

# Propensity to claim for CTP in NSW 2005-2017

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## Acknowledgement:

State Insurance Regulatory Authority

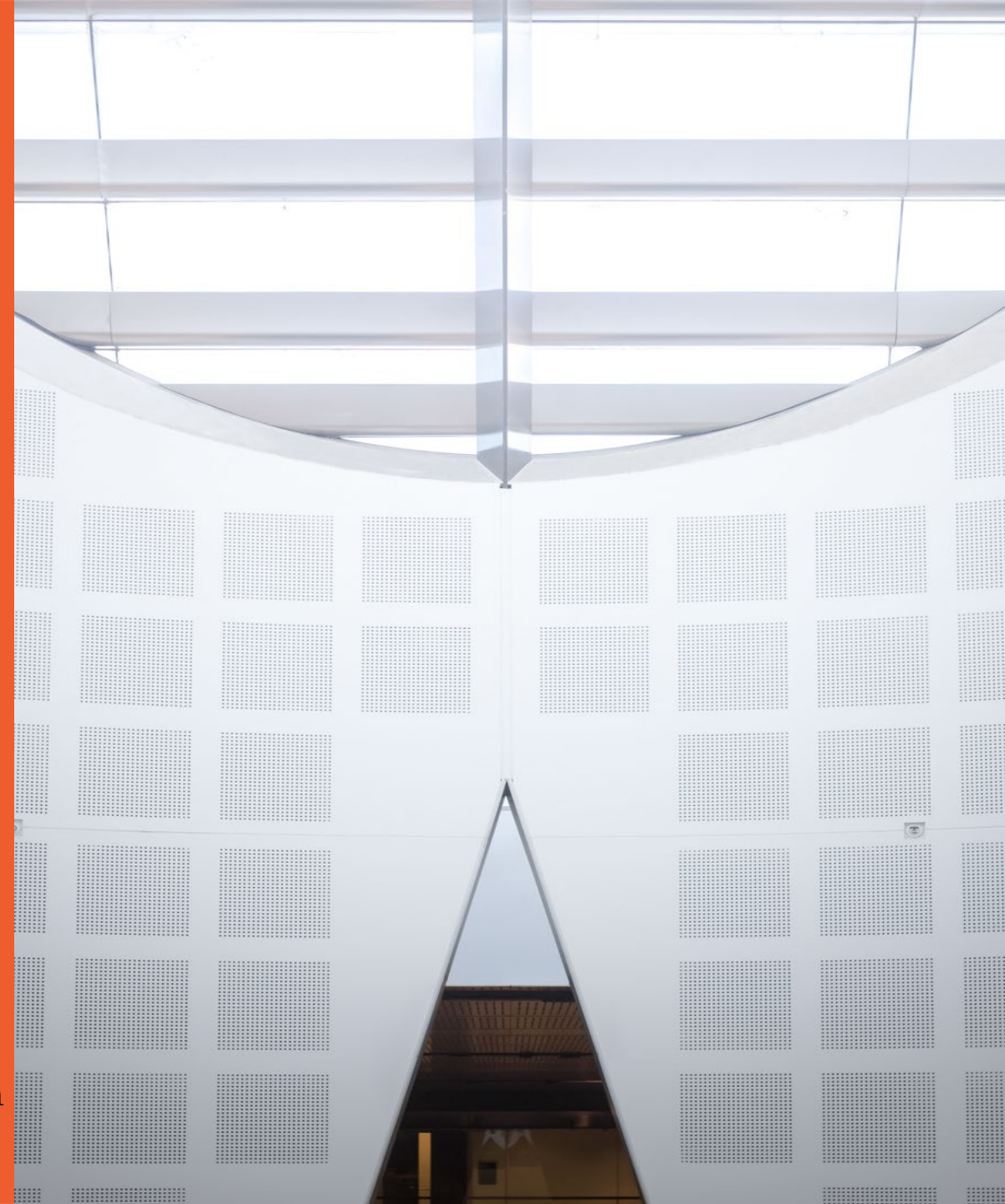
- David Andrew, Manager Road Safety Partnerships | Injury Prevention and Rehabilitation
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- Richard Thiele, Senior Statistical Trend Analyst
- Susan Fletcher, Senior Project Officer



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# Background

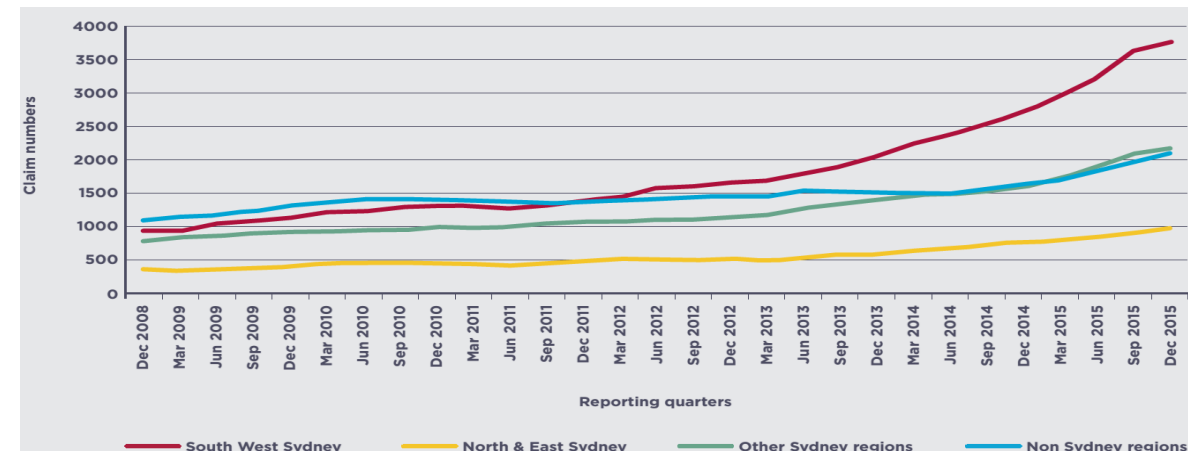
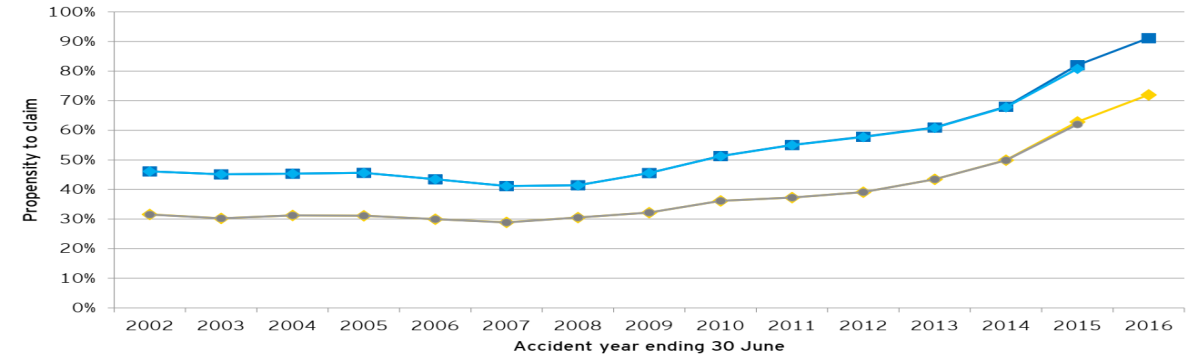
## – CTP in NSW:

- Before December 2017: people injured in motor vehicle accident & not at fault can claim for medical care & income replacement; those injured & at fault can receive some limited benefits under an Accident Notification Form (ANF) (maximum of \$5000).
- From December 2017:

	Maximum benefits		Damages	
	Income	Treatment & care	Past & future Income	Pain/suffering
Minor – regardless of fault	6 months	6 months	No	No
More than Minor				
• At fault	6 months	6 months	Yes	No
• Not at fault	2-3 years	Ongoing	Yes	No
10%+ permanent impairment				
• At fault	6 months	6 months	Yes	Yes
• Not at fault	2-5 years	Ongoing	Yes	Yes

# Background

- Between 2008 and 2016, number of road casualty went from ~25,000 to ~20,000.
- However, propensity to claim for CTP increased from 31% to 72%.
- There has been increase in the number of claim for minor injury with legal representation.
- The trend of increase was higher in South West Sydney.



# Objectives

1. To describe the trend of propensity to claim for personal injury compensation following motor vehicle accident under the CTP scheme 2005 – 2017.
2. To identify characteristics associated with higher propensity to claim.

