



## WITNESS STATEMENT OF BRUCE CROSSETT

I, Bruce Crossett, Acting Chief Executive Officer of the Transport Accident Commission (TAC), of 60 Brougham Street, Geelong, say as follows:

### Background

- 1 I am currently the Acting Chief Executive Officer at TAC. My substantive role is Chief Strategy Officer at TAC.
- 2 I was formerly the Head of Claims at TAC, and I have held senior leadership roles for more than 20 years in all areas of claims management in a social insurance scheme.
- 3 I also hold a Master of Business Leadership as well as being a former non-executive director of several not-for-profit boards.
- 4 My primary role is to lead and coordinate the development of TAC's long term strategy and ensure successful execution of those strategies, to deliver on the TAC's core obligations under the *Transport Accident Act 1986 (the Act)* to prevent, rehabilitate and compensate any person injured in a transport accident in Victoria.
- 5 Attached to this statement and marked 'BC-1' is a copy of my curriculum vitae.

### What is the TAC and what are its key functions in relation to road safety?

- 6 The TAC is a statutory authority set up via the Act to administer the state's no-fault and common law damages compensation scheme for people who are injured or die as a result of a transport accident within Victoria or interstate if the accident involves a Victorian registered vehicle.
- 7 Premiums for the scheme are paid via Victoria's motor vehicle registration system.
- 8 The TAC scheme is substantial, with assets of \$16 billion and liabilities of \$16.5 billion as of 30 June 2018. The TAC provided \$1.49 billion to help a record 51,000 injured Victorians get their lives back on track in the 2017-18 financial year.
- 9 Section 11 of the Act refers to the Objectives of the Commission. Amongst other things, the TAC has a responsibility to ensure the scheme emphasises accident prevention and effective rehabilitation.

- 10 Section 12 of the Act refers to the Functions of the Commission. Amongst other things, the TAC has a responsibility to promote the prevention of transport accidents and safety in use of transport.
- 11 The TAC does this in a range of ways, including public education engagement and infrastructure investment. In 2017-18, the TAC invested \$283 million into live saving road infrastructure under the Towards Zero Road Safety Strategy (**Towards Zero**) and Action Plan.

#### **What is 'Towards Zero'?**

- 12 Towards Zero is a government-adopted strategy, and the name given to both the philosophical approach to road safety and the first strategy to adopt the approach in Victoria.
- 13 The current Victorian Government (**the Government**), upon coming to power in late 2014, requested the then Road Safety Partnership agencies to develop a new strategy that would advance road safety, and ensure the delivery of the Government's election commitment of achieving less than 200 people killed on Victoria's roads by 2020.
- 14 The new strategy was to replace the previous Government's Road Safety Strategy 2013-22, which itself replaced the 'Arrive Alive 2008-2017' Road Safety Strategy.
- 15 The Strategy prior to Towards Zero acknowledged the Safe System approach to road safety, but it failed to set a long term vision around achieving zero deaths and serious injuries, and failed to include the detailed analytical and modelling work which was undertaken as part of the development of Towards Zero.
- 16 While Road Safety Strategies are not a new concept for state governments, Towards Zero was the first strategy to articulate the key principles, and to acknowledge that Victoria had a long term vision to see nobody killed or seriously injured on its roads. This was also the first state government to include a minister explicitly responsible for Road Safety in Cabinet. Towards Zero set out the first set of actions to achieve that vision, and provided a record initial investment of \$1.4 billion into achieving its goals.
- 17 The philosophical approach of Towards Zero is based on the principles first developed by the Swedish Roads Administration in 1997, as the underpinnings of Vision Zero, which is utilised in jurisdictions around the world, including other Australian states and under the National Road Safety Strategy (**NRSS**).
- 18 At the core of the Towards Zero philosophy is that no-one should die or be seriously injured on our roads. To that end, Towards Zero is based on a 'Safe System' approach

to road safety, which focuses on all components of the system, underpinned by the four pillars of:

- (a) Safe Roads;
- (b) Safe Speeds;
- (c) Safe Vehicles; and
- (d) Safe People.

19 The TAC's legislative responsibility to promote road safety, and reduce the cost and impact of road trauma, has guided the TAC's substantial investment in road safety for over three decades. In particular, the TAC has invested in successive road accident 'Blackspot' programs, and enforcement initiatives, from the late 1990s through to the current day.

