



# Injury Schemes Seminar\*

**Balancing Outcomes**

10–12 November 2013  
Sheraton Mirage Gold Coast

\* Formerly the Accident Compensation Seminar



**Actuaries  
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## SYNOPSIS

### HOW DOES YOUR SCHEME MEASURE?

*Vincent Chen, Hardik Dalal*

**Key words:** scheme measurement, insurers, agents, medical providers, legal providers

**Purpose of your paper:** To generate discussion and debate amongst injury scheme stakeholders about the level of public disclosure regarding the performance of the main commercial participants' (insurers, agents, medical providers, legal providers) performance in scheme operations.

### Synopsis:

Besides the schemes themselves (via regulators etc) the main commercial participants in injury schemes are insurers, claim agents, medical and legal providers. Given their share of the total scheme expenditure is enough information about their performance publically disclosed? This paper analyses the nature of information disclosed by a range of schemes in Australia, compares this to the level of disclosure to selected international schemes and discusses if additional information should be disclosed. This is also consistent with the disclosure theme in the private insurance market with the introduction by Pillar 3 requirements under LAGIC and APRA's proposal earlier this year to make more general insurance data collected non-confidential.