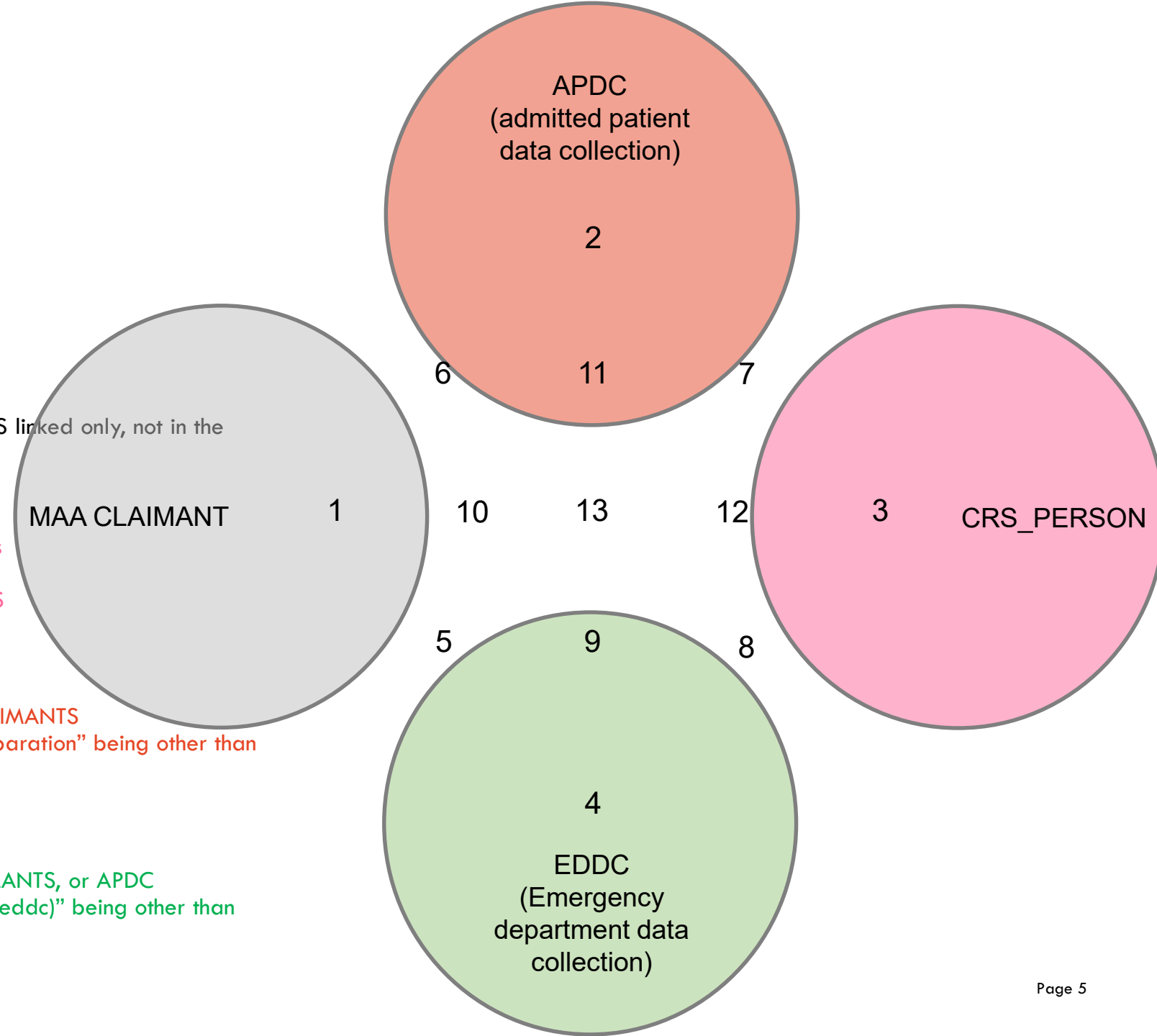
# Method

Data sources: Jan 1<sup>st</sup> 2005 to Dec 31<sup>st</sup> 2017

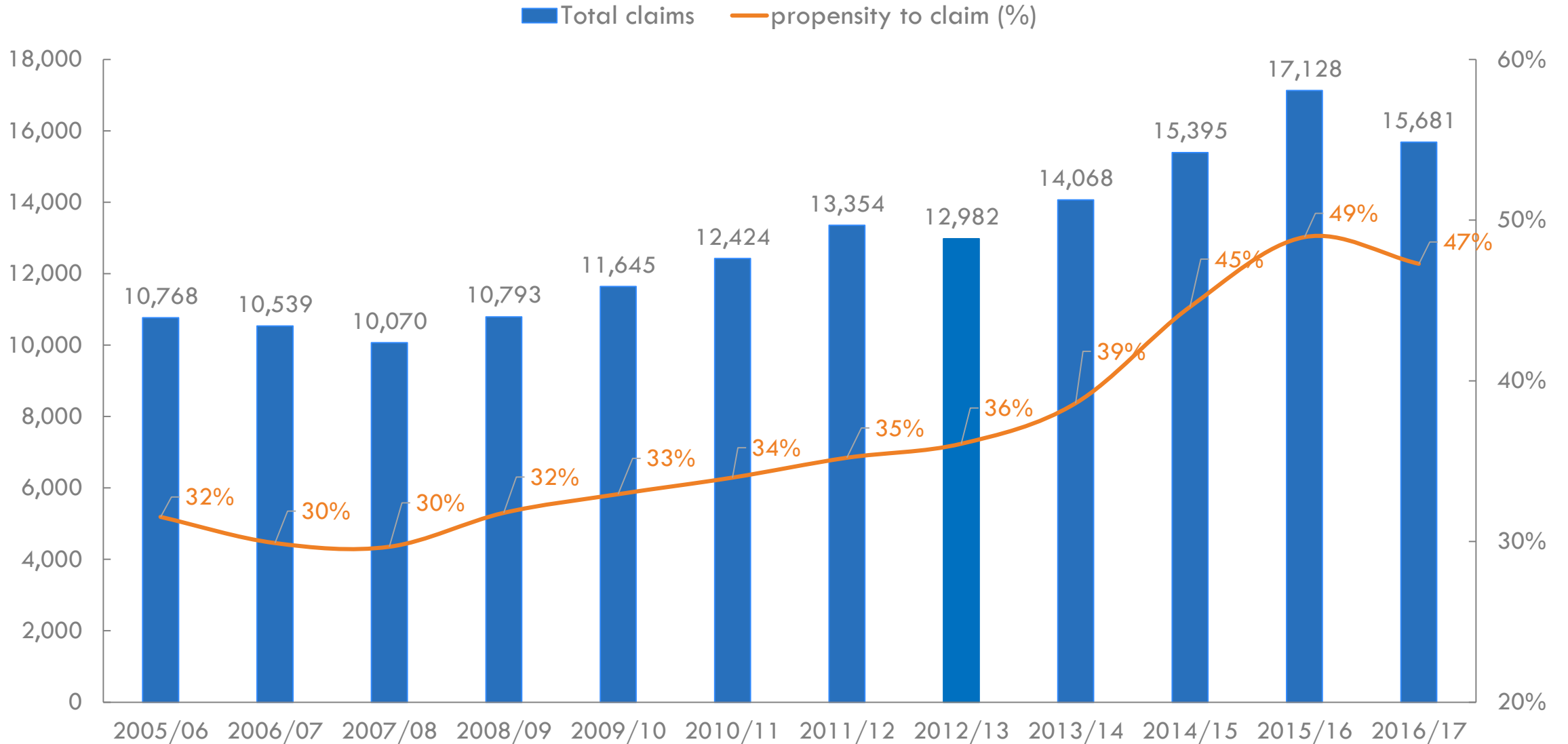
- MAA\_CLAIMANT
- APDC
- CRS\_PERSON
- EDDC

