Change • Challenge • Opportunity

Injury & Disability Schemes Seminar



12 - 14 November 2017 · Sofitel · Brisbane









Changes & Challenges in SA's CTP Insurance Scheme

Kim Birch, SA CTP Regulator 12 November 2017



Scheme Changes

Prior 30 June 2016

- Govt underwritten
- Outsourced claims mgt
- Price approved by Govt

Transition

- Private underwriting
- Allocated market share
- Auto-allocation of all policies by market share
- Price-path set by Contract
- No insurer CTP promotion

To Be: 1 July 2019

- Auto-allocation of new vehicles
- Insurers set own rates (within annual band)
- Active selection by MVO
- Based on price, customer service score, add-ons





Scheme Challenges

- Start-Up new function for SA
- Change Govt & agencies, MVOs, Insurers, Legal
- Pace of innovation & system change
- Assumptions of scheme design vs community expectations



- Selling the vision benefits to MVOs, support injured persons to recovery & usual life
- Resistance to change why?



Scheme Challenges

- Focus on claimants & recovery
- Unravelling previous underwriting decisions & finding palatable solutions



- Integrity of motor vehicle data
- Understanding the history of policy decisions to then assess to improve



Baseline scheme data





Lessons Learned

- Transition Period value
- Don't reinvent the wheel
 - other designs/successes & failures
- Powers to direct insurers
- Strong compliance framework
- Bring key enablers with you



Lessons Learned

- Know your community & co-design
- Keep it simple efficient & user friendly
- Invest in communications plan timed: inform, educate, demonstrate
- Hold the vision build design for MVOs and claimants – public interest test



Our Vision: Deliver a high performing competitive CTP Scheme that offers choice, ease and confidence to the South Australian community.

