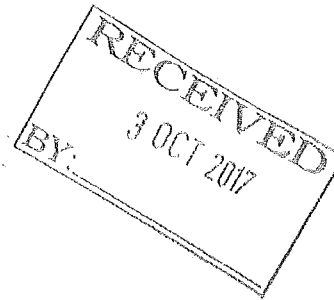


Citizens' Jury on CTP - Insurance Branch  
CMTEDD  
GPO Box 158  
Canberra ACT 2601

Also by email: [YourSayonCTP@act.gov.au](mailto:YourSayonCTP@act.gov.au)

*Mr Nicol  
cc Ms Perum  
cc  
6/10*



Dear Sir/Madam,

I have been following the proposed CTP changes closely, and they concern me greatly. I don't want to see at-fault drivers being compensated for their injuries at the expense of the compensation of innocent road users, and that's what the changes will do.

The current CTP arrangements in the ACT ensure that every person injured as a result of another driver's negligence is fairly compensated for all medical expenses, time off work, pain and suffering and domestic assistance required. This means that compensation payments reflect the impact an injury has had on the person's life. I should know because I've been through the current CTP system.

I suffered an accident in 2014 which changed my life. I can't function the way I was before. I used to be active and social, and I enjoyed working a lot. I couldn't work like I used to. My health declined. I couldn't clean my house, or feed myself the way I used to. I suffered ongoing chronic pain and weight gain, as well as self-esteem issues and depression.

Having been through the current CTP system then, I know it takes time. But frankly it should. Injuries don't go away in a day, and it's almost impossible to know how much impact an injury will have on your life and the lives of those around you, straight away. It takes time for injuries to settle, for different treatments to be tried and for the full effect of an injury to become clear. So working out what compensation is fair also takes time.

Looking at other states in Australia shows how damaging the proposed changes can be. In NSW, where similar changes were recently implemented, drivers lost around 85% of their rights and their insurance premiums still went up! While insurance companies got paid more and negligent drivers get paid more, the innocent victims of accidents and their families were left vulnerable.

The current system works. It protects those who have done nothing wrong and ensures that in the unfortunate case someone is injured, the livelihoods of them and their family are safe. CTP premiums in the ACT are marginally more expensive than in other states because when we most need it, we are far better protected. That is a price worth paying.

Kimberly Hall

Cc

A handwritten signature in cursive script that reads "Kimberly Hall".

- Shane Rattenbury, Minister for Justice, Consumer Affairs and Road Safety – [rattenbury@act.gov.au](mailto:rattenbury@act.gov.au)
- Caroline Le Couteur, Member for Murrumbidgee, [lecouteur@parliament.act.gov.au](mailto:lecouteur@parliament.act.gov.au)

**From:** mark ryan [REDACTED]  
**Sent:** Saturday, 7 October 2017 9:53 AM  
**To:** YourSayonCTP  
**Subject:** Possible changes to CTP Law

Good day

As to changing ACT CTP laws

The current system protects the rights of ordinary ACT citizens whom are injured due to others negligence, this right to proper compensation should be protected under all circumstances.

As to compensation for the negligence of others in a no fault compensation system like Tasmania.

That should be assessed on a individual case by case basis i.e. level of negligence as against mitigating circumstances.

