



# 2025 STRATEGY





“They were always in my corner and supporting me 100 per cent of the way, getting me back to independence, getting me back to work. The TAC had my back!”

Grace Molloy, TAC Client. Cover

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# A message from our Chair and CEO

“We care for every person that travels on Victoria’s roads. That’s why we push the envelope in terms of preventing road trauma. And it’s why we continue to reform the way we provide support to those who do experience road trauma.”

35 years ago the Victorian Government commenced a bold reform that would transform the way transport accident schemes would operate forever. In creating the TAC, the Victorian community had an agency dedicated to preventing road trauma and delivering vastly improved support to injured people.

The TAC was born out of the desire to challenge the status quo and deliver better outcomes for the Victorian community.

It is a spirit that we have maintained for more than three decades and it is the spirit that guides our new corporate strategy, TAC 2025.

While we are extremely proud of the work the TAC has done since 1987 in supporting hundreds of thousands of people affected by road trauma, and in preventing thousands more from being killed or injured on our roads, we do not rest on our haunches. We remain relentless in pursuing our vision and mission, and this new strategy provides the direction for us to do exactly that.

The United Nations has set the ambitious goal of eliminating serious trauma by 2050 and halving lives lost by 2030, and the Federal and State Governments have all willingly signed up.

We know that meeting this target and realising our vision requires improving every facet of our prevention work and finding new ways to prevent road trauma. TAC 2025 outlines our focus on working with our road safety partners closer than ever before to find new ways to influence behaviour; to ensure infrastructure

investment is targeted to exactly where it will save lives; and to support the development and uptake of the new technologies that will be the next step-change in road safety.

We are confident that all of this work will ultimately lead to us realising our vision, but it is still a generation away. And so while we pursue it, we must provide the best support possible to those who continue to be affected by road trauma.

This is our mission. To help our clients to get their lives back on track. And TAC 2025 articulates the areas in which we will focus to improve how we do that.

We will use advances in technology to provide simpler, more convenient and user friendly ways for our clients to access our support when they need it. We will better utilise our extensive knowledge and data on injury rehabilitation to guide our clients in their recoveries. And we will work closely with healthcare providers to drive reform that deliver better outcomes for clients and more efficient use of resources.

We do all of this because we care.

While we have maintained the reforming spirit from our foundation, what has emerged at the TAC over the past 35 years is a true culture of care. We care for every person that travels on Victoria’s roads. That’s why we push the envelope in terms of preventing road trauma. And it’s why we continue to reform the way we provide support to those who do experience road trauma.

We are proud to be part of an organisation whose people have such values, along with the ambition, intelligence and determination to achieve truly make a difference to Victoria. It is because of our people that we know we will succeed in delivering TAC 2025.

We are pleased to share it with you.



**Greg Wilson,**  
Chair



**Joe Calafiore**  
CEO



Our Purpose

To care for the lives of everyone who travels on Victoria’s roads



Our Strategic Framework





# What success looks like

## Halve Serious Road Trauma

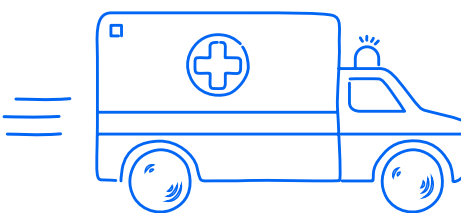
By 2025, we will be on the path to:

1/2

Halving road deaths by 2030



Eliminating death and serious road trauma by 2050



## Improved Outcomes For More Clients



Increased impact of restorative justice practices



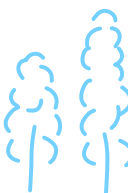
A positive culture of partnership and accountability with providers



Reduced outcomes gap between our clients and the general population



Clients with more choice and control in their own recovery



## Modern Systems

MORE

Personalised and tailored service responses

MORE

Digital self-service options

MORE

Actionable insights in the hands of our people

## A Sustainable Scheme



A Positive Economic Insurance result

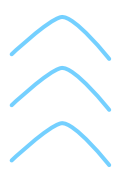
Insurance funding ratio at

100-145%

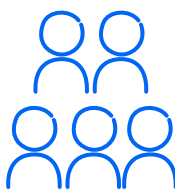


Deliver commercial returns to the Government

Fair and equitable benefits for clients



## Empowered People, Succeeding In An Inclusive Culture



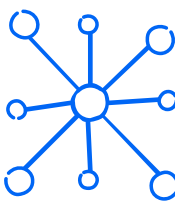
A resilient and contemporary hybrid workforce



