

Change • Challenge • Opportunity

Injury & Disability Schemes Seminar



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ACT
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Injury & Disability Schemes Seminar



ACT CTP Deliberative Democracy Process on Scheme Design

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What is deliberative democracy

- Form of engagement
- Requires participants to be given information and time on the topic
- Participants deliberate to reach a shared view on the way forward



Why choose this process for CTP

- Government believes our CTP scheme can be improved
- Community does not have an active voice on this issue
- Community does not have a good understanding of the existing scheme
- There is no 'right' answer to what a CTP scheme should look like



The Strategy

- A citizens' jury of about 50 jurors
- Supported by a stakeholder reference group comprising insurers, lawyers, health providers and consumers, government, an actuary and a scheme design expert



The process overview

- Jury Stage 1 – jury considered the question: “What should the objectives of an improved CTP scheme be to best balance the interests of all road users?”
- Stakeholder Reference Group will develop up to 4 models that meet those objectives
- Jury Stage 2 – jury will deliberate to decide on a preferred model

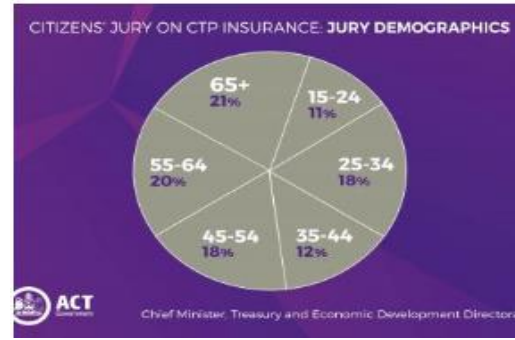
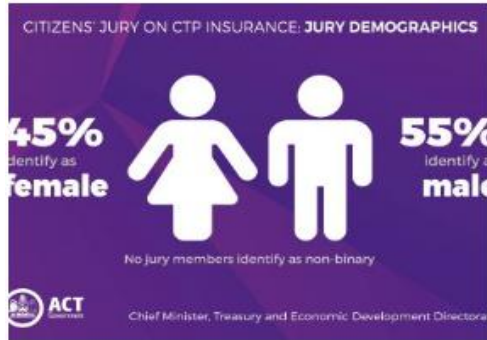


Limits on what the Jury can Consider

- Premiums cannot rise
- Must remain compulsory for all motorists
- Continue to be privately underwritten
- Must remain community rated
- Types of vehicles covered can not change



The Jury





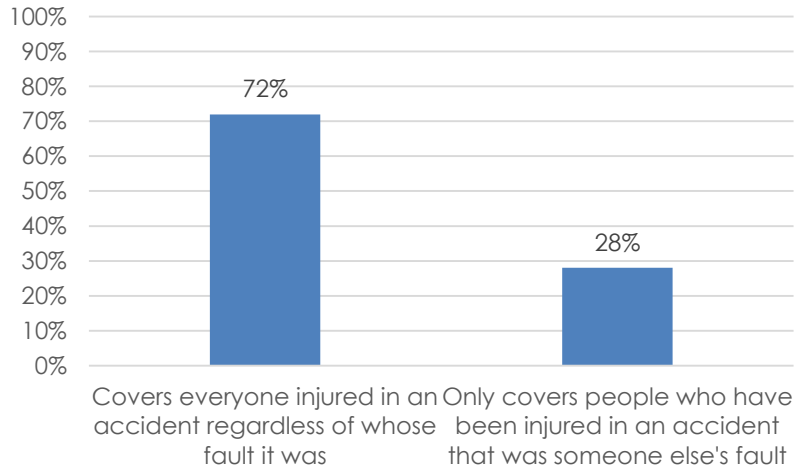
Stage 1 Process

- 4 days (2 full weekends)
- Introductory presentations about CTP
- Jurors trained in critical thinking skills
- Survey & Feedback results
- Speed dialogue with 5 stakeholders
- Presentations and workshops with 16 witnesses + 6 injured people

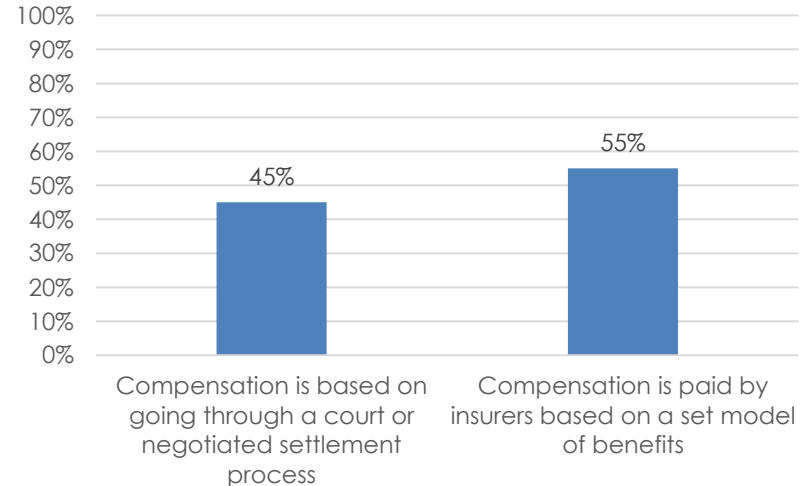


Telephone Survey

Would you prefer CTP that...



