

**Standing Committee on Law and Justice**  
**Review of the exercise of the functions of the MAA and the MAC**

**Hearing Tuesday 15 March 2005**

Additional Questions on Notice

**MOTOR ACCIDENTS COUNCIL**

**Membership**

- 1.1 Section 208(1) of the *Motor Accidents Compensation Act 1999* (Attachment A) requires that, in addition to the General Manager of the MAA and the Chair and Deputy Chair of the Board, 9 other members are to be appointed.

**Qu.** Mr Grellman – Pages 13-14 of the Annual Report indicates that there are currently 10 other members of the MAC. What is the reason for this?

**Response**

Page 13 of the MAA 2003/2004 Annual Report includes Mr Anthony Geoghegan as a Council member. This is an error. Mr Geoghegan's term of appointment expired in October 2002.

**Qu.** Mr Grellman - Can you provide the Committee with a full breakdown of which of the members of the MAC are appointed pursuant to the various subsections of section 208(1) of the *Act*? For example, which of the current membership is the person appointed by the Minister after consultation with consumer organisations pursuant to s 208(1)(i)?

**Response**

The members of the Motor Accidents Council are appointed pursuant to section 208(1) of the *Motor Accidents Compensation Act 1999* as follows:

- (a) the Chairperson of the Board of Directors of the Authority, who is to be the Chairperson of the Council - *Mr Richard Grellman*
- (b) the Deputy Chairperson of the Board of Directors of the Authority, who is to be the Deputy Chairperson of the Council - *Ms Penny Le Couteur*
- (c) 2 persons involved in the insurance industry appointed by the Minister after consultation with the Insurance Council of Australia - *Mr Douglas R Pearce* and *Ms Robyn Norman*
- (d) 2 legal practitioners appointed by the Minister after consultation with the Councils of the Law Society and Bar Association - *Mr Andrew Stone* and *Vacant* (pending appointment for vacancy created by resignation of Ms Geraldine Daley)

- (e) 2 health practitioners appointed by the Minister after consultation with the Australian Medical Association (NSW) Limited and such other associations of health practitioners as the Minister considers appropriate - *Dr John Frith and Dr Stephen Buckley*
- (f) 1 person not involved in the insurance industry appointed by the Minister on the nomination of the NRMA - *Dr Michael Henderson*
- (g) 1 person appointed by the Minister after consultation with such associations concerned with injured persons as the Minister considers appropriate - *Ms Felicity Purdy*
- (h) 1 person appointed by the Minister after consultation with such consumer organisations as the Minister considers appropriate - *Mr Michael Griffiths*
- (i) the General Manager of the Authority - *Mr David Bowen*

**Qu. Mr Grellman** - How often has the membership of the MAA changed and in what circumstances?

### **Response**

The Minister appointed the members of the first Motor Accidents Council for a period of three years expiring in October 2002.

The current Council members were appointed by the Minister for a period of three years expiring in November 2005.

In November 2004, Ms Geraldine Daly (legal practitioner) resigned from her position as a Council member. Arrangements are underway for the appointment of a replacement legal practitioner member.

## **Meetings**

### **1.2 Meetings of the MAC.**

**Qu. Mr Grellman** - How often did the MAC meet in the last financial year?

### **Response**

The Motor Accidents Council met on five occasions during the 2003/2004 financial year. In addition to formal meetings, Council members attended a briefing on the MAA's 2003/2004 Annual Report. A number of members also participated in MAA workshop activities held throughout the year.

## **Exercise of functions**

### **1.3 The functions of the MAC are set out in section 209(1) of the *Motor Accidents Compensation Act 1999* (Attachment A).**

**Qu. Mr Grellman** - How frequently did the MAC provide advice to the MAA Board or the Minister in the last financial year and in relation to what issues?

