

Queensland Compulsory Third Party Insurance Citizens' Jury

Summary of recommendations

Research shows many Queenslanders don't fully understand the current CTP Scheme.

The ReThink CTP Citizens' Jury gathered together Queenslanders from across the State, and asked them to consider: *How can our motor injury insurance scheme be improved to better support people injured on Queensland roads, now and into the future?*

The Jury heard from industry experts, witnesses and stakeholders and worked together to develop a set of recommendations for CTP scheme changes.

Queensland Compulsory Third Party Insurance Citizens' Jury recommendations

The final report, written by the Jury, has 10 recommendations which are summarised here in order of priority.



01

Improve CTP governing body transparency and accountability

96% JURY SUPPORT

Introduce a mandatory legislative requirement for Motor Accident Insurance Commission (MAIC) to report a complete breakdown of all CTP settlements, including legal costs and the portion of claim payouts that go towards legal fees.

This would enable claimants to use this information to make more informed decisions.

02

Cap profits to prevent profiteering

96% JURY SUPPORT

Profits should be capped to reduce profiteering by organisations (private and Government).

The additional revenue derived from capped profits should be made available to injured parties and/or policy holders.

03

Improve scheme awareness and ease of use

93% JURY SUPPORT

There is a general lack of understanding of how, when and why to commence a claim, how the system works and what organisations are involved in it.

Consistent and easy to understand information about Queensland's CTP scheme needs to be made available everywhere to everyone.

04

Include all motorised vehicles able to exceed a certain speed in the CTP scheme

90% JURY SUPPORT

This will equip the scheme for the future to allow for all types of vehicles, such as electric scooters and autonomous vehicles.

The Jury also recommends that CTP should continue to be incorporated into vehicle registration and renewal as it is now.

05

Make more money available for the injured to access

90% JURY SUPPORT

The system should be designed to achieve the best health outcomes for injured parties.

Medical and allied health support should have a defined schedule of fees appropriate to the service being delivered.

Legal fees should be defined by a grant system similar to Legal Aid to reduce the costs to claimants either through up-front fees or by reducing payout amounts after common law efforts are made. The insurer must provide equal transparency of their costs during the legal process.

The CTP system needs to take into consideration the additional costs of regional and remote claimants by ensuring there are no out-of-pocket travel and other costs.

06

Change the CTP scheme design to provide cover for all people and crash scenarios

88% JURY SUPPORT

29% of the Jury preferred a common law-based CTP scheme, while 71% preferred a hybrid-based scheme. It was agreed that all scheme designs should include common law.

Common law allows individuals to pursue not only medical costs but future economic losses and pain and suffering costs

Defined benefits:

All Queenslanders should be adequately covered by statutory defined benefits.

Statutory defined benefits may lead to faster processing of claims and faster access to recovery mechanisms.

Benefits to Queenslanders:

A hybrid model featuring access to defined benefits and common law would enable people to pursue damages beyond the maximum defined benefit if necessary.

Affordability:

Cost savings should be made through efficiencies, caps and fee standardisation that form part of other recommendations made.

07

Introduce a minimum level of medical treatment cover

88% JURY SUPPORT

The Jury recommends an agreed minimum level of medical treatment (based on the particular condition and its severity) be defined, reviewed and implemented by health care specialists.

This will provide immediate wellbeing benefits and surety to claimants.

08

Retain Governments' role in the scheme

88% JURY SUPPORT

The State Government, through MAIC, should remain involved to set fair standards that benefit all Queenslanders and to deliver CTP to customers by select insurers.

A price cap for insurance premiums should be maintained and MAIC continue to review premiums and reduce them where possible.

09

Keep the scheme compulsory

86% JURY SUPPORT

The Jury recommends that the Queensland CTP scheme should remain compulsory and that the current scheme's compulsory nature is valid and fair.

10

Introduce a CTP scheme support system overseen by MAIC

85% JURY SUPPORT

First Tier: Case Managers provide tailored support for claimants to help them navigate the CTP scheme.

Second Tier: Set up an advocacy body for claimants to ensure the rights and needs of users of the CTP system are met. When needs are not met or systemic inadequacies are identified the body would advocate for policy change to benefit claimants.

Information used

The Queensland Compulsory Third Party (CTP) Citizens' Jury heard from a range of witnesses and stakeholders including legal academics, insurers, scheme design experts, health professionals and injured parties to better understand the scheme from their perspectives.

Unfortunately, the Jury didn't hear from practicing Queensland lawyers, Motor Accident Insurance Commission (MAIC) and Insurers (Allianz and QBE) despite best efforts to encourage them to participate or provide submissions to this process.

As a result, undertakings were made by members of the Jury to personally gather information from these stakeholder groups and some evidence was received by way of a letter outlining the position of the Australian Lawyers Alliance. The Jury acknowledges that MAIC did publish an updated scheme report during the deliberation of the Jury.

The Jury acknowledges that the participation of RACQ, and the materials they developed for the knowledge base of ReThink CTP could have provided jurors with a biased viewpoint, however, the Jury was acutely aware of this possibility and were extremely vigilant in maintaining objectivity throughout the process.

About the Queensland CTP Citizens' Jury

Gender

Male

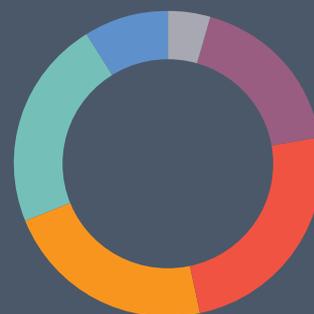
56%

Female

44%

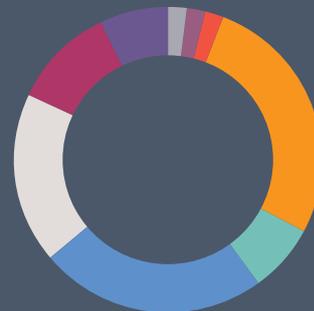
Age profile

- 18 - 24
- 25 - 34
- 35 - 44
- 45 - 54
- 55 - 64
- 65+



Employment

- Advanced clerical worker
- Elementary clerical
- Intermediate clerical
- Manager/administrator
- Unemployed
- Professionals
- Retired
- Student
- Tradespeople



Primary road user type

- Car (private vehicle)
- Car (To support others i.e taxi, Uber etc.)
- Not stated
- Motor scooter
- Pedestrian
- Other

