

MOTOR ACCIDENTS AUTHORITY OF NSW

MOTOR ACCIDENTS ASSESSMENT SERVICE (MAAS) REFERENCE GROUP

MAAS PERFORMANCE UPDATE

1 JULY 2013 TO 21 FEBRUARY 2014

The Motor Accidents Assessment Service (MAAS) division of the Motor Accidents Authority delivers the independent assessment services of medical and claims disputes between claimants and insurers through the Medical Assessment Service (MAS) and Claims Assessment and Resolution Service (CARS).

Medical Assessors may determine medical disputes about the degree of permanent impairment, and whether specified treatments are reasonable and necessary and causally related, in cases where the claimant and the insurer disagree on these medical issues.

Claims Assessors may determine liability for claims and the quantum of claims at the request of the parties, and whether claims may need to be exempted from assessment at CARS on mandatory or discretionary grounds if a claim is unsuitable for assessment. In addition Claims Assessors may determine a number of procedural disputes that can arise in CTP claims, including the ability to make a late claim, and whether an interim payment should be made by an insurer.

The Motor Accident Authority (MAA) 2012/13 Annual Report was published in December 2013, which included performance metrics for MAS and CARS for the period up until 30 June 2013, compared to prior financial years.

This interim performance report provides current data update on those metrics for the 8 months of the 2013/14 financial year to date, up to 21 February 2014.

This data is provided to assist MRG members to come up to speed on the current state, and to show whether any major changes to prior year performance are currently being experienced and are expected by the end of the current financial year.

The key points to note from the charts and tables set out below include;

- Lodgement numbers are on track to be consistent with prior years; and
- Outcomes of dispute types are on track to be consistent with prior years.

This data will be supported at the upcoming meeting by a brief discussion lead by the Director Assessment Services, Cameron Player.

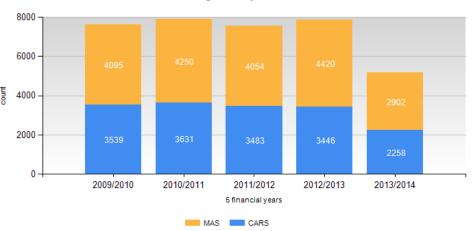
Michelle Taylor

Business Services Manager

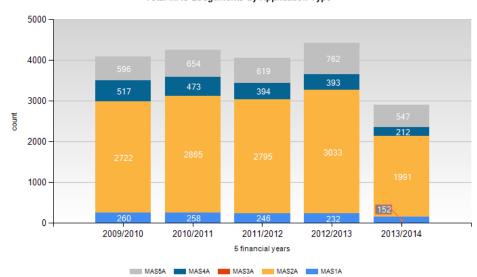
TRIM Ref:D14/17254 Page 1 of 8

Lodgements [MAS & CARS]

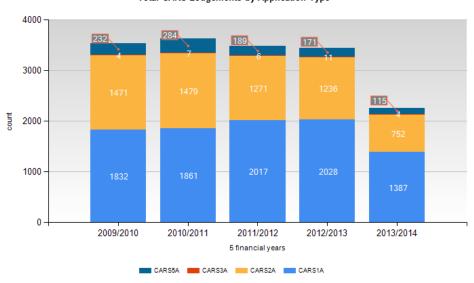




Total MAS Lodgements by Application Type



Total CARS Lodgements by Application Type



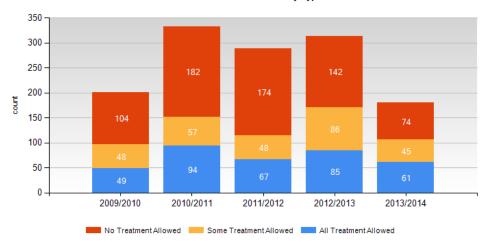
Source: MAA Datamart - DGM1A - Lodgements and Finalisations - 5 Financial Years to 2013/14