Data merges

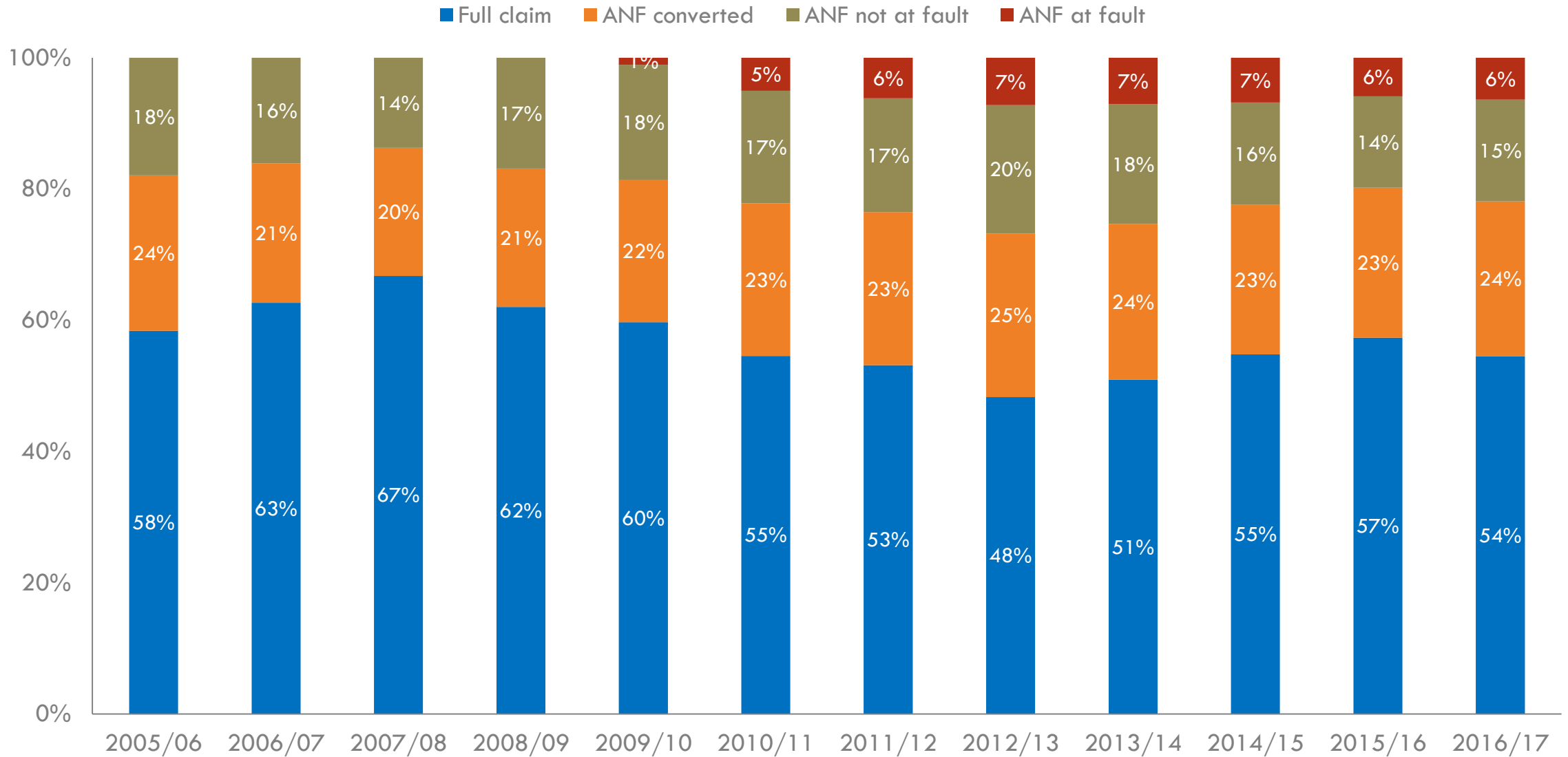
- All MAA\_CLAIMANTS
  - Part 1, 5, 6, 9, 10, 11, 13 and 14 (MAA\_CRS linked only, not in the diagram): **166,737 records**
- **CRS\_PERSON:**
  - Excluded persons involved non-motor vehicles
  - Excluded non-injured persons
  - Excluded persons linked to MAA\_CLAIMANTS
  - Part 3, 7, 8 and 12: **256,883 records**
- **APDC:**
  - Excluded persons linked to CRS or MAA\_CLAIMANTS
  - Excluded persons with "Payment status on separation" being other than "Compensable – NSW Motor accident act"
  - Part 2: **14,703 records**
- **EDDC:**
  - Excluded persons linked to CRS, MAA\_CLAIMANTS, or APDC
  - Excluded persons with "Compensable status (eddc)" being other than "Motor Accident Act"
  - Part 4: **22,828 records**



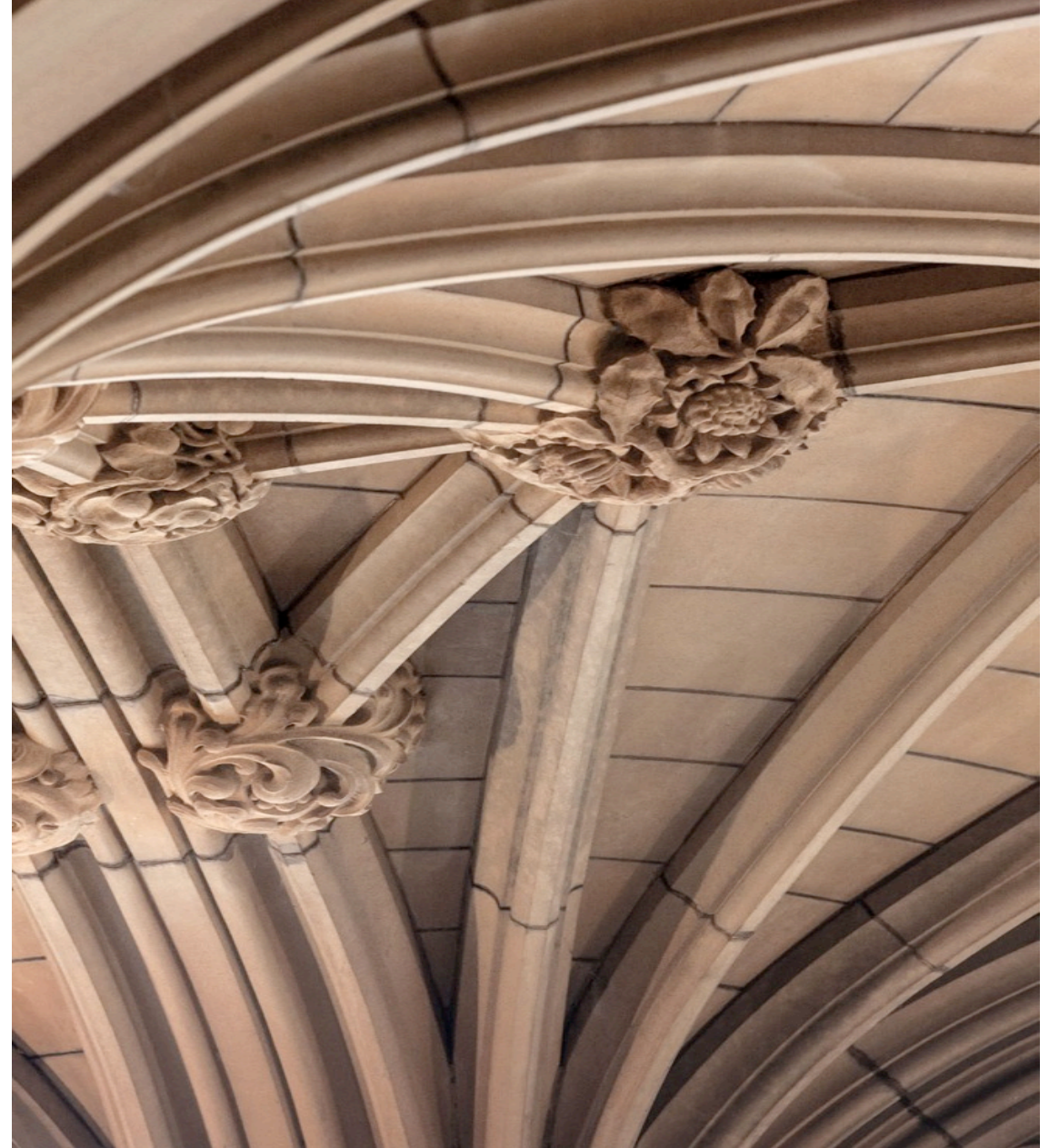
# Results – propensity to claim (all claims) by financial year of accident



