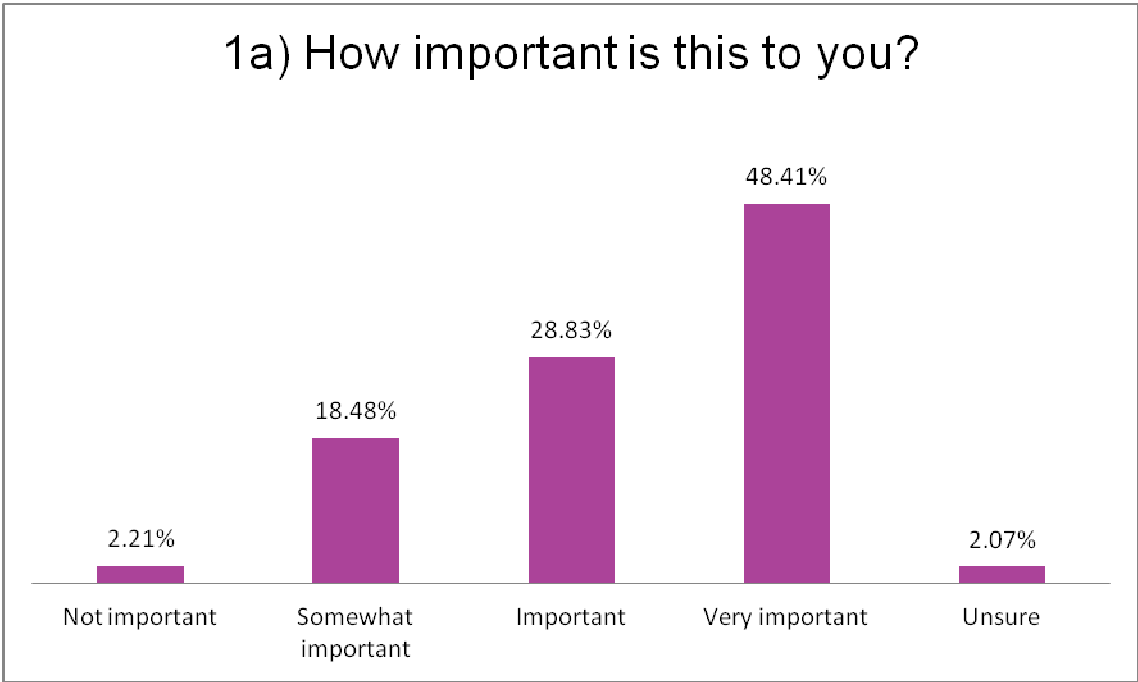
CTP INSURANCE SURVEY RESULTS

1) Would you prefer CTP insurance that:

| Answer Choices | Responses | |
|--|-----------------|------------|
| Covers everyone injured in an accident regardless of whose fault it was | 64.55% | 468 |
| Like it is now in the ACT, only covers people who have been injured in an accident that was someone else's fault | 32.69% | 237 |
| Don't know | 2.76% | 20 |
| | Answered | 725 |
| | Skipped | 0 |



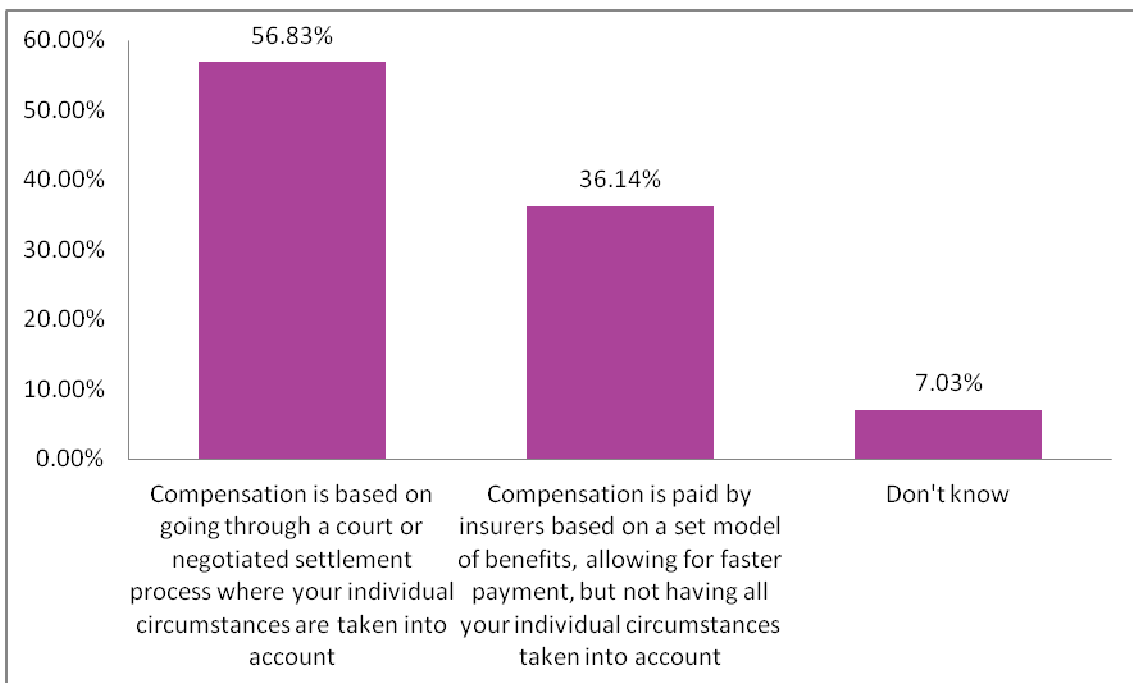
| 1a) How important is this to you? | | |
|-----------------------------------|-----------------|------------|
| Answer Choices | Responses | |
| Not important | 2.21% | 16 |
| Somewhat important | 18.48% | 134 |
| Important | 28.83% | 209 |
| Very important | 48.41% | 351 |
| Unsure | 2.07% | 15 |
| | Answered | 725 |
| | Skipped | 0 |