TRIM Ref:14/17254

Page 2 of 8

MAS 1A & 2A (Treatment & Permanent Impairment) Outcomes

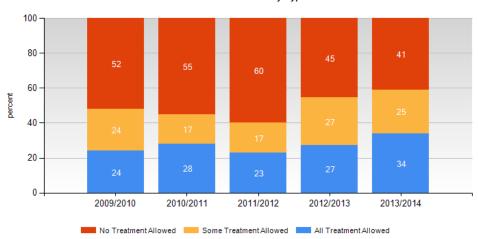
MAS 1A Assessed Outcomes by Type



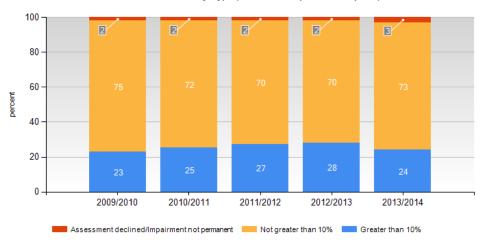
MAS 2A Assessed Outcome by Type (Permanent Impairment Disputes)



MAS 1A Assessed Outcomes by Type as %



MAS 2A Assessed Outcome by Type (Permanent Impairment Disputes) as %

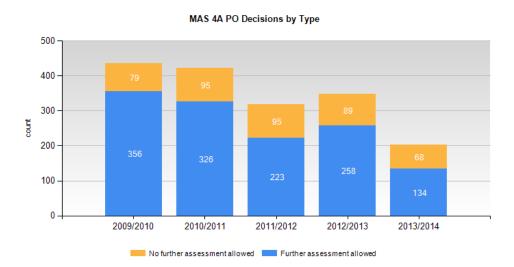


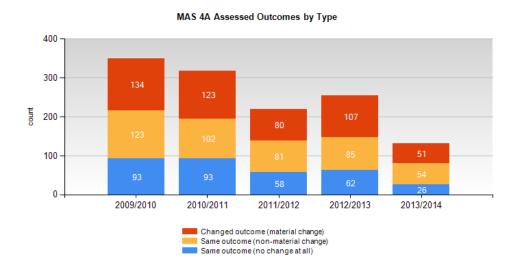
Source: MAA Datamart - DGM1D - MAS Assessment Outcomes - 5 Financial Years to 2013/14

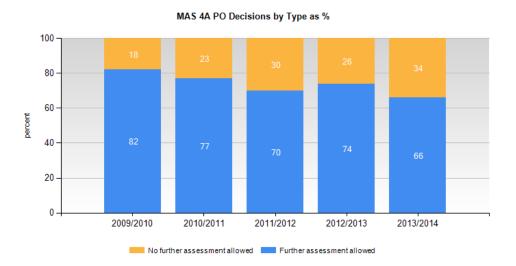
TRIM Ref:14/17254

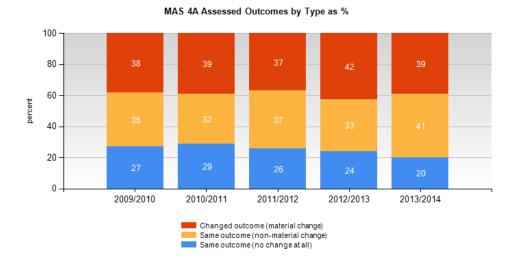
Page 3 of 8

MAS 4A (Further Medical Assessment) Outcomes







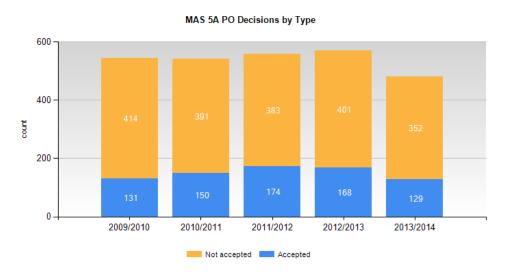


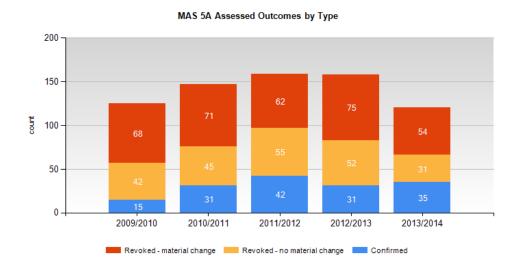
Source: MAA Datamart - DGM1D - MAS Assessment Outcomes - 5 Financial Years to 2013/14

