




**Government
of South Australia**

TRS19D1089

Hon Stephen Mullighan MP
Member for Lee
Unit 1, 62 Semaphore Road
SEMAPHORE SA 5019

Treasurer
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Adelaide SA 5000
GPO Box 2264
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DX 56203 Victoria Square
Tel 08 8226 1866
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Dear Mr Mullighan

APPLICATION UNDER THE *FREEDOM OF INFORMATION ACT 1991*

I refer to your application made under the *Freedom of Information Act 1991* (FOI Act), dated 8 May 2019.

Your application seeks access to:

"All minutes, briefings and correspondence titled 'CTP Insurance – Competition Model – Consumer testing of vehicle registration renewal process' as described on the Objective document management system, between 12 July 2018 and 8 May 2019."

The legislative prescribed timeframe to determine this application has expired and is now deemed to have refused you access to all documents relevant to your application. I refer to my letter dated 26 May 2019 where I sought additional time to make my determination.

The purpose of this letter is to advise you of my determination. An extensive search was conducted within this office. A total of 1 document was identified as answering the terms of your application.

I grant you access in full to 1 document, a copy of which is enclosed.

Please note, in compliance with Premier and Cabinet Circular PC045 - *Disclosure Logs for Non-Personal Information Released through Freedom of Information* (PC045), the Department of Treasury and Finance is now required to publish a log of all non-personal information released under the *Freedom of Information Act 1991*.

In accordance with this Circular, any non-personal information determined for release as part of this application, may be published on the DTF website. A copy of PC045

can be found at the following address: <https://dpc.sa.gov.au/resources-and-publications/premier-and-cabinet-circulars>. Please visit the website for further information.

As I am determining this application as Principal Officer, Section 29(6) of the Act does not provide for an internal review. If you are dissatisfied with my determination you are entitled to exercise your rights of external review with the Ombudsman.

Alternatively, you can apply to the South Australian Civil and Administrative Tribunal. If you wish to seek a review, Section 39(3) of the Act states you must do so within 30 calendar days of receiving the determination.

If you require any further information, please contact Vicky Cathro on 8226 9769.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Rob Lucas'.

Hon Rob Lucas MLC
Principal Officer

15 November 2019

MINUTES forming ENCLOSURE to

12/07/18
T16/058
TK15D1302
File
Doc No

TO: THE TREASURER

RE: CTP INSURANCE – COMPETITION MODEL – CONSUMER TESTING
OF THE VEHICLE REGISTRATION RENEWAL PROCESS

Timing: ROUTINE

Recommendations/Issues:

It is recommended that you:

- Note the information regarding the testing activity commencing July 2018 of the revised vehicle registration renewal process required for the CTP Competitive Scheme.

Noted

Rob Lucas

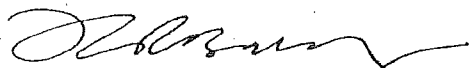
Hon. Rob Lucas MLC
Treasurer

23/7/2018

Key Points:

- The CTP Competition Scheme commences in May 2019 for vehicle registration policies due for renewal on or after the 1 July 2019.
- The vehicle registration renewal process requires revision to enable the motor vehicle owner to actively choose from one of the four CTP Approved Insurers.
- The motor vehicle registration renewal pack, mailed to all motor vehicle owners, has been streamlined and redesigned to one form (**Attachment 1**) containing all the information motor vehicle owners need to complete the registration renewal transaction. This form is being tested during July to August 2018.
- The Regulator has contracted Haymakr, a market research company, to undertake the form suitability testing using independent observations and one on one interviews.

- The remaining renewal processes will be tested from August 2018 to November 2018. These are EzyReg Online, Smartphone App and the Interactive Voice Recognition (IVR) system.
- Respondents will be aged between 18 and 79, both male and female, from a broad range of socio-economic backgrounds and born either in Australia or overseas (from non-English speaking countries), representing the demographic profile of motor vehicle owners in South Australia.
- The testing will measure the successful completion of the registration renewal transaction by the user and the time taken to complete the task.
- The test results will identify areas for process optimisation to improve the motor vehicle owner experience when renewing their registration.



Kim Birch
CHIEF EXECUTIVE, CTP INSURANCE REGULATOR

18 / 7 / 2018

Contact Officer: Kim Birch
Telephone: 08 8226 4136

ATTACHMENT 1: Redesigned registration renewal form



Government of South Australia
 Department of Planning,
 Transport and Infrastructure
 ABN 92 366 288 135
 www.sa.gov.au

Attachment 1 EzyReg

Application for Renewal of Registration
 and Compulsory Third Party Insurance
 1300 361 021 sa.gov.au/ezyreg



CHRISTIAN SURNAME
 123 AVENUE STREET
 SUBURBSVILLE ADELAIDE 5000

Refer to fee concession entitlements
 on the back of the form.