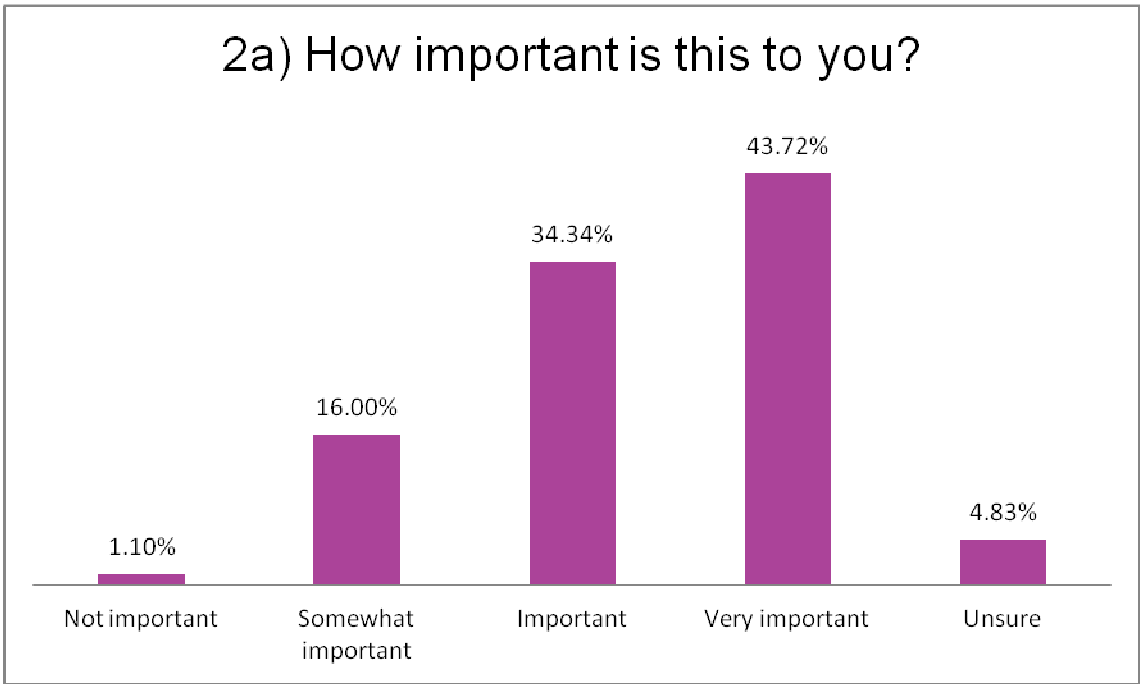
CTP INSURANCE SURVEY RESULTS

2) If you are injured through someone else’s fault, would you prefer a CTP insurance process where:

| Answer Choices | Responses | |
|---|-----------------|------------|
| Compensation is based on going through a court or negotiated settlement process where your individual circumstances are taken into account | 56.83% | 412 |
| Compensation is paid by insurers based on a set model of benefits, allowing for faster payment, but not having all your individual circumstances taken into account | 36.14% | 262 |
| Don't know | 7.03% | 51 |
| | Answered | 725 |
| | Skipped | 0 |

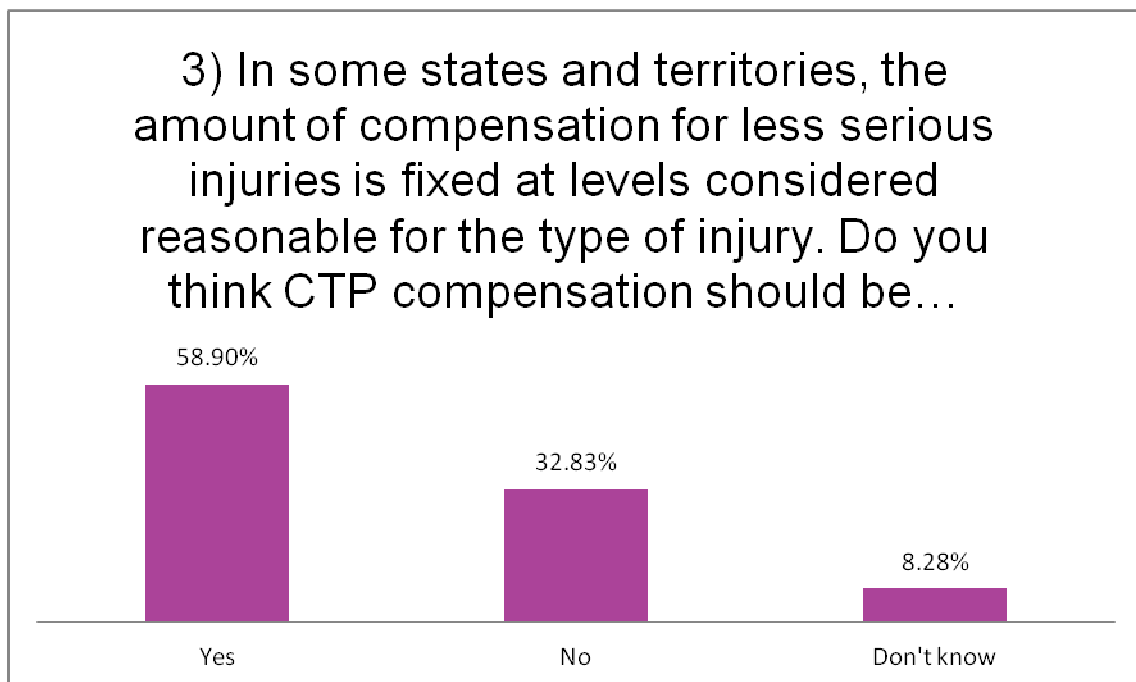


| 2a) How important is this to you? | | |
|-----------------------------------|-----------------|------------|
| Answer Choices | Responses | |
| Not important | 1.10% | 8 |
| Somewhat important | 16.00% | 116 |
| Important | 34.34% | 249 |
| Very important | 43.72% | 317 |
| Unsure | 4.83% | 35 |
| | Answered | 725 |
| | | |
| | Skipped | 0 |