# Claim types



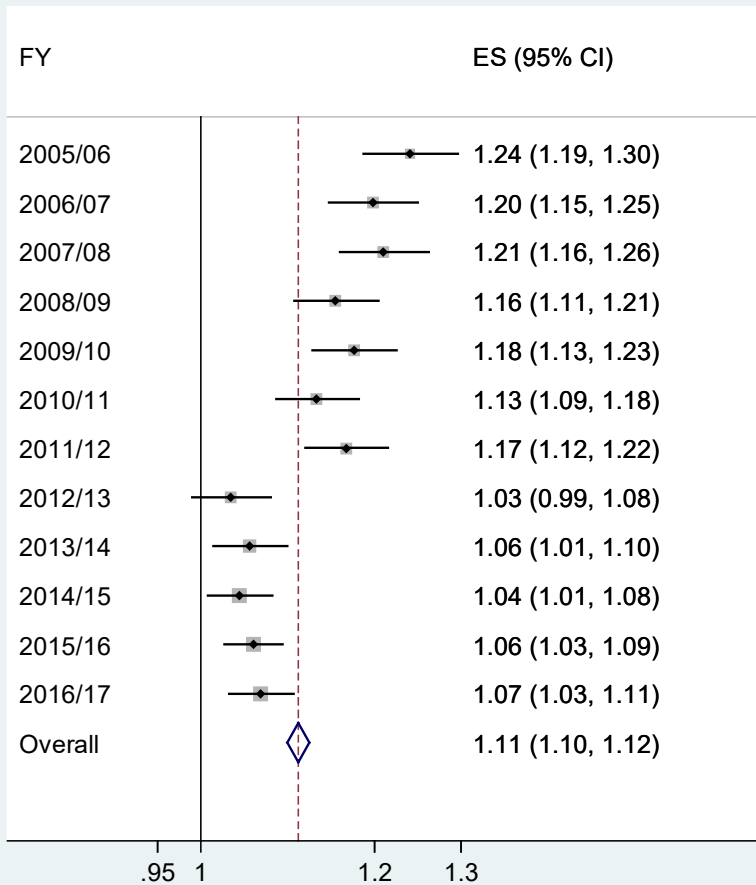
## Characteristics associated with higher propensity to claim



