

**Submission  
No 10**

## **INQUIRY INTO PERSONAL INJURY COMPENSATION LEGISLATION**

**Organisation:**

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**Telephone:**

**Date Received:** 09/03/2005

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**Subject:**

**Summary**

DJ BLACKWOOD

THE DIRECTOR  
GENERAL PURPOSE STANDING  
LEGISLATIVE COUNCIL  
PARLIAMENT HOUSE  
MARQUARIE ST SYDNEY  
N.S.W 200

LEGISLATIVE COUNCIL GENERAL PURPOSE STANDING COMMITTEES
- 9 MAR 2005
RECEIVED

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PREMIUMS COMPULSARY 3RD PARTY MOTOR-ACCIDENT

Dear Sir

It would appear that a more equitable scheme is needed to fund claim cost, as the present scheme allows for those <sup>who</sup> are a greater risk by driving longer distances and covering more kilometres, pay the same premium as those who use their vehicles less frequently.

To provide a fairer system, the scheme could be funded on a national basis, as the Federal government is responsible for all major highways, receiving considerable revenue from fuel excise,

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an extension of this through the petrol pumps could be used to fund such a scheme which basically would be more equitable, with the user paying in accordance with the distance travelled, and from an administration perspective it would be less complex to control than the existing use of large numbers of private insurers.

### WORKERS COMPENSATION.

On the question of common law damages for permanent impairment under 15%, the law should be restored as future employment opportunities can be jeopardized by the insistence of some employers on 100% fitness. With the federal government currently

urging workers to remain in the work force longer, and with increased life expectancy, 65 years should not be the cut off point for awarding damages for economic loss although the terms of reference do not include safety issues, they remain an important part of the problem, with many employers failing in their duty of care to provide a safe work environment, contributing to escalating compensation claims

Yours sincerely  
David Blackwood