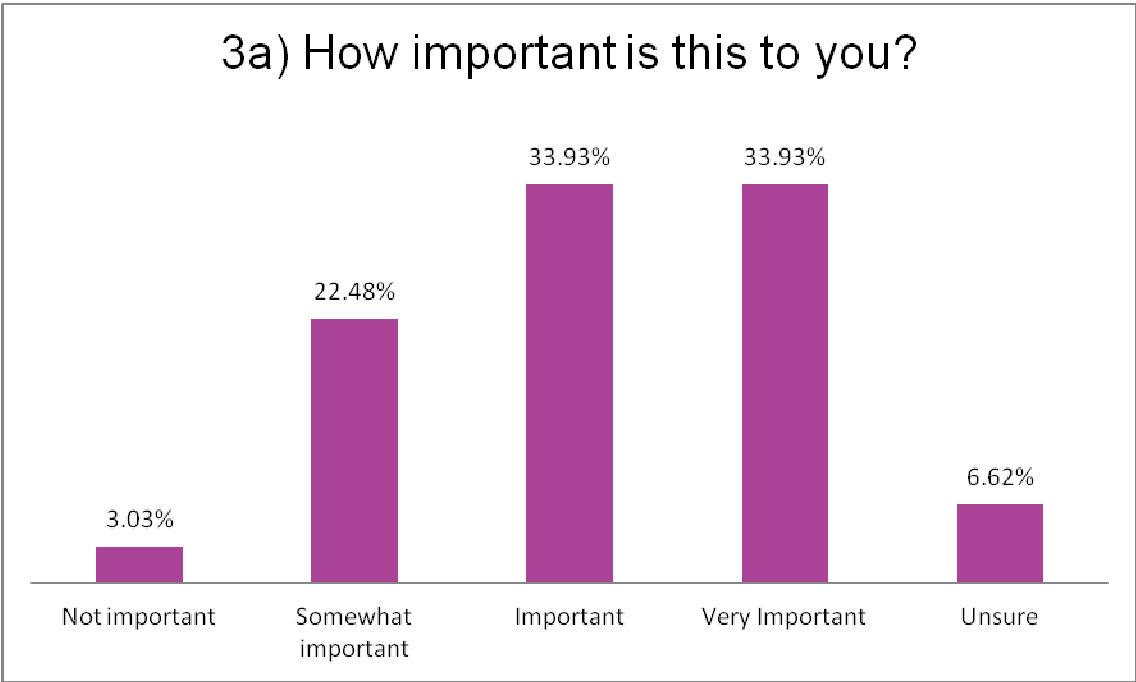


3) In some states and territories, the amount of compensation for less serious injuries is fixed at levels considered reasonable for the type of injury. Do you think CTP compensation should be fixed in some way for people with less serious injuries?

| Answer Choices | Responses | |
|----------------|-----------------|------------|
| Yes | 58.90% | 427 |
| No | 32.83% | 238 |
| Don't know | 8.28% | 60 |
| | Answered | 725 |
| | Skipped | 0 |

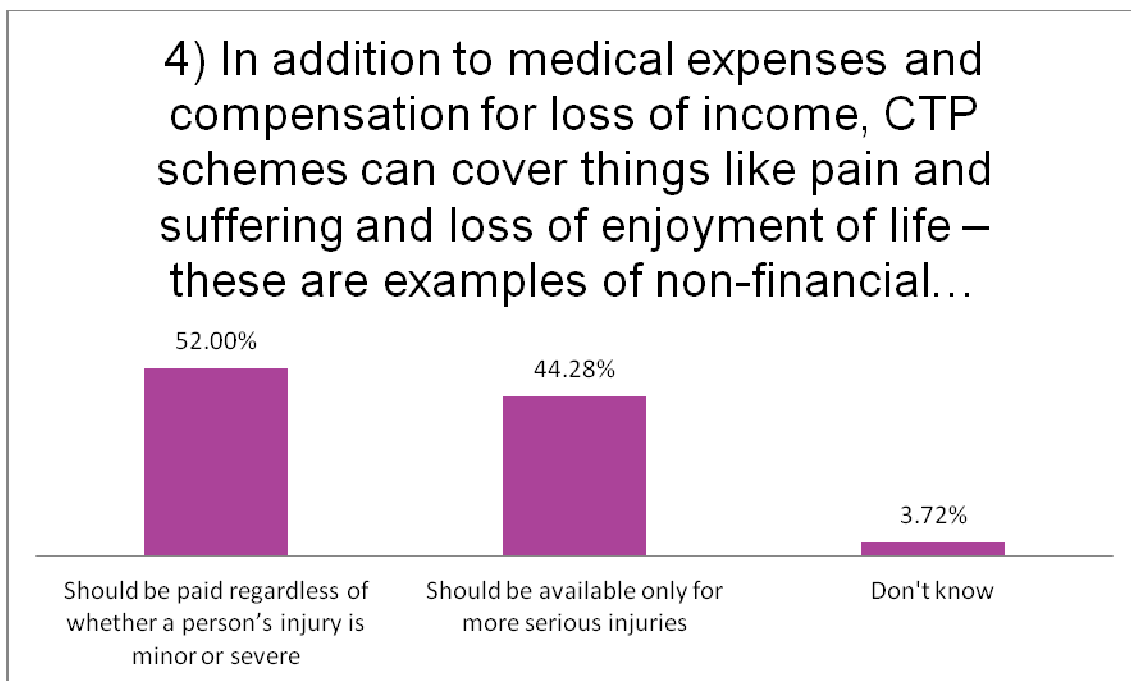


| 3a) How important is this to you? | | |
|-----------------------------------|-----------------|------------|
| Answer Choices | Responses | |
| Not important | 3.03% | 22 |
| Somewhat important | 22.48% | 163 |
| Important | 33.93% | 246 |
| Very Important | 33.93% | 246 |
| Unsure | 6.62% | 48 |
| | Answered | 725 |
| | Skipped | 0 |