Enabled, engaged and capable people thriving in a culture of flexibility



Continual improvement in our HSW



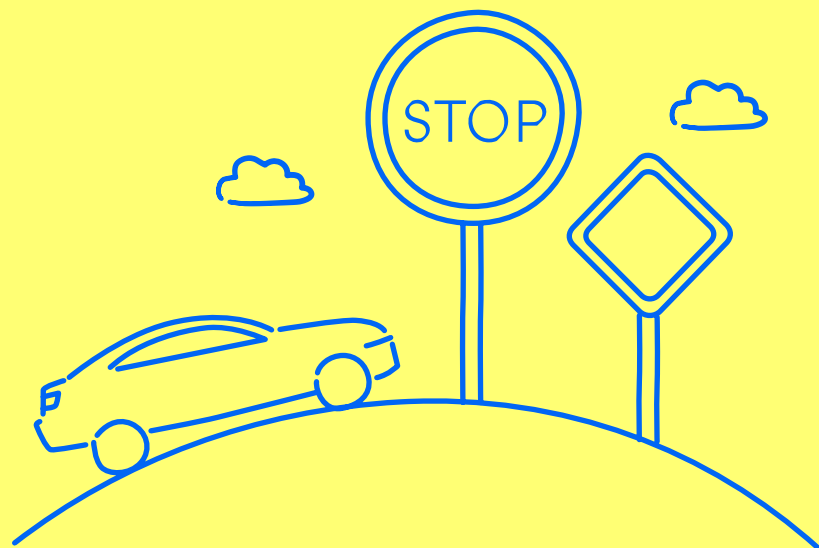
A diverse and inclusive workforce where everyone has equal opportunity to fulfill their potential



# PREVENTING ROAD TRAUMA

We want a future where every journey on Victoria's roads is a safe one. A future where no one is killed or injured on our roads. That is our vision; for Victoria to be such a safe place that we are no longer needed.

To achieve this we need to invest in prevention. We must continue to improve the world-leading prevention work we have been doing for decades, and we must continue to find new ways to stop people being killed and injured on our roads.





# Road Safety

The Victorian Road Safety Strategy 2021-2030 signifies a new era in the way we work with our road safety partners to prevent road trauma. The new strategy sets out how we will work more closely than ever before to halve the number of lives lost on Victorian roads by 2030, and ultimately reach zero deaths or serious injuries by 2050.

**We at the TAC will once again play a leading role in making those goals a reality.**  
We have been at the global vanguard in road safety advancements for more than three decades; leading the way in research, behaviour change and infrastructure. We will continue to deliver and improve this work as part of TAC 2025.

**We will improve the way we support and enforce safe driving behaviour.**  
We will particularly target those that take risks on our roads, through new education campaigns and extended enforcement programs.

**We will continue building life-saving infrastructure on our roads.**  
This will protect all who use our roads but particularly those that are most vulnerable, including children, pedestrians, and those on bicycles.

**And we will undertake pioneering research to understand the cause of every fatality on Victoria's roads.**  
This will support us in being able to determine exactly how we prevent each life lost and reach our targets.

Evidence from around the world shows though that it will be technology – in vehicles, on roads and in enforcement – that provides the opportunity for the next leap forward in reducing road trauma. As part of TAC2025 and the Victorian Road Safety Strategy, we will invest heavily in the development and promotion of these technologies.

**We will make getting Victorians into the cars with the best safety technology possible a priority in everything we do.**  
This includes educating the public on the importance of vehicle safety technology; supporting the development of new technologies; and advocating for the uptake of these technologies on Victorian roads.

**We will support Victoria Police to use new technologies to improve enforcement of drink and drug driving, and speeding.**  
This means investing in the development, delivery, and operation of those technologies.

**We will drive the development and roll-out of emerging technologies that prevent crashes by connecting vehicles with the roads they operate on.**



## ROAD USER PROFILE

### Rosie

Rosie is 19 years old and recently got her licence. While around 200 people still die on Victoria's roads each year, she knows the roads are much safer than when her parents got their licences in the early 1990s, when more than 500 people died each year.

Getting that number to zero in another generation will largely rely on advances in safety technology, including Auto Emergency Braking, Lane Keep Assist and the rollout of automated speed enforcement systems, such as point-to-point cameras.