**Response**

As indicated in the MAA's response to the Committee's Questions on Notice for the sixth review, the Council reviewed the following MAA medical guidelines and information guides during 2003/2004:

- *Managing Acute Low Back Pain – An Insurer's Guide*
- *Traumatic Brain Injury, Care and Support Protocols*
- *Draft (revised) Guidelines for the Assessment of Permanent Impairment*
- *Treatment, Rehabilitation and Attendant Care Guidelines (2004)*

During 2003/2004, the Council monitored the implementation of the Motor Accident Service (MAAS) Continuous Improvement Project, which focussed on developing a new MAAS organisational structure that provides an integrated case management service.

The Council also considered progress of the MAAS User/ Participant Consultation project at its November 2003, March 2004 and May 2004 meetings. The project seeks to identify improvements that can be made to MAAS policies and processes.

During the reported period, the Motor Accidents Council also considered reports on motor accident scheme performance trends, based on quarterly scheme performance indicator updates. In addition, the Council provided input on the recommendations of the 5<sup>th</sup> MAA report of the Law and Justice Standing Committee.

## **PREMIUMS**

### **Premiums**

1.4 Page 94 of the Annual Report identifies an increase in the average premium for all NSW vehicles from \$328 in the June 2003 quarter to \$332 in the June 2004 quarter.

**Qu.** What is the reason for this increase?

**Qu.** Do you expect this trend to continue?

**Response**

The table on p 94 of the MAA's 2003/2004 Annual Report shows the average premium prices for the period December 1998 to June 2004. An updated table is set out below.

<b>Quarter ending</b>	<b>Sydney class 1</b>	<b>Sydney class 1 best price</b>	<b>All classes</b>
June 2003	339	299	328
September 2003	348	314	341
December 2003	352	314	351
March 2004	340	306	334
June 2004	343	306	332
September 2004	335	299	330
December 2004	337	299	339
March 2005		296	

The premium filings commencing 1 July 2003 were made in an environment of increases in the cost of reinsurance and weakening estimates of future investment earnings. These factors, both of which are outside the control of the motor accidents scheme, resulted in premium increases in the September 2003 and December 2003 quarters.

As outlined in the MAA's 2003/2004 Annual Report, insurers filed their proposed premiums with the MAA on 1 July 2003 and were not required to file again until April/ May 2004. Nevertheless, insurers voluntarily filed lower premiums with the MAA in the September 2003 quarter and continued to do so throughout the year.

As a result, the best price premium for a Sydney metropolitan passenger vehicle dropped from \$314 in December 2003 to \$306 in March and June 2004. At the same time, the average premium for a Sydney metropolitan passenger vehicle dropped from \$352 in December 2003 to \$343 in June 2004 and the average premium across all NSW vehicles dropped from \$351 in December 2003 to \$332 in June 2004.

There have been further reductions in premiums following the 1 July 2004 filings, with the best price for a Sydney vehicle dropping to \$299. All insurers reduced their premiums from between \$5 and \$19 at this time.

The best price for a Sydney metropolitan passenger vehicle has since reduced further to \$296 from 1 January 2005. The effect of this reduction on the average premium price will be assessed in the MAA's 2004/2005 Annual Report.

## INSURANCE

### Profits

- 1.5 The table on p102 of the Annual Report indicates that there has been a steady increase in the weighted average of the projected insurer profit margins since 1999.

**Qu.** Can you expand on the explanation of this increase that is provided in the Annual Report?

### Response

The marginal increase in the projected profit margin in recent years can be attributed to the following factors:

- increased allocation of capital to CTP business in accordance with APRA standards;
- high after-tax return on capital invested;
- reduction in rates of return on capital invested;
- superimposed inflation (the major source of uncertainty in premium rates).

- 1.6 Last year Mr Bowen advised the Committee that the intention of the new Scheme was to return to insurers approximately 6-8% of premium written as being a reasonable profit. It seems from the table on p 102 of the Annual Report that, since 2001-2002 the weighted average profit margin has exceed 8%, with the 2004/2005 margin at 8.7%.

**Qu.** Mr Bowen, how do these figures sit with your previous statement?

### Response

Over the last five years, profit margins have ranged from 7.5% to 10% for individual insurers, with an industry average between 7.7% and 8.7%. The MAA considers this range of profit margins to be reasonable although there have been on-going discussions with CTP insurers who believe that the level of profit derived from the Taylor Fry methodology is not adequate.