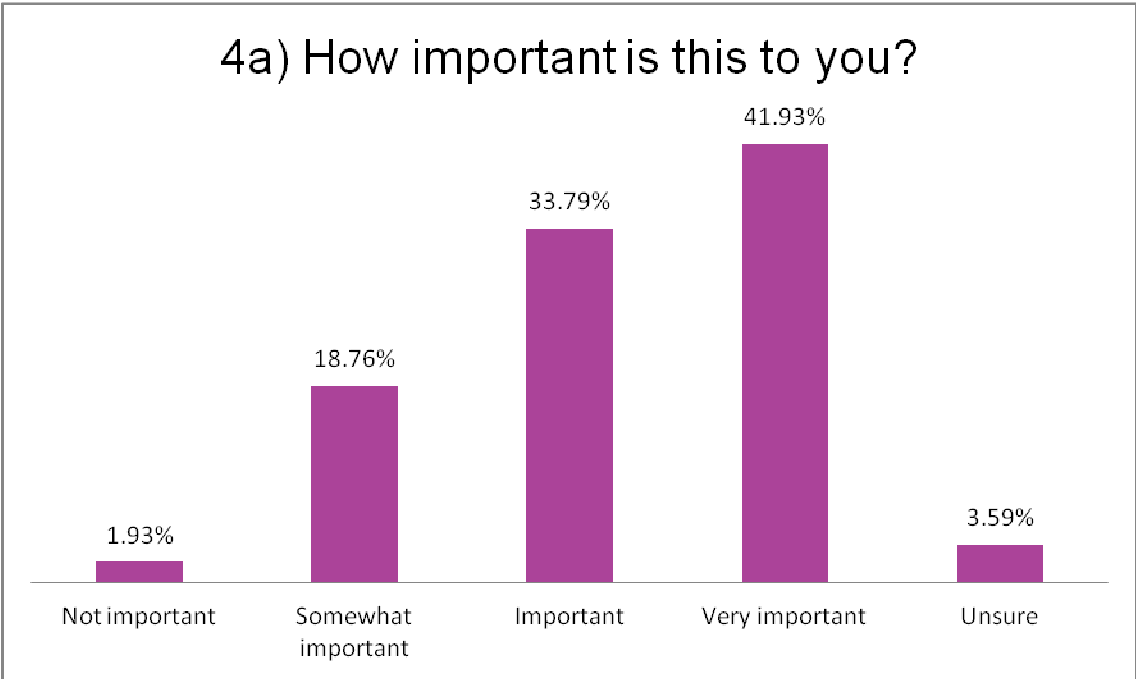


4) In addition to medical expenses and compensation for loss of income, CTP schemes can cover things like pain and suffering and loss of enjoyment of life – these are examples of non-financial loss. With that in mind, do you think compensation for non-financial loss:

| Answer Choices | Responses | |
|---|-----------------|------------|
| Should be paid regardless of whether a person’s injury is minor or severe | 52.00% | 377 |
| Should be available only for more serious injuries | 44.28% | 321 |
| Don't know | 3.72% | 27 |
| | Answered | 725 |
| | Skipped | 0 |

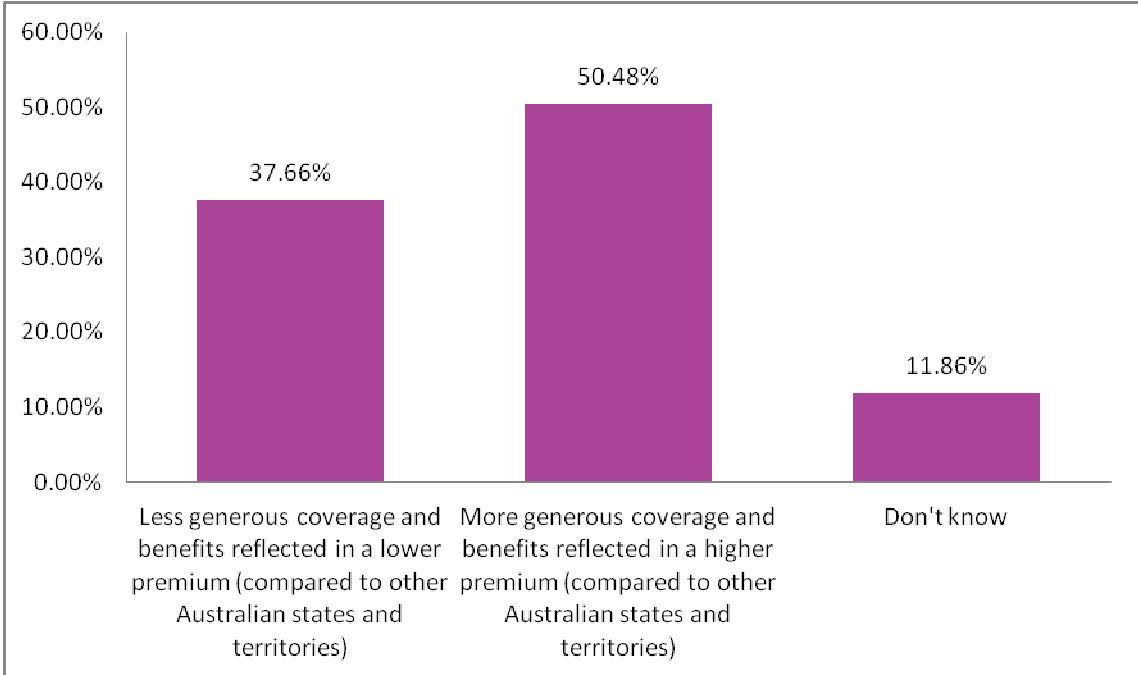


| 4a) How important is this to you? | | |
|-----------------------------------|-----------------|------------|
| Answer Choices | Responses | |
| Not important | 1.93% | 14 |
| Somewhat important | 18.76% | 136 |
| Important | 33.79% | 245 |
| Very important | 41.93% | 304 |
| Unsure | 3.59% | 26 |
| | Answered | 725 |
| | Skipped | 0 |

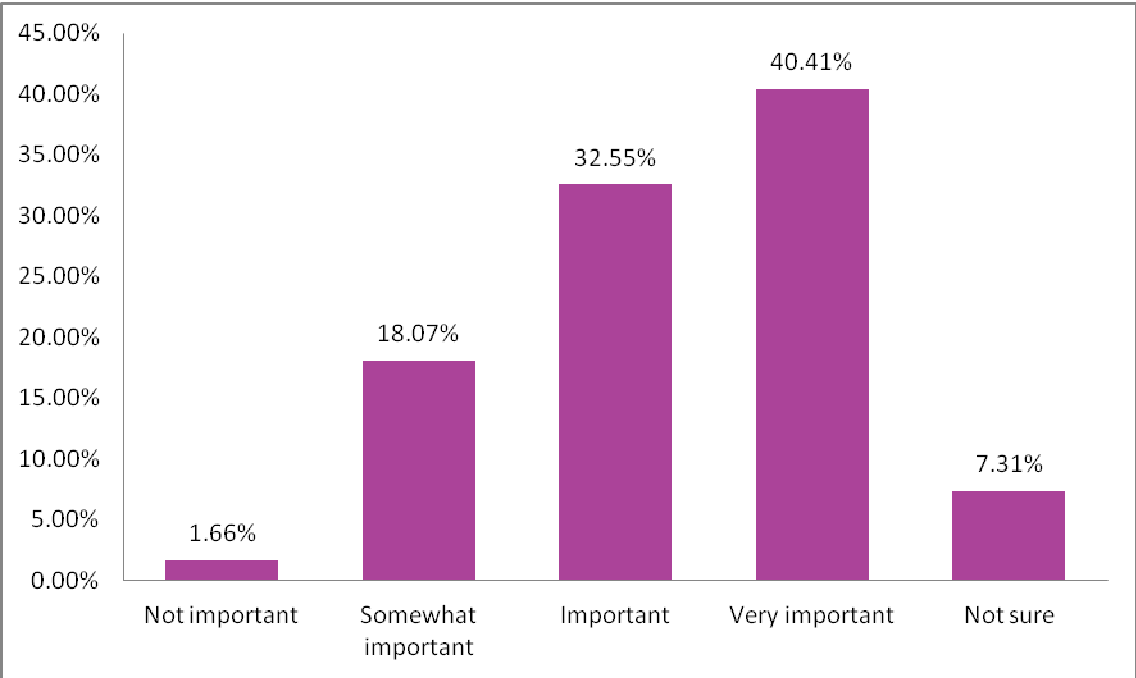


5) This question is about the cost of premiums. The ACT’s average passenger class CTP premium is the second highest in Australia. This is largely because of the benefits structure, and court-based model of resolving claims. One way to manage the cost of CTP premiums for everybody would be to make payouts less generous. We would like to understand how you feel about this tradeoff. Which of these would you prefer?

