

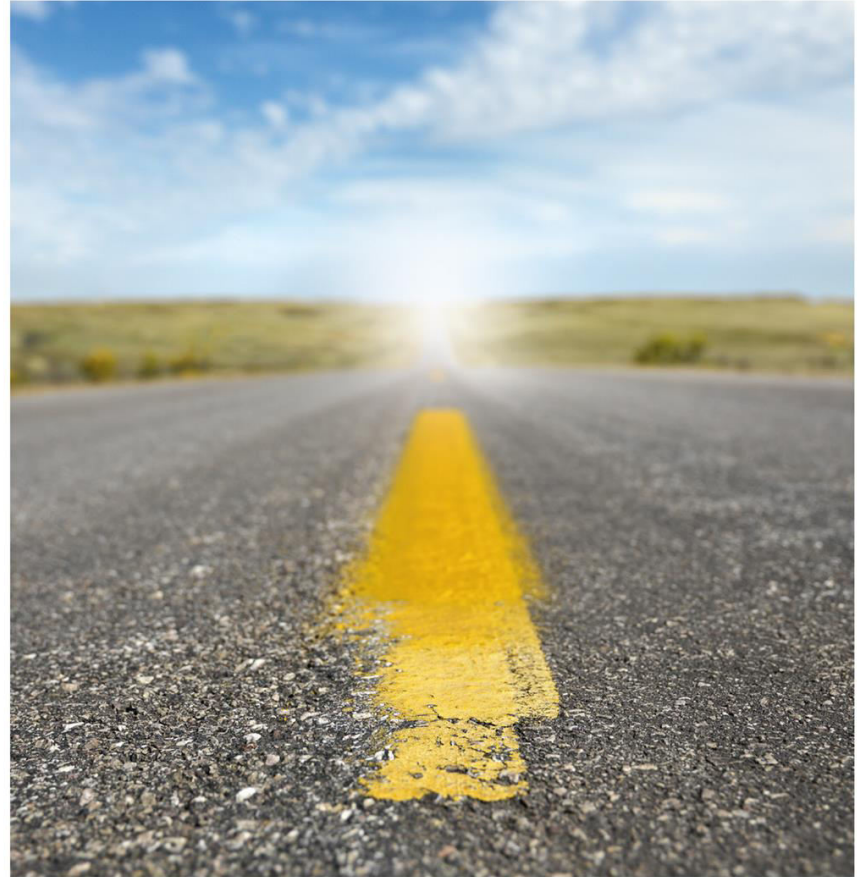
Injury Schemes Seminar

Road to Recovery



**Actuaries
Institute**

8-10 November 2015 • Hilton • Adelaide





South Australia's Lifetime Support Scheme – First Year Experience

Tamara Tomic, CFO

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*This presentation has been prepared for the Actuaries Institute 2015
Injury Schemes Seminar.*

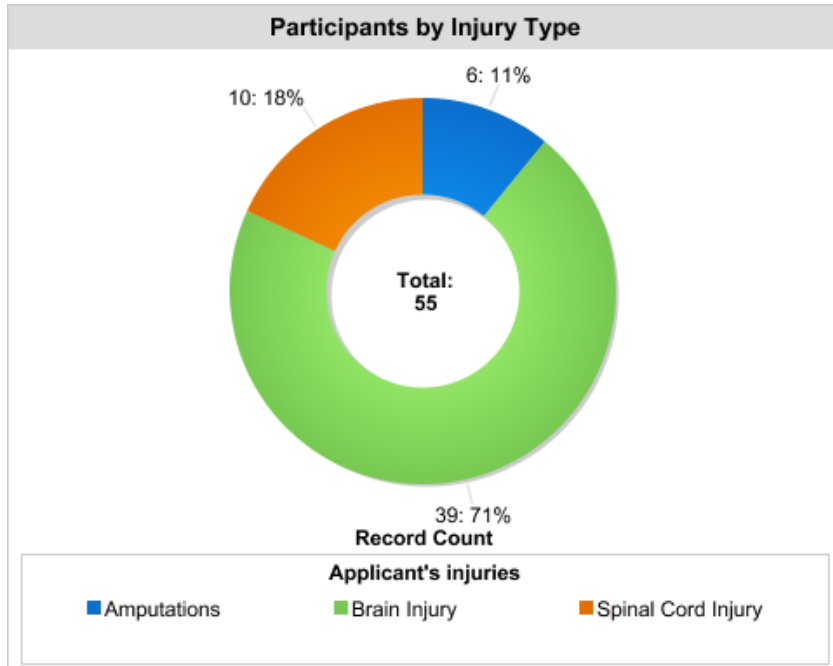
*The Institute Council wishes it to be understood that opinions put forward
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Start-Up Snapshot

- South Australia's CTP reforms
- Modelled on NSW Lifetime Support
- In-house case management model
- Get used to uncertainty...