Your Expiry Date

31/01/18

Your Payment Number

0024896771

Your Details

Plate number	WNY572
Plate type	U PREMIUM
Client number	E42656
Last ITC status	NOT ENTITLED
Premium class	39
CTP Insurer	QBE
Make of vehicle	CADILLAC
Body type	TOURER

Renew Online

Did you know 75%
 of the registrations
 are renewed online
 through EzyReg?
ezyreg.sa.gov.au



Your Registration and CTP Insurance Options

This application will become a **TAX INVOICE** for GST purposes when full payment is made.

Please select the period of registration and choice of insurer.

	AAMI Claimant Service Rating* 50%	Allianz Claimant Service Rating* 80%	SGIC Claimant Service Rating* 76%	QBE Claimant Service Rating* 95%
3 MONTHS - New Expiry 01/04/2018				
CTP Insurer Premium	\$56.16	\$60.78	\$52.53	\$63.17
GST on CTP Insurer Premium	\$5.11	\$5.53	\$4.78	\$5.74
Registration and Other Charges*	\$125.29	\$125.29	\$125.29	\$125.29
TOTAL[^]	\$185.56 <input type="checkbox"/>	\$191.60 <input type="checkbox"/>	\$182.60 <input type="checkbox"/>	\$194.20 <input type="checkbox"/>
12 MONTHS - New Expiry 01/01/2019				
CTP Insurer Premium	\$224.05	\$243.12	\$210.11	\$252.67
GST on CTP Insurer Premium	\$20.42	\$22.10	\$19.10	\$22.97
Registration and Other Charges*	\$435.18	\$435.18	\$435.18	\$435.18
TOTAL[^]	\$680.25 <input type="checkbox"/>	\$700.40 <input type="checkbox"/>	\$664.39 <input type="checkbox"/>	\$710.82 <input type="checkbox"/>

Your Payment Options

To renew your CTP insurance now, choose one
 of these options, details are on the back page.

The fees shown are effective to the current expiry date but may change if payment is made after this date. If expired
 over 90 days, an additional fee of \$15.00 applies. If expired less than 90 days, a \$15.00 fee applies to adjust
 the expiry date. *Please see back page for further information. [^]Your approved concessions are included in your total.
 Claimant Service Rating is correct as of the print date of this renewal notice.



Via website
ezyreg.sa.gov.au



By phone
 1300 361 021



In person
 At Service SA



Via EzyReg app
 Scan this barcode



*1234 310118 E42656 WNY572

Things You Need to Know

Payment Options

Online

Visa or Mastercard payments can be made online at www.sa.gov.au/ezyreg or through your MySAGov account at www.sa.gov.au/mysagov. Direct debit is also available.

Smartphone

Download EzyReg app for iPhone or Android to scan the barcode on the front of this form.

Telephone

Visa or Mastercard payments can be made by calling 1300 361 021.


In Person

Visit www.sa.gov.au/customerservicecentres to locate your nearest Service SA customer service centre, or call 13 10 84 during business hours.

Mail

Check the box next to your registration and CTP insurance option. Post the completed form along with your cheque marked *not negotiable* and payable to the Department of Planning, Transport and Infrastructure GPO Box 1533 Adelaide SA 5001.

Australia Post

 If your payment is *on or before* the current registration expiry date, you can pay in person at any Australia Post Office using Visa, Mastercard, cash, cheque or money order.

Payments by Credit Card

The government is committed to ensuring a high level of security where a payment is received via the internet or telephone. Credit card details are encrypted to minimise the possibility of information being intercepted. Encryption turns the details into an unintelligible string of characters and symbols and makes it virtually impossible to decipher. For added security, the department does not retain any credit card details on its database.

Ensure Your Details are Correct

You must advise the department within 14 days of changing your address, buying or selling a vehicle. Penalties may apply for failure to do so.

- To change your address, go to sa.gov.au/ezyreg or call 13 10 84 or visit a Service SA customer service centre. Your driver's licence number, date of birth, and previous and new address details will be required.
- To notify change of name, go to a Service SA customer service centre and bring proof of identity and evidence of the name change (original documents only).