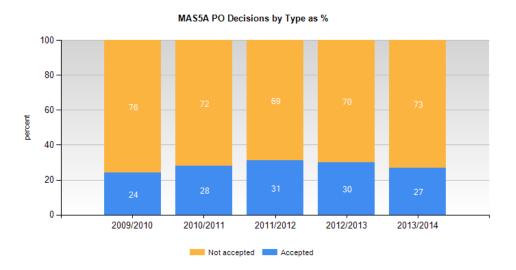
TRIM Ref:14/17254

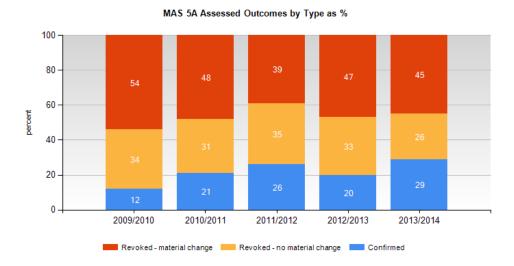
Page 4 of 8

MAS 5A (Review of Medical Assessment) Outcomes





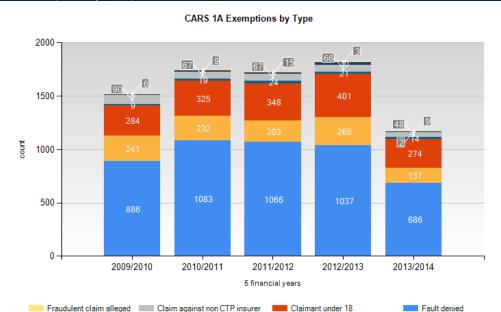


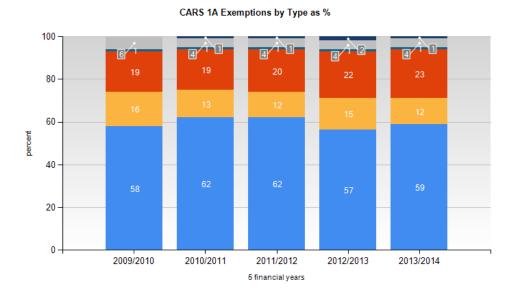


Source: MAA Datamart - DGM1D - MAS Assessment Outcomes - 5 Financial Years to 2013/14

TRIM Ref:14/17254 Page 5 of 8

CARS 1A (Exemption) Outcomes





Fault denied

Fraudulent claim alleged Claim against non CTP insurer Claimant under 18

Insurer denies indemnity Claimant under other incapacity Contributory negligence > 25%

Table 1 - Reason for Mandatory S.92(1)(a) Exemption

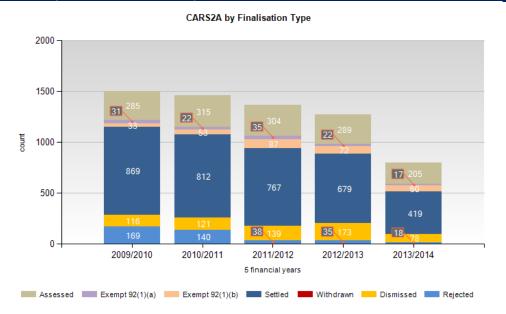
Insurer denies indemnity Claimant under other incapacity Contributory negligence > 25%