20 These large scale investments provided the underlying evidence base for the TAC's and VicRoads' development of a business case in 2015, for endorsement by the TAC Board of Management and the Government. Specifically, there were three key pieces of work which were input into the final business case for Towards Zero. These were:

- (a) Road Safety Agency and Monash University Accident Research Centre (**MUARC**) analysis of current and likely future trends in relation to road deaths and serious injuries (baseline trauma modelling work);
- (b) Road Safety Agencies' development of evidence based counter measures to address key current and likely future trends. This work was modelled by MUARC to ensure that the Government's target of fewer than 200 fatalities could be met; and
- (c) TAC and VicRoads' economic modelling to understanding the benefits to the Victorian community and the TAC of the investment in road safety.

21 Road safety investments provide returns on several levels to the Government:

- (a) reputationally, through the community understanding that they are travelling on roads that are amongst the safest in the world, and that the Government is making their safety a priority;
- (b) financially, through the reduced cost to the community through less burden on the health system (in terms of medical and rehabilitation costs), through reduced demand on emergency services (such as Victoria Police, State Emergency Services, Ambulance Victoria and Victoria's Fire Services), and demand on the social security and other support services.

- (c) indirectly, via improved operation performance of the TAC (in terms of fewer claims and costs that would otherwise have been incurred), allowing for increased public service efficiencies and greater dividend returns to the Government.

22 In working to develop the communications approach to bring Vision Zero concepts to Victoria, the TAC, as the lead agency for public education, undertook market research to understand how the Victorian community would respond to the Vision Zero philosophy. Key outcomes of this research revealed that:

- (a) the Victorian community struggled with the idea of having a 'vision' – it did not resonate with those involved in research and it didn't sound like the approach involved 'action'. There were also concerns that the strategy may be focussed on sight (vision);
- (b) in testing a number of 'brands' it was found that Towards Zero indicated a way forward, where we were heading to with road safety, and was also action oriented; and
- (c) the TAC also sought to understand what the community's reaction to the Government setting a long term goal of Zero road deaths would be. The immediate reaction from the community was that it was impossible. However, after exploration, it was found that people agreed that morally, zero was the only long term goal you could set – anything else would indicate that it was morally acceptable for people to be killed on the road network.

#### **What are the key aspects of Towards Zero?**

23 There are two key components to Towards Zero:

- (a) the philosophical principles (see below); and
- (b) the consideration of the road network as a system – in which we need to use all the components (the roads we design and build, the vehicles that drive on these roads, the people who use the roads and drive the vehicles and the speeds at which we travel on the road network).

24 Towards Zero also outlines the key actions to be taken to meet Victoria's first interim target on the way to zero, seeing less than 200 people killed per annum on Victoria's roads by the end of 2020.

25 Towards Zero uses an evidence based approach to identifying key road safety issues on the Victorian road network, and to develop the initiatives (actions) to start to address these issues.

- 26 Key aspects of Towards Zero include:
- (a) an initial \$340 million directly towards safety infrastructure improvements on rural and regional roads. This was later followed by additional investment in this infrastructure;
  - (b) \$380 million on improvements to the road network across metropolitan and regional Victoria under the Safe System Road Infrastructure Program (**SSRIP**);
  - (c) \$60 million to support safer intersections and traffic calming treatments at locations in the local street network;
  - (d) \$100 million on improved infrastructure for pedestrians and cyclists;
  - (e) \$146 million to implement a 'Young Driver Safety Package' which was a commitment of the current Government when it was elected in November 2014; and
  - (f) \$26.6 million on a range of vehicle, behavioural, and research and safety development measures to improve road user safety.
- 27 Further, the TAC annually invests in its public education programs, engaging with the Victorian public across a range of media and platforms and targeted partnerships, to ensure road safety education is engaging and effective, and augments the broader Towards Zero Road Safety Strategy. In 2017-18, this included \$91.8 million of investments in this area.
- 28 The TAC continuously measures its own performance in relation to its key Towards Zero targets. The TAC's corporate score card measures are:
- (a) Lives Lost (Calendar Year): the number of deaths resulting from transport accidents per calendar year. The Victorian Road Safety Strategy's (**VRSS**) "**Towards Zero 2016-2020**" targets a reduction of less than 200 deaths in 2020 (calendar year). This is from a baseline of around 240 to 250 deaths per annum recorded in 2013 to 2015.
  - (b) Serious Injuries: the number of accidents reported by Victoria Police and the number of reported accidents - persons subsequently admitted to hospital; and
  - (c) Community Sentiment: this refers to a community question from the Road Safety Monitor (**RSM**) regarding the community's response as to whether they think that either zero deaths or nearly zero deaths will be possible. The annual community sentiment response score will be the average of the 4 quarterly RSM results.

