

Change • Challenge • Opportunity

Injury & Disability Schemes Seminar



12 - 14 November 2017 • Sofitel • Brisbane





Change • Challenge • Opportunity
Injury & Disability Scheme



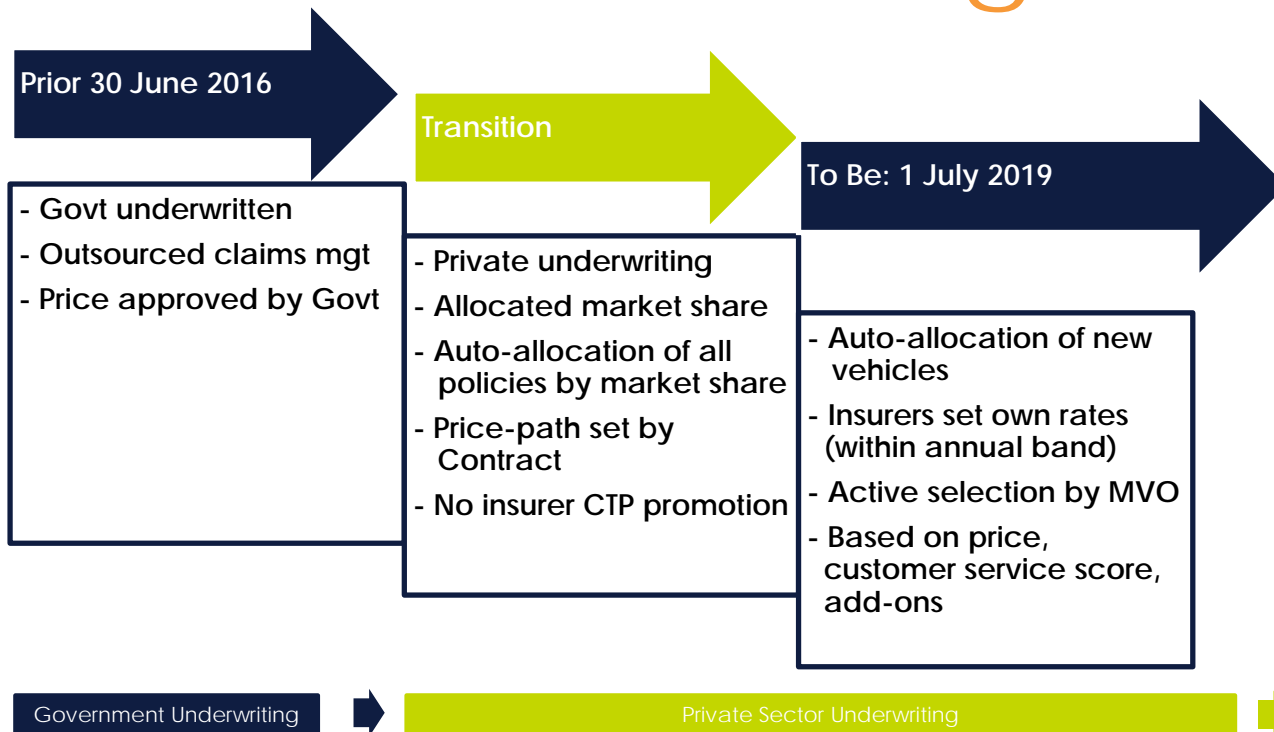
CTP INSURANCE
REGULATOR

Changes & Challenges in SA's CTP Insurance Scheme

Kim Birch, SA CTP Regulator
12 November 2017



Scheme Changes





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.