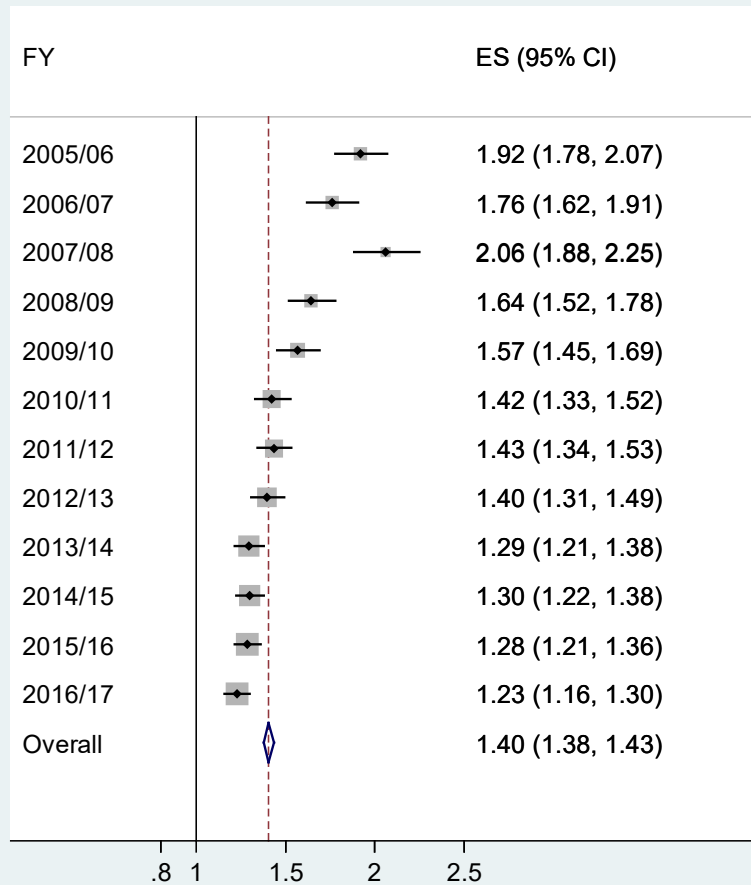


# Propensity to claim: women vs. men

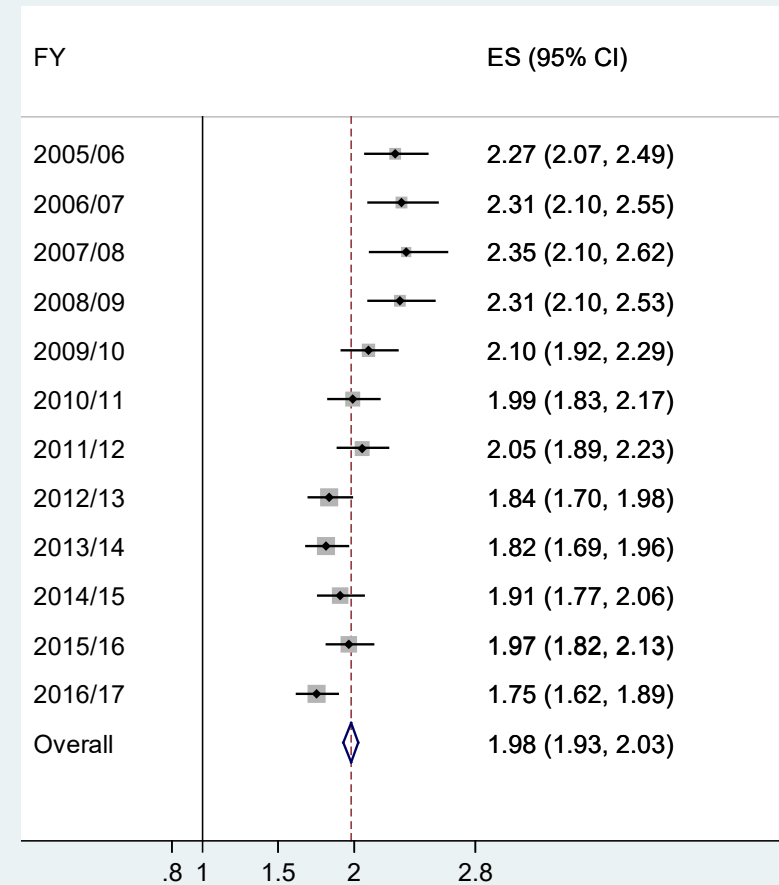
## Full claim



## ANF converted



## ANF not at fault



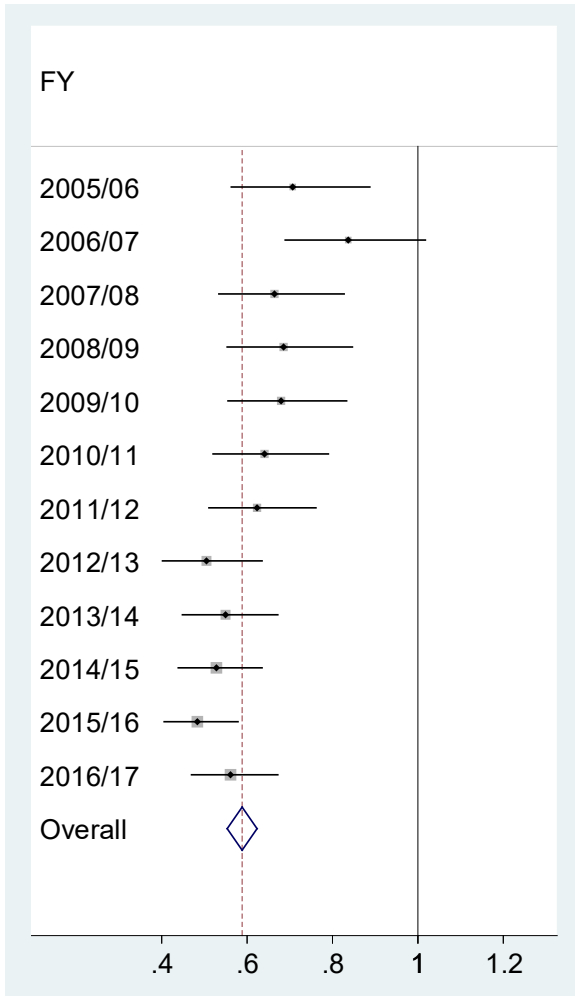
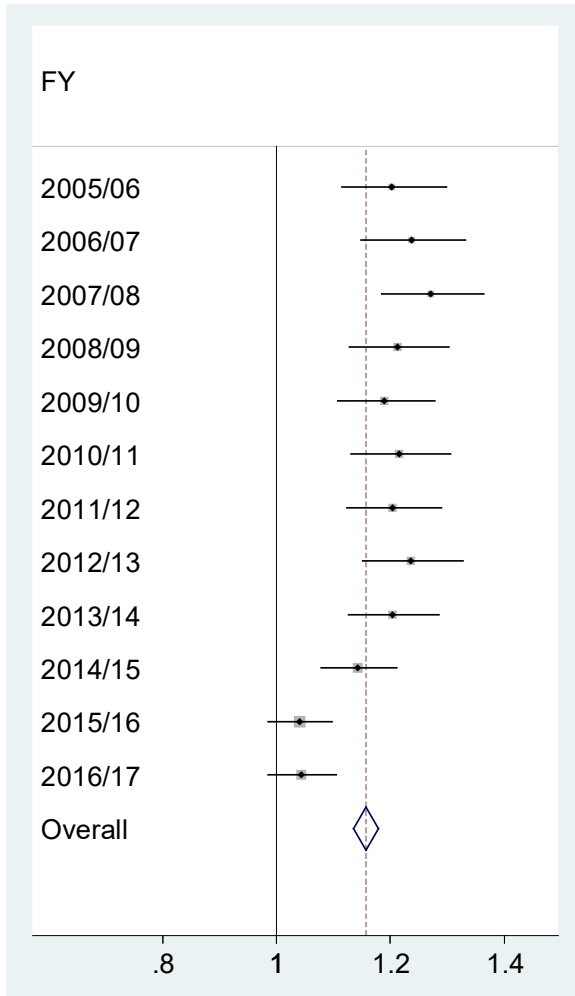
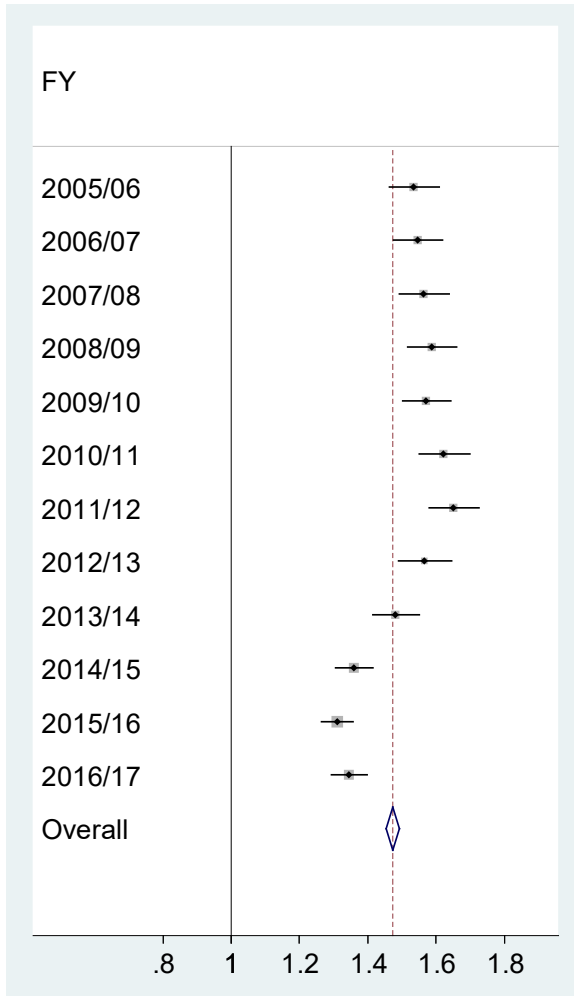
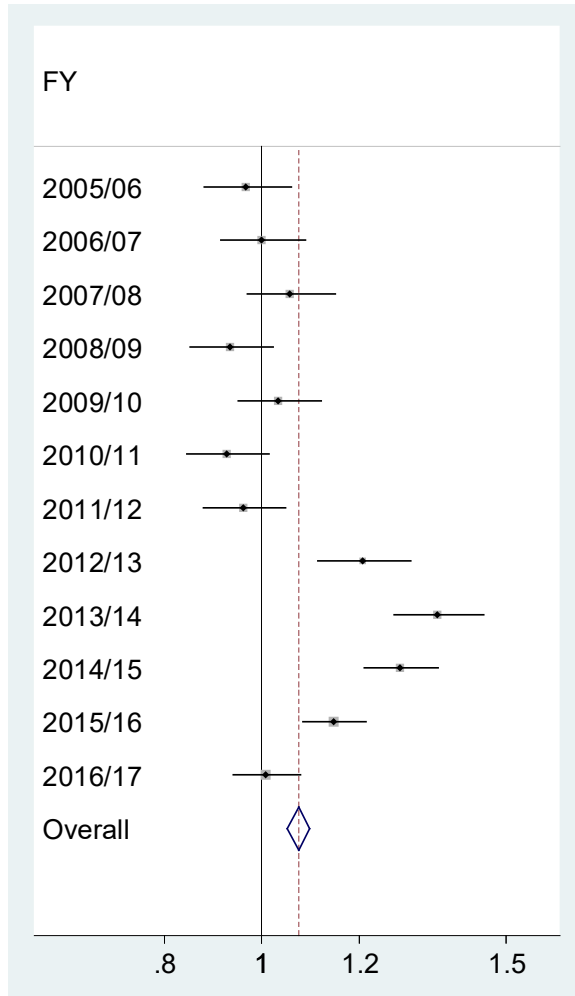
# Full claim: compared to people aged 17-40 years