### What are the principles that underpin Towards Zero?

- 29 Towards Zero is underpinned by:
- (a) a vision of zero deaths and serious injuries on our roads; and
  - (b) noting the important issue that mobility for people should not come at the cost of their lives.
- 30 Towards Zero is a strategy which understands that:
- (a) people make mistakes;
  - (b) the human body has a limited tolerance to the energy forces produced in a crash; and
  - (c) road safety is a shared responsibility – not just of users, but also road system designed – to reduce the harm being done.
- 31 Towards Zero acknowledges that we need to work with all parts of the road network if we are to create a safe system.



**“Vision Zero”, Sweden’s approach to road safety is underpinned by the following principles. Are these principles embodied in Towards Zero and if so, how?**

***Principle: The system should be designed for humans instead of trying to adjust humans to the system.***

- 32 Towards Zero acknowledges that as humans we are not perfect, we make mistakes and we sometimes deliberately take risks.

- 33 It also acknowledges that historically we have relied heavily on behavioural changes programs, and these have worked well in reducing trauma related to these issues, such as drinking and driving and speeding. We have come to the limit of most of these programs to make substantial change in the future. The TAC also understands that behaviour change programs don't account for people's mistakes.
- 34 Towards Zero takes a balanced approach which we know will provide sustainable change that takes into account:
- (a) road users' fallibility and vulnerability;
  - (b) the time and resources it take to roll out road safety infrastructure treatments;
  - (c) the development of improved vehicle technologies; and
  - (d) public education, enforcement and penalties associated with enforcement.

***Principle: Targets have to be broken down to make them meaningful.***

- 35 Towards Zero acknowledges that achieving our ultimate vision of nobody being killed or seriously injured is a long term goal. To bring it to reality we need a well-planned, staged approach that breaks down the steps over time.
- 36 The current Towards Zero Strategy sets out to reach an ambitious goal of under 200 deaths by the end of 2020. Our actions were developed to meet that goal.
- 37 The next post 2020, Strategy will set a target that takes us one step closer to the ultimate goal, and is also likely to set a target date for the vision of 'Zero' in the future.

***Principle: Significant improvements in road safety required a drastic change in thinking about how to manage road safety.***

- 38 Yes, this is the most detailed and ambitious road safety strategy that has been released by a Victorian Government.
- 39 Towards Zero aims to be systematic in its treatment of the road network and key behavioural issues, and acknowledges that we need to plan for the future now.

***How have these three principles been implemented?***

- 40 We have followed these principles, while adapting them for current Victorian community knowledge and understanding, as well as our ability to roll-out the infrastructure and technology that will be required to meet human fallibility.

### Has Towards Zero been effective? How is this measured?

- 41 Towards Zero is a long-term vision, and we know its results won't be realised overnight. Our short-term targets are ambitious but achievable. Our long-term goals of zero fatalities or serious injuries on Victorian roads are still to be realised in future decades.
- 42 It is too early to say whether Victoria's Towards Zero Strategy and Action Plan have been successful, but the actions have been based on those that have evaluated well in other jurisdictions, such as Sweden, Norway, the Netherlands and the United Kingdom.
- 43 Anecdotally, we know that our Flexible Safety Barrier systems are starting to have an effect.
- 44 Looking at roads like the Hume Highway and the Yea to Molesworth section of the Goulburn Valley Highway, we can see that fatalities are now almost non-existent.
- 45 We also know that our Flexible Safety Barrier systems were hit more than 3000 times last year. This is 3000 times that people may have been killed and seriously injured but weren't.
- 46 It's important to remember that Victoria's population continues to grow and the upward trend we are seeing in fatalities in 2019 is not anomalous to the longer-term trend showing a steady proportional reduction of fatalities on Victoria's roads.
- 47 The TAC also measures its own performance in relation to its key deliverable actions under Towards Zero. The TAC's measures and milestones tracked are as follows.
- (a) Measures:
- (1) Community belief in the importance of road safety.
  - (2) Top 20 high risk rural roads treated. The Towards Zero strategy identified twenty rural roads that had high rates of fatalities and serious injuries. This measure refers to the physical delivery of road safety infrastructure upgrades on these specific roads.
  - (3) The number of students who have visited the Road to Zero Road Safety Education Complex at Melbourne Museum.
  - (4) Volume of roads treated with tactile edge/wide centre-line. The tactile/wide centre-line program was an additional road safety infrastructure upgrade program. This program addressed the safety of thousands of kilometres of undivided arterial roads that were excluded from the Top 20 program.



- (5) Percentage of Australian light vehicle sales that have 5 star Australasian New Car Assessment Program (ANCAP) safety ratings.