**Safer as she grows.**  
Today, Rosie's car can 'see' speed signs and road lines. Fast forward a decade and it will probably

be able to 'sense' the entire road environment, and communicate to Rosie what she needs to do to remain safe.

When she is 30 years old, Rosie's car will likely have technology that connects it to other vehicles on the road, warning her of a potential crash at an intersection. At 50, she will likely have a fully autonomous car that removes human error.

While drivers remain in control of their vehicles, they will take risks and people will get hurt. However, we know that technology will help us significantly prevent this. And by being at the forefront of the development and uptake of new technologies, we can lead the way in making our roads safer for Rosie and all who use them.



# SUPPORTING PEOPLE AFFECTED BY ROAD TRAUMA

As we work towards every journey on Victoria's roads being a safe one, we must provide the best possible support to people still being affected by road trauma. This is our mission: to get our clients lives back on track.

To achieve this we must continue to find and implement ways to improve the support our clients receive. That means using our extensive knowledge of people's recoveries from road accidents to guide the recoveries of new clients; using technological advances to make it easier for clients to deal with us and manage their own recovery; and importantly, working with service providers in implementing reforms that improve client outcomes.





# Value Based Health Care

Supporting our clients to achieve the best health outcomes possible is at the core of everything we do. What those outcomes are for each person – what constitutes getting their ‘life back on track’ – is unique.

To support our clients rehabilitate and recover after a transport accident, we pay healthcare providers for their services. Currently, these services are funded on a traditional fee-for-service arrangement. This can lead to paying for volume rather than value, which doesn’t always guarantee outcomes.

Value-based health care is an opportunity to focus on a client’s individual needs by improving the outcomes that matter to them. It’s also an opportunity to focus on recovery, rehabilitation, return to work and social participation in a more efficient and cost-effective way.

Over time, clients will be more empowered and better supported to get the outcomes they want. Providers will have clear expectations for the care they deliver. And we will be funding the best value-for-money service to the entire Victorian community.

**We will develop a clear and consistent definition of ‘outcomes’.**

Clarity is key to delivering improved outcomes for our clients. We will work with both clients and providers to do this.

**We will work with providers and clients to design a framework that is good for all parties.**

We will develop a strategy to engage with the market, and begin to build a network of providers who are interested in working in a new way. Collaborating with clients and health care providers will ensure we embed outcomes, drive a quality service delivery, and create a positive experience for everyone involved.

**We will test, learn and optimise the approach through a series of pilots.**

After co-designing the approach with stakeholders, we will roll it out on a small scale and undertake an extensive ‘test and learn’ approach.

Through this foundational work, we will be in a strong position to scale up to a value-based health care approach as the market evolves in this direction. This will help us deliver the best possible outcomes for everyone.

## CLIENT PROFILE

### Carly

After months of seeing a healthcare provider, Carly’s pain in the back of her neck wasn’t getting any better. Each appointment was costly and, living in the country, each trip to the city required an unwelcome juggle of life and work commitments.

Too many clients find themselves in similar situations, tied to a treatment plan that isn’t meeting their needs or goals. In Carly’s case, it delayed her return to a pain-free life.

**The benefits of a value-based model of health care.** Through this model, Carly will have a greater say in her treatment plan, feel empowered to ask questions and agree on the outcomes that are most important to her.

It will also create benefits for all parties involved. Carly will feel in control of her recovery journey. Her providers will have clearer expectations and accountability for the outcomes they deliver. And we will be funding financially-responsible outcomes.



# Next Generation Claims Model

The support we provide clients must be done “in the most socially and economically appropriate manner and as expeditiously as possible”. Our next generation claims model is key to this work, helping us provide better support than ever before.

In recent years, we have completely redesigned the way we support our clients. We started putting them at the centre of everything we do, and begun building a compensation and rehabilitation model focused on delivering the best possible health outcomes. As our understanding of our clients’ needs mature and best-practice service models evolve, so too must our claims model.

We need to be a contemporary organisation that meets client and community expectations in a digital world. We need systems and processes that are modern, agile and put the right insights into the hands of our people – so they can deliver better outcomes and experiences.

Our next generation claims model is focused on ensuring we have the tools, systems and processes to do this.

**We will deliver personalised, empathetic support and guidance.**

This will give our clients choice, control and clear direction throughout their recovery. We will be clear about what our role is in supporting clients. And we will help them navigate the rest of the health system and make informed choices about their treatment and care.

