



Compulsory Third-Party Insurance Queensland Citizens' Jury Submission Template

ReThink CTP is an advocacy
initiative of RACQ

RETHINKCTP
For people who are injured
on Queensland roads

Background

RACQ has invited a diverse group of Queenslanders to a Citizens' Jury to consider what they believe a good CTP scheme in Queensland looks like.

The Jury is considering the following question:

How could the motor injury insurance scheme be improved, to better support people injured on Queensland roads, now and into the future?

In answering this question, the Citizens' Jury needs to hear all views and perspectives on the current CTP scheme and any views on how, or if, it should change.

This template is provided to enable anybody, or any organisation to provide their views on this question to the Jury.

This Submission Template



Questions or concerns?

If you have any issues filling in this submission or further questions about the process, please contact Leah at DemocracyCo:

leah@democracyco.com.au

We recommend keeping your answers as short as possible – maximum 1 page (350-400 words) per section. This is simply to ensure that the Jury isn't inundated with information and that they have time to consider your views.

A discussion guide, the Rethink CTP Guide, (include link) has been created to help explore the issues. You may find it useful to consult or use this guide in preparing your submission.

To enable the Jury members to delve more deeply into an issue – it is useful to consider links to articles or reports.

Submissions are due 2 March 2020.

Please download this form, complete it (you can write straight into the PDF) and return via email directly to DemocracyCo:

leah@democracyCo.com.au

Privacy and Confidentiality

IMPORTANT - in line with our commitment to being transparent about the information the Jury receives and about the process, this submission will be published (online via the Rethink CTP website) and will also be printed for Jury members.

If you don't want people to know who provided this submission, please provide it anonymously. You can ensure your submission is kept confidential by NOT providing your name or

contact details in the relevant section below. Any contact information provided via email will not be retained and hence will be kept confidential.

1. About you

Please do not fill this in if you wish to remain anonymous

Contact name	Mark Joseph Minnis
Organisation Name (if providing the submission as a representative of an organisation)	
Organisational website (this will help people to learn more about the organisation)	

2. Priorities for reform

In your, or your organisation's view, what are your top three priorities for improving the CTP scheme so it can better support people injured on Queensland roads, now and into the future?

If you believe the scheme is sufficient in its current form, skip to Section 3.

Priority 1	Minimise costs to keep premiums as low as possible
Priority 2	Maximise the health out comes for injured people
Priority 3	Make sure the CTP system is not being rorted

Why do you consider these improvements important?

All insurance should deliver the maximum coverage for injured people while keeping costs as low as possible. This is an important safety net.

If you filled in the priorities above, skip Section 3 and go straight to Section 4.

3. Why the scheme is sufficient in its current form

If you don't think there are any improvements that could be made to our existing scheme at this time, please provide your/ your organisation's view about why the scheme is sufficient in its current form.

4. CTP Scheme Cover

In your, or your organisation's view, who should the CTP scheme help after a crash?

Legitimate injured people who have been injured with no fault of their own or through legitimate error.

5. CTP Scheme Benefits

In your, or your organisation's view, what support should the CTP scheme provide an injured person?

Health care costs and in extreme cases rehabilitation.