The MAA has returned filings because the amount allowed for profit was considered excessive, following a review of all of the insurer's assumptions in the filing. Such a decision varies by insurer and depends on the mix of risk in the insurer's portfolio as to what profit is appropriate.

- 1.7 In response to several questions on notice relating to the level of insurer profit that were based on stakeholder submissions, the Committee was advised that: "The questions confuse the role of the MAA under section 28 to verify filing information, including an

allowance for a ‘reasonable return on capital with the report on estimated profit based on current liability valuations, which is made pursuant to section 5 of the Act.’”

**Qu.** Can you explain this confusion to the Committee?

**Response**

Section 28 of the *Motor Accidents Compensation Act 1999* provides that a licensed insurer is required to disclose to the MAA the profit margin on which a premium is based and the actuarial basis for calculating the profit margin. The MAA is required to assess that profit margin and the actuarial basis for its calculation and present a report on that assessment annually to the Committee. This report on *projected profit* is included at pp 100 - 102 of the MAA’s 2003/2004 Annual Report.

Section 5(2)(d) of the *Act* provides that insurers, as receivers of public money that is compulsorily levied, should account for their profit margins, and that their records should be available to the MAA to ensure that accountability. The MAA has included a report on *realised profit* at pp 102 – 104 of the 2003/2004 Annual Report.

## **Insurance gap between CTP insurance and public liability insurance**

- 1.8** In its last report the Committee recommended that the Minister consider the circumstances where accidents arising out of the use or operation of a vehicle fall outside the scope of the *Motor Accidents Compensation Act*.<sup>1</sup> The Government response stated that the MAA was seeking legal advice as to which kinds of accidents *do not* give rise to a claim against a CTP insurer or Nominal Defendant and that the recommendation will be considered in the light of that advice.
- 1.9** In response to questions on notice the MAA has advised that the legal advice has now been obtained and that it clarifies the application of the *Act* to accidents involving a vehicle that is not covered by CTP insurance. The Committee acknowledges that questions of a policy nature must be directed at the Minister, but is interested in factual information regarding the advice and the MAA’s role in this issue.

**Qu.** Does the advice indicate that there is a gap and, if so, how significant is the gap?

**Qu.** What sort of accidents involving motor vehicles do not fall within the scope of the *Act*?

**Qu.** Has the MAA provided advice to the Minister about the issue and the pros and cons of legislative reform?

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<sup>1</sup> *Fifth Report*, pp 45-46

**Qu.** Has the MAA taken any other action on this issue in terms of examining the nature and extent of the gap, options to close the gap, consulting with the CTP insurers or addressing the potential public perception that CTP insurance provides full cover in such circumstances?

### **Response**

The Government's response to the *Fifth Report*, tabled in Parliament on 16 November 2004, noted that, in relation to recommendation 9:

“The MAA is obtaining legal advice as to which kinds of motor vehicle accidents do not give rise to a claim against a CTP insurer or the Nominal Defendant. The recommendation will be considered further in the light of that advice”.

As indicated in the MAA's response to the Standing Committee on Law and Justice's Questions on Notice for the sixth review, legal advice has been obtained and has assisted in clarifying the application of the *Motor Accidents Compensation Act 1999* to motor vehicle accidents involving a vehicle that is not covered by a CTP policy and where there is no right of action against the Nominal Defendant. The MAA also indicated that further comment on this issue is a matter for the Minister for Commerce.

The functions of the MAA prescribed by the *Motor Accidents Compensation Act 1999* relate to monitoring of the operation of the motor accidents scheme. The MAA does not have a role with regard to the operation of public liability insurance.

The MAA previously advised the Committee that, in response to Questions on Notice submitted prior to the fifth review, the MAA has drawn the gap in public liability cover raised by the Bar Association to the attention of the Insurance Council of Australia. The MAA also indicated that it had been advised that the Insurance Council of Australia issued a General Circular to insurers on 28 November 2002 inviting companies to review their motor or personal liability cover under home contents to provide gap insurance.