Paying After the Expiry Date

If payment is received within 90 days of the expiry date the new expiry date will not be adjusted unless requested and an additional fee paid. Please note your registration does not commence until payment is received, and you will be liable for any infringements received prior to the date of payment. If payment is received more than 90 days after the expiry date, an additional fee will be payable and a new expiry date will be allocated. If this vehicle is not registered within 90 days of the expiry date, you will be required to surrender your number plates or possibly pay a fine.

Surcharge and Rounding of Fees

A surcharge is included for renewal periods of less than 12 months. Registration fees are rounded to the nearest dollar.

Joint Ownership

If your vehicle is registered under two or more owner's names, only one name can be recorded as the registered operator. This information can be updated at no cost.

Concessions

If applying for a concession for the first time, a separate concession application form will need to be completed. This form and further information is available at www.sa.gov.au/transport/fees or a Service SA customer service centre or call 13 10 84. By claiming a pensioner concession for this vehicle you are giving consent for verification of your concession status with Centrelink/Department of Veteran's Affairs. If the concession details are confirmed, a reduced fee may apply. Please note that concessions are not transferred automatically when a vehicle is sold and a new application must be made for a new vehicle. If you are no longer entitled to a concession, contact a Service SA customer service centre or call 13 10 84 to update your details.

What if I Don't Have CTP Insurance or Am Not Registered?

CTP Insurance is compulsory and a condition of motor vehicle registration. If an accident occurs involving a vehicle without registration and CTP insurance, the driver and owner may be financially liable for the damages paid to the injured person(s). In addition, owners and drivers of unregistered vehicles face hefty fines.

Compulsory Third Party (CTP) Insurance

What is Compulsory Third Party Insurance?

CTP insurance provides compensation to people injured in motor vehicle accidents where the accident is the fault of another person. By paying the compulsory insurance premium you are protecting yourself from potentially being liable for damages if you cause injury to other road users. If you are the at-fault driver in an accident you are not able to make a claim against the CTP insurance scheme for your injuries. The scheme provides reasonable and necessary treatment, care and support for children under the age of 16 years injured in a crash on South Australian roads regardless of who was at fault.

The CTP Insurance Regulator

The CTP Regulator is an independent Statutory Authority under the Compulsory Third Party Insurance Regulation Act 2016. The Regulator is responsible for the oversight and monitoring of the Scheme, including Approved Insurers.

CTP Regulator Enquiries

For information about the CTP Scheme, phone the CTP Regulator Enquiries Line on 1300 303 558 or visit the CTP Regulator website at www.ctp.sa.gov.au. To make a claim, contact the Approved Insurer of the at-fault vehicle.

Your Policy of Insurance

A statutory CTP Policy of Insurance applies to all motorist vehicle owners registered in South Australia regardless of your Approved Insurer. To see the Policy, visit the CTP Regulator's website at www.ctp.sa.gov.au.

Claimant Service Rating

Claimant Service surveys are conducted independently by the CTP Regulator on an ongoing basis to provide motor vehicle owners with a Claimant Service Rating for each Approved Insurer. These results are displayed on the front page. For further information about Claimant Service Ratings, visit the CTP Regulator's website at www.ctp.sa.gov.au or phone the CTP Regulator Enquiries Line on 1300 303 558.

Determining Your Rating District and Insurance Premium Class

Your insurance rating district is based on the address where the vehicle is garaged, kept or operated. Your insurance premium class is determined by reference to the description located on the CTP Regulator's website at www.ctp.sa.gov.au that best fits your vehicle.

Input Tax Credit

Input tax credit (ITC) entitlement is an entitlement to claim back the GST component of the CTP premium. The premium you pay is based on your eligibility for ITC entitlement. Further information about ITC entitlements can be obtained by contacting the Australian Tax Office, or by visiting the CTP Regulator's website at www.ctp.sa.gov.au. Your current ITC status is displayed overleaf. To change your ITC status, visit a Service SA customer service centre, go online to www.sa.gov.au/customerservice or call 13 10 84.

12 Month Example of Registration and Other Charges Breakdown

Registration	\$123.00
CTP Scheme Services*	\$87.18
Emergency Services Levy	\$32.00
Lifetime Support Fund	\$111.00
Stamp Duty on Insurance Policy	\$60.00
Administration Fee	\$22.00
TOTAL	\$435.18

*Scheme Services includes costs for the services of Road Safety, DPTI Service Fee, Hospital and Emergency Services the administration costs associated with the CTP Insurance Regulator, and stamp duty on the CTP Insurer Premium.

Privacy

Your personal information is collected by the State, the insurer underwriting your CTP insurance policy and other CTP insurers. For details about how your personal information will be handled see www.ctp.sa.gov.au.