






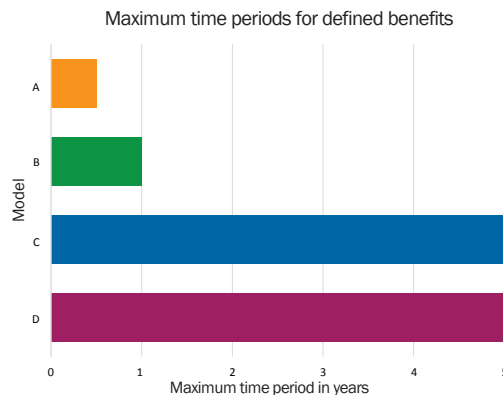
# CTP CITIZENS' JURY— MODELS

Models A+B: Some benefits for everyone and access to common law compensation for those injured by the negligence of someone else.

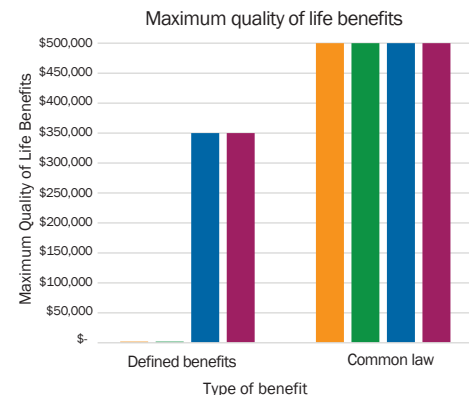
Models C+D: Greater benefits for everyone and access to common law compensation for those who are more seriously injured by the negligence of someone else.

	MODEL A		MODEL B		MODEL C		MODEL D	
	DEFINED BENEFITS	COMMON LAW BENEFITS	DEFINED BENEFITS	COMMON LAW BENEFITS	DEFINED BENEFITS	COMMON LAW BENEFITS	DEFINED BENEFITS	COMMON LAW BENEFITS
	Treatment up to 6 months	Treatment longer term	Treatment up to 12 months	Treatment longer term	Treatment up to 5 years	Treatment longer term	Treatment up to 5 years	Treatment longer term Only if at least 10% WPI
	Care up to 6 months Paid care only	Care longer term including gratuitous care	Care up to 12 months Paid care only	Care longer term including gratuitous care based on 6/6 rule	Care up to 5 years Paid care only	Care longer term including gratuitous care based on 6/6 rule at minimum wage	Care up to 5 years Paid care only	Care longer term Only if at least 10% WPI. No gratuitous care. Paid care only.
	Income up to 6 months 95% for 3 months, then 80%. Low income adjustment	Income longer term	Income up to 12 months 95% for 3 months, then 80%. Low income adjustment	Income longer term First 12 months limited to defined benefit amount	Income up to 5 years 95% for 3 months, then 80% up to 2 yrs or up to 5 yrs if at least 10% WPI. Low income adjustment	Income longer term First 12 months limited to defined benefit amount	Income up to 5 years 95% for 3 months, then 80%. Low income adjustment	Income longer term First 12 months limited to defined benefit amount. 5 yr limit if less than 10% WPI
	Death benefit Funeral up to \$15,000	Death benefit Funeral costs plus dependant claim	Death benefit Funeral up to \$15,000 plus dependant support up to \$50,000	Death benefit Funeral costs plus dependant claim	Death benefit Funeral up to \$15,000 plus dependant support up to \$250,000	Death benefit Funeral costs plus dependant claim	Death benefit Funeral up to \$15,000 plus dependant support up to \$350,000	Death benefit Funeral costs plus dependant claim
	Quality of life benefit unavailable	Quality of life benefit up to \$500,000 Use ISV scale for amount	Quality of life benefit unavailable	Quality of life benefit up to \$500,000 Use ISV scale for amount	Quality of life benefit up to \$350,000 Only if at least 5% WPI	Quality of life benefit up to \$500,000 Only if at least 10% WPI and use WPI scale	Quality of life benefit up to \$350,000 Only if at least 5% WPI	Quality of life benefit up to \$500,000 Only if at least 10% WPI and use WPI scale
	PREMIUM COST RANGE: \$510 to \$560		PREMIUM COST RANGE: \$480 to \$540		PREMIUM COST RANGE: \$440 to \$510		PREMIUM COST RANGE: \$385 to \$465	

## COMPARE THE TRADE-OFFS



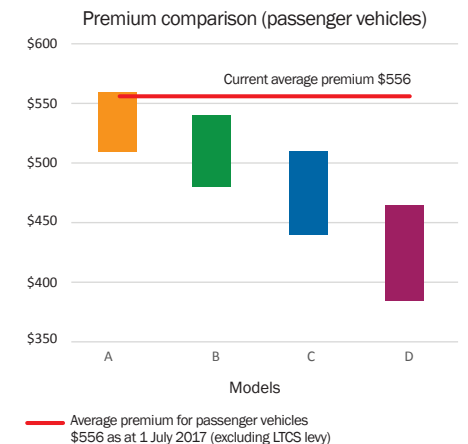
**Notes:** In all models, a person with a common law claim can be paid defined benefits for longer. Model C has a threshold of 10% WPI for income benefits between 2 and 5 years.



Model A Model B Model C Model D

Access to common law for those injured through someone else's negligence

Model A	Access available to common law regardless of injury severity
Model B	Access available to common law regardless of injury severity
Model C	Injury severity threshold of 10% WPI to access quality of life benefits No threshold for other benefits
Model D	Injury severity threshold of 10% WPI to access all benefits



This summary does not include all the detail and should be read in conjunction with the Finity Report on Model Designs.

## ACCESS TO BENEFITS

**Defined benefits:** Entitlements to compensate for injury defined by legislation and available outside common law (that is, it is not necessary to prove negligence of another).

**Common law benefits:** These are benefits available through the common law system to people who are injured as a result of someone else's negligence.

## TYPES OF BENEFITS AVAILABLE THROUGH CTP

**Treatment benefits:** These are benefits to cover the cost of treatment as a result of injuries sustained in a motor vehicle accident and includes medical costs and allied health costs.

**Care benefits:** Care or domestic service benefits cover domestic help and personal care that is not provided by a health practitioner (for example, help with housework and personal care).

**Gratuitous care:** Refers to care provided either to or by the injured person on an unpaid basis, usually involving family members.

**Income benefits:** Benefits provided for loss of income.

**Quality of life benefits:** Compensation for non monetary loss, such as a reduction in quality of life due to ongoing impairment or pain.

## INJURY SEVERITY MEASURES

**Injury Scale Value (ISV):** ISV is a measure of the 'level of adverse impact' of an injury on an individual, and is used to determine the level of quality of life compensation.

**Whole Person Impairment (WPI):** WPI is a measure of an injured person's level of permanent impairment as a result of their injury and is based on the American Medical Association (AMA) 5 guidelines (modified).