(b) Milestones:

- (1) Undertake connected vehicle trials (three trials). These trials are a part of the Towards Zero strategy, and involve on-road testing of new technology intended to make driving safer. One trial involves testing a vehicle with autonomous driving technology on rural Victorian roads, a second trial tests new vehicle to vehicle communications technologies, and a third trial installs light detection and ranging (LIDAR) technology at an intersection.
- (2) Road Safety Education Complex – Outreach Program Ready to Launch. This is another Towards Zero initiative, the TAC has created an education facility at the Melbourne Museum. The complex includes a public exhibit space and a pair of education studios to bring road safety education to Victorian high school students. The complex is supported by an outreach program that brings the education experience to high school students in regional and rural Victoria
- (3) Deliver Enhanced Crash Investigation Study (ECIS) key and secondary results. The ECIS is a significant investment in road safety research with Monash University. Detailed data collection activities on 400 crashes have yielded thousands of variables of information that is being analysed and reports are being prepared throughout 2019
- (4) Continue treatment of all top 20 high risk rural roads. The Towards Zero strategy identified twenty rural roads that had high rates of fatalities and serious injuries. The program involves the physical delivery of road safety infrastructure upgrades on these roads.
- (5) Launch Towards Zero Engagement Program for local government. The TAC works with local government in two primary ways:
- i. engagement on road safety, through face-to-face visits and provision of workshops and communication materials; and
  - ii. provision of funding through grants programs for small-scale road safety infrastructure projects, development activities related to road safety strategies and plans, and research activities

**Which agencies and other partners are support and implement Towards Zero?**

- 48 Road Safety in Victoria is undertaken via a unique partnership approach between Government Departments and Agencies. Members of this partnership include:

- (a) Department of Transport;
  - (b) VicRoads;
  - (c) Department of Justice and Community Services;
  - (d) Victoria Police; and
  - (e) Department of Health and Human Services.
- 49 The governance of this partnership arrangement includes three tiers, including Road Safety Management, Road Safety Executive levels and Ministerial Oversight via a Ministerial Council for Road Safety.
- 50 This approach acknowledges each partner's core strengths and co-ordinates their outputs to ensure road safety is rolled out in a systematic and cost effective manner.
- 51 Further, MUARC was founded in 1987. MUARC was created as a result of a partnership between Monash University and Victorian government agencies, including the TAC and VicRoads with five full time staff.
- 52 MUARC is now regarded as one of the world's most comprehensive accident and injury prevention research centres underpinned by scientific and academic excellence and has a staff of over 40. MUARC's history, from 1987 to present, is represented in a timeline available at <https://www.monash.edu/muarc/timeline>.
- 53 The road safety partner agencies currently fund a comprehensive ongoing research program (the Baseline Research Program) designed to support the development and evaluation of Victoria's road safety strategies and evaluations. Agencies also undertake individual investments in research projects to meet their specific road safety objectives. Some examples that the TAC are involved in include:
- (a) Vehicle Safety Ratings: The Vehicle Safety Research Group is a consortium of 16 government road authorities, and motoring clubs, from Australia and New Zealand. The consortium oversees a major program of research undertaken by MUARC focused on vehicle safety monitoring and evaluation. The MUARC research program commenced in the early 1990s, and is based on the analysis of real world crash risk and injury outcomes.
  - (b) Enhanced Crash Investigation Study: The study examines more than 400 serious injury crashes in microscopic detail to gain an in-depth understanding of what causes such crashes. The TAC funded research initiative, looks at more than 5,000 pieces of individual information relating each of the 400 crashes to determine the leading factors in how they occur and subsequent injuries.

**Do each of the organisations involved have a specific role? If so, can you briefly describe each organisation's role and how the different roles contribute to the overall strategy?**

- 54 Each partner's core strengths and legislative responsibilities are acknowledged through the delivery of Towards Zero. This includes:
- (a) Department of Transport and VicRoads' roles in strategic oversight for Victoria's transport system, network planning, construction, maintenance, road safety regulation, and education programs and licensing;
  - (b) Department of Justice and Community Services' and Victoria Police's roles in enforcement and emergency service efforts;
  - (c) Department of Health and Human Services' role in the trauma system and emergency services; and
  - (d) The TAC's continuing role in guiding public education and engagement around road safety, and ensuring those injured on our roads can get their lives back on track.

