

## RACT Policy #6 – Registration & MAIB

<b>Organisation</b>	RACT
<b>Business Unit</b>	Road and Traffic Committee

Version	Author	Description	Date Revised	Review Date
1	R&T	Board endorsed	December 2012	February 2016
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## **RACT POLICY**

# **6 : REGISTRATION & MAIB**

### **6.1 MAINTAIN VEHICLE REGISTRATION**

- a) It is essential that vehicle owners maintain the registration of their vehicles to ensure MAIB insurance coverage for themselves, and for third parties who may be injured or sustain a loss arising out of the use of such vehicles.
- b) There are some cases in which 'no fault' benefits are not available to persons who suffer personal injury resulting directly from a motor accident. These cases are specifically detailed in the legislation. They include, but are not limited to, the following situations:
  - (i) Where injuries are suffered by the owner of a vehicle which has had no MAIB premium paid for its use in the circumstances in which it was being used at the time of the motor accident;
  - (ii) Where injuries suffered by the driver of a motor vehicle who knew, or ought to have known, that no MAIB premium had been paid for the use of the vehicle in the circumstances in which it was being used at the time of the motor accident; and
  - (iii) A driver injured in a motor accident who does not hold a driver's licence of the appropriate class.
- c) Unregistered vehicles continue to feature in Tasmanian crash statistics. The Tasmanian Government should consider:
  - (i) reducing the current 90 day re-registration grace period, in keeping with recent moves to shorten time periods for collections of monetary penalties
  - (ii) raising the deterrent level and eliminate any incentive to leave vehicles unregistered. The monetary penalty for an unregistered vehicle infringement should be increased to at least the equivalent cost of 12 months registration of the vehicle, and
  - (iii) allowing shorter-term periodic payment of registration costs, specifically quarterly.

### **6.2 MAIB PREMIUMS**

- a) The Tasmanian Government should not direct the MAIB to raise premiums for vehicles unless there is an actuarial assessment for premiums to increase.
- b) Premiums must not increase if the MAIB is making significant profits.

### **6.3 POLICE ENFORCEMENT**

Tasmania Police should be encouraged to increase efforts to detect unregistered vehicles.

Footnote: Text at 6.1(b) is extracted from MAIB's "Information on Claims Procedures & Scheduled Benefits Payable"

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**RACT Road and Traffic Committee endorsed February 2016**