## 0-16 years

## 41-60 years

## 61-80 years

## 81+ years



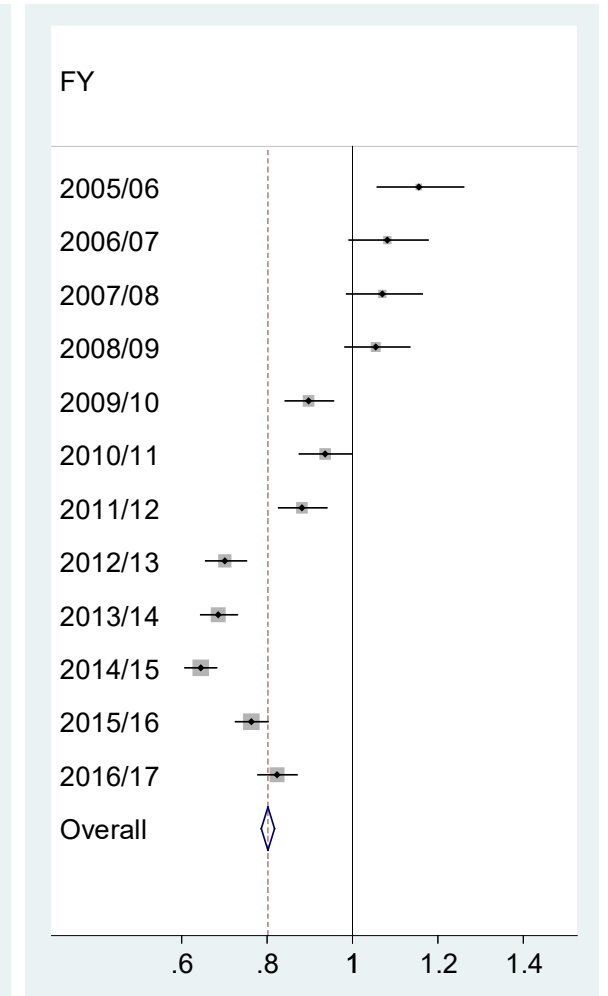
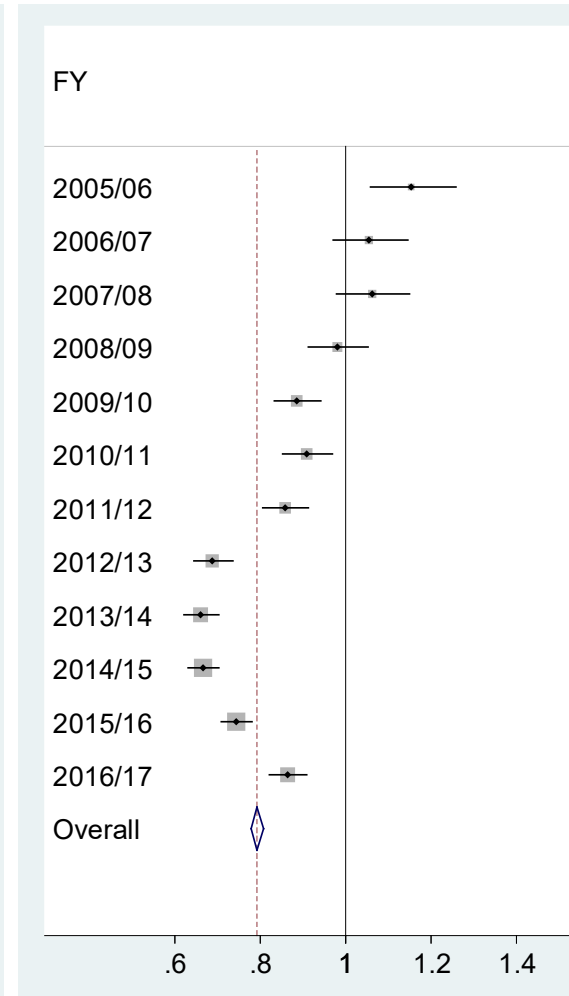
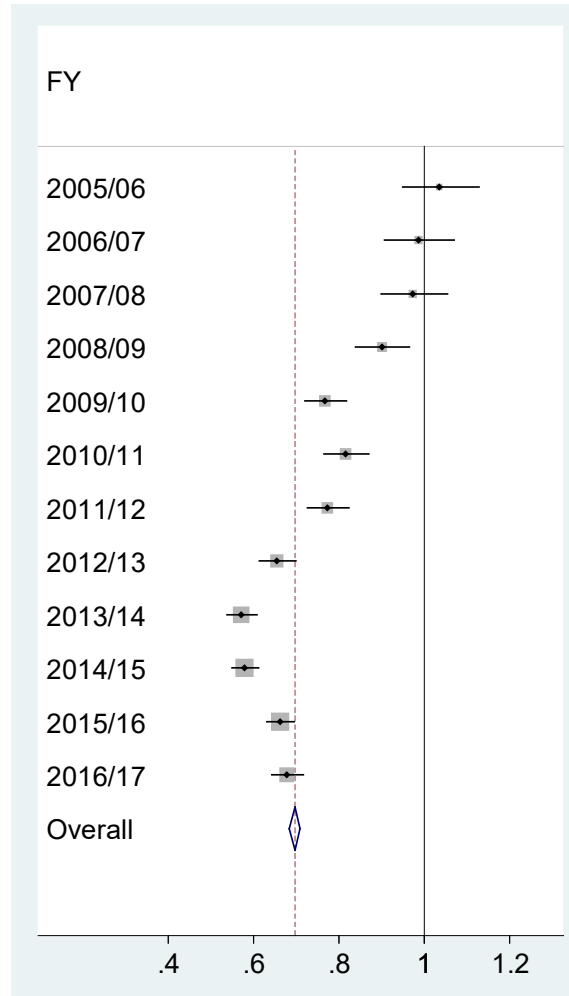
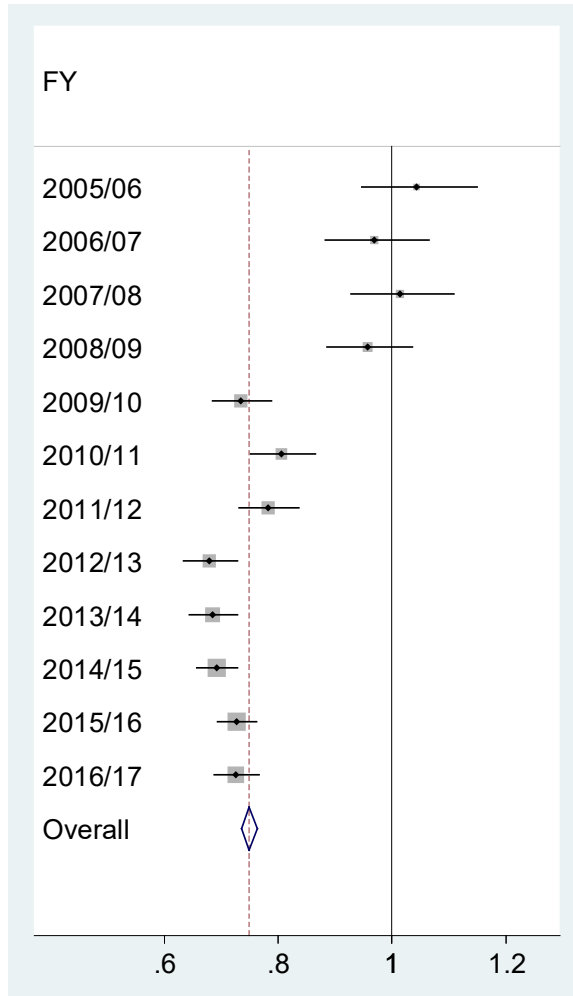
# Full claim: compared to people of the lowest SES quintile

## 2<sup>nd</sup> quintile

## 3<sup>rd</sup> quintile

## 4<sup>th</sup> quintile

## 5<sup>th</sup> quintile



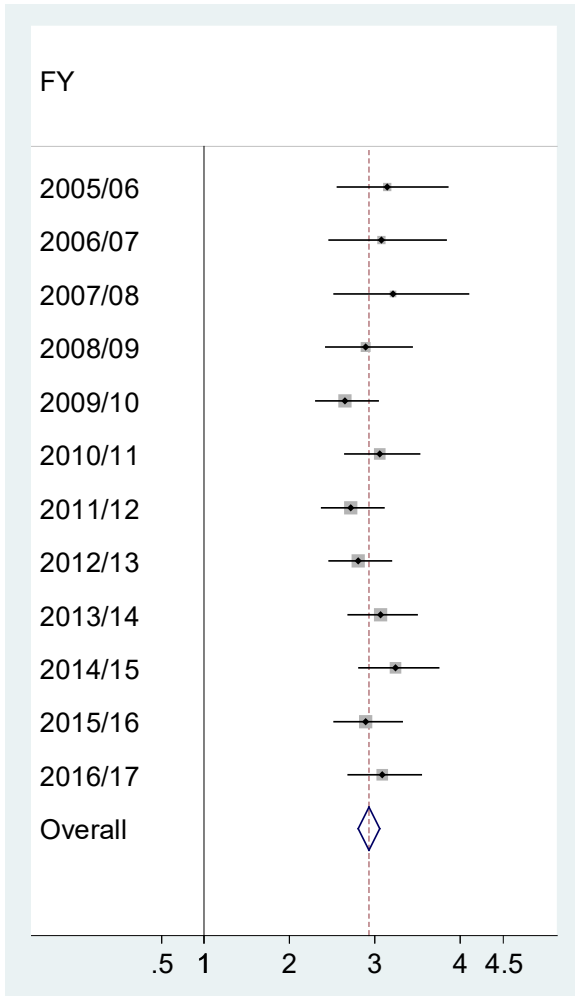
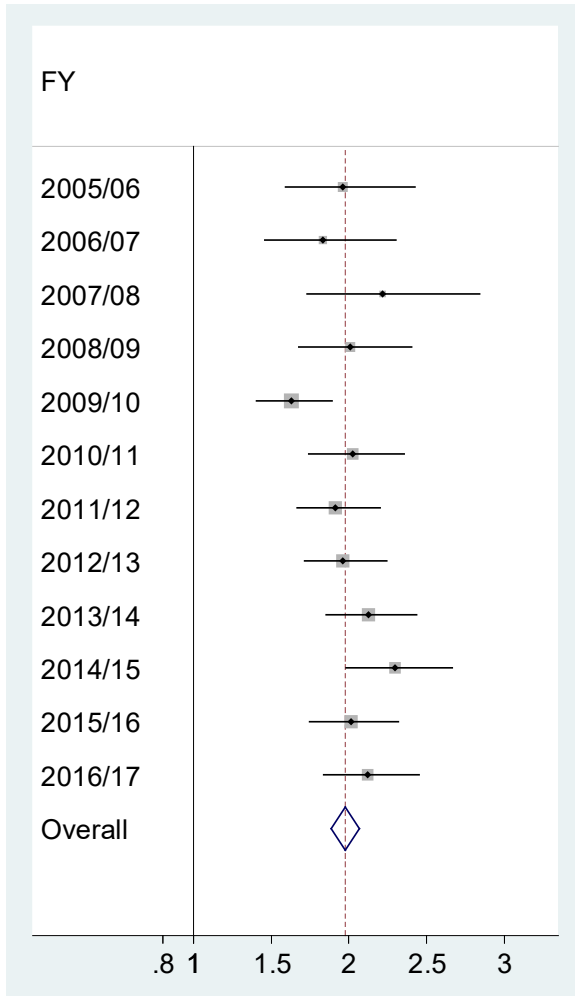
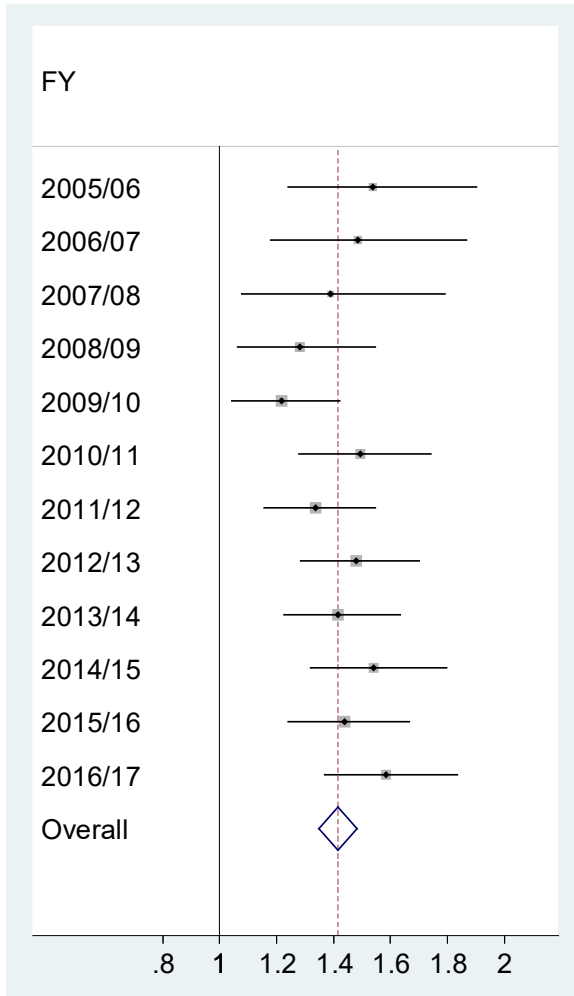
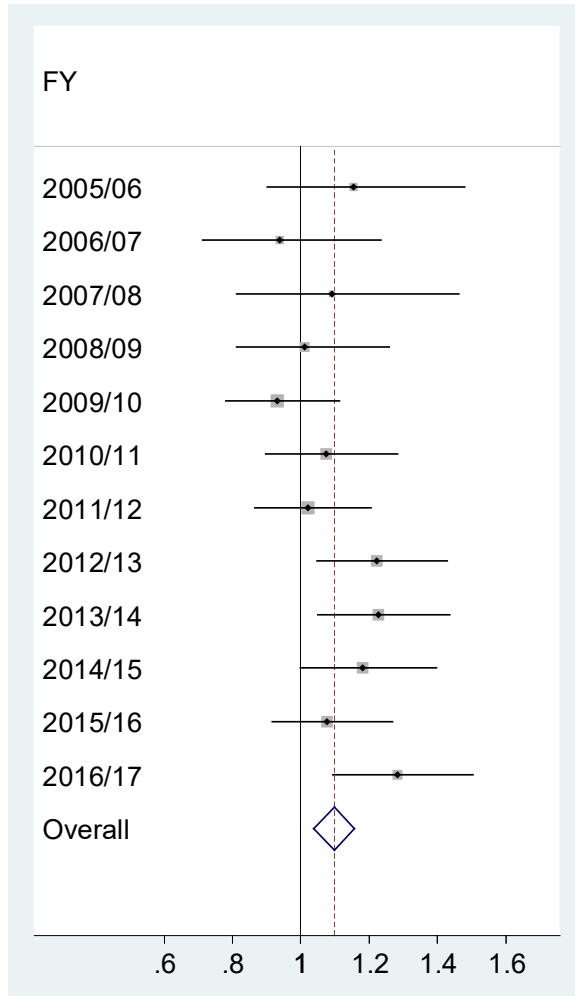
# Full claim: compared to people of Sydney Local Health District

