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**Injury & Disability
Schemes Seminar**

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SYNOPSIS

A FARE SHARE: ON RIDESHARING, TAXIS AND THEIR CTP INSURANCE

Ash Evans, Paul Driessen

Key words: CTP insurance; ridesharing; taxi.

Purpose of your paper: Examine how different CTP schemes across Australia are dealing with ridesharing. We'll dive a bit deeper into the different characteristics of taxi and rideshare operators, premium collection and compliance issues and the impact on taxis.

Synopsis: All CTP schemes are wrestling with how to treat rideshare vehicles. What is an appropriate mechanism for pricing a private vehicle used for casual taxiing? Is this pricing *fair* to taxi license-holders? What has been the impact of rideshare on the taxi experience and premium relativities? Is the act of pricing rideshare vehicles likely to change behaviour? Jurisdictions across Australia have or are pursuing different solutions.

We compare and contrast the solutions across Australia, from fixed premiums to exposure-based pricing. We seek to include the opinions of rideshare companies and taxi councils. This cumulates in a discussion on the risks to scheme and stakeholder as we integrate these dynamic vehicles into historically rigid schemes.