The Institute of Actuaries of Australia will hold the 2011 Accident Compensation Seminar at Sofitel Brisbane on Sunday 20 – Tuesday 22 November 2011. The theme of the seminar is 'Changing Times – Continuing Needs'. The Seminar is a pre-eminent industry event for practitioners and leaders in accident compensation schemes in Australia and New Zealand. This year the Seminar will have a diverse program covering a wide range of topics including NIIS, NDIS, Claim Trends and Emerging Issues, Claims Management Strategies, Scheme Governance and Monitoring, Scheme Design Factors, Outcome Measurement and Injury Management.

A major theme of the conference is the ‘changing times’. In this light, Monday morning commences with a double plenary session devoted to canvassing various perspectives on the National Injury Insurance Scheme (NIIS). The NIIS was proposed in the recent Productivity Commission Inquiry Report into Disability Care and Support as a scheme which would cover the lifetime care and support needs of people who acquire a catastrophic injury from an accident.

The NIIS was proposed alongside a larger National Disability Insurance Scheme (NDIS) which would provide insurance cover for the long term care and support needs of all Australians in the event of a significant disability. While smaller in size than the NDIS, the NIIS would have a more direct impact on the existing accident compensation schemes across Australia.

Julie Evans – Manager of Actuarial Services at WorkSafe Victoria will begin by summarising the recommendations from the Productivity Commission report which will set the scene for a robust dialogue between various affected stakeholders. Julie joined WorkSafe Victoria in 2008. Prior to joining WorkSafe she spent 15 years working as an actuarial consultant, including numerous stints abroad. Having always been fascinated by the dynamics of accident compensation schemes, Julie’s current role provides ample opportunity to work closely with the business to help develop practical responses to operational challenges.

David Bowen – Executive Director for the Lifetime Care and Support Authority (LTCSA) of NSW, was also a member of the expert panel advising the Productivity Commission during their recent review. David can provide a unique perspective on lessons learned in the establishment of the LTCSA, particularly with respect to interactions with the underlying NSW non-catastrophic bodily injury CTP scheme. Prior to establishing LTCSA in 2006 David was the General Manager of the Motor Accidents Authority from 1998 until 2009. He is qualified as a barrister with expertise in administrative law, insurance law and compensation systems. He has most recently been heavily involved in the development of the national disability insurance proposals, serving on the Independent Panel established to provide advice to the Productivity Commission and the Commonwealth Government. David is also a member of the Boards of CareFlight, the Asbestos Injury Compensation Fund, and the Sargood Centre.

Liz Cairns – Manager of the National Serious Injury Service at the Accident Compensation Corporation (ACC) New Zealand also has a wealth of experience in understanding catastrophic injuries. Liz has a social work background and 22 years experience in the health and disability sector. She started working for ACC in 1992 in a variety of roles dealing with rehabilitation and injury management. She had a three-year stint as Manager of the MidCentral District Health Board Needs Assessment and Service Co-ordination agency before returning to ACC in 2004. Liz was appointed Manager of the National Serious Injury Service in July 2007, and the service was established nationally in March 2008. In 2010 she visited the world’s leading injury rehabilitation facilities in Scandinavia and the United States courtesy of the Personal Injury Education Foundation’s study tour prize for Outstanding Contribution by an Individual in the Injury Management Sector.

Neil Singleton – Insurance Commissioner for the Motor Accident Insurance Commission (MAIC) can provide a perspective from the Queensland CTP scheme. What are the implications for MAIC? The additional funding required for the NIIS would come from existing insurance premium income sources, but how will this work in practice? How will the NIIS engage with the existing state based compensation schemes? And how will insurance providers be affected? Neil is responsible for regulation and strategic leadership of the Queensland Compulsory Third Party scheme in accordance with the Motor Accident Insurance Act 1994. As Insurance Commissioner, he is also responsible for management of the Queensland Government Insurance Fund and general advice to Government on all insurance matters.

Neil comes to Treasury with over 30 years insurance experience across a broad range of management and executive roles with particular emphasis on personal injury insurance.

Matthew Kayrooz – NSW CTP Manager at Suncorp Insurance will be able to present an insurer’s perspective. Matthew has worked in the insurance industry for over 30 years, with senior management experience across product and claims management, customer service and dispute resolution. Matthew has worked for several insurance companies and has been with Suncorp for more than six years. Matthew has over 15 years experience working in various roles in compensation insurance, in particular Compulsory Third Party (CTP) insurance. He is also currently a Board member of TAD NSW, and a member of the Sydney Leadership Team for Youngcare.

