

**Submission
No 2**

**INQUIRY INTO 2018 REVIEW OF THE COMPULSORY
THIRD PARTY INSURANCE SCHEME**

Organisation: Carers NSW

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Director, Public Works Committee
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2018 review of the Compulsory Third Party insurance scheme

Carers NSW wishes to thank the NSW Legislative Council's Law and Justice Committee for the invitation to contribute to its 2018 review of the Compulsory Third Party (CTP) insurance scheme.

Carers NSW is the peak non-government organisation for family and friend carers in New South Wales (NSW) and a member of the National Network of Carer Associations. Our vision is an Australia that values and supports all carers, and our goals are to work with carers to improve their health, wellbeing, resilience and financial security; and to have caring recognised as a shared responsibility of family, community and government.

Consistent with our previous feedback on CTP reform, Carers NSW supports the NSW Government's objectives for the scheme, in particular its aims to increase the proportion of benefits provided to the most seriously injured road users, reduce the time it takes to resolve a claim, and reduce the cost of green slip premiums.

As we do not deal directly with claimants, Carers NSW is not in a position to provide any evidence regarding the extent to which the scheme's objectives are being achieved. However, given that many people injured in a motor vehicle accident require care and support from a family member or friend – either while they recover, or permanently in addition to formal support – maximising the resources available to support injured persons is certainly within carers' interests.

Furthermore, carers are more likely than non-carers in NSW to live on a low income, be outside the labour force and depend on income supportⁱ, leading in many cases to financial stress. Carers NSW therefore supports any reduction of financial pressure that carers may experience as a result of reduced premiums.

Once again, thank you for the opportunity to contribute to this review. For further information regarding this submission, please contact Sarah Judd-Lam, Manager, Policy and Research, on

Yours sincerely

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