



# Injury Schemes Seminar\*

**Balancing Outcomes**

10–12 November 2013  
Sheraton Mirage Gold Coast

\* Formerly the Accident Compensation Seminar



**Actuaries  
Institute**

**Call for Papers  
and Presentations**

## SYNOPSIS

### TELEMATICS – IMPACTS ON CTP AND WC

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**Key words:** Telematics, Strategy, CTP, WC, Affordability, Efficiency, Managing Injury Outcomes

**Purpose of your paper:** The paper will focus on the impact that Telematic technologies will have on CTP and WC in Australia. The paper will discuss the concept of Telematics and developments overseas in US and the UK as well.

**Synopsis:** Telematics developments have been ongoing feature of the US and UK markets for over a decade. Australian insurers seem to be on the cusp of rolling out these technologies for the motor insurance market.

Overall, Telematics presents a paradigm shift in terms of availability of new data/information with implications on pricing, underwriting, claims management, customer interaction and so on.

What are the implications of these developments on CTP and WC? How will these technologies impact CTP and WC schemes in terms of affordability, efficiency and injury management?

This paper explores these implications, it takes a future standpoint and a strategic perspective as part of the topic's exploration.