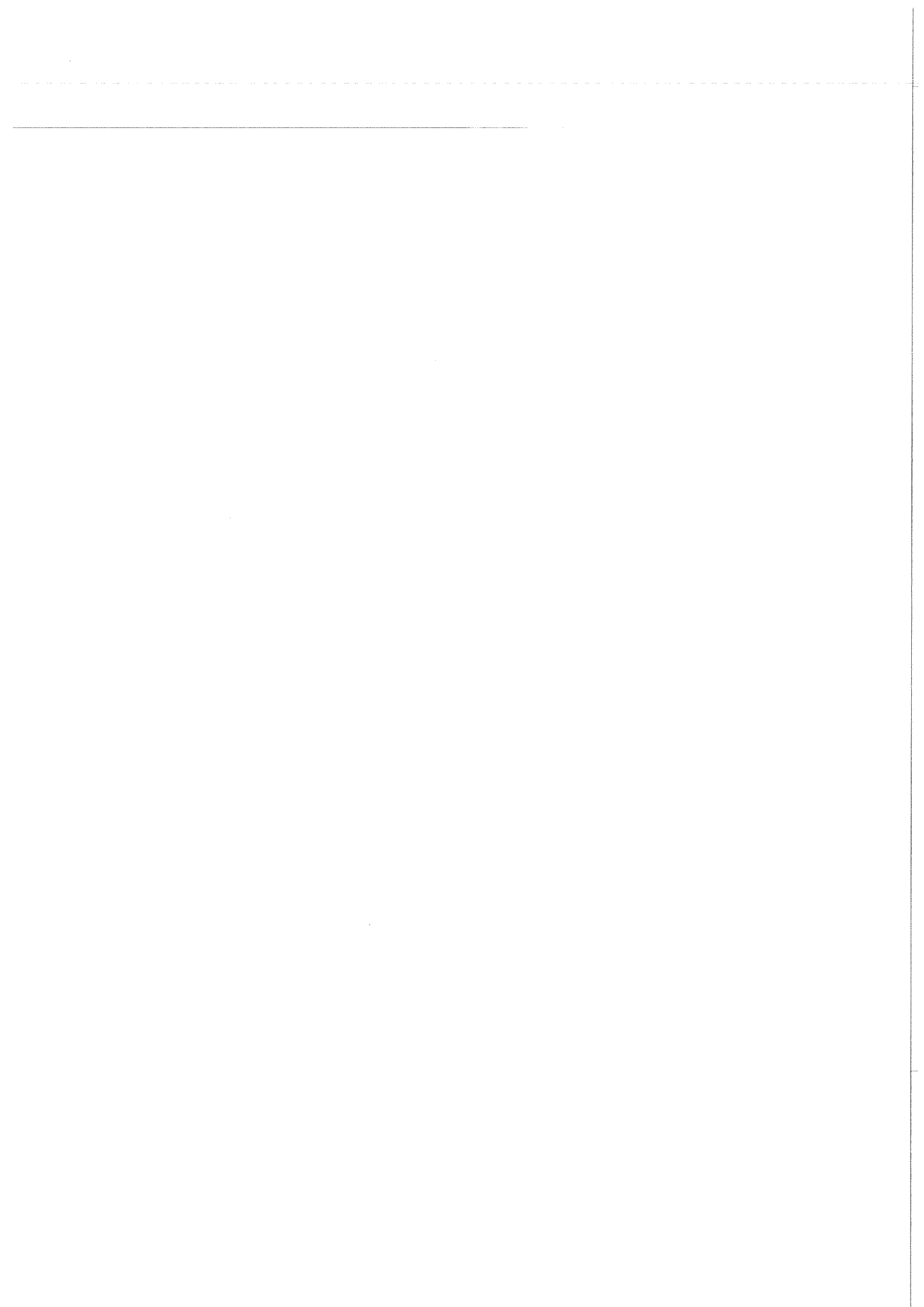
The courts can decide , within specific guide lines as possibly legislated for.

Having a no fault system has some concerns . Compensating intoxicated , negligent and criminal activities etc people in any form should be scrutinised, for their needs to be some level of responsibility to others rights and their own actions.

In the case of a death , possibly a funeral allowance immediately made available to funeral businesses may assist families with low incomes and asset values in times of grief.

Regards  
Mark Ryan  
Chiropractor

The current system may be amended somewhat to be fairer and cheaper s



**From:** Mary Southorn <[REDACTED]>  
**Sent:** Tuesday, 3 October 2017 2:15 PM  
**To:** YourSayonCTP  
**Subject:** Proposed changes to CTP

Good day

I believe that erosion of the current civil rights of persons, that is innocent people injured in accidents through no fault of their own should not change.

They have a right for fair compensation due to the negligence of others.