## **Risk rating**

- 1.10** In its last report the Committee recommended that the MAA examine the risk rating system, including rating based on gender, with a view to encouraging CTP insurers to implement additional risk rating factors.<sup>2</sup> The Government's response stated that the MAA regularly reviews rating factors and that the application of risk rating factors is, however, a matter for individual CTP insurers.

**Qu.** In your review of risk rating factors since the Committee's report, have you considered the issue of additional rating factors based on gender?

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<sup>2</sup> *Fifth Report*, Recommendation 4, p38

## **Response**

Gender has been available as a possible risk rating factor for CTP insurers under the MAA Premium Determination Guidelines since 5 October 1999.

**Qu.** Whilst acknowledging that the application of risk rating factors is a matter for CTP insurers, does the MAA see that it has any role in encouraging the insurers to include various factors, or review existing ones?

## **Response**

Pursuant to section 24 of the *Motor Accidents Compensation Act 1999*, the MAA issues Premium Determination Guidelines to licensed insurers for the determination of insurance premiums for third-party policies. Insurers may apply loadings and discounts to premiums according to these guidelines. The guidelines were revised in 1999 to encourage greater competition among insurers and to provide greater flexibility in pricing to reflect risk factors.

Prior to the 1999 *Act*, the allowable range was between 15% loading and 15% discount. Following the 1999 amendments, the maximum discount was extended to 25% for policyholders aged over 55. The maximum loading is currently 50%.

CTP insurers currently use the entire range of loadings and discounts available under the MAA Premium Determination Guidelines. These include:

- age of owner
- age of driver
- age of vehicle
- renewal/ new business
- business/ private use
- gender
- vehicle has comprehensive or third party property insurance
- Max No Claims Discount on comprehensive insurance
- Claims experience (number of at-fault collisions)
- Claims experience (number of collisions)
- Fleet vehicles
- Dealers (new cars)
- Traffic offences

The MAA regularly reviews risk rating factors. In 2000, for example, the MAA undertook a review of claims costs based on the age of the driver at fault. As a result of the review, the MAA replaced the pensioner vehicle classification by allowing an extended discount of 25% for owners over 55 with vehicles in the general vehicle categories. All insurers have taken up this allowance and apply it to their over 55 customers based on their own rating criteria.



More recently, in 2004 the MAA convened a working party with the RTA and CTP insurers to examine the feasibility of providing a safe driver discount on CTP premiums. The report of the working group formed part of the *Government Response to the Fifth Report of the Legislative Council Standing Committee on Law and Justice on the exercise of the functions of the Motor Accidents Authority and the Motor Accidents Council*. The report indicates that it is probable that insurers are already offering the lowest rates to the safest drivers.

## **MOTOR ACCIDENTS ASSESSMENT SERVICE**

The Motor Accidents Assessment Service includes the Medical Assessments Service (MAS) and the Claims Assessment and Resolution Service (CARS).

### **Consultation forums**

- 1.11 Page 32 of the Annual Report states that consultation forums were held with stakeholders to identify improvements to Motor Accidents Assessment Service policies and processes between October 2003 and June 2004 and that, as a result, a policy and legislative reform agenda was developed which will be pursued in 2004-2005.

**Qu.** In response to questions on notice the Committee was advised that *invitations* to participate were extended to legal practitioners and insurers. Which representatives of the legal and insurance industries participated in the forums?

#### **Response**

Refer Attachment A.

**Qu.** Can you describe the main aspects of the policy and legislative reform agenda that was developed through the forums?

#### **Response**

The main aspects of the proposed reform agenda for MAAS identified through the consultation forums included:

- reducing the number of unnecessary/ inappropriate disputes being referred to the Medical Assessment Service (MAS) and the Claims Assessment and Resolution Service (CARS);
- encouraging parties to clearly identify all issues in dispute;
- encouraging better information and document exchange by the parties before lodgement of a MAS or CARS dispute, including strengthening requirements for third party document production;

- reducing the ‘front end’ processing time for disputes, including consideration of electronic lodgement and the current legislative time limits for lodging CARS exemption applications.