## North Sydney

## SE Sydney

## SW Sydney

## West Sydney



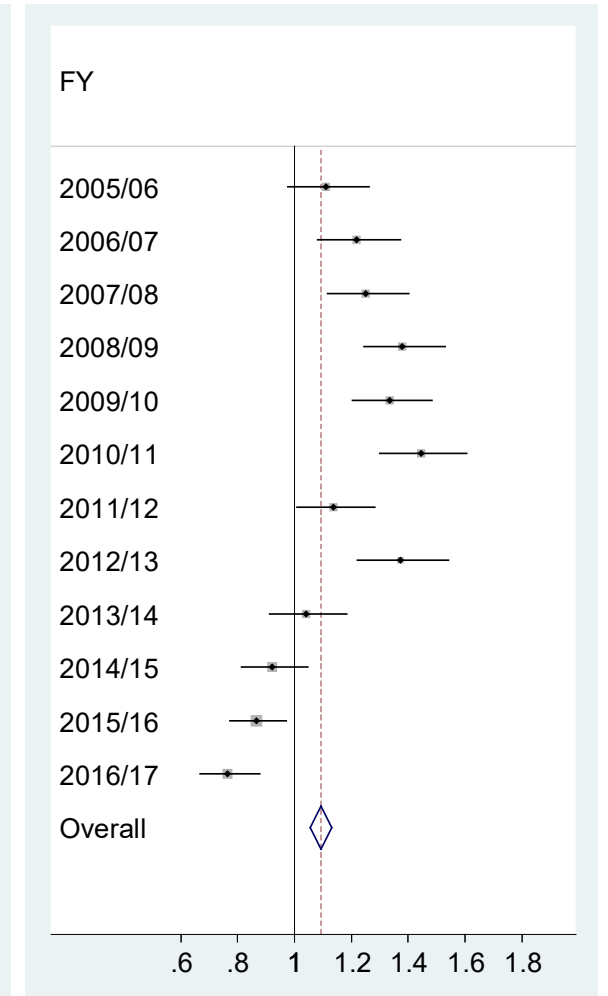
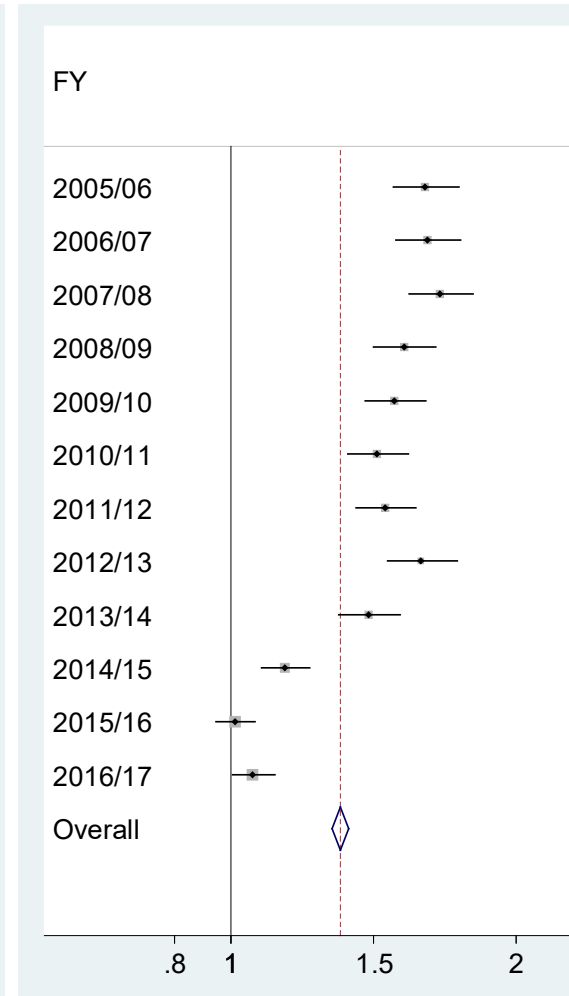
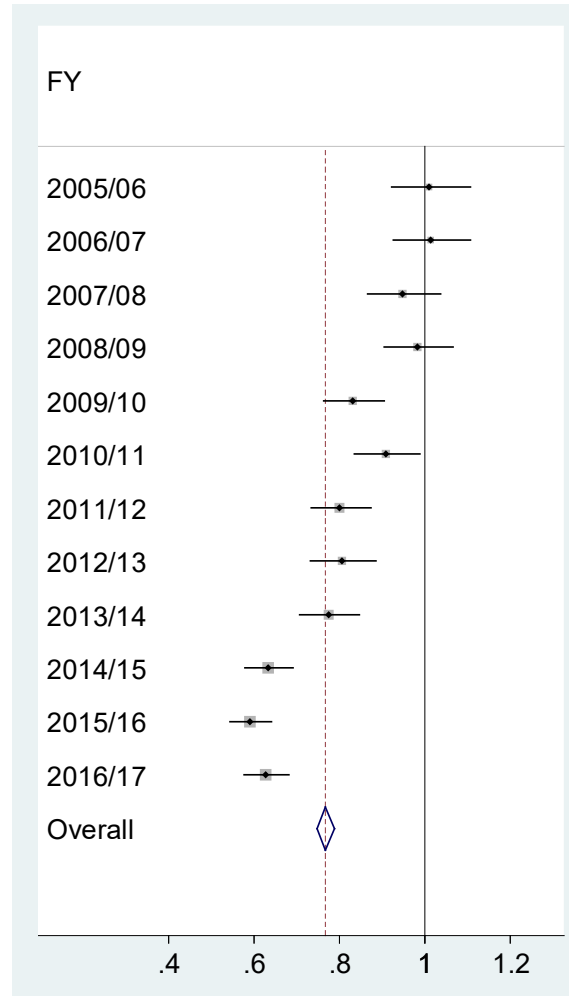
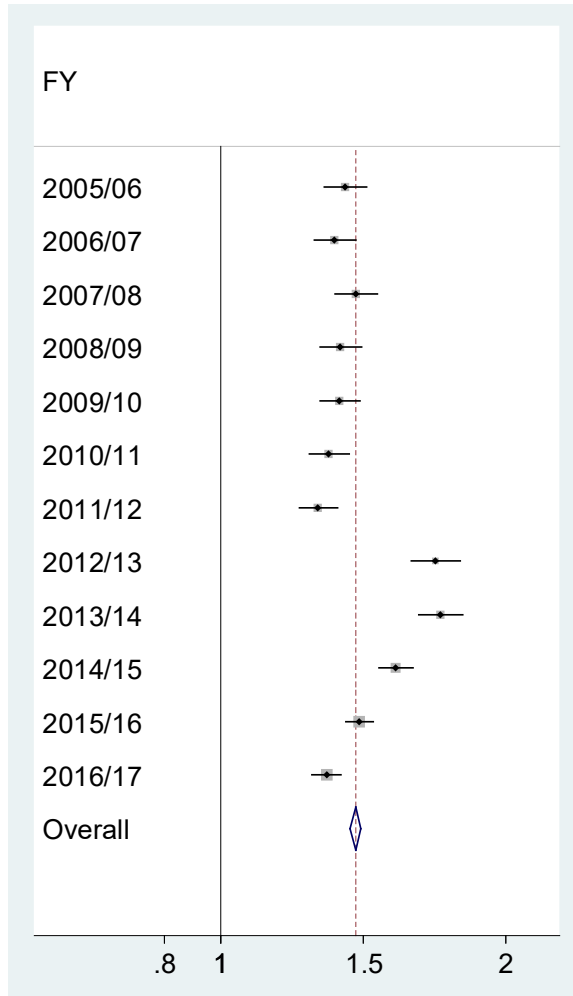
# Full claim: compared to drivers

