

Change • Challenge • Opportunity

Injury & Disability Schemes Seminar



12 - 14 November 2017 • Sofitel • Brisbane





Change Challenge Opportunity

State Insurance
Regulatory
Authority
(SIRA)

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Some insights....

Customer experience & outcomes

Data & digital innovation

Better injury prevention

Stakeholder engagement



Customer experience & outcomes



Policy holders

- affordable
- flexible, easy
- fair price
- value for money
- fraud addressed



Customer experience & outcomes

Injured people

- access to help
- perceived injustice
- adversarial experience
- complexity
- stress & delay





NSW CTP changes

Increase access to benefits

Increase % of benefits to
more seriously injured people

Faster, simpler benefits

Less adversarial claims & dispute resolution

Reduce fraud

Reduce Green Slip premiums



**CTP GREEN SLIP
REFORMS**



Data and digital innovation

System performance

- Data lake
- Real-time claims & policy data ingestion
- Dashboard metrics & predictive modelling
- Insurer supervision model & tools
- Fraud detection capability

Data and digital innovation

For customers

- Online claims & dispute resolution portals & CTP assist
- Green Slip Price Check & rating engine
- Intuitive claim journey apps & widgets
- Telematics and risk exposure based pricing
- Then.....
- Autonomous vehicles, robotics, artificial intelligence

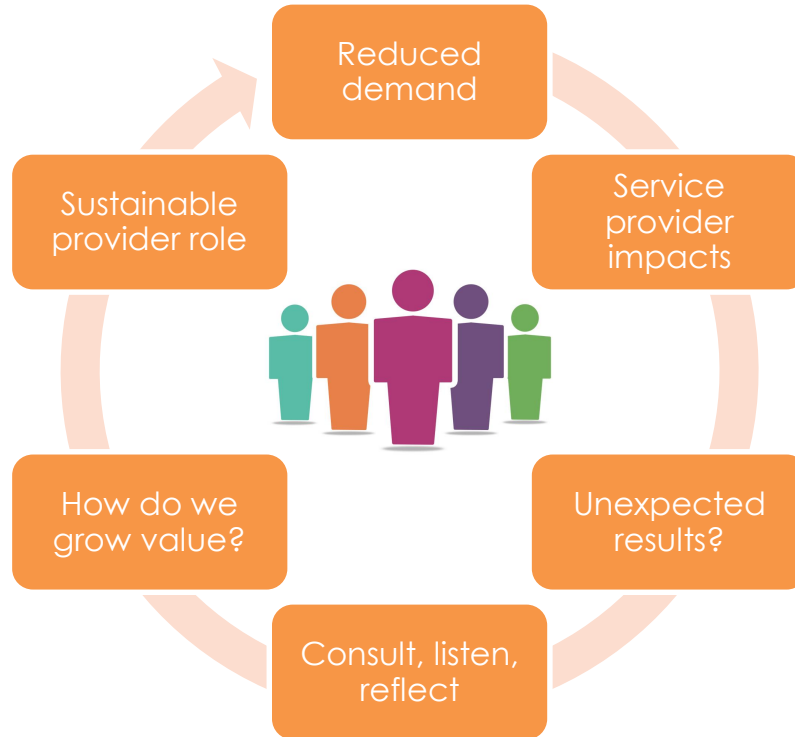


Better injury prevention





Better injury prevention





Stakeholder engagement

“CTP reform is very difficult reform. That is why no government has successfully navigated it in nearly two decades. Former State Government Minister John Della Bosca said attempting CTP reform was akin to the first 30 minutes of *Saving Private Ryan*. John was right.....

JFK—John F. Kennedy—famously popularised the Italian saying that victory has 100 fathers and defeat is an orphan:

La victoria trova cento padri, a nessuno vuole riconoscere l'insuccesso.....



The CTP reformhas many fathers and many mothers....”

- *The Hon Victor Dominello MP*



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THANK YOU

