

Stacks Goudkamp welcomes the development of customer service principles and considers the five conduct principles are a good idea however, we would suggest that the conduct principles should start with a clear, concise statement as to who is the customer in each of the three schemes.

In the CTP scheme an insurer's customers are first and foremost:

1. The person who purchased the CTP greenslip insurance product (the owner of the motor vehicle)
2. The person who makes a claim against the CTP greenslip insurance policy (who is not necessarily the owner of the motor vehicle)

Following those two groups are (in no particular order) anyone who interacts with the CTP insurer during the life of a claim made against a CTP policy involving that insurer including

3. Any authorised agent or contact person for 1 or 2;
4. Any legal service provider for 1 or 2;
5. Other insurers (think relevant insurer vs any other insurer involved in a statutory benefits claim or a managing insurer and any other insurer involved in a common law claim)
6. Doctors and allied health practitioners providing medical or other service to persons who make claims
7. Medical Assessors, Claims Assessors and Merit Reviewers and staff of DRS
8. Judges and court staff in any litigated claim