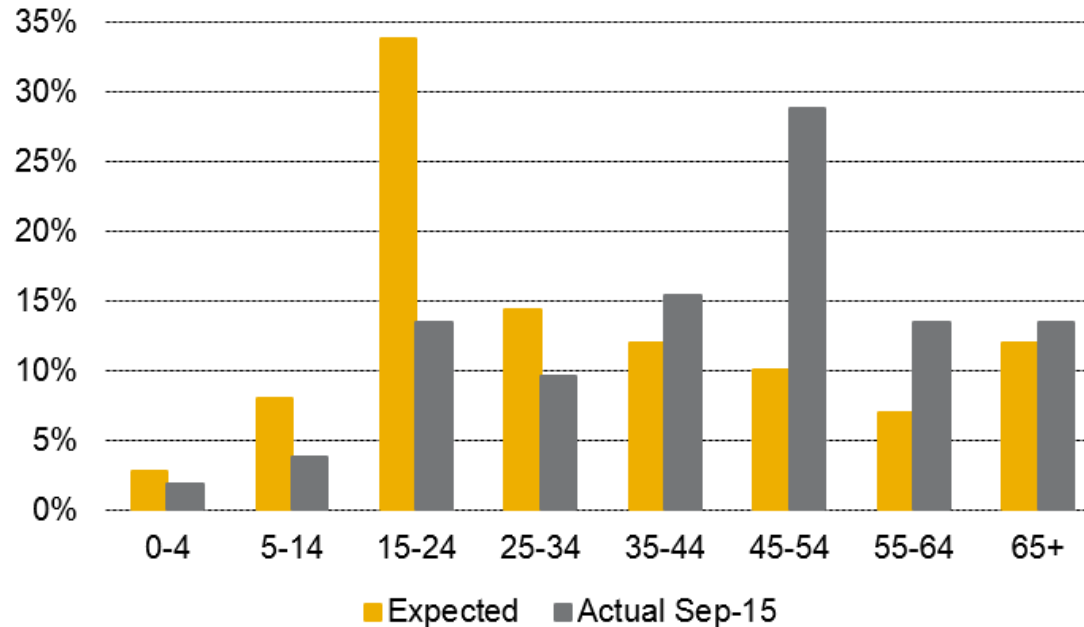


Year (plus a bit) of experience

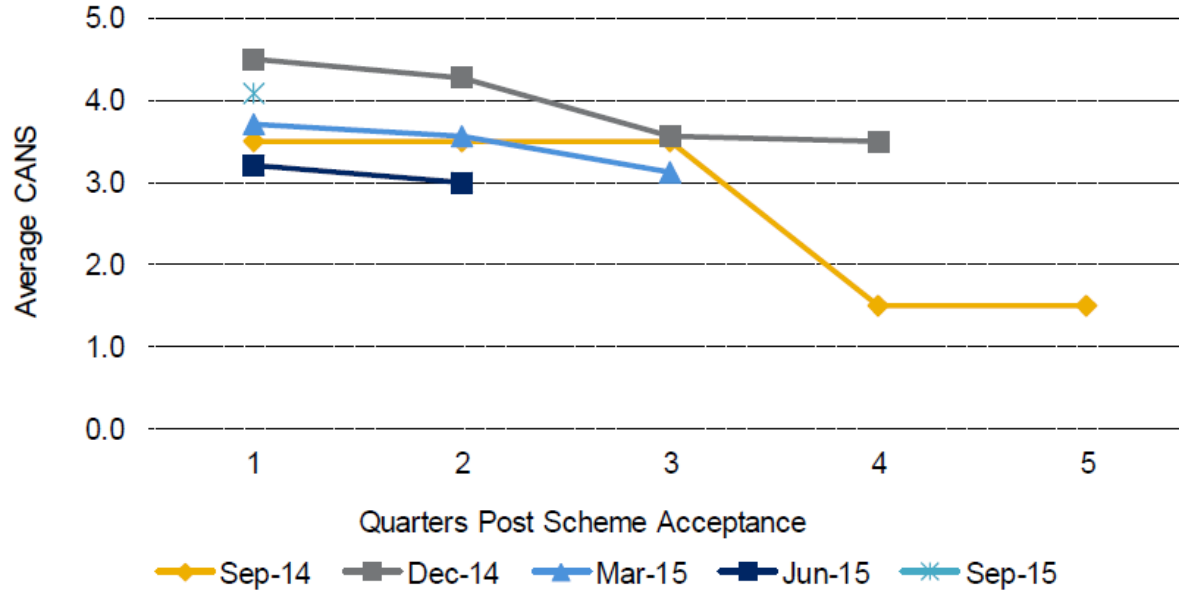


- Leather, Lycra & Liquor
- Regional accidents
- Amputation injuries
- Notification & acceptances

Older age profile than expected



Early indication of brain injury severity



Looking Forward

- Anecdotal evidence – participants are ‘less angry’
- Future modelling
 - Amputation injuries
 - Cost for remote areas
 - Allowance for reduced brain injury severity
- Reinsurance – aggregate loss approach