

CTP - THE WAY FORWARD

	CURRENT SCHEME		JURY'S CHOSEN SCHEME	
	DEFINED BENEFITS	COMMON LAW BENEFITS	DEFINED BENEFITS	COMMON LAW BENEFITS
	Treatment unavailable	Treatment longer term Early payment of medical expenses (up to \$5,000) for most people without lodging a claim	Treatment up to 5 years	Treatment longer term Only if at least 10% WPI
	Care unavailable	Care longer term Including gratuitous care	Care up to 5 years Paid care only	Care longer term Only if at least 10% WPI. No gratuitous care. Paid care only.
	Income unavailable	Income longer term	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 unavailable	Death benefit	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 uncapped	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
	AVERAGE PREMIUM FOR PASSENGER VEHICLES \$556		PREMIUM COST RANGE: \$385 to \$465 FOR PASSENGER VEHICLES	

Defined benefits are available to everyone injured in a motor vehicle accident.

Common law benefits are available to people who are injured as a result of someone else's negligence.

Premiums are calculated at a point in time (1 July 2017) and exclude the Lifetime Care and Support Scheme levy.

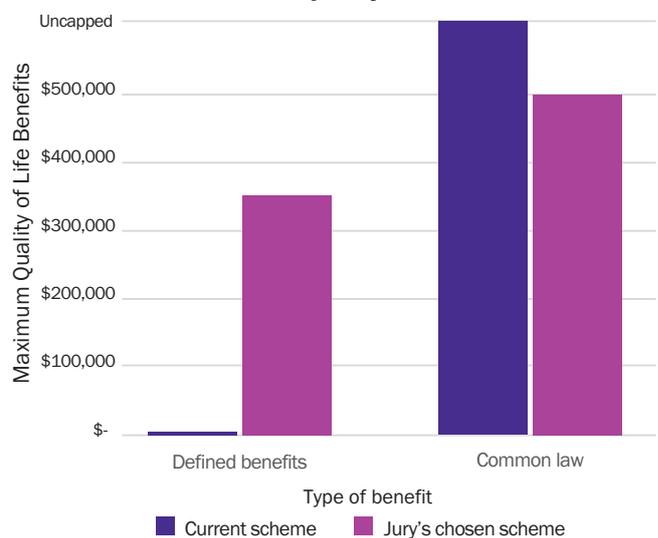
WHAT WILL CHANGE

Premium comparison (passenger vehicles)

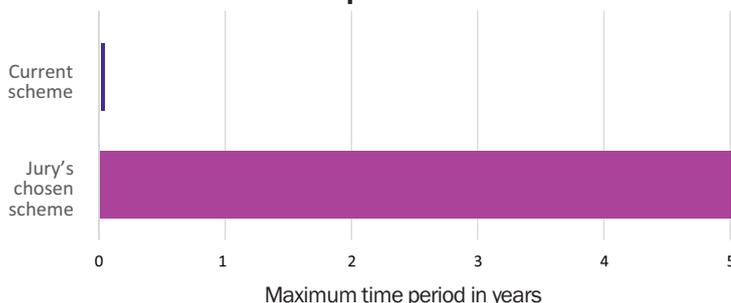


 This represents the premium cost range

Maximum quality of life benefits



Maximum time periods for defined benefits



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

Current scheme Access available to common law regardless of injury severity

Jury's chosen scheme Injury severity threshold of 10% WPI to access all benefits

Note: Under the jury's chosen scheme, a person with a common law claim can be paid defined benefits for longer.

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.

Early Medical Payment: Up to \$5,000 for early access to treatment and rehabilitation payments for up to 6 months after an accident. The payment is generally available to any person who has sustained personal injury as a result of a motor accident without having to prove negligence of another.

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

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).