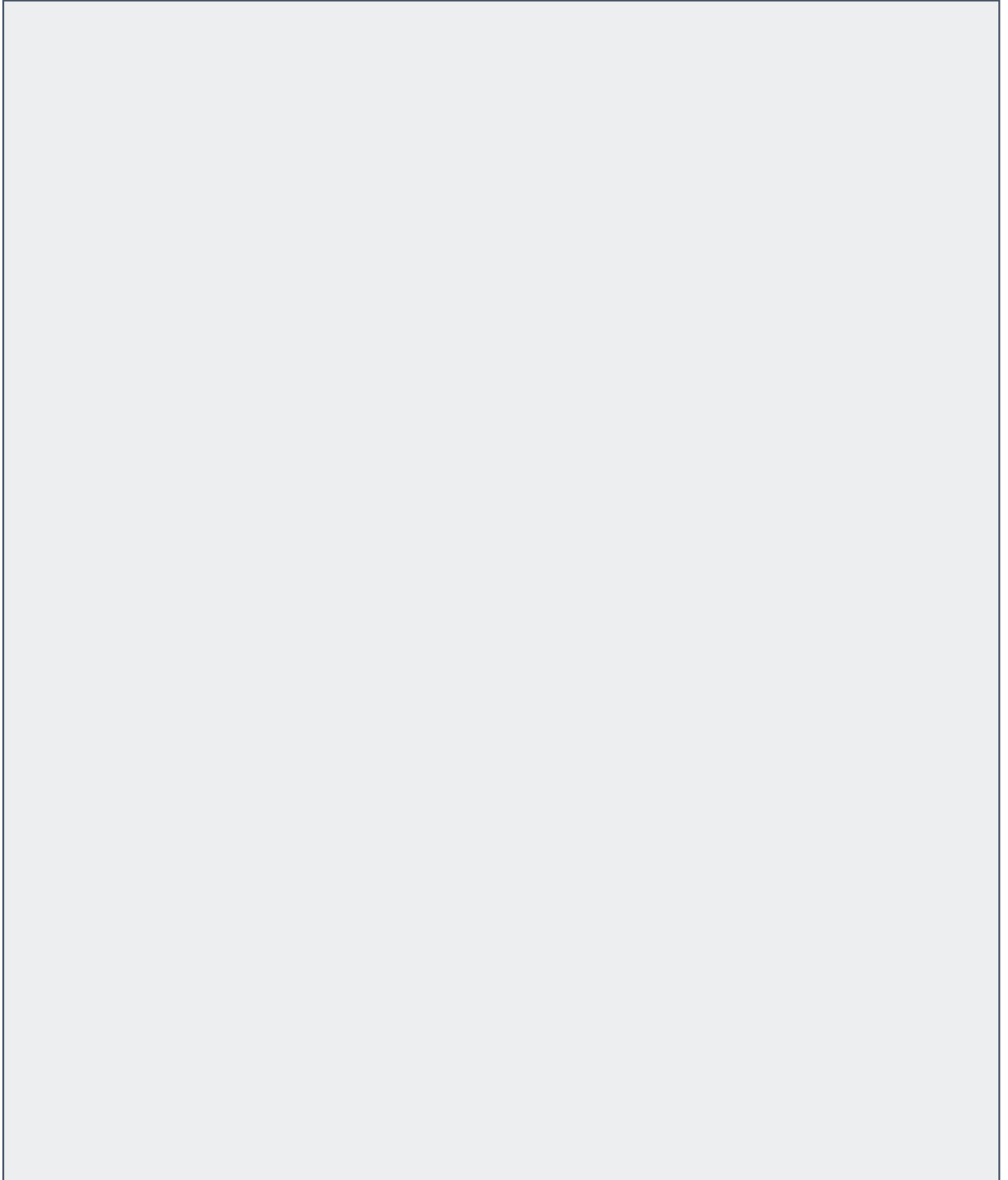
6. CTP Scheme Cost Trade-offs

Given there are inevitable trade-offs needed to balance cover and benefits with cost of premiums, if you think there are improvements that could be made to the CTP scheme in Queensland, what do you or your organisation believe the priorities of those cost trade-offs are?

I feel the scheme should be limited to people who have contributed to the accident or injury.

7. CTP Scheme Navigation


In your or your organisation's view, what improvements could be made to the way the scheme supports injured people navigate through the claims process?



8. Other

If there are other comments/suggestions you would like to make about the CTP Scheme in Queensland, in relation to the views or experience of you/your organisation, please provide them here.

I would like more information on who is entitled to claim on the scheme with a view to non-residents perhaps having limited access.



Thank you for taking the time to provide the Jury with your views.

You can follow the work of the Jury and RACQ's initiative on the Rethink CTP website

<https://rethinkctp.com.au/>