



THE LAW SOCIETY  
OF NEW SOUTH WALES

Our ref: ICC:JBsb091025

9 October 2025

The Hon. Greg Donnelly, MLC  
Chair, Standing Committee on Law and Justice  
Legislative Council  
Parliament House  
SYDNEY NSW 2000

By e-mail: [law@parliament.nsw.gov.au](mailto:law@parliament.nsw.gov.au)

Dear Chair,

## 2025 REVIEW OF THE LIFETIME CARE AND SUPPORT SCHEME

The Law Society welcomes the opportunity to provide a short submission to the Standing Committee on Law and Justice (**Standing Committee**) in relation to its 2025 review of the Lifetime Care and Support Scheme (**LTCS Scheme**). The Law Society's Injury Compensation Committee contributed to this submission.

We consider that it is important that the Compulsory Third Party (**CTP**) scheme in NSW continues to provide treatment and care to persons severely injured in motor vehicle accidents who require longer-term or lifetime support, while ensuring affordable premiums for Green Slip policy holders. At the current time, this objective is sought to be achieved by the following two schemes administered by iCare:

1. The LTCS Scheme, which is managed by the Lifetime Care and Support Authority, is directed to people severely injured in motor vehicle accidents who will require ongoing treatment and support for the duration of their lives. The LTCS Scheme is paid for by the LTCS Fund Levy (**LTCS Levy**).
2. CTP Care, which is also managed by the Lifetime Care and Support Authority, is directed to injured persons who require treatment and care statutory benefits for more than five years. CTP Care is paid for by the Motor Accident Injuries Treatment and Care Benefits Fund (**MAITCB Levy**).

As part of its inquiry, we encourage the Standing Committee to consider the financial positions of the LTCS Scheme and CTP Care. In a submission to the 2022 Review of the LTCS Scheme, the State Insurance Regulatory Authority (**SIRA**) indicated that levies associated with the LTCS Scheme and CTP Care comprise over 25 per cent of the average CTP premium.<sup>1</sup> We suggest that it would be valuable for the Standing Committee to examine the current composition of the CTP premium, and consider steps being taken by iCare to contain the costs of the LTCS Levy and the MAITCB Levy. Data projections on levies over the next five years which take account of claims frequency may also assist the Standing Committee in understanding

---

<sup>1</sup> SIRA, Submission to the Standing Committee on Law and Justice, *2022 Review of the Lifetime Care and Support scheme: Pre-hearing Questions*, 3: [https://www.parliament.nsw.gov.au/lcdocs/other/18007/3.%20State%20Insurance%20Regulatory%20Authority%20\(SIRA\)%20-%20pre-hearing%20responses.pdf](https://www.parliament.nsw.gov.au/lcdocs/other/18007/3.%20State%20Insurance%20Regulatory%20Authority%20(SIRA)%20-%20pre-hearing%20responses.pdf).



THE LAW SOCIETY  
OF NEW SOUTH WALES

possible impacts on insurance premiums for Green Slip policy holders and the overall sustainability of the scheme.

In past submissions to the Standing Committee, iCare's operational expenses have been cited as a factor contributing to the increases to the levies over time.<sup>2</sup> It may therefore be useful to examine whether further alignment or integration of the administration of the LTCS Scheme and CTP Care is desirable to create better economies of scale within iCare.

Thank you again for the opportunity to contribute. Should you have any further queries in relation to this submission, please contact Sophie Bathurst, Senior Policy Lawyer, at (02) 9926 0285 or [Sophie.Bathurst@lawsociety.com.au](mailto:Sophie.Bathurst@lawsociety.com.au).

Yours sincerely,

pp.

**Jennifer Ball**

President

---

<sup>2</sup> SIRA, Submission to the Standing Committee on Law and Justice, *2022 Review of the Lifetime Care and Support Scheme*, 7: [https://www.parliament.nsw.gov.au/lcdocs/submissions/79731/0003%20State%20Insurance%20Regulatory%20Authority%20\(SIRA\).pdf](https://www.parliament.nsw.gov.au/lcdocs/submissions/79731/0003%20State%20Insurance%20Regulatory%20Authority%20(SIRA).pdf).