| | 2009/10 | % | 2010/11 | % | 2011/12 | % | 2012/13 | % | 2013/14 | % |
|---------------------------------|---------|------|---------|------|---------|------|---------|------|---------|------|
| Fraudulent claim alleged | 6 | 0% | 8 | 0% | 3 | 0% | 3 | 0% | 2 | 0% |
| Insurer denies indemnity | 6 | 0% | 9 | 1% | 15 | 1% | 30 | 2% | 9 | 1% |
| Claim against non CTP insurer | 90 | 6% | 67 | 4% | 67 | 4% | 66 | 4% | 48 | 4% |
| claimant under other incapacity | 9 | 1% | 19 | 1% | 24 | 1% | 21 | 1% | 14 | 1% |
| claimant under 18 | 284 | 19% | 325 | 19% | 348 | 20% | 401 | 22% | 274 | 23% |
| Contributory negligence > 25% | 241 | 16% | 232 | 13% | 203 | 12% | 265 | 15% | 137 | 12% |
| Fault denied | 886 | 58% | 1,083 | 62% | 1,066 | 62% | 1,037 | 57% | 686 | 59% |
| Total | 1,522 | 100% | 1,743 | 100% | 1,726 | 100% | 1,823 | 100% | 1,170 | 100% |

Source: MAA Datamart - DGM1E - CARS Assessment Outcomes - 5 Financial Years to 2013/14

TRIM Ref:14/17254 Page 6 of 8

CARS 2A (General Assessment) Outcomes



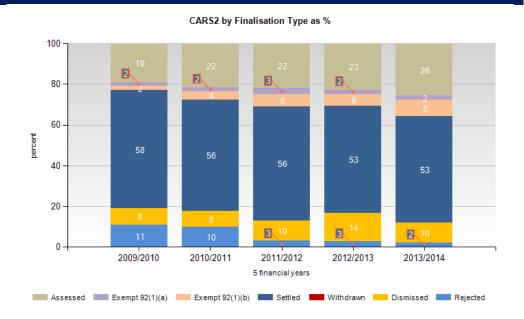


Table 2 - CARS 2A Finalisations by Type

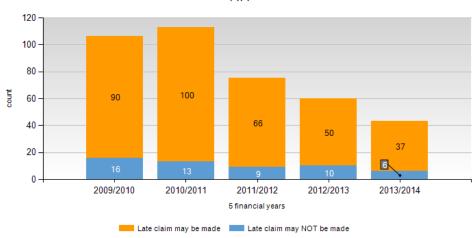
| Period | 2009/2010 | % | 2010/2011 | % | 2011/2012 | % | 2012/2013 | % | 2013/2014 | % |
|-----------------|-----------|------|-----------|------|-----------|------|-----------|------|-----------|------|
| Assessed | 285 | 19% | 315 | 22% | 304 | 22% | 289 | 23% | 205 | 26% |
| Exempt 92(1)(a) | 31 | 2% | 22 | 2% | 35 | 3% | 22 | 2% | 17 | 2% |
| Exempt 92(1)(b) | 33 | 2% | 53 | 4% | 87 | 6% | 72 | 6% | 60 | 8% |
| Settled | 869 | 58% | 812 | 56% | 767 | 56% | 679 | 53% | 419 | 54% |
| Dismissed | 116 | 8% | 121 | 8% | 139 | 10% | 173 | 14% | 78 | 10% |
| Rejected | 169 | 11% | 140 | 10% | 38 | 3% | 35 | 3% | 1 | 0% |
| Total | 1,503 | 100% | 1,463 | 100% | 1,370 | 100% | 1,270 | 100% | 780 | 100% |

Source: MAA Datamart - DGM1A - Lodgements and Finalisations - 5 Financial Years to 2013/14 - Dispute Type CARS

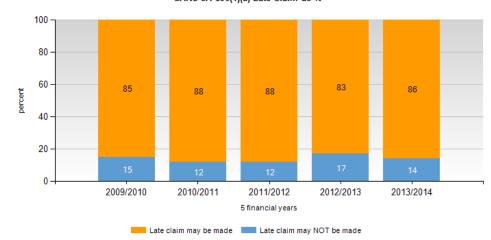
TRIM Ref:14/17254 Page 7 of 8

CARS 5A (Special Assessment) Outcomes





CARS 5A s96(1)(a) Late Claim as %



Source: MAA Datamart - DGM1E - CARS Assessment Outcomes - 5 Financial Years to 2013/14

TRIM Ref:14/17254 Page 8 of 8