



## **Save our CTP – December update**

A report heralding the savings to Orange residents of the proposed CTP Green Slip reform appeared in the Central Western Daily on 26 November 2017. In truth the report was a word for word cut and paste of a press release issued by the NSW Government.

The self congratulatory report is a classic exercise in attempting to polish something that should never be touched by human hands. While it remains to be seen whether the trumpeted reduction in Green Slip prices comes to pass, the report overlooks the fact that 90% of people injured in a motor accident will be far worse off.

While it is true that the reforms introduce a new category of entitlement for motorists and pedestrians and cyclists and passengers who are at fault in an accident, the reforms drastically reduce the entitlement to wage loss, medical expenses, domestic care and assistance and access to legal representation, for the majority. Additionally the reforms introduce a new layer of bureaucracy and complexity.

A new definition of "minor injury" will now see people injured in a motor accident denied benefits. What might constitute a minor injury for a person sitting behind a desk is far from what will affect many people who work hard in active occupations such as Tradesmen, Mine Workers, Nurses, Police, Landscapers, Labourers and so on.

The Government is attempting to spin the new system as curtailing insurance company super profits and addressing fraudulent claims. The so-called fraudulent claims are limited to small pockets of Western Sydney and there are plenty of measures, already available, to address dishonest and disreputable conduct on the part of injured people and their legal representatives. The insurer super profits however will in my estimation continue unabated.

Nonetheless if you are involved in a motor accident there are still benefits available but the new system imposes rigid time frames for lodging a claim. According to the State Insurance Regulatory Authority – did I mention new layers of bureaucracy? – and these time frames will be strictly applied.

These reforms apply to accidents occurring from 1 December 2017. Despite the harshness of the reforms I will continue to represent people involved in motor accidents and attempt to obtain just and fair benefits for people who are unable to work, unable to pay their treatment expenses, and simply want their life returned to normal.