| Answer Choices | Responses | |
|---|-----------------|------------|
| Less generous coverage and benefits reflected in a lower premium (compared to other Australian states and territories) | 37.66% | 273 |
| More generous coverage and benefits reflected in a higher premium (compared to other Australian states and territories) | 50.48% | 366 |
| Don't know | 11.86% | 86 |
| | Answered | 725 |
| | Skipped | 0 |



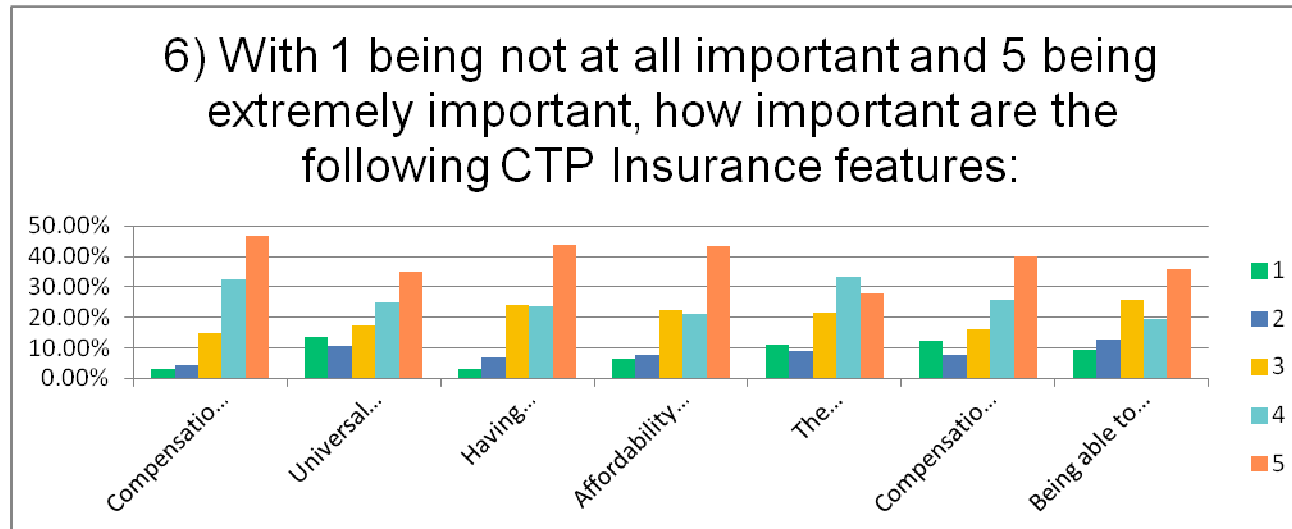
| 5a) How important is this to you? | | |
|-----------------------------------|-----------------|------------|
| Answer Choices | Responses | |
| Not important | 1.66% | 12 |
| Somewhat important | 18.07% | 131 |
| Important | 32.55% | 236 |
| Very important | 40.41% | 293 |
| Not sure | 7.31% | 53 |
| | Answered | 725 |
| | Skipped | 0 |



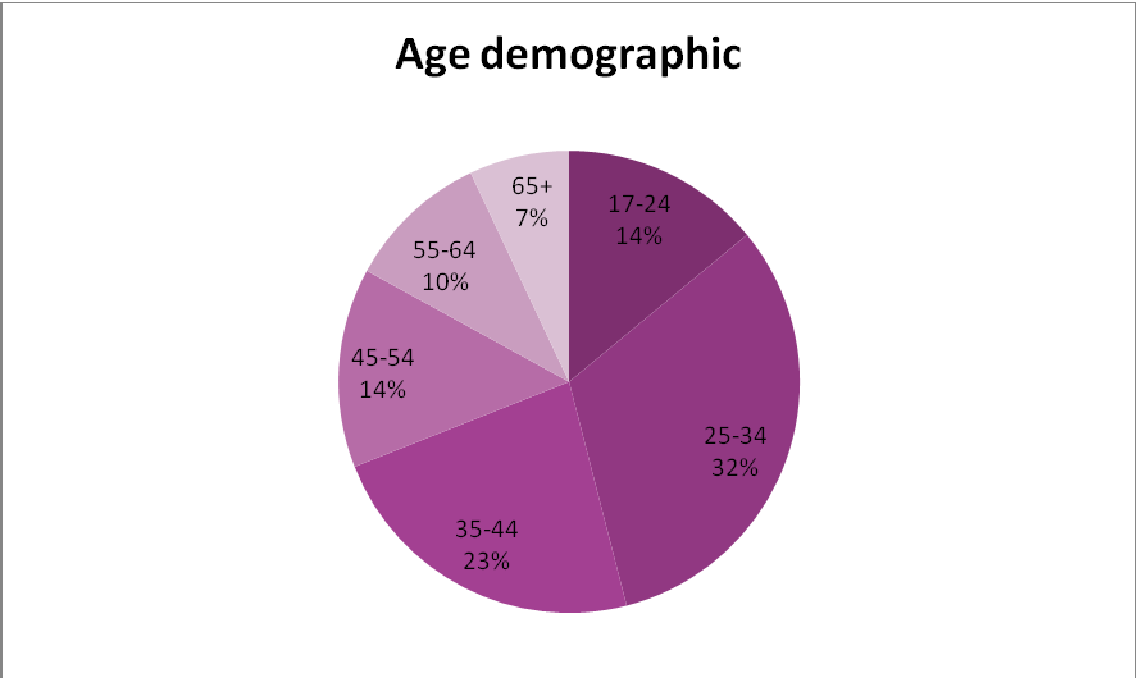
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6) With 1 being not at all important and 5 being extremely important, how important are the following CTP Insurance features:

| | 1 | 2 | 3 | 4 | 5 | Total | | | | | |
|---|--------|----|--------|----|--------|-------|--------|-----|--------|-----|-----|
| Compensation being paid quickly to injured people | 2.90% | 21 | 4.14% | 30 | 15.03% | 109 | 32.55% | 236 | 46.90% | 340 | 725 |
| Universal coverage where everyone injured has access to some compensation | 13.38% | 97 | 10.76% | 78 | 17.24% | 125 | 24.83% | 180 | 35.17% | 255 | 725 |
| Having individual circumstances taken into account when making a claim | 2.90% | 21 | 6.90% | 50 | 24.14% | 175 | 23.72% | 172 | 43.72% | 317 | 725 |
| Affordability of premiums | 6.62% | 48 | 7.86% | 57 | 22.21% | 161 | 20.97% | 152 | 43.59% | 316 | 725 |
| The compensation payout being largely the same for people with the same injury severity | 10.90% | 79 | 8.83% | 64 | 21.38% | 155 | 33.24% | 241 | 27.72% | 201 | 725 |
| Compensation being available when nobody is at fault | 12.41% | 90 | 7.72% | 56 | 16.00% | 116 | 25.66% | 186 | 40.14% | 291 | 725 |
| Being able to go to court to have your case heard | 9.38% | 68 | 12.55% | 91 | 25.93% | 188 | 19.45% | 141 | 35.86% | 260 | 725 |

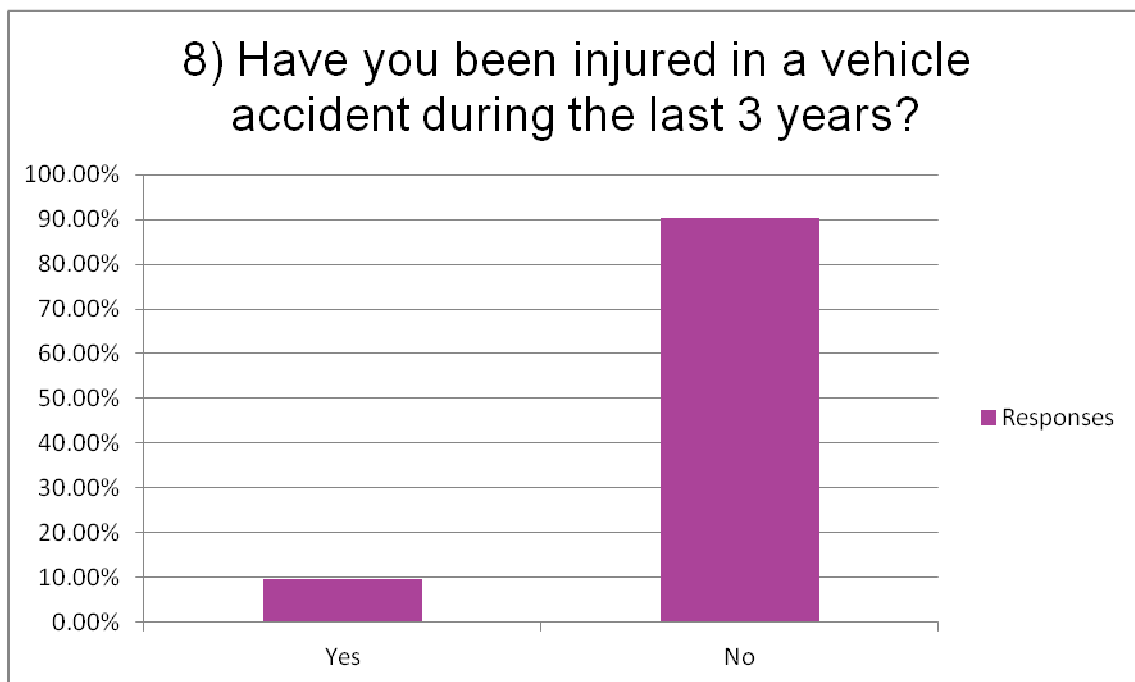


| 7) Which year were you born? | |
|------------------------------|-----|
| Answered | 718 |
| Skipped | 7 |