Further detail on these proposals is provided in the MAA’s response to the Committee’s Questions on Notice for the sixth review (at Attachment 2).

Strategies are currently being developed to achieve these outcomes.

**Qu.** Has the MAA provided the Minister with advice as to the legislative reforms identified through this process?

**Response**

Yes.

## **MEDICAL ASSESSMENT SERVICE**

The Medical Assessment Service (MAS) resolves disputes between injured people and insurers in relation to the medical issues in their CTP claims, primarily through medical assessments.

### **Increased number of review applications**

1.12 Page 29 of the Annual Report states that “the main feature of this reporting period is the significant increase in the number of applications for review received”, which has increased by 112% over the previous year. The report also states that the increase is broadly in line with the increased number of assessments conducted.

**Qu.** Does this mean that the number of applications for review as a percentage of assessments is similar to previous years? Or are there other factors that have led to the increase?

**Response**

The number of applications for review as a percentage of MAS determinations during 2003/2004 is similar to previous years. As outlined on p 118 of the MAA’s 2003/2004 Annual Report, review applications were received in 10.6% of cases in 2001/2002; 10.5% of cases in 2002/2003 and 11.6% of cases in 2003/2004.

### **Delays**

1.13 In its submission the Bar Association noted that, despite improvements, the MAS system still takes a minimum of six months to produce a completed assessment. In response the MAA identified several ‘external’ reasons for the delays and noted that the key issue to address is the failure of parties to meaningfully engage in trying to resolve the dispute

before it comes to MAS. The MAA further noted that, as part of the current programs of MAS reforms, consideration is being given to requiring the mandatory prior disclosure and exchange of all documents which form the basis of the dispute.

**Qu.** Can you provide us with further information about the ‘external’ factors influencing the assessment period and the proposal to require prior disclosure and exchange of documents?

**Response**

External factors influencing the MAS assessment period include:

- late lodgement of replies with MAS;
- rescheduling of appointments by clients;
- non-attendance of appointments by clients;
- the need for an average of two appointments per matter;
- client failure to provide sufficient information relating to a matter.

The proposal to require prior disclosure and exchange of documents is currently being considered by a representative group of insurer and legal profession stakeholders. The group is scheduled to next meet on 7 April 2005.

**Qu.** What is the time frame for the implementation of this requirement?

**Response**

The issue is being progressed as part of the MAAS policy and guideline reforms arising from the stakeholder consultation forums. Whilst implementation of the policy and guideline reforms is dependent upon the enactment of changes to the legislative framework governing MAAS, the MAA anticipates that the reforms can be operational from late 2005.

## **OTHER CLAIMS ISSUES**

### **Accident Notification Forms (ANFs)**

- 1.14 In the Fifth Report, the Committee recommended that the MAA give consideration to making Accident Notification Forms and any other pertinent documents available to all accident and emergency departments of NSW hospitals, particularly in country areas.<sup>3</sup> The Government’s response states that the MAA has consulted with NSW Health which has indicated that there is no objection to ANFs being placed in Emergency Departments. The

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<sup>3</sup> *Fifth Report*, recommendation 11, p51

MAA also advised that it has sent packages of ANFs to all Area Health Services and will continue to do so on a regular basis.

**Qu.** does this mean that the Area Health Services are ensuring that the ANFs are placed in all Emergency Departments?

**Response**

Yes.

### **Section 81(3) – Deemed denial of liability**

- 1.15 In its last report the Committee recommended that the MAA examine whether or not the Principal Claims Assessor has permitted any insurers an extension of time to make a decision on liability contrary to section 81 of the *Act* (Attachment A).<sup>4</sup> The Government’s response sets out and explains the relevant legislative provisions, but does not indicate whether the MAA has actually examined the issue to determine whether there have in fact been any instances where the Principal Claims Assessor has permitted any insurers an extension of time.

**Qu.** Has the MAA specifically examined this issue to determine whether any of the Principal Claims Assessors have permitted any insurers an extension of time contrary to section 81?

**Response**

The Principal Claims Assessor has no power to extend time with respect to an insurer’s admission or denial of liability pursuant to s 81 of the *Motor Accidents Compensation Act 1999*.

