

The background of the page is a dark blue gradient. On the left, there is a blurred image of a red car. On the right, there is a blurred image of a wooden gavel with a gold band.

CTP INSURANCE

Non-Economic Loss Assessment Checklist for South Australian Doctors and Insurers

Following the recent decision of *Plumridge*, it's important to re-assess the way to assess non-economic loss in South Australian CTP claims.

Luckily for you, we have the solution. Our non-economic loss assessment checklists are designed for both doctors and insurers to use as a guide, ensuring all future non-economic loss assessments adhere to the correct methodology.

FOR DOCTORS AND INSURERS

Conduct thorough examinations.

Keep comprehensive notes to base your opinion on.

Include complete medical history and history of symptomatic progress in assessments.

Remember: Thorough assessments are likely to be preferred to those assessments where doctors haven't conducted thorough examinations or kept comprehensive notes.

FOR INSURERS

Identify the relevant item numbers attributable to each subject's accident-related injury.

Determine the dominant injury according to the item number with the highest ISV point range.

Assess a point score for the dominant injury within the range attributable to its item number.

Determine whether the level of impact of all of the subject's accident-related injuries can sit within the allocated point score or the maximum ISV point in the item number's range for the dominant injury.

Make sure you have an exceptional reason if you want to depart from expert opinions on GEPIC ratings and ISV numbers.

Uplift to the top of the range for the dominant injury's item number should only be applied if the level of the adverse impact of the injuries is so severe that the maximum ISV for the dominant injury is inadequate.

FOR ASSESSING NON-ECONOMIC LOSS

Get to know your experts.

Use prescribed authorities.

Seek ISV/GEPIC ratings.

Use the non-economic loss methodology.

Don't rely too heavily on interstate law.

Still have questions?

Speak to one of our lawyers today about the steps and precautions you need to take by scanning the QR code or clicking [here](#) for an obligation-free appointment.