## Passengers

## Motorcyclists

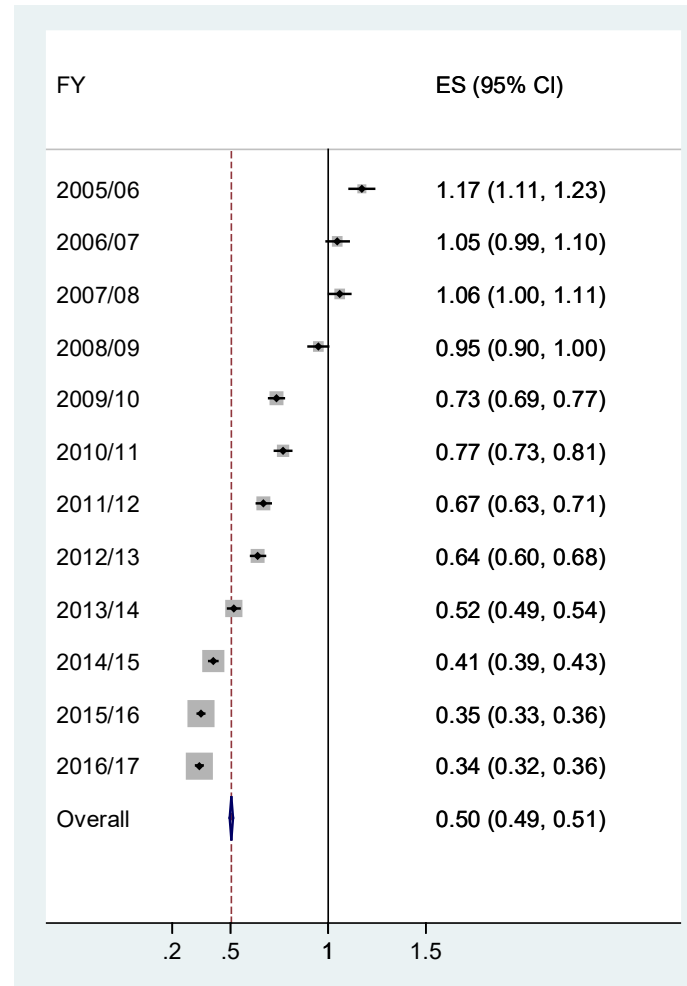
## Pedestrians

## Pedal cyclists

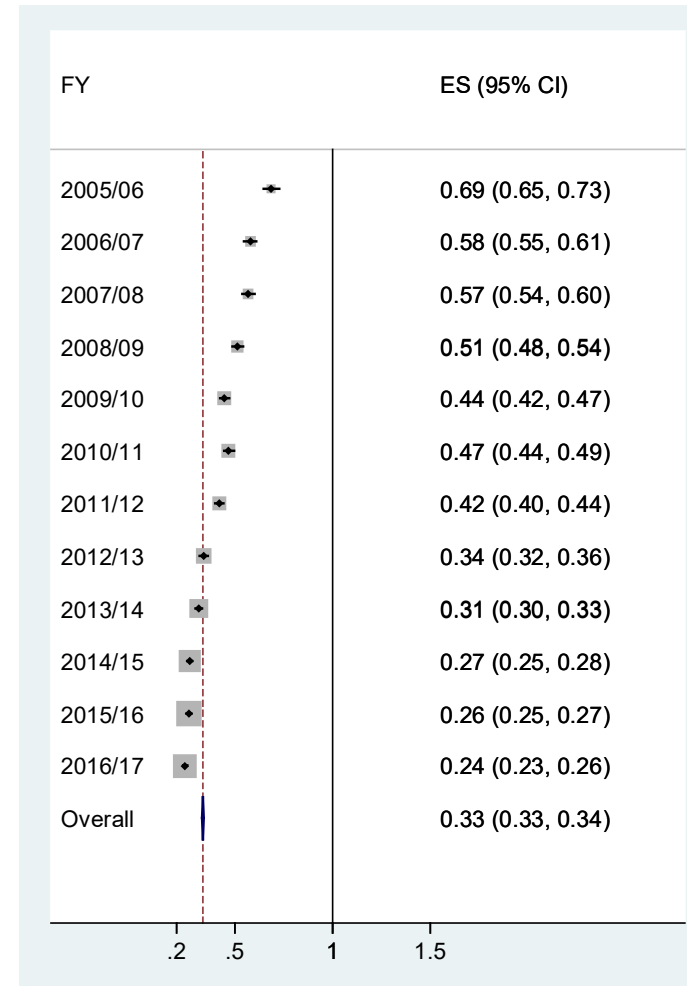


# Full claim: compared to minor injury (CRS severity classification)

## Serious injury



## Moderate injury



## Discussion

- By additional linkages of hospitalisation and ED presentation to PIR & CrashLink, our estimated propensity to claim were significantly lower than those previously reported by SIRA (e.g. 47% vs 72% in 2016).
- However, there was a consistent increase in the propensity to claim since 2007/08, despite decrease in the number of road casualties over time.
- Characteristics commonly associated with higher propensity: women, aged 41-80 years, minor injuries.
  - Full claims: lowest quintile, South Western & Western Sydney LHDs
  - ANF converted: highest quintiles, Sydney LHD
  - ANF not at fault: highest quintiles, North South East Sydney LHDs

## Limitations

- Only practical definition of injury severity (based on hospitalisation, ED presentation status) was available.
- Under-estimate of propensity to claim due to the time lag from accident to lodgment date, and data linkages.
- Unavailability of data on health outcome to examine differences between those who made and those who did not make a claim.



# Acknowledgement

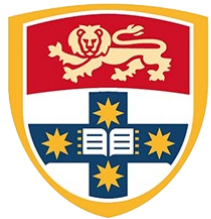


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# Thank you!



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