

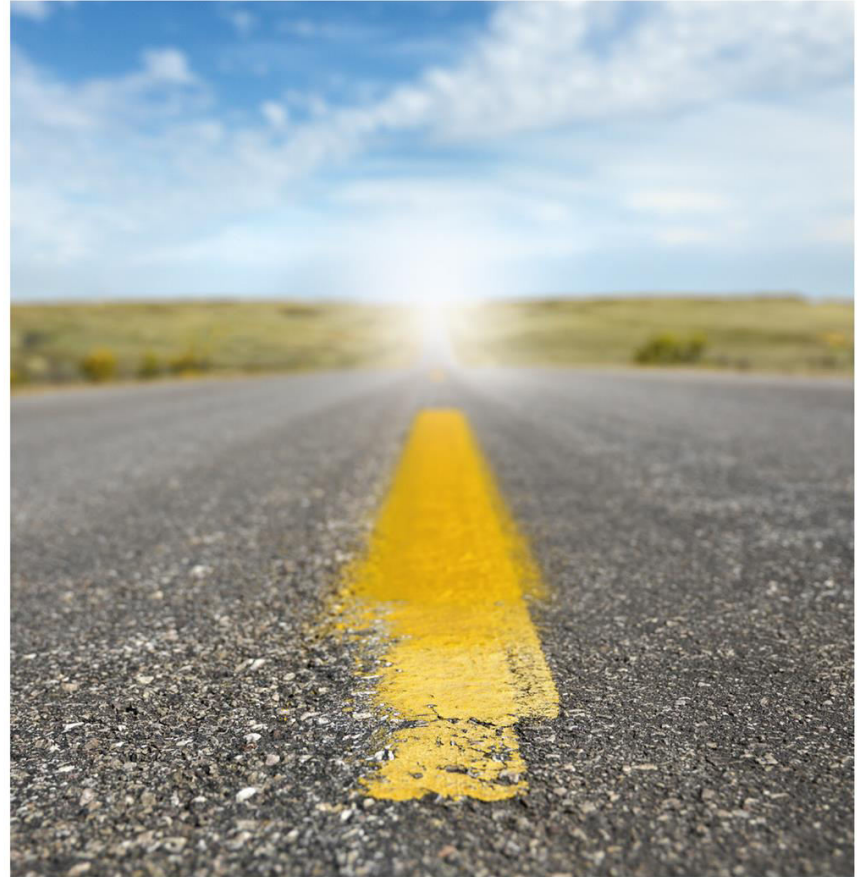
Injury Schemes Seminar

Road to Recovery



**Actuaries
Institute**

8-10 November 2015 • Hilton • Adelaide

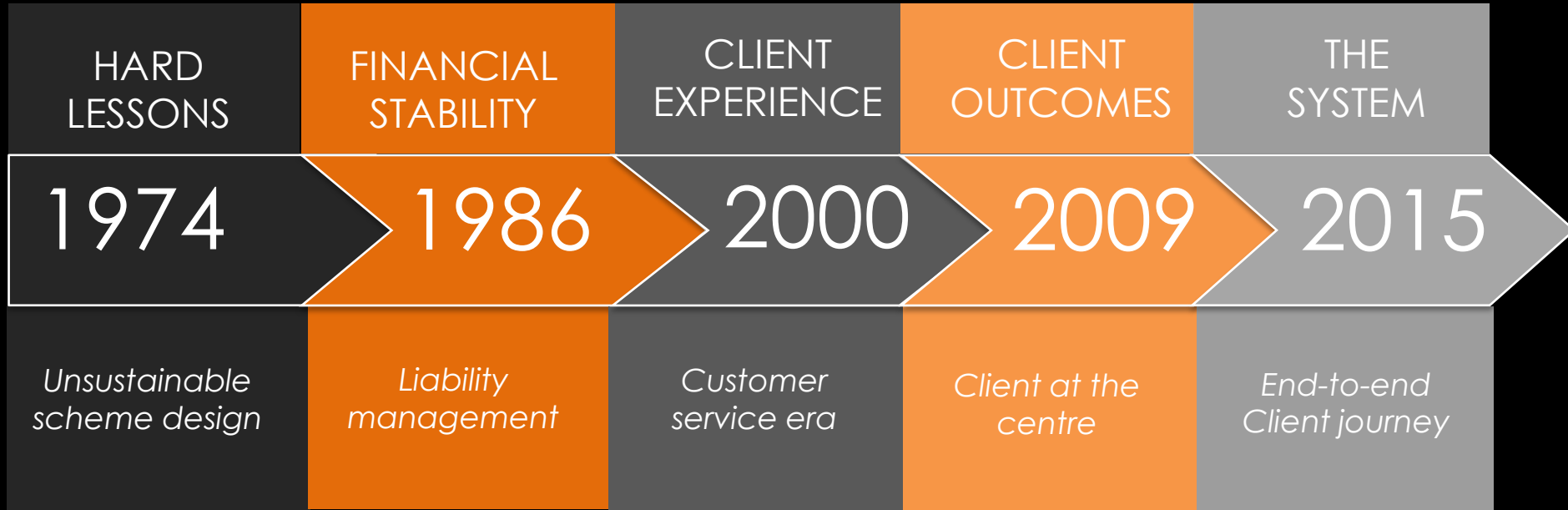




Evolution of TAC Claims Management

Bruce Crossett, Head of Claims

THE TAC STORY



EVOLUTION OF OUR CLAIMS MODEL



- 1 Segmentation of clients with a disability
- 2 In-house legal model
- 3 Client-centred planning
- 4 No more claim form
- 5 Client longitudinal study

\$1.7 billion
release

8.3
client satisfaction

91%
employee engagement

BIG LESSONS

1

Change must be led
by the business

2

Be careful what
targets you set

3

Accept that culture change
will take a long time

4

Overcome risk
aversion

WHAT'S NEXT

80%

RAPID RECOVERY



Provided with tools to pay for services on the spot

19%

SUPPORTED RECOVERY



Understand their needs and tailor support

1%

INDEPENDENCE



Empowered to have choice and control

Clients'
lives
back
on
track