Richard Madden – Professor of Health Statistics at the University of Sydney is concerned that there are coverage gaps between the NDIS and NIIS, and that the Productivity Commission proposals fall short of what is required, both in scope and speed of implementation.

Richard has been at the University since January 2006. Prior to that, he was Director of the Australian Institute of Health and Welfare for 10 years. From 1992 to 1995, he was Deputy Australian Statistician. He has had wide experience across the Australian health and community services sectors, including as Deputy Secretary of the NSW Health Department and as head of the Disability Programs Division in the then Commonwealth Department of Health and Community Services. He was also Head of the Treasuries of the Northern Territory (1983-86) and the Australian Capital Territory (1989-92). Richard is Chair of the House with No Steps, a major non-government provider of disability services in NSW and Queensland, and is a Board member of the Royal Rehabilitation Centre Sydney. He has had a continuing interest in injury compensation reform since working for the Woodhouse Committee in 1973-74.
In 2002, he was Australian Actuary of the Year, and has been awarded the Public Service Medal in 2003 and an Honorary Doctor of Science degree from the University of Sydney in 2005.

**John Della Bosca** – Campaign Director for the NDIS, understands the political landscape as well as the needs of people with disability and catastrophic injury and the needs of their families and carers. He believes that Australia’s approach to disability services is crisis-driven and welfare-based and that a National Disability Insurance Scheme (NDIS) will change this by providing funding for essential care, support, therapy, aids, equipment, home modifications and access to the community, education and training.

John joined the Australian Labor Party in 1973 and held numerous executive roles including, 15 years on Labor’s National Executive and 11 years as NSW General Secretary. During 11 years in the NSW Legislative Council as Deputy Leader and Leader of the Government, John was responsible for all major human services and statutory insurance portfolios, as well as the Finance and Commerce ministries. John initiated a number of important reforms including the Stronger Together initiative in Disability Services. He resigned from Parliamentary Service in August 2010 and joined the NDIS campaign.

**David Nathan** – CEO of Avant Insurance, is able to present from the perspective of a provider of medical indemnity insurance. What are the issues, and how should they be addressed? David started his legal career in Melbourne in 1983 defending motor vehicle personal injury claims before acting for professional indemnity insurers and then developing a mixed practice in product liability litigation for pharmaceutical companies and commercial dispute work. He moved to Sydney in 2000 to become National Managing Partner of Baker & McKenzie. In 2006 David joined the medical indemnity industry as CEO of United Medical Protection that merged in 2007 with the Medical Defence Association of Victoria to become Avant. He is a graduate in Law and Science (Pharmacology) from Monash University.

**David Butler** – The theme of the conference also recognises the ‘continuing needs’ of injured people within the various accident compensation and medical indemnity schemes across Australia. In the final plenary session on Tuesday afternoon we will hear from David Butler, Director of the Neuro Orthopaedic Institute and author of numerous articles on the nervous system and pain. David will address issues of chronic pain and claimant behaviour and will present his perspective on important aspects of injury management of these typically high cost claims.

David is a physiotherapist, an international freelance educator and a senior lecturer at the University of South Australia. He is also a director of the Neuro Orthopaedic Institute. His professional interests focus around the integration of brain sciences into clinical decision making and public and professional education in pain, stress and performance management. He is the author of numerous book chapters and articles and the texts ‘Mobilisation of the Nervous System’ (1991), ‘The Sensitive Nervous System’ (2000) and a co-author of ‘Explain Pain’ (2003).

**Ian Cameron** – Professor of Rehabilitation Medicine at the University of Sydney will continue the discussion by providing his initial observations from the first (baseline) phase of his study of health outcomes of injured people. Ian is Head of the Rehabilitation Studies Unit, Faculty of Medicine at the University of Sydney and has the Chair in Rehabilitation Medicine at the University of Sydney. He is conducting a number of studies investigating recovery after motor vehicle crashes.

**Lorraine Mackin** – Executive Director at Ernst & Young will discuss models of care, spanning from the time of accident to the time that the injured person returns to the community. Fragmented care models with limited governance can result in poor patient outcomes and higher costs. Lorraine will define an end-to-end model of care framework and describe how current models can be improved, particularly with reference to international best practice. Lorraine will present alongside David Bowen who will describe how this work has been used to improve the delivery of services for the catastrophically injured within the Lifetime Care and Support Authority (LTCSA). In 1993 Lorraine was closely involved in establishing the Disability Living Allowance and Carers Service for the UK Government where she was brought in to streamline and improve claims management. She has maintained that focus on health, disability and human services ever since, helping a range of clients improve their service delivery models and models of care. She moved to Australia in 2010 and has since helped the LTCSA to review models of care for people with Spinal Cord and Acquired Brain Injury with a focus on improving early intervention and the continuum of care, reducing lifetime care costs and improving outcomes for participants. Lorraine is currently providing pro bono support to Spinal Cord Injury Australia to develop a spinal cord injury strategy.

