

**INQUIRY INTO THE EXERCISE OF THE FUNCTIONS OF
THE LIFETIME CARE AND SUPPORT AUTHORITY AND
LIFETIME CARE AND SUPPORT ADVISORY COUNCIL -
THIRD REVIEW**

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What can be imagined can be achieved

The Hon Christine Robertson MLC
Chair Standing Committee on Law and Justice
Parliament House Sydney 2000

30 March 2010
Hand delivered

Tenth Review of the MAA and the MAC and Third Review of LTCSA and LTCSAC

Dear Ms Robinson and Committee Members

Thank you for your letter dated 11 March 2010 giving me the opportunity to make this submission.

At this point in time it is clear that the Lifetime Care and Support Scheme has delivered great benefits who suffer catastrophic injuries as a result of a motor vehicle accident.

This has delivered these vital benefits to those who suffer catastrophic injuries. I understand this is delivered at a low administrative cost and in stark contrast to the CTP Scheme where litigation cost limited peoples access to rehabilitation and recovery and failed to meet the test of ensuring that as much of the motorist's insurance premium as possible is used for support and benefits to injured people.

I suggest that the Committee examine alternate and streamlined no – fault systems that will deliver better benefits more efficiently to those who are injured.

In Lifetime Care 8% of the premium is spent on administrative costs.

In CTP 35% of premium is spent on legal costs and insurance company administrative costs.

So to protect our most injured and vulnerable people we need to extend Lifetime Care and Support Scheme.

Yours sincerely

Judie Stephens OAM