## **PAYMENT OF CLAIMS**

### **Compensation for the seriously injured**

- 1.16 Page 5 of the Annual Report states that “seriously injured people are getting increased compensation”. The Committee is interested in the *adequacy* of compensation to meet the needs of the seriously injured.

**Qu.** Has the MAA undertaken any research into the adequacy of awards of damages for the seriously injured, such as people suffering brain injuries or quadriplegia?

**Response**

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<sup>4</sup> *Fifth Report*, recommendation 13, p58

Awards of damages for those seriously injured in motor vehicle accidents are made by the courts and incorporate relevant precedents from previous decisions. The MAA has not attempted to evaluate judicial interpretations of the common law.

## **Compensation for non-economic loss**

- 1.17 Minister Della Bosca has previously stated that the legislative intention of limiting access to claims for non-economic loss to claimants with a Whole Person Impairment greater than 10% was to allow recovery of non-economic loss to the 10% of claimants who were most seriously injured. I also note that the stated intention at the time of introducing the *Motor Accidents Compensation Act 1999* was to reduce total payments for non-economic loss from approximately \$250 million per claims year to \$150 million per claims year.

**Qu.** Is the Scheme costed on those 1,500 claimants per year receiving approximately \$150 million in non-economic loss between them?

### **Response**

At the end of June 2004, a total of 16,556 notifications had been received by insurers in relation to the first accident year (5 October 1999 – 4 October 2000). It is estimated that there will be at least 200 more claims reported in the current accident year, bringing the total number of year 1 accident notifications to almost 16,800.

The claims lodged with insurers include claims that relate to accidents taking place outside of NSW. Damages paid on these claims are in accordance with the compensation system in the State/ Territory where the accident happened. These claims are therefore excluded from an analysis of non-economic loss. Accident Notification Forms that have not converted to full claims are also excluded from this analysis.

Of the 13,390 claims reported at 30 June 2004, insurers had made either a payment for non-economic loss or had set a reserve for non-economic loss on 1,328 (10%). The total amount incurred was \$119.3 million, not adjusted for inflation.

## **INJURY TREATMENT, MANAGEMENT AND REHABILITATION**

### **Guidelines for the Management of Anxiety**

- 1.18 Page 21 of the Annual Report notes that *Guidelines for the management of anxiety* were released by the MAA in December 2003.

**Qu.** Have you had any feedback on how those guidelines have been received by users?

## **Response**

A review of the *Guidelines for the management of anxiety* will commence in 2006.

## **Treatment, Rehabilitation and Attendant Care Guidelines – audit of insurer compliance**

- 1.19 Page 22 of the Annual Report states that the results of the 2003 audit of the *Treatment, Rehabilitation and Attendant Care Guidelines* showed that 3 out of 6 insurers exceed the required standards.

**Qu.** How did the other 3 insurers perform?

## **Response**

Two of the three insurers received a satisfactory result but were required to provide further documentation and a self-assessment report in November 2003 to demonstrate compliance with specific compulsory criteria.

The remaining audit was postponed until April 2004. The insurer provided monthly reports to the MAA and auditors until completion of the audit at this time. A satisfactory rating was achieved in all areas.

## **Grants Program**

- 1.20 Page 22 of the Annual Report states that 58 applications were received for the MAA's annual rehabilitation Grants Program and funding of \$2.9 million was approved.

**Qu.** How many of those 58 applications were successful and on what basis were the unsuccessful applications refused?

## **Response**

MAA funding was approved for 42 projects. The other 16 projects were rejected on a number of grounds including failure to meet the selection criteria, lower rating compared to other applications or prohibitive costs.

**Qu.** Are you satisfied with the number of applications that you receive and their quality?

## **Response**

The number of applications for funding under the MAA's annual rehabilitation Grants program has been consistent over the last five years. The quality of submissions can vary. The MAA endeavours to provide applicants with sufficient information to assist them to prepare appropriate

applications and to provide opportunities for submission of further information if necessary.