**Concurrent Sessions**

There are a great variety of concurrent sessions available, catering to a wide range of interests. Claim trends and associated emerging issues are a major theme that will be examined through a variety of lenses, including UK motor bodily injury claims. We will be looking at what can we learn from the UK experience that can be applied in the Australian market. Another topical area is trends in workers compensation claims and what happens to claims during natural hazard events. It will be interesting to see whether the recent data that has emerged supports longer term hypotheses.

Claim management strategies have a key impact on the bottom line and a number of the concurrent sessions cover different perspectives on this issue. TAC provides a useful case study while we are also invited to hang onto our common sense in a session titled ‘Never Entirely Outsourcing your Brain’.

Scheme design and scheme governance are both critical factors in maintaining effective and sustainable schemes. We will consider issues such as incentives mechanisms and funding mix. There will also be sessions on dynamic risk modeling, moral hazard, superimposed inflation and New Zealand experience.

Finally, injury management is critical to obtaining good outcomes for those affected, as well as building sustainable schemes. Sessions will be looking at what return-to-work really means, and
how we can describe effective injury management.

The real issue will be choosing which sessions to attend in person, and which to catch later by webcast.

Networking
Delegates are also invited to attend two networking dinners – the perfect opportunity to catch up with colleagues and meet new friends. On Sunday 20 November the Seminar will kick off with a casual Welcome Dinner at the Sofitel Brisbane.

The Ernst & Young Gala Dinner will be held on Monday 21 November at Victoria Park, the evening will be fun filled and delegates are encouraged to dress with a touch of sparkle. We look forward to seeing you!

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Topic Snapshot – Subject to change

Scheme Updates
- Workers Compensation Scheme Updates
- CTP Scheme Updates

NIIS and NDIS
- The Long, Long Tail
- Implementation Considerations Related to the National Injury Insurance Scheme
- Costs Risks in the Proposed National Injury Insurance Scheme (NIIS)
- Treat Disability Related to Injury the Same as Other Disabilities: Abolishing Fault Based Compensation

Claim Trends and Emerging Issues
- Lengthened Workers’ Compensation Tails – Implications for Self-Insurers
- The Magic Pudding: Motor Accidents in the UK
- Emerging Themes in Accident Compensation Schemes
- Repeat Workers’ Compensation Claims: Risk Factors, Costs and Work Disability
- An Examination of Accident Compensation Claims During Natural Hazard Events
- Study on Long Term Continuance Rate

Claims Management Strategies
- Evaluation of the TAC Recovery and Independence Claims Management Initiatives
- TAC Claims Management Transformation
- Never Entirely Outsource Your Brain
- What is Working in Managing High Cost Claims: A Strategic Approach, Results, Data Design, Decision Guides and Individual Claims Estimates
- ACC – The Winds of Change

Scheme Governance and Monitoring
- Superimposed Inflation – An Elusive Concept
- Scheme Governance and Financial Management
- Dynamic Risk Modelling – A Case Study
- Retrospective Reinsurance - Unlocking Value in the Balance Sheet

Scheme Design Factors
- How System Design Impacts the Funding Mix for People Injured in Accidents
- New Zealand Accident Compensation – What’s Happening?
- Moral Hazard and Workers’ Compensation: Time for a Rethink?
- Does Compensation Lead to Worse Health or Does Worse Health Lead to Compensation? Why Both Possibilities Should Be Considered
- The Role of Incentive Mechanisms in Accident Compensation Schemes
- Empirical Evidence of Ex Post Moral Hazard in the Australian Market for Comprehensive Automobile Insurance
- The Potential to Use Insurance and Other Markets to Reduce Road Trauma

Outcome Measurement and Injury Management
- What Does Return To Work Really Mean: Looking Through A New Lens
- Effective Injury Management
- Information-based Interventions for Injury Recovery: A Review
- Four Outcome Measures of Return to Work After Compensation for Work-Related Injury or Disease: Insights from WorkSafe Victoria Claims Record
- Burden of Injury in Australia: Identification of Sources of Injury Outcomes Data