

Injury Schemes Seminar

Balancing Outcomes

10-12 November 2013
Sheraton Mirage Gold Coast



Observations on the National Disability Insurance Scheme - the role of actuaries

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The Woodhouse Principles

Community responsibility
Comprehensive entitlement
Complete rehabilitation
Real compensation
Administrative efficiency



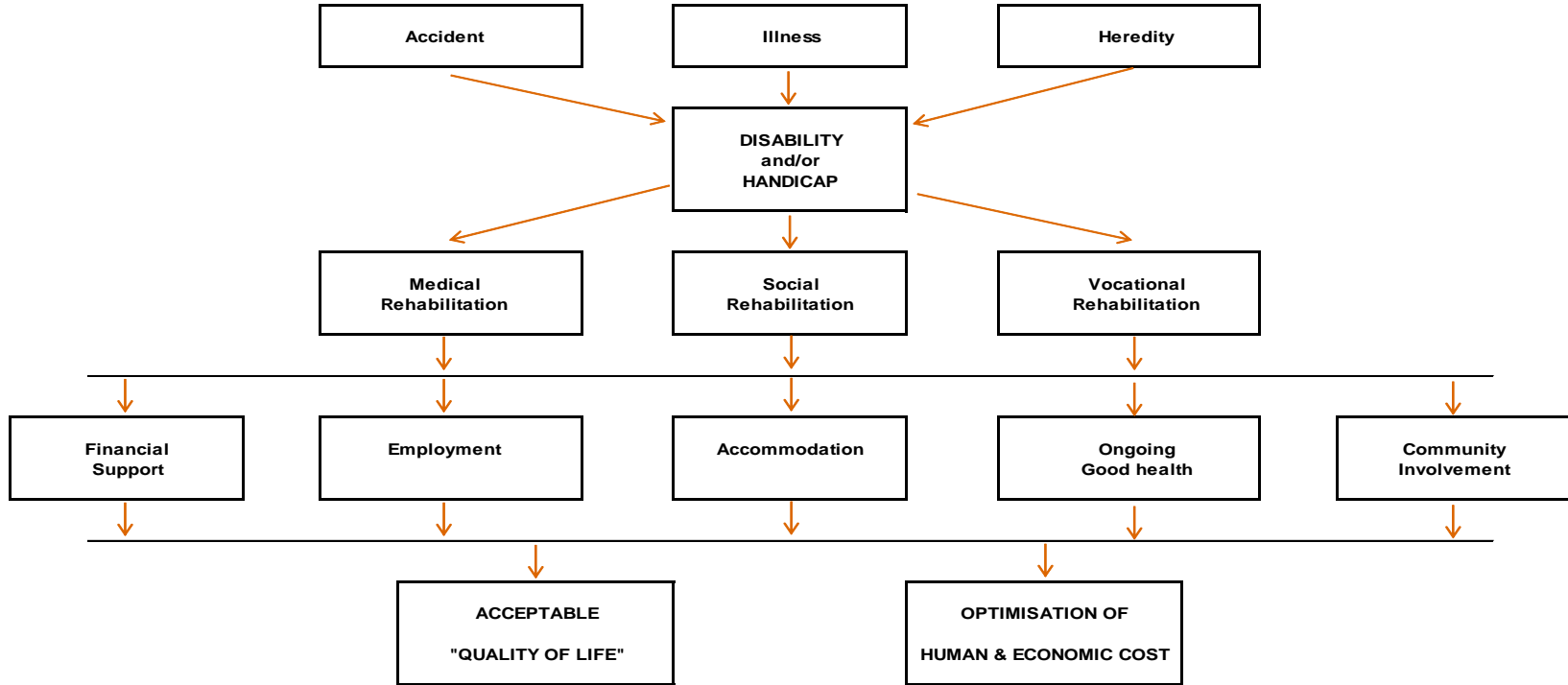
Whitlam and Woodhouse 2009

Prior to Woodhouse, most compensation was common law based, with lump-sum settlement the norm. Post Woodhouse this changed:

- NZ no-fault accident compensation scheme – 1974 to the present
- Australian Woodhouse scheme – 1974-1976 [injury and “sickness”]
- NSW LRC (1984) and TransCover 1987 [repealed 1989]
- Victorian TAC (1986)
- Workers compensation reforms – 1986 to 1990 throughout Australia



Actuarial research into physical disablement (1985)





The NDIS is the most important enabler to a better life.