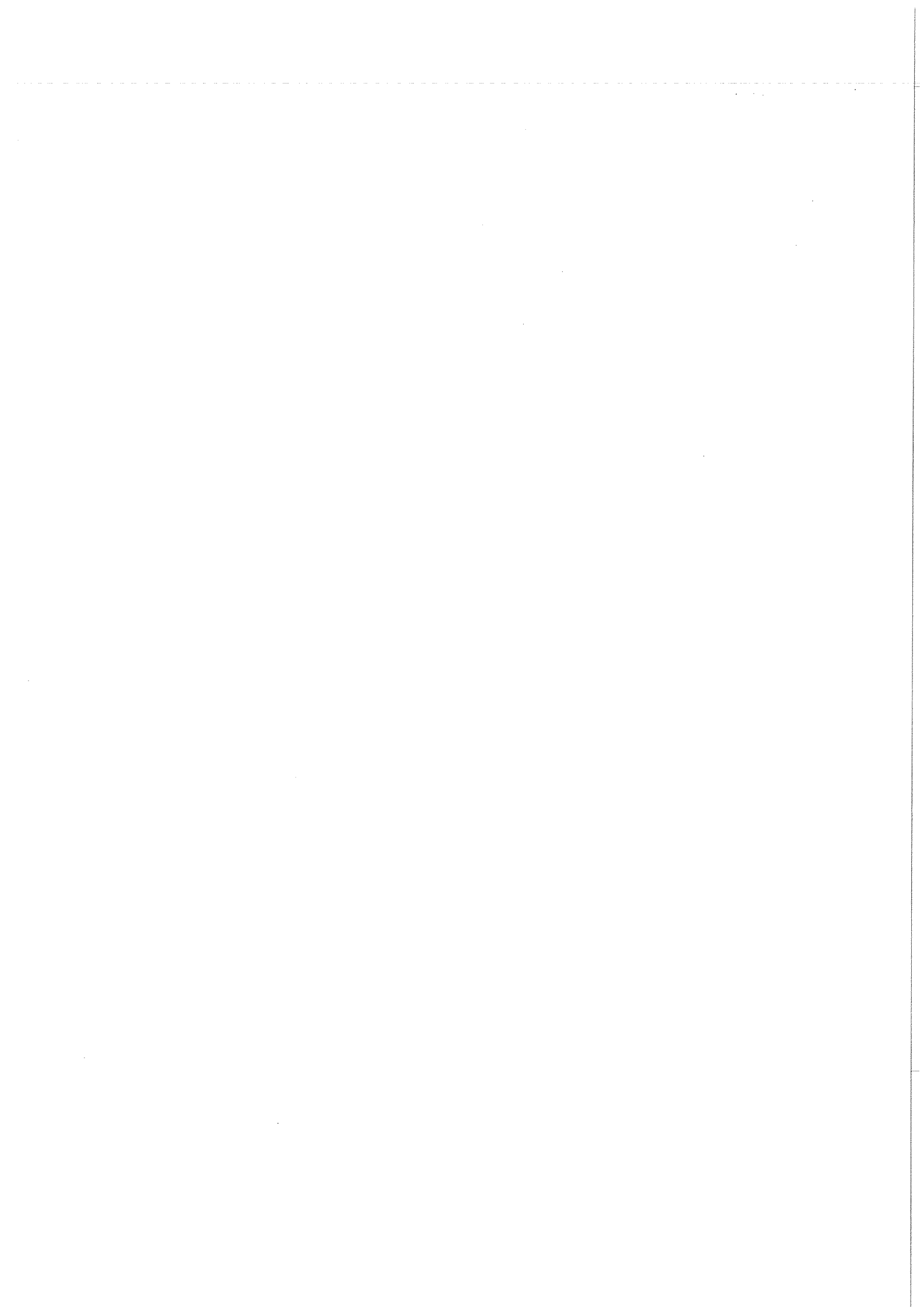
If the government proceeds with a citizens jury, the process should be open and transparent.

Disclosure or loss of rights should be openly disclosed and understood by jury members.

Following the models of other states and territories may not be in the interest of fellow ACT residents, where victims of others negligence has resulted in no to very little compensation for out of pocket expenses and loss of income and enjoyment of life.

As a alternative the gov should investigate other ways of making the current system more efficient and streamlined

Sent from my iPhone



[Redacted]

**From:** Greg McCarthy <[Redacted]>  
**Sent:** Tuesday, 3 October 2017 2:59 PM  
**To:** YourSayonCTP  
**Subject:** Website enquiry

Be careful about the weight you put on advice from those who derive an income from the scheme.

At fault, uncapped schemes cause people to stay sick in order to maximise their benefits resulting in poor health outcomes, delays in resolving claims and significantly increased administrative and legal costs. They also enable lawyers to earn excessive fees as nearly all end up in some form of dispute.

Schemes should be designed to provide early support towards better health and life outcomes. At fault schemes do the opposite. Schemes with well-defined boundaries and capped entitlements create clarity of expectations and significantly reduce disputes.

**Greg McCarthy**  
**Mob:** [Redacted]