

Taking care of people and place...



Extraordinary claim costs each year

Trauma

Ambulance, public hospital trauma and recovery units

Primary care

GP, specialists, diagnostics, therapies and allied health

Rehabilitation

Private hospital, paramedical rehabilitation, vocational rehabilitation and equipment

Disability

Attendant care, shared support accommodation

Compensation

Includes common law, income and impairment

Medico-legal

Common law claims, legal fees and medico-legal costs

A simple approach...

Injury from accident demands attack on three fronts.

- The most important is obviously **prevention**.
- Next is the obligation to **rehabilitate** the injured.
- Thirdly, there is the duty to **compensate** them for their losses.

Sir Owen Woodhouse 1967



<http://nzportraitgallery.org.nz/portraits>

First principles...



- Community responsibility based on collective insurance
- Encouragement of safety – some roads pose greater risks, some people take greater risks and some people are more vulnerable
- Comprehensive entitlement to benefits
- Complete rehabilitation with full restoration of potential
- Real compensation for lost income
- Administrative efficiency, ensuring value for money.

Actuaries have described what's needed...

- **Equity**: affordability vs. availability
- **Sustainability**: a durable, affordable program
- **Clarity**: clearly stated rules
- **Culture**: reinforcing desired behaviours
- **Administrative efficiency**: an efficient delivery system.

How do we make it work?

- Reinforce accident prevention – road trauma does not discriminate
- Control participation
- Engagement with contributors and stakeholders is critical
- Adequate compensation
- Avoid discrimination
- Avoid delays
- Control legal costs
- Prevent fraud, gaming and sharp practices
- Encourage rehabilitation.