

Mr MICHAEL TIMMS, Deputy Chair, Australasian College of Road Safety, NSW Chapter, sworn and examined

Mr BRIAN WOOD, Secretary, Motorcycle Council of NSW, affirmed and examined

Mr MARTIN ROGERS, Chief Executive Officer, NSW Taxi Council, sworn and examined

Mr NICK ABRAHIM, Deputy Chief Executive Officer, NSW Taxi Council, sworn and examined

Ms MICHELLE COHEN, Principal Solicitor, Public Interest Advocacy Centre, before the Committee via videoconference, affirmed and examined

Ms SHEETAL BALAKRISHNAN, Senior Solicitor, Public Interest Advocacy Centre, before the Committee via videoconference, affirmed and examined

The CHAIR: I welcome our first witnesses. I invite each witness to make a short opening statement of no more than a couple of minutes.

MICHAEL TIMMS: Thank you, Mr Chair. The Australasian College of Road Safety is focused on saving lives and preventing serious injuries on our roads. The Committee's work in overseeing compulsory third party and Lifetime Care is vital for road safety. It's the target of national and State road safety strategies to reduce road crash injuries by 30 per cent by the end of 2030. To put that into perspective, in 2021 more than 10,000 people were hospitalised in New South Wales as a result of a crash, according to the latest data. Each one of those 10,000 represents a life changed and a potential demand for Lifetime Care. Sadly, in every year since 2013, more than 10,000 people have been hospitalised as a result of a crash. At the previous inquiry, ACRS argued the best way to sustain post-crash care and lower premiums is by reducing the burden on the scheme. Filling the Sydney Football Stadium with road crash victims every 4½ years is not sustainable.

It's no cause for celebration just yet, but the provisional hospitalisation figure for the March quarter of 2022 did fall by 29 per cent, compared to the same period last year. ACRS is pleased to read about SIRA's support for a range of road safety initiatives. We also note SIRA is monitoring electric scooter trials and automated vehicle policy. In our submission, ACRS calls upon the CTP sector to show leadership and innovation; help customers of all ages make better decisions when purchasing a new vehicle or protective motorcycle gear; eliminate economic inequality; and find ways of increasing the share of policies held for five-star vehicles. Finally, ACRS calls upon the CTP sector to formally adopt official road safety targets as corporate policy.

8 **BRIAN WOOD:** The Motorcycle Council still has concerns about the excess profit and loss mechanism in that the 10 per cent profit is for the whole of the scheme, not for individual vehicle classes. There's still a possibility that motorcycles, in some of those categories, could be paying more than 8 per cent, but there is no way of knowing whether that is the case. There is class 10, which is the largest capacity motorcycle. In that one, the most expensive premiums are those in the country, whereas in all other capacity classes it is metro which is the highest. We've not had an explanation as to why that difference is, but it has been suggested that it may be because there have been some large claims in that class 10 (h)—country—which have put the premiums up. But if that's the case, perhaps it's the same thing happening with the profits—that the profits are not easily across those classifications because we have 25 classifications. In some of those, there are only about 1,000 vehicles. This compares with probably metro car where there might be something like one million. How do you deal with a scheme which in one class has got one million policies and in others only has about 1,000? How do you make it equitable across the whole scheme?

We still have concerns about what compensation you receive when you crash interstate. We have worked closely with SIRA and they've produced information, both in a pamphlet and also online, about what compensation you get if you do crash interstate. Our main concern is still Tasmania, because there, if it's a crash that doesn't involve a Tasmanian-registered vehicle, you get no compensation. While we put the information out to riders, it's probably not all that evident that people would be aware if they do crash in Tasmania, they could get no compensation at all. Victor Dominello, the Minister, did suggest you take out additional insurance to cover it, but it's also been suggested that you can't take out two insurance policies which cover the same risk. We are not really quite sure what type of policy you should take out so you don't fall foul, or when you need to rely on it find there's a technicality and that you were trying to cover the same risk with two different policies.

We have written to the Premier of Tasmania to ask him what he might suggest is the solution to this problem. We have also suggested to SIRA that perhaps the scheme should be like that in Victoria where TAC top up what you receive as compensation from another State—they top it up as if the crash occurred in Victoria. We would very much like to see that type of scheme introduced into New South Wales, but I think that probably would require a legislative change to prevent that. We would really like to see calculations on what difference it