**Why is a multi-agency approach important in the Towards Zero strategy?**

- 55 A multi-agency approach to Towards Zero is important for a number of reasons, including:
- (a) transfer of knowledge, evidence and understanding of key issues; and
  - (b) co-ordination and integration of programs addressing particular issues.
- 56 The transfer of knowledge, evidence and understanding of key issues ensuring road safety issues that are ranked as greatest importance are prioritised across the partnership in a co-ordinated fashion.
- 57 The co-ordination and integration of programs addressing particular issues ensures each agency can assist in delivery with regard to their particular powers and responsibilities. A good example of this is the issue of drinking and driving. Each agency has a role to play in this road safety issue:
- (a) the TAC uses public education to place the issue on the community agenda and provide advice as to how the community could better behave;
  - (b) Victoria Police conduct wide spread enforcement efforts via random breath testing programs;
  - (c) VicRoads develop a legislative framework to deter and ensure appropriate punishments for drinking and driving, and run the alcohol interlock program; and

- (d) the Department of Justice and Community Safety administer the punishment or penalty.
- 58 A further example is the TAC's and VicRoads' Safe System Road Infrastructure Program (**SSRIP**) which designs and develops road safety infrastructure and vehicle road safety programs in line with the Safe System principles of Towards Zero.
- 59 A multi-agency approach also means that each agency can best deliver resources (including funding) to an agreed co-ordinated approach, ensuring the efficient and effective use of available funds to tackle the broader issue.

**Is the community involved in implementing Towards Zero? If so, in what ways?**

- 60 A key element of Towards Zero is that road safety is a shared responsibility. We involve the community at three different levels:
- (a) public education – setting the high level agenda, making the community aware of key issue driving road trauma and how they have a part to play;
  - (b) through commercial and community based partnerships that allow the TAC to have direct access to the community (one on one); and
  - (c) community engagement – through direct conversation with local government and communities at a grass roots level, the culturally and linguistically diverse (**CALD**) market and various age groups (for example, young drivers, older drivers) and user groups (cyclists, motorcyclists).
- 61 The TAC continuously assesses and evaluates all activity and uses this to improve our communications approaches and messaging. The following are the tools the TAC uses to evaluate and refine our engagement approach:
- (a) **Public Education Evaluation Program (PEEP)**
    - (1) A minimum of 100 Victorian road users are surveyed each week (52 weeks a year) to determine whether they have seen any current road safety related advertising, and whether the advertising has impacted on them in any way.
    - (2) This is done by using diagnostic measures (questions) to determine whether the particular campaign makes the respondent think differently about their behaviour or change their actions, the impact it has on them, in addition to whether they have learned something new, and if the particular campaign is relevant to them. In addition, a series of demographic questions, as well as driver attitude and experience questions are asked to determine overall changes in behaviour.

- (3) PEEP is open to all Victorian road users, and as such, people from CALD backgrounds are selected randomly as part of the sampling process. The research provider has CALD capabilities if a person who is not able to complete the survey in English wishes to participate.
  - (b) Road Safety Monitor (**RSM**) and Motorcycle Monitor (**MM**)
    - (1) The RSM surveys around 1700 people each year, asking a selection of driver attitude and behavioural questions in a modularised format, with particular topics of interest being included as required. The RSM focuses on Victorian drivers, and the MM focuses on Victorian motorcycle licence holders. The MM has a focus on motorcycling specific questions (for example, gear wearing, specific motorcycle safety questions).
    - (2) Both surveys are open to all Victorian drivers and riders, and CALD people are invited to participate.
  - (c) Other community research
    - (1) There have been two iterations of community feedback research, asking people their thoughts on a number of road safety issues. The people surveyed in this instance were people who had previously completed either PEEP, RSM or MM.
  - (d) Community Engagement and Social Acceptability
    - (1) This project is conducted every two years, and surveys a selection of Victorian road users, recruited via a panel provider. This survey asks about the perceived level of acceptability of a variety of community behaviours, including some specific road safety related behaviours.
    - (2) The second part of the study investigates community awareness and acceptance of a variety of automotive safety technologies, as well as a number of general attitudes and road safety related behaviours.
- 62 The long term plan is for the community to be fully involved in delivering road safety. As part of Towards Zero, road safety is seen as a shared responsibility, between the agencies who design and operate the road system, and the community which uses the system.
- 63 At the most basic level, obeying road rules is part of the community's responsibility and it is the Government's responsibility to educate the public about these rules.
- 64 The TAC directly involves the community through the development of infrastructure improvements and its public education campaigns and engagement.

- 65 Local government and organisations are major stakeholders of the community who play a role in delivering road safety. This is through initiatives such as safe driving policies, buying 5 star cars for their fleets, and ensuring their staff follow best road safety practices.
- 66 Long-haul freight companies, such as Linfox, are an example of where these types of initiatives are implemented, and the TAC works with companies to help better educate their leaders around road safety.
- 67 Further, the TAC partners with groups across Victoria to help realise the vision of Towards Zero and better engage with the community. This includes partnerships with sporting associations and clubs, such as AFL Victoria, Cricket Victoria, Cycling Victoria, Country Racing Victoria, Melbourne Victory and the Melbourne Renegades. It also includes events which better target key demographics, such as the Melbourne International Comedy Festival or Falls Festival.

**Do government agencies and community organisations integrate and coordinate their efforts? If so, in what ways?**

- 68 Currently, integration is limited to work with local government and private companies as listed in paragraph 67 above.
- 69 However, the TAC and VicRoads both run Grants Programs which encourage community groups and local government to develop and run evidence based projects to address road safety issues in their communities.
- 70 The TAC's Towards Zero Community Grants program provides grants to support local community-based road safety programs and projects targeting local road safety issues.
- 71 The TAC's Local Government Grants program provides grants to help encourage local government involvement in cyclist and pedestrian safety projects that are consistent with Towards Zero, and provides opportunities for local governments to develop and implement low cost, effective infrastructure treatments targeting cyclist and pedestrian safety issues.

***Could the integration and coordination be improved? If so, how?***

- 72 Yes, and the TAC is working on this. Some of the key actions we need to take in the long term, such as reducing speed limits on some high risk roads, introducing Safety Barrier Systems that reduce overtaking opportunities, and introducing technology which will ensure drinking and driving is not an option for motorists, are all initiatives that the community and community organisations need to be brought on the journey to fully understand and accept.

- 73 The TAC is engaging directly with all 79 local governments in Victoria, to better understand their local community's concerns around road safety.
- 74 The TAC has begun to educate the community around the Safe System via public education campaigns which focus on issues, such as vehicle technology and road safety infrastructure, and is now developing a range of materials for use by local government and those working at a community level to better explain what changes are being made, and why.

**How is relevant knowledge shared?**

- 75 The TAC takes a holistic view to sharing information around road safety with the Victorian community. This means that the TAC doesn't just target the public via traditional road safety television, radio, or print campaigns, but also engages with Victorians and key organisations directly via partnerships, events and activations to ensure all sectors of the Victorian public are provided with road safety information.
- 76 The TAC is always looking for a fresh and innovative way of communicating with Victorians, no matter what language they speak, about Towards Zero.
- 77 The TAC's partnership with Melbourne Victory has given the TAC the opportunity to communicate with culturally and linguistically diverse audiences across Victoria for the past 15 years.
- 78 The TAC's partnership with AFL Victoria also celebrates Victoria's rich cultural diversity. The Towards Zero Unity Cup program brings together a host of different multicultural communities through the vehicle of Australian Rules football. The Towards Zero Unity Cup includes over 400 male and female participants aged between 15-22 years old.
- 79 The TAC is currently developing a program which will add capacity to local government to be able to explain Towards Zero and key initiatives happening in their area.

**How much funding has been invested in Towards Zero to date?**

- 80 The initial Towards Zero investment was \$1.4 billion over and above regular budgets of government departments and agencies.
- 81 This has now increased to over \$1.7 billion, with a majority of this funding going into infrastructure, research and development of Young Driver programs.

**Does innovation play a role in Towards Zero? If so, in what ways?**

- 82 Innovation plays an important role in Towards Zero, not just in road safety messaging, but also in infrastructure treatments, enforcement and, regulation.

- 83 It's important that the Victorian community better understand our key messaging – and the TAC has taken new public education approaches in recent years to better explain human vulnerabilities, and understand the issue of road safety being a shared responsibility. This includes in campaigns such as 'Graham', 'Man on the Street' and 'Drivers, Give the Space to Ride Safe'.
- 84 Alongside our Road Safety Partners, the TAC is exploring better ways to roll out our infrastructure programs and engage with communities, including implementing the best methods for placement and roll out of Flexible Safety Barriers, and tactile edge marking.
- 85 The TAC is also exploring new ways to assess and engage new and emerging road safety issues, including smart phones and automated vehicles, and assessing new technology to better enforce the road rules. We are also working with industry in the development of automated vehicle technology for Australian conditions and via connected and automated vehicle trials.

**In your experience, how can awareness and traction for preventative action be built across government and across society?**

- 86 Where we are attempting to change attitudes and behaviour to any social issue, we need to take a long term sequential approach that builds year-on-year to increase understanding and the desired actions we need from the community.
- 87 The key starting point for community awareness is agenda setting – the community needs to understand that there is an issue and how it is manifesting in the community. By building community support for Government's actions, this sets the platform for change.
- 88 Typically this would be actioned through a mass media campaign led by a TV advertisement, and supported by media such as radio, social media support campaigns.
- 89 Having set the agenda, the community needs to see action happening. In road safety's case, this is often through police enforcement efforts, new infrastructure such as roundabouts and barrier treatments, and support programs for young drivers.
- 90 The community also needs to be aware of what their role is in helping achieve change. In road safety's case, this might be 'separating out your drinking from your driving' or 'taking a 15 minute powernap'.
- 91 It is most likely that the first agenda setting campaign will be very high level. As an example, the TAC initially talked to the Victorian community about high level speeding via a campaign called "Speed Kills" (about the dangers of driving 10km/h to 20km/h over the speed limit).



92 As community attitudes and behaviours change, messaging can be refined and further actions can be taken. In the case of speeding, as high level speeding was unacceptable for a majority in the community, we were then able to speak about lower level speeding "Wipe off 5" – (regarding driving at 5-10km/h over the limits). This allowed police to enforce at lower levels without incurring opposition of the drivers and riders they were infringing.

**What elements of the Towards Zero Strategy could be adapted to build the importance of suicide prevention as a clear social issue?**

93 The clear learnings from road safety and specifically Towards Zero are that:

- (a) it is critical to have a combined government approach with all responsible agencies involved in strategy development, with clear responsibilities and key actions for each partner;
- (b) the strategy should be based on evidence that will withstand scrutiny from the community and media;
- (c) a comprehensive communication approach, including community and stakeholder engagement, underpins the strategy; and
- (d) clear, short and long-term public targets are developed with actions designed to meet the targets developed.

There is an evaluation plan to map progress and develop and understanding of what parts of the strategy are and aren't working.

sign here ►



print name Bruce Crossett

date 18 July 2019



**Royal Commission into  
Victoria's Mental Health System**



## **ATTACHMENT BC-1**

This is the attachment marked 'BC-1' referred to in the witness statement of Bruce Crossett dated 18 July 2019.

**BRUCE CROSSETT**

---

**CAREER OVERVIEW**

I have over 30 years of experience working in the social insurance, health and disability sectors. The past 20 years holding senior leadership roles leading initiatives which have achieved significantly improved outcomes for Victorians seriously injured in transport accidents. I have proven performance in managing business units, leading major organisational change, strategy execution and delivery of results. I also have expertise in governance, managing major projects and risk.

**KEY STRENGTHS**

- People Leadership
- Communication
- Innovation
- Change Management
- Governance and Risk
- Delivering results
- Managing stakeholders
- Claims Liability Management
- Strategic Thinking and Program Delivery

**CAREER HIGHLIGHTS**

- Led the scheme performance program stabilising TAC claims liabilities of \$1.6b
- Led the rollout of TAC's first digital products for TAC clients in 2018
- achievement of TAC's best results in all three corporate targets of actuarial release, client satisfaction and client outcomes (F/Y 2013/2014)
- Led TAC's Service Program transformation which amongst other achievements removed the paper based claim form and reduced claim processing timelines on average from 70 days to 5 days
- Delivered in excess of \$100m in savings to the scheme through a combination of tactical and strategic initiatives in lump sum compensation
- Led implementation of TAC's Recovery Model which achieved the highest ever Client Satisfaction score in 2013
- Part of the team who led TAC's largest legislative changes to contain common law costs through the Victorian Parliament in 2013
- Led the implementation of TAC's investment in building world class housing for clients with significant disabilities (ongoing program)
- A Finalists in 2010 for the Personal Injury Education Foundation awards for "Outstanding Contribution by an Individual to the Industry"
- Part of the leadership team who successfully relocated TAC's business from Melbourne to Geelong in 2009
- Led implementation of industry leading Dispute Resolution Protocols agreed with Legal Stakeholders and endorsed by the Victorian State Government in 2005

## **BRUCE CROSSETT**

---

### **CAREER HISTORY**

#### **2018- present: Chief Strategy Officer, Transport Accident Commission**

Responsible for leading and coordinating the development of TAC's Enterprise wide strategy and the execution of those key strategies to achieve TAC's core objectives of prevent, rehabilitate and compensate anyone injured in a transport accident in Victoria.

Leading a team of professionals in Strategy, Risk, Scheme Performance and Research.

Reporting to the CEO and TAC Board regularly.

#### **2016 – 2018 Head of Rapid Recovery, Transport Accident Commission**

Lead the claims division of 250 staff responsible for on boarding every client into the TAC scheme, making all compensation payments and servicing the needs of 30,000 active claims at any time.

Member of the TAC Executive team

Responsible for all operational elements of the Division and strategy execution.

#### **Feb 2013 to 2016: Head of Claims, Transport Accident Commission**

##### **Key responsibilities:**

- Accountable for management of payment of \$1.1b in support, services and compensation to injured Victorians each year (\$11b in outstanding liabilities)
- Deliver results for TAC's three corporate goals - actuarial release, client satisfaction and clients outcomes
- Leadership of 480 FTE
- Achievement of employee opinion survey targets
- Accountable to the CEO and TAC Board of Directors
- Member of TAC's executive team
- Management of key stakeholder relationships

##### **Key Achievements**

- Exceeded Actuarial and Client Outcome targets in 2013/14 (first time the organisation has done so in six years)
- Delivered sustained improvement in Client Satisfaction for second year in succession (2013/14)
- Part of the team who led TAC's largest legislative changes to contain common law costs through the Victorian Parliament
- As Business Sponsor, delivered major changes such as the First Service Project which re-engineered the TAC claim lodgement process and reduced average time for clients to have their TAC claim accepted from 70 days to 5 days
- Improved employee morale and engagement whilst leading a major change program

**BRUCE CROSSETT**

---

**2009 to 2012: Senior Manager, Recovery Branch, Transport Accident Commission****Key Responsibilities**

- Accountable for delivery of services and support to 35,000 clients with TAC active claims (\$200m in payments each year)
- Achieve TAC's client satisfaction target (87% of the TAC's client satisfaction survey results emanate from Recovery)
- Leadership of 150 FTE
- Contribute to TAC's actuarial release

**Key Achievements**

- Achieved record Client Satisfaction score of 7.63 in 2012/13
- Achieved actuarial release two of the three years
- Led the implementation of the early intervention Recovery Model
- Led the implementation of the Service Program

**2005 to 2009: Senior Manager, Lump Sum Compensation  
Transport Accident Commission – Claims Division****Key responsibilities**

- Accountable for management of all lump sum benefits, impairment and common law
- Responsible for lump sum payments annually totalling \$300m (one third of total annual TAC claims payments)
- Responsible for management of outstanding liabilities totalling \$1.3b
- Responsible for the management of all aspects of the 57 FTE
- Manage all operations and strategy relating to this business unit
- Manage external legal stakeholder relationships

**Key achievements:**

- Delivered record number of common law settlements for 2008/09 whilst holding average claim cost better than target
- Achieved KPI targets in 2008/09 whilst transitioning all operations from Melbourne to Geelong (relocation of TAC)
- Key member of the team in 2009 who designed TAC's long term claims management strategy for 2009-2015. The model features segmentation of claims by complexity, early intervention and linkage of weekly payments with common law.

**1999 – 2005**                    **Group Manager, Impairment Benefits**  
Transport Accident Commission

**1997 – 1999**                    **Team Manager – Legal Division**  
Transport Accident Commission – TAC Law Pty Ltd

**BRUCE CROSSETT**

---

**1995 – 1997**      **Manager – Dispute Team**  
Transport Accident Commission – Appeals Division

**1991 – 1995**      **Fraud Assessment Officer**  
Transport Accident Commission

**1986 – 1990**      **Claims Manager**  
Transport Accident Commission

**Board Appointments**

**2013-2018: Board member and Chair of the Personal Injury Education Foundation**

**2016- 2018: Non Executive Director, Waverley Industries**

**2013- 2018: Non Executive Director, Residential Independence P/L**

**2015-2017: Non Executive Director, Institute for Compensation Research**

**BRUCE CROSSETT**

---

**EDUCATION, MEMBERSHIPS & DIRECTORSHIPS**

<b>2015</b>	<b>Member of Australian Institute of Company Directors</b>
<b>2012</b>	<b>Williamson Community Leadership Program Leadership Victoria</b>
<b>2012 ongoing</b>	<b>Member - Williamson Community Leadership Program Alumni</b>
<b>2005 - 2008</b>	<b>Master of Business Leadership (MBL) RMIT University – School of Management <i>Successfully completed with distinction average</i></b>
<b>2002 - 2003</b>	<b>Diploma of Business (Frontline Management) Mt Eliza Business School <i>Successfully completed</i></b>
<b>2001</b>	<b>Managing Projects – The new management approach Mt Eliza Business School <i>Successfully completed</i></b>
<b>1999</b>	<b>Strategy and Management – Boston Consulting Group</b>
<b>1994</b>	<b>American Medical Association - Guides Training</b>
<b>1987</b>	<b>Insurance Principles – State Insurance Office</b>
<b>1984</b>	<b>HSC – Blackburn South High School</b>