



21 April 2023

Motor Accident Insurance Commission (MAIC)
GPO Box 2203
Brisbane QLD 4001
Consultation@maic.qld.gov.au

Re: MAIC 2023 Review of Queensland's Compulsory Third Party (CTP) Insurance Scheme

To whom it may concern,

Queenslanders with Disability Network (QDN) is writing to provide a response to the issues raised in the Discussion Paper for the 2023 Review of Queensland's Compulsory Third Party (CTP) insurance scheme. QDN acknowledges that Queensland's current CTP scheme is one of the most affordable in Australia and it delivers financial protection for motorists and enabled the speedy ability of recovery for claimants. QDN welcomes this review and the intention to deliver continued improvements to the scheme.

QDN would like to acknowledge the work undertaken by the Save Our CTP Alliance and support their campaign and key issues and points outlined in their response to this review. QDN sees that it is critical for the CTP scheme to remain affordable and accessible for all Queenslanders.

QDN, like Save Our CTP see that it is critical that premiums remain affordable for motor vehicle owners and preserving access to common law damages for injured road users. QDN wants to ensure people in Queensland can continue to access a fair and affordable CTP Scheme which supports them to have access to fair and timely compensation and rehabilitation support to best aid their recovery and long-term wellbeing.

QDN, as a member driven organisation places significant importance on the consumer experience of the scheme at the core of any reforms and we do not support any changes that

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may benefit one or more companies over Queensland motorists or their passengers. We are aware that Claims Protocols are being developed in order to improve the experience and outcomes (including rehabilitation) for clients with law firms, lawyer associations and insurers. Client and consumer participation in co-designing appropriate protocols is critical and we would welcome an opportunity to be involved in wider stakeholder engagement in this process.

QDN members have reported that they are struggling with the cost of living, many have experienced rent increases and fear losing their homes and are struggling to afford basic necessities. Current statistics back this up; QCOSS' 2022 Living Affordability in Queensland report found that due to high inflation, low-income households are spending most of their income on basic goods and services, such as food, housing and energy and that all modelled households included in the report are spending more than 30% of their income on housing and are considered to be in housing stress¹. It also makes note that people with disability are more likely to struggle to make ends meet based on the data².

QDN supports Save our CTP's suggestions including:

- Continuation of the current scheme (Scenario 1) but with additional, specific focus on the consumers' claim experience.
- Co-design of all CTP policies with motor vehicle users/owners with disability with regards to the development of Claims Protocols for the improvement of experiences and outcomes (including rehabilitation) for clients with law firms, lawyer associations and insurers.
- Ensuring that Queenslanders will have access to seek fair compensation through the courts.

¹ QCOSS (2022). *Living affordability in Queensland*. [Living-Affordability-in-Queensland-2022_FINAL.pdf \(qcross.org.au\)](#)

² QCOSS (2022). *Living affordability in Queensland*. [Living-Affordability-in-Queensland-2022_FINAL.pdf \(qcross.org.au\)](#)

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- Having more consistency in access to early treatment and rehabilitation to assist people in recovery.
- Changes to the CTP to be guided by the Human Rights Act to ensure that the scheme upholds the rights detailed in the Act.
- Keeping common law rights in place for those injured in motor vehicle accidents.
- Keeping Queensland's 'community rated' philosophy for the premium setting of each class of vehicle, to ensure that every Queenslander has equal access to protection under their third-party insurance arrangements.

QDN has developed a set of co-design principles to guide business, Government and community sectors in engagement and design of services, products, environments, legislation and systems which can be [found here](#). QDN operates QDeNgage – a group of diverse people with range of disabilities to provide input, feedback, services and support to agencies wanting to co-design and engage to deliver inclusion and accessibility.

QDN would also like to see additional free and accessible support for people with disability going through the claims and court process when seeking compensation. QDN looks forward to hearing back from MAIC regarding this matter.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Michelle Moss', with a horizontal line extending to the right.

Michelle Moss
Chief Executive Officer
QDN

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