**We will deliver a more consistent and responsive client experience across all channels.**

Regardless of how our clients interact with us, the device they use or which area of our business they are dealing with, we will ensure their end-to-end experience is seamless and integrated.

**We will evolve our use of insights and analytics to better understand our clients’ needs.**

This will allow us to work with our clients and providers to quickly identify, plan and tailor support and services.

**We will use best practice tools and approaches to promote recovery.**

This will enhance our understanding and expertise, helping us drive better outcomes.

**We will harness the talents of our people.**

By increasing automation of repetitive tasks and simplifying our business processes, we will direct the skills and expertise of our people where they are most valuable – supporting our clients.

CLIENT PROFILE

## Abhinesh

From the time of his accident, Abhinesh and his family were thrust into the health system and the world of social insurance – an experience they weren’t familiar with or prepared for.

While his injuries and rehabilitation journey are similar to some clients, they are also unique. Importantly, Abhinesh won’t have to navigate this journey alone.

**Our next gen claims model.**

We are taking our client-centric claims approach to the next level.

For clients like Abhinesh, this means more proactive and tailored supports based on his injuries, goals, outcomes and needs. This will give us a greater understanding of pivotal points in his rehabilitation, and ensure he receives consistent and personalised communication.

The evolved model will give Abhinesh’s claim manager more time to understand his needs and tailor his supports. With better systems doing the heavy lifting, we can do more of the caring.



# Digital and Data

With new digital technologies and the power of data, we have the opportunity to improve everything we do — how we support our clients, target where we invest in prevention, manage the scheme sustainably, and help our people to better do their jobs

There are clear benefits of providing a more contemporary digital experience, along with using our data in a more sophisticated way. This is why this work is crucial to TAC 2025, driving so much of what we do.

**We will use our data to improve the outcomes that matter.**

We have decades of data about our clients, road safety and how we manage the scheme. We have invested significantly in how we manage this data in recent years. This is helping us to make better decisions and improve outcomes for clients and the Victorian community.

**We will make it easier for our clients and providers to deal with us.**

We will improve our digital self-service options and provide accessible, tailored information that meets the specific needs of our clients and providers, at key moments in their journey with us.

**We will create a more efficient, digitally-capable workplace.**

By investing in our own systems, we will help our people make faster, more informed decisions that provide the best possible support to our clients and their service providers.

**We will continue to make the security of our data and technology a priority.**

Adopting new technologies presents new challenges for security, privacy, and accessibility. We will ensure we have the skills, processes and systems in place to manage these risks across a rapidly changing landscape.

As we deliver TAC 2025, it is vital that we test new ideas and innovate. Our clients and other stakeholders will be critical in this process as we rethink and improve our use of data and digital to focus on what our community needs and expects from us.

## CLIENT PROFILE

### Will

We use the data behind every single accident, treatment, piece of research and interaction with our clients to build a better picture of who they are, and how we can better help them get their lives back on track.

We already knew that Will fell from a motorbike on his family's farm when he was 24, and that he is one of around 4,000 clients living with an acquired brain injury. But how might his story benefit others?

#### Building a better knowledge bank

We are harnessing the rich data we have collected over three decades. For Will, this means we will have a better understanding of the physical and mental impacts of his accident, and the treatments and services that work best.

With better data linked to improved digital technologies, Will and his healthcare providers will have more choice over when and how they interact with us. This means less time waiting and wondering, and more access to real-time claim information and updates.



# Enablers

There are three enablers that underpin the success of the TAC 2025 strategy, helping us deliver the best outcomes for our clients and the Victorian community. These will drive how we do the work, how our work is seen and heard, and how we can make a positive impact.

## Environment, Social and Governance (ESG)

We are firmly focused on sustainable ways to prevent people being killed or injured on Victorian roads, and supporting those who are affected by road trauma.

At the same time, we also have an important role to play in the community, and recognise our impact goes far beyond our clients and Victoria's roads. We see it as our duty to make a positive contribution to the broader community, including to our home town of Geelong.

We are committed to being more explicit and accountable in this area. As part of TAC 2025, we will develop an ESG framework, which will guide us on how to take responsibility for the social and environmental impacts of our actions.

Our priorities include:

- **Reconciliation:** We will build long-term and meaningful relationships with Aboriginal and Torres Strait Islander people throughout Victoria. Our new Reconciliