

Injury Schemes Seminar

Balancing Outcomes

10-12 November 2013
Sheraton Mirage Gold Coast



Severe Injury clients: lessons for no fault insurers and the National Disability Insurance Scheme

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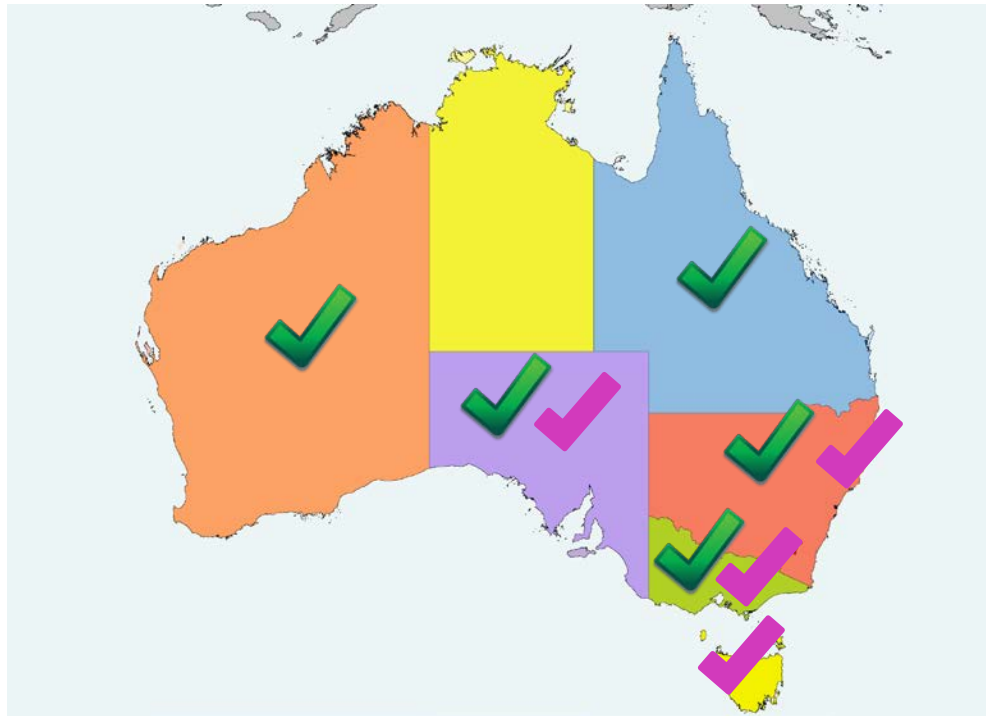


Reflections



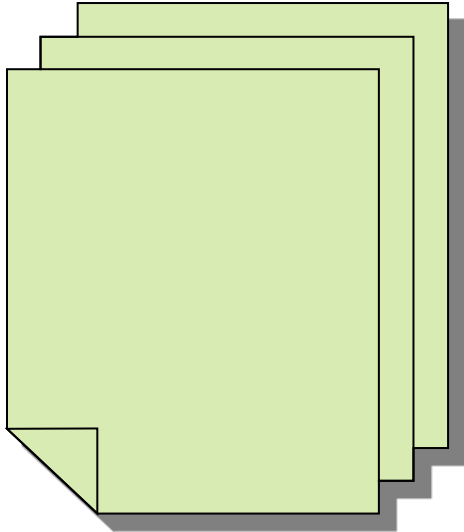


Severe injury/disability clients: lessons learned





Actuarial conferencing





Resource Modelling



Level 1

Level 2

Level 3

Etc.



Actuaries - I'm your fan





Medical responses to injuries are very different



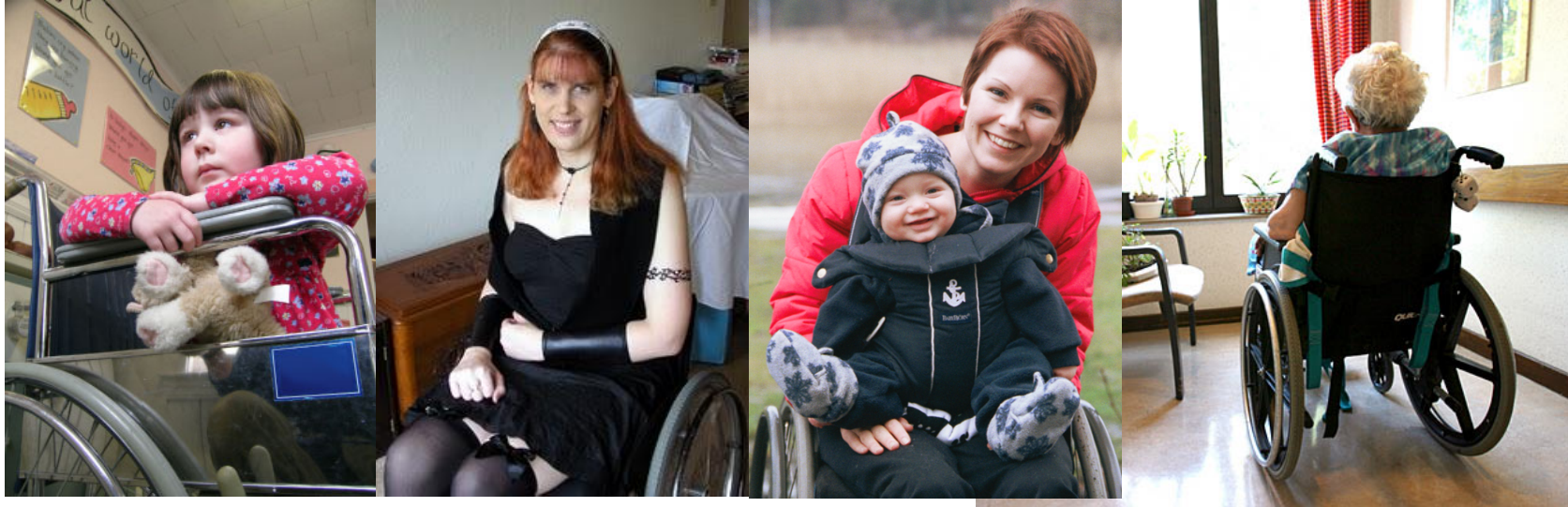


Trajectories are different





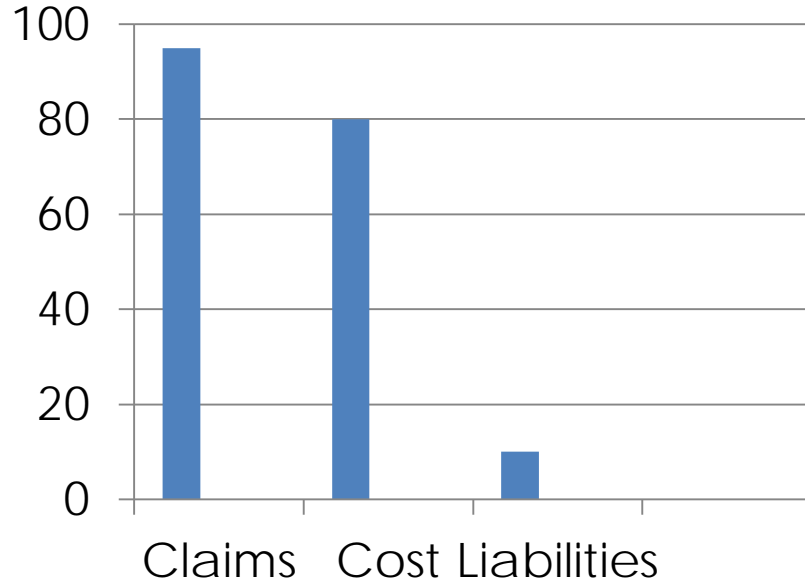
Trajectories are different



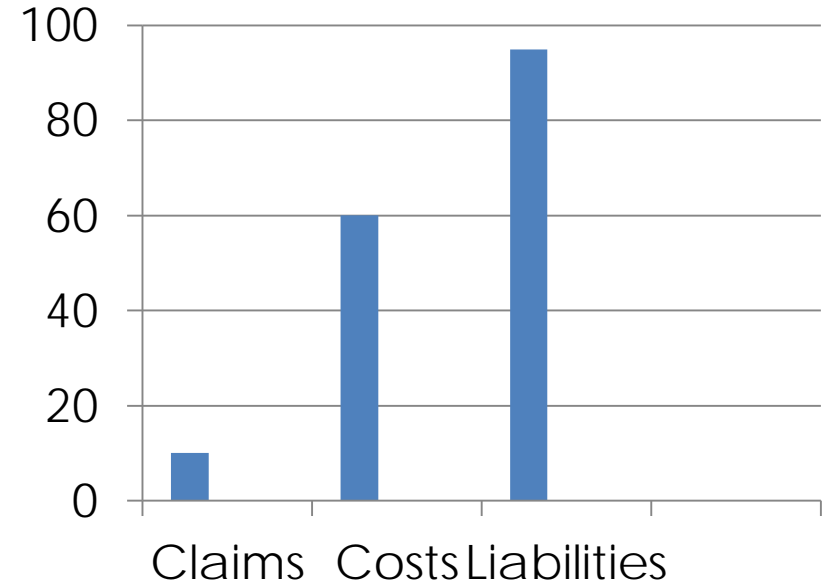


The pattern of costs and liabilities is vastly different

Low/moderate complexity



Serious injury





Management expertise required is very different

Recovery

- Rehabilitation for recovery
- Return to work
- Cost
- Minimising duration

Serious injury

- Participation outcomes
- Employment participation
- Liabilities
- Life long engagement



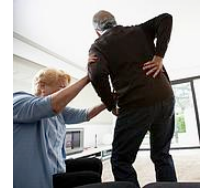
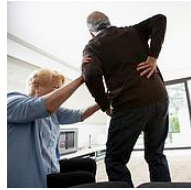
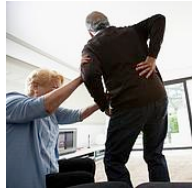
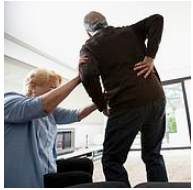
And yet some insurers ...

Fit the highest liability risk
claims to generic high
frequency structures



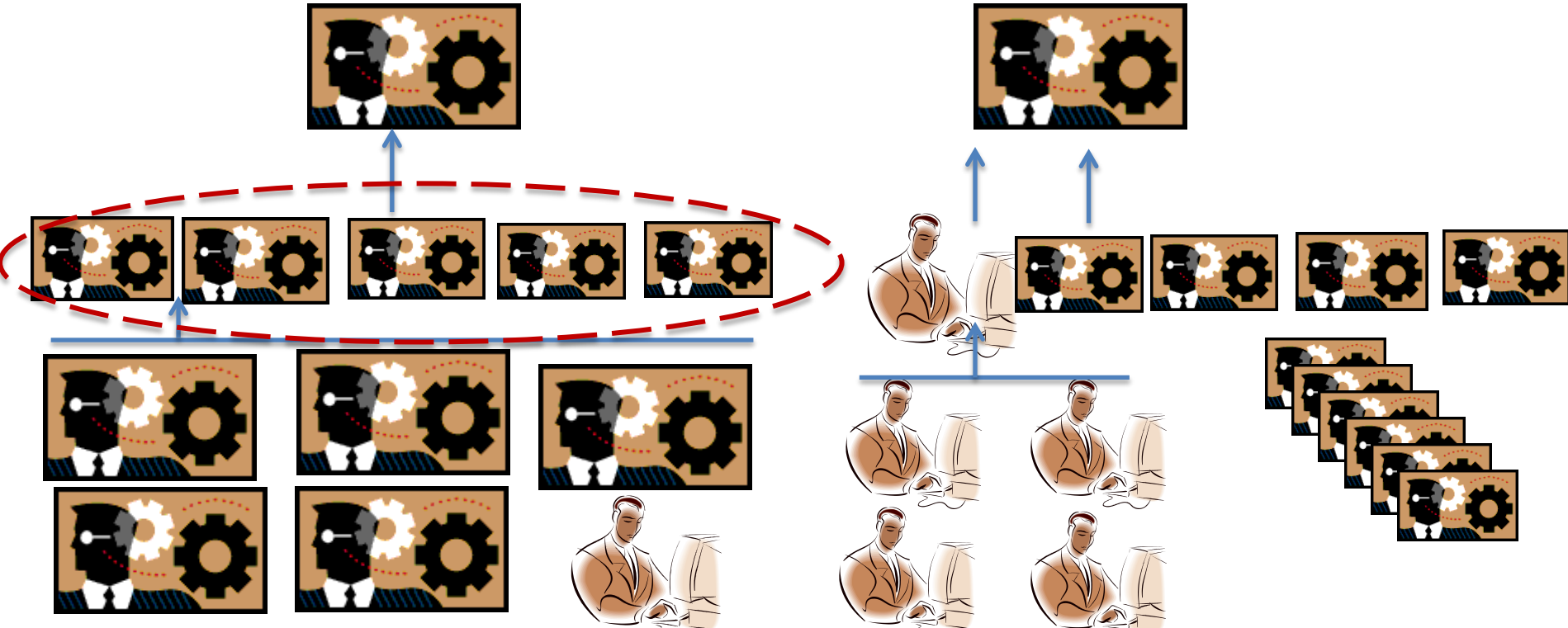


Higher financial risk decisions become less expert



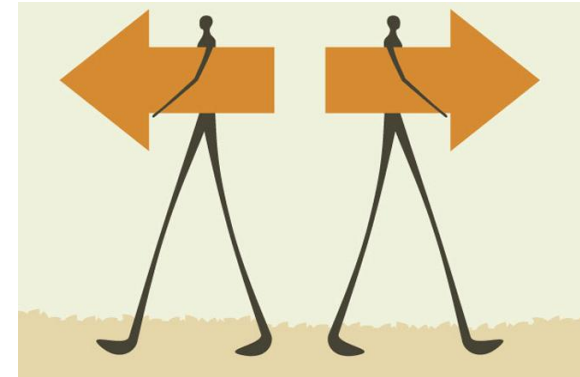


Decision consistency at higher delegations



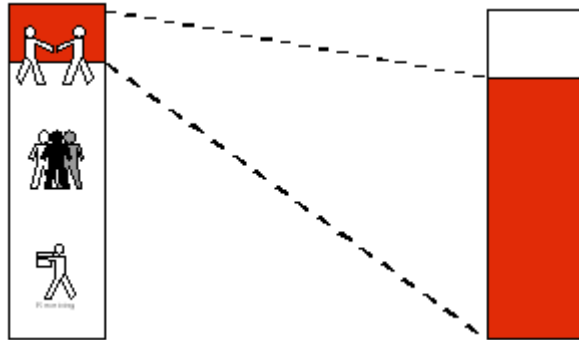


Non expert models: fixes that fail





Achieving success – Specialist teams and structures





Questions

Are there specialist organisation wide teams reporting to a specialist structure to the highest levels of claims operations?

If not...

How do you ensure expert decisions are made by experts?

How do you ensure decision consistency across the different teams?



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Questions



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How are the delegations designed to reflect liability risk, not just costs?

How do you know advisors are listened to?

What are your decision failure rates?

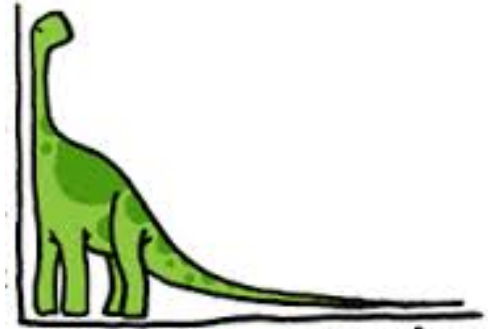


Claims management – recovering injuries





Claims Management – severe injuries





Questions



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What are the case lists?

How do you ensure person-centred planning?

What are the triggers for more or less intensive intervention

How do you specialise within serious injury?

What evidence do you have for efficacy



Severe Injuries – aging cohort



te-News



Questions



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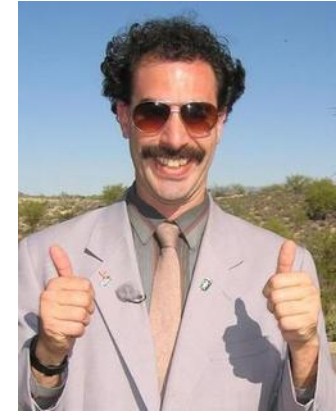
What is the average age of the cohort?

What is your ageing strategy?

What is the average age of client's primary family relationships?



Success





Outcomes





Question



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What are the client outcomes?

What is the evidence base for these outcomes

How do you ensure contemporary practice?

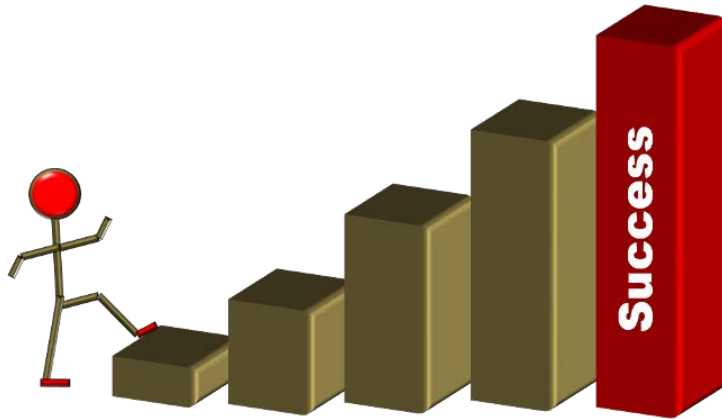


Data





Employment





Question



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What specialist options and policies exist for employment?



Does this formula work?



- TAC: nearly 30 years and doing well
- ACC
 - From unsustainable to sustainable growth in liabilities
 - \$1.3 billion actuarial release
 - ~70% of outcomes achieved
 - Increased employment participation
 - High client satisfaction
 - Low dispute rates



Key learnings

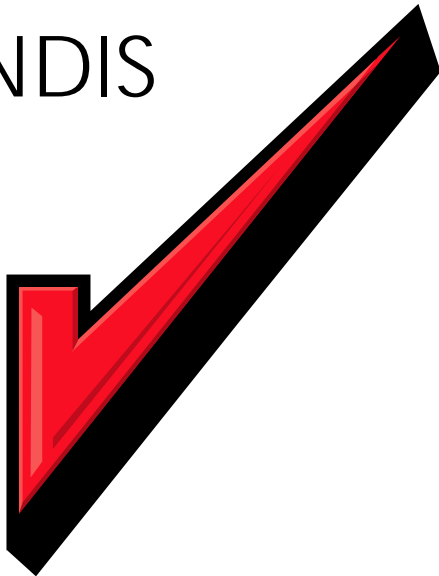
Specialisation to life stages and valued roles

From goals, to outcomes, to impacts

Unique data collection needs:
balancing sustainable scheme and human rights



NDIS





Questions