**Qu.** The \$2.9 million figure is down considerably from last years figure of \$7.5 million.<sup>5</sup> What is the reason for this?

**Response**

In 2002/2003, MAA funding of \$5.75 million was approved for 10 capital projects aimed at facilitating spinal cord injury and rehabilitation services. Funding for capital development is made available intermittently by the MAA rather than on an annual basis.

### **3-5 year strategy for MAA road safety and rehabilitation programs**

**1.21** In response to questions on notice based on stakeholder submissions the MAA advised that two consultant have commenced working with the MAA to develop a 3-5 year strategy for the MAA's road safety and rehabilitation programs.

**Qu.** Can you provide us with some information about the strategy? For example, what aspects of the MAA's road safety and rehabilitation role will it cover?

**Response**

The road safety and rehabilitation programs strategy will review the MAA's current role in road safety and rehabilitation. The goal of the MAA in injury prevention is to reduce the occurrence of motor vehicle accidents that involve serious and high incidence injuries. On this basis, young people (particularly as drivers and passengers), children, pedestrians and motorcyclists have been identified as a priority for MAA initiatives.

The MAA has a number of aims in relation to injury management including:

- to ensure that insurers meet their obligations under the *Act*;
- to promote appropriate treatment of injured people; and
- to foster the development of improved rehabilitation and long term care services for this population.

The injury types/ issues to be targeted through injury management strategies include: management of whiplash and soft tissue injuries, rehabilitation and life time care for claimants with severe brain or spinal cord injury and retrieval and trauma management.

Current programs will also be reviewed and areas and activities identified that have the potential to add value to the CTP scheme.

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<sup>5</sup> MAA 2002/2003 Annual Report, p22

**Qu.** Will the strategy take into account the results of the review of the performance of the Grants Program?

**Response**

Yes.

Ends



Refer: 1.11 Consultation Forums

Legal Practitioner participants

Mr Alex Atic, PK Simpson & Co Sydney  
Mr Denis Mockler, Stewart Cuddy & Mockler Sydney  
Mr Eugene Lapore, Eugene Lapore & Associates Fairfield  
Ms Elyse White, Marsdens -The Law Group Campbelltown  
Mr Hugh Macken, Beston Macken McMannus Sydney  
Mr John Cooper/Mr Charlie Williams, Moray & Agnew Sydney  
Mr John Renshaw, Thomas Laycock Newcastle  
Ms Christine Lazarrotto, Sparke Helmore Sydney  
Mr Mark Capolupo, Andrew Fergent & Co Sydney  
Mr Tom Goudkamp/Ms Mary Maloney, Stacks the Law Firm Sydney  
Mr Peter Livers, Slattery Thompson Sydney  
Mr Rad Gajic, Gajic & Co Cabramatta  
Mr Robert Pinzone/Mr Scott Roulstone/Mr Tony Barakat, Keddiess Litigation Lawyers Sydney  
Mr Timothy Concannon, Carrol & O'Dea Lawyers Sydney

CTP Insurer participants

Mr Andrew Bunting, Zurich Australian Insurance Ltd  
Mr Chris Devlin, AAMI insurance Ltd  
Mr Sam Graziano, AAMI insurance Ltd  
Mr Graham Cooper, GIO General Ltd  
Mr Chris Tsoukalas, Allianz Australia Insurance Ltd  
Ms Isabella Strazzeri, Allianz Australia Insurance Ltd  
Ms Jan Smith, NRMA Insurance Ltd  
Ms Mary Maini, NRMA Insurance Ltd  
Ms Sharon Mooney, QBE Insurance (Australia) Ltd  
Mr Scott Frazer/ Mr David McLachlan, QBE Insurance (Australia) Ltd

CARS Assessors

Mr Andrew Gorman  
Ms Geraldine Daley  
Mr John Mulder  
Ms Margaret Holtz  
Mr Peter Clarke  
Mr Richard Buckley

MAS Assessors

Dr Dwight Dowda

Dr Joan Chen  
Dr James Scougall  
Professor Michael Fenside  
Professor Sydney Nade

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Mr Richard Grellman  
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