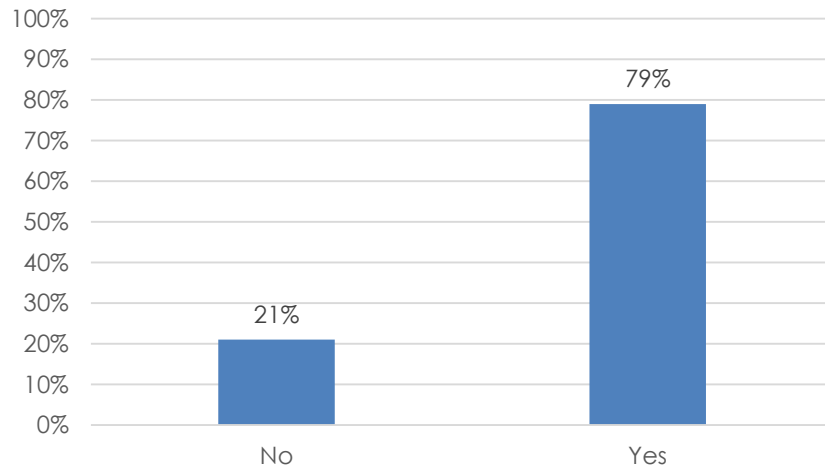
If you are injured through someone else's fault, would you prefer a CTP insurance process where...



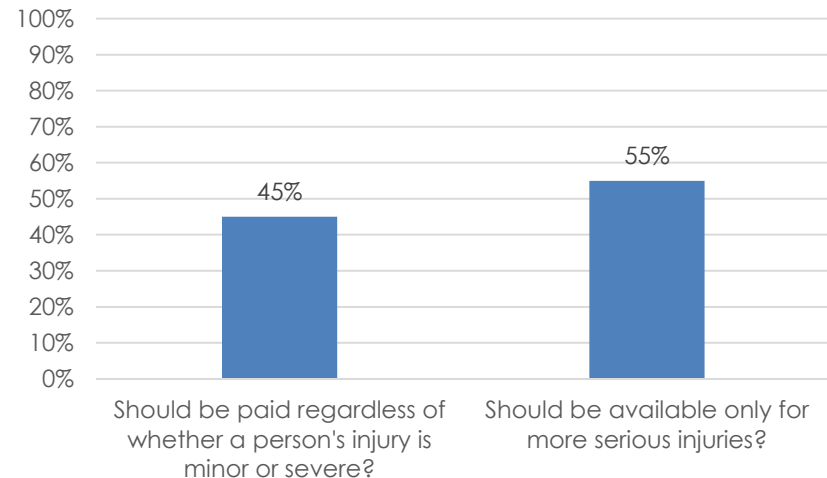


Telephone Survey

Do you think CTP compensation should be fixed in some way for people with less serious injuries?



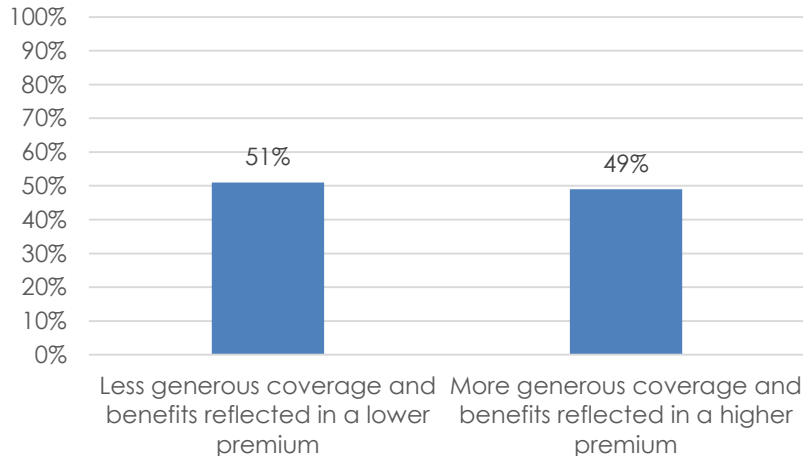
CTP schemes can cover things like pain and suffering and loss of enjoyment of life – these are examples of non-financial loss. Do you think compensation for non-financial loss....





Telephone Survey

One way to manage the cost of CTP premiums for everyone would be to make payouts less generous. We would like to understand how you feel about this trade-off. Which of these would you prefer?



With 1 being not at all important and 5 Extremely important, how important are the following CTP insurance features?

- Highest importance:
 - Compensation being paid quickly to injured people (83%)
 - Affordability of insurance premiums (77%)
- Lower importance:
 - Being able to go to court (57%)
 - Having individual circumstance taken into account (67%)



Community Feedback

- 725 on-line survey responses (replica of the telephone survey)
- 328 advised their CTP priorities
- 263 completed the on-line quiz (understanding CTP)
- 119 comments and submissions



Process Reflections





Jury Specified Objectives

1. Early access to medical treatment, economic support and rehabilitation services
2. Equitable cover for all people injured in a motor vehicle accident
3. A value for money and efficient system



Jury Specified Objectives

4. Promote broader knowledge of the scheme and safer driver practices;
5. Implement a support system to better navigate the claims process; and
6. A system that strengthens integrity and reduces fraudulent behaviour.



Next Stages

- Nov 2017 to Feb 2018: costed models developed by Stakeholder Reference Group based on the jury's objectives and Government's limitations.
- Mar 2018: Jury will determine which model best meets the objectives from stage 1.



The Authority

- The Government has committed to pursuing the jury's preferred model



Questions?

- More information available at:
<https://www.yoursay.act.gov.au/ctp>

