**Why not models A and B?**

We do not support models A and B as we do not consider that they meet the objectives set out by the Citizens’ Jury, particularly with regard to equitable cover, value for money and efficiency and strengthening integrity and reducing fraudulent behaviour.

Models A and B represent the least change from the current CTP scheme and maintain an inequitable gap in benefits between those injured people who are at fault and those who are not at fault.

Models A and B also represent the lowest savings for ACT motorists and the lowest proportion of benefits being provided to the injured person.

Finally, the lack of thresholds for access to common law, including quality of life payments under models A and B mean that there is no mechanism to ensure that those with the greatest need are provided with the most support. We also consider that this lack of thresholds would continue to serve as an incentive for opportunistic and fraudulent behaviour and allow for the overcompensation of people who sustain only minor injuries which quickly resolve.