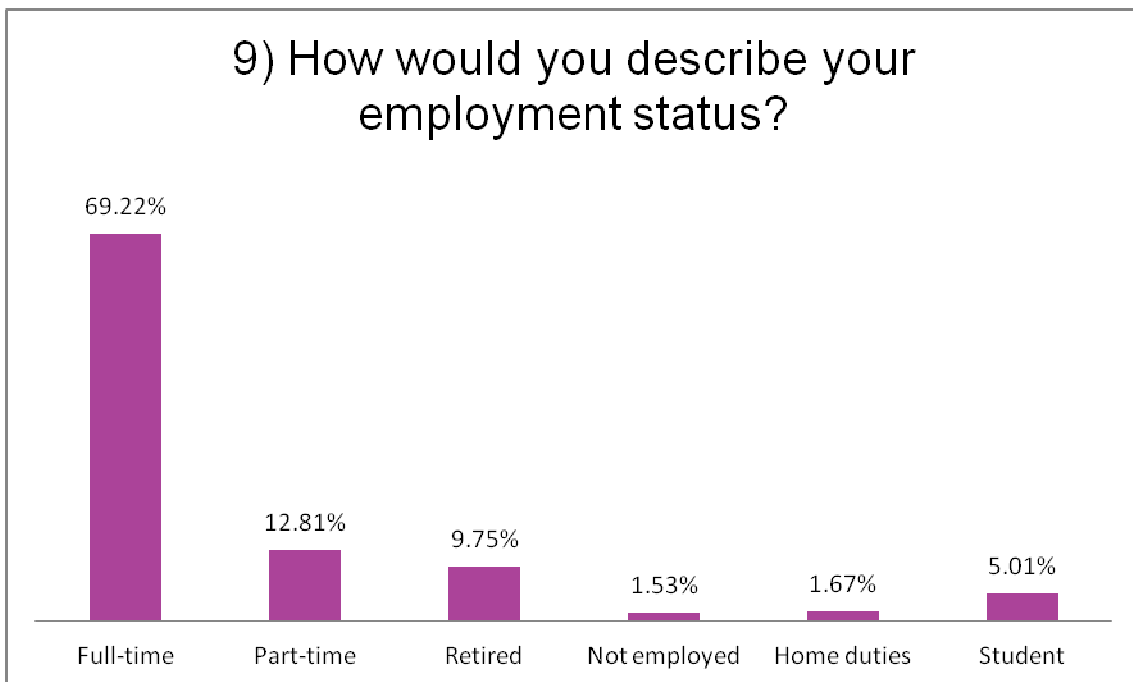


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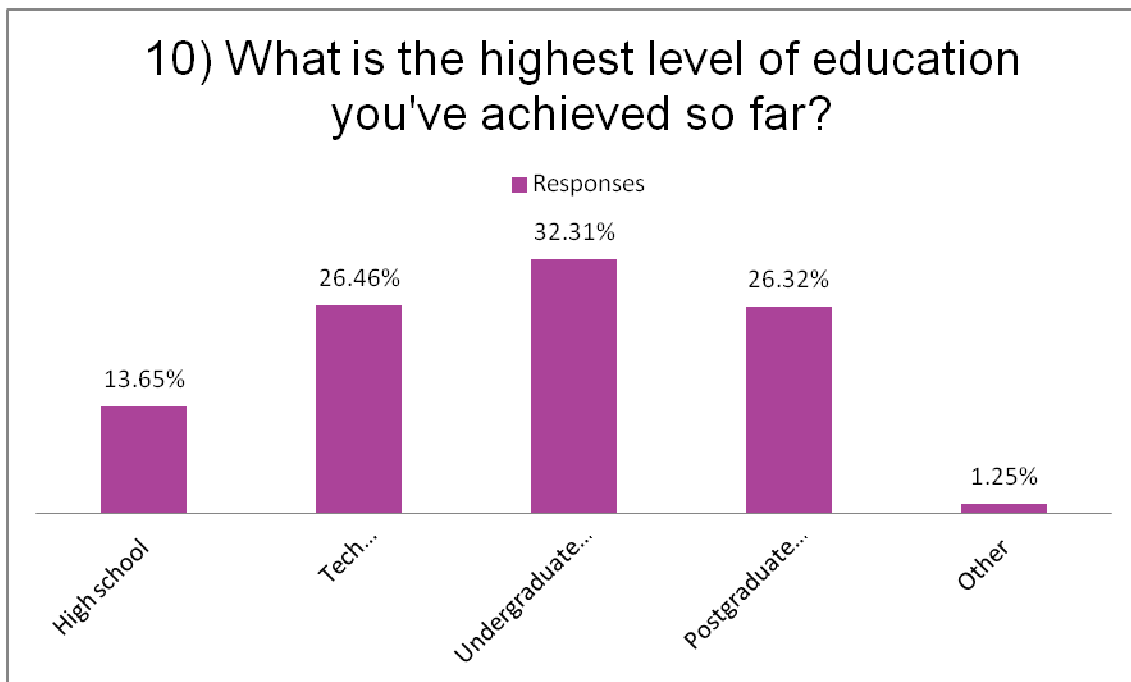
| 8) Have you been injured in a vehicle accident during the last 3 years? | | |
|--|-----------------|------------|
| Answer Choices | Responses | |
| Yes | 9.61% | 69 |
| No | 90.39% | 649 |
| | Answered | 718 |
| | Skipped | 7 |



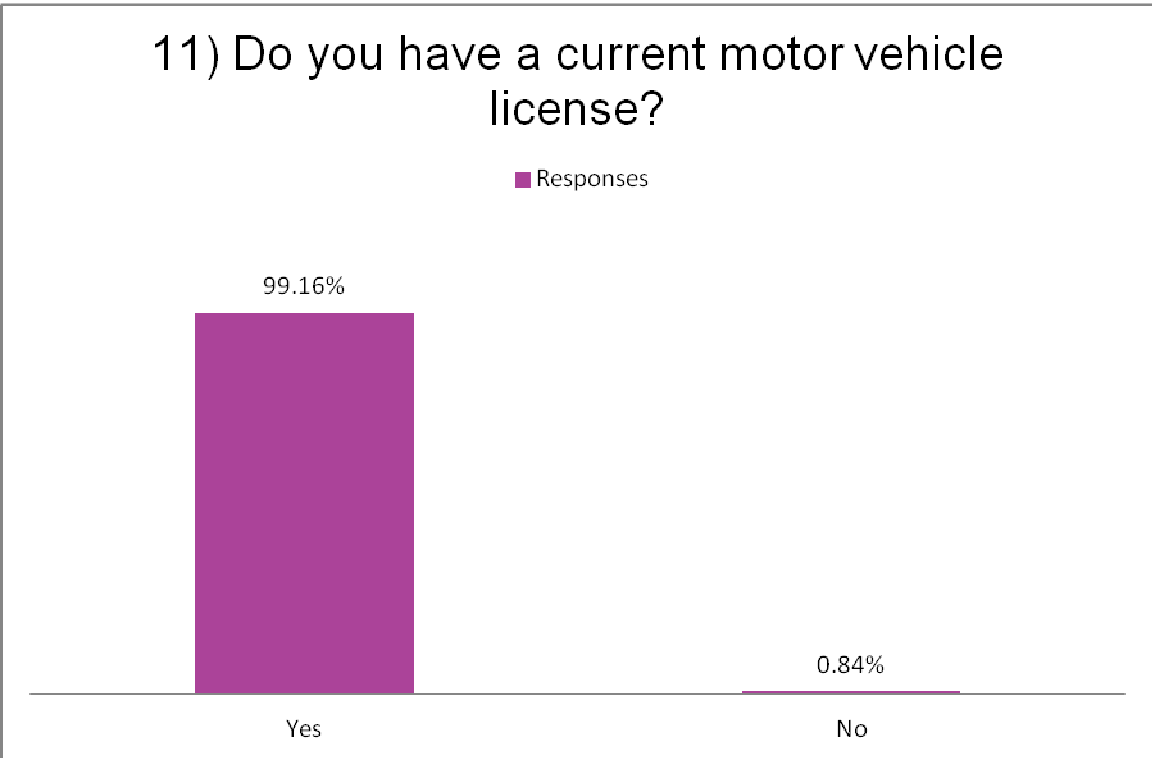
| 9) How would you describe your employment status? | | |
|---|-----------------|------------|
| Answer Choices | Responses | |
| Full-time | 69.22% | 497 |
| Part-time | 12.81% | 92 |
| Retired | 9.75% | 70 |
| Not employed | 1.53% | 11 |
| Home duties | 1.67% | 12 |
| Student | 5.01% | 36 |
| | Answered | 718 |
| | Skipped | 7 |



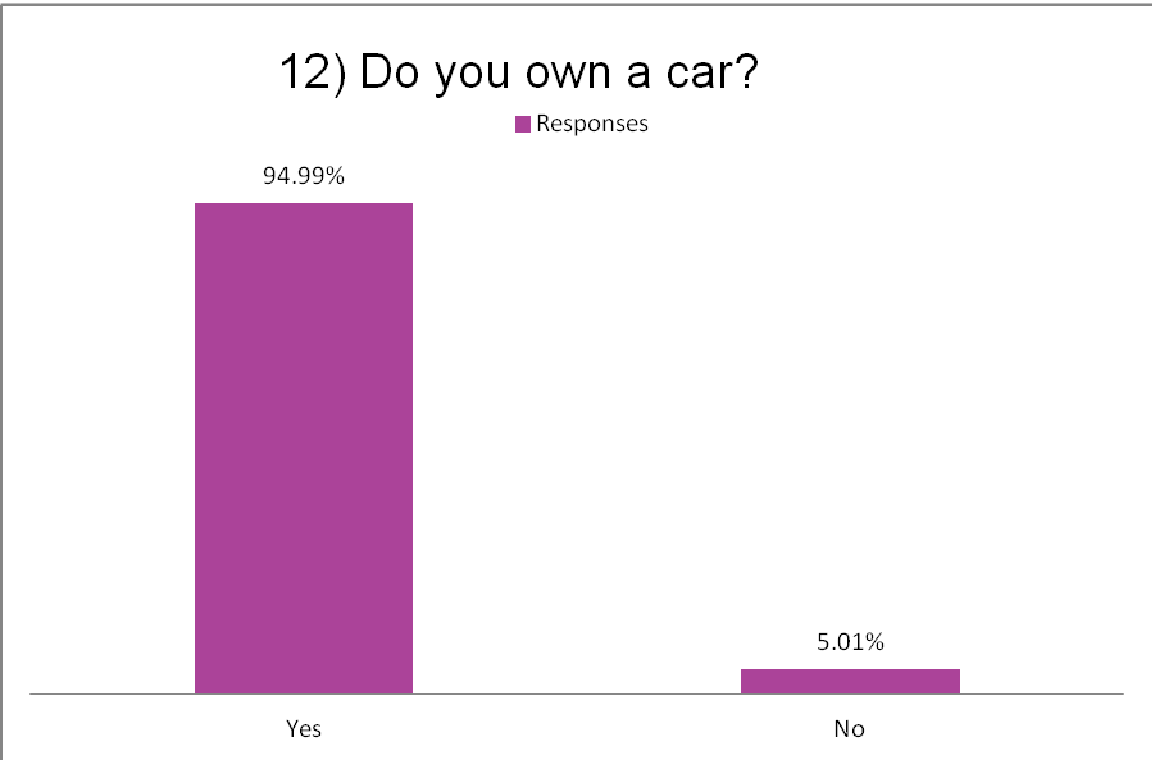
| 10) What is the highest level of education you've achieved so far? | | |
|--|-----------------|------------|
| Answer Choices | Responses | |
| High school | 13.65% | 98 |
| Tech college/CIT/Certificate level course | 26.46% | 190 |
| Undergraduate university degree | 32.31% | 232 |
| Postgraduate university degree | 26.32% | 189 |
| Other | 1.25% | 9 |
| | Answered | 718 |
| | Skipped | 7 |



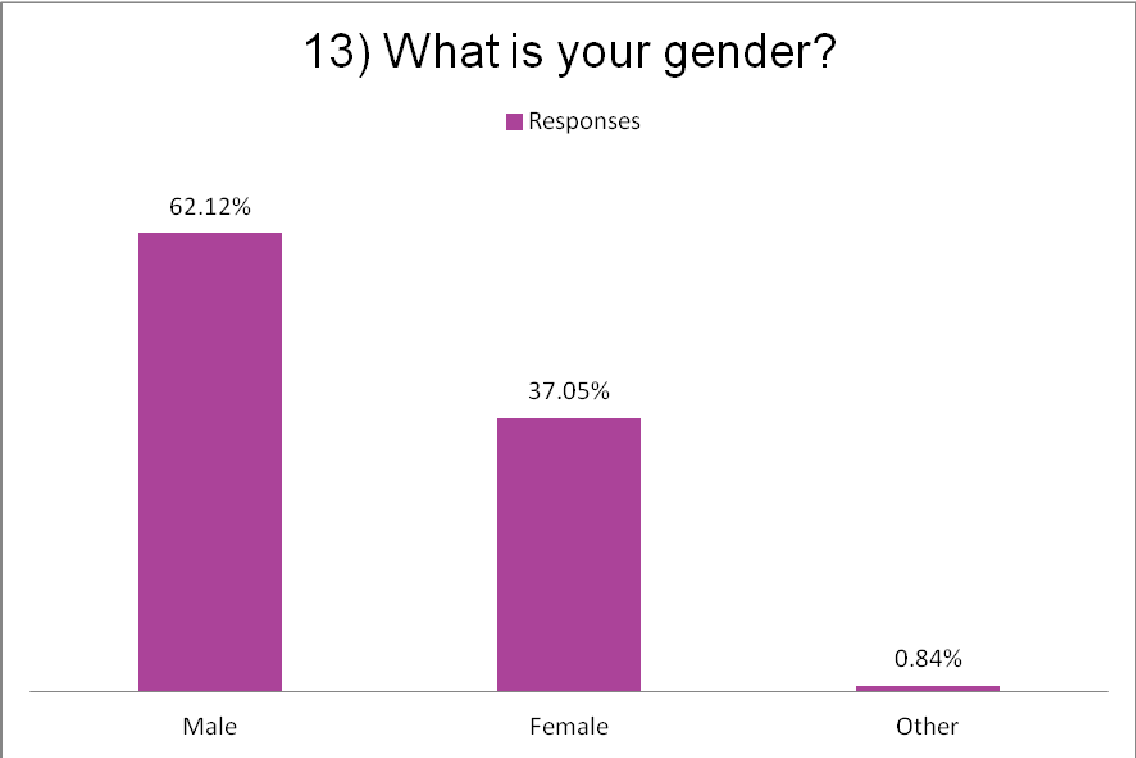
| 11) Do you have a current motor vehicle license? | | | |
|--|-----------------|------------|--|
| Answer Choices | Responses | | |
| Yes | 99.16% | 712 | |
| No | 0.84% | 6 | |
| | Answered | 718 | |
| | Skipped | 7 | |



| 12) Do you own a car? | | |
|-----------------------|-----------------|------------|
| Answer Choices | Responses | |
| Yes | 94.99% | 682 |
| No | 5.01% | 36 |
| | Answered | 718 |
| | Skipped | 7 |



| 13) What is your gender? | | |
|--------------------------|-----------------|------------|
| Answer Choices | Responses | |
| Male | 62.12% | 446 |
| Female | 37.05% | 266 |
| Other | 0.84% | 6 |
| | Answered | 718 |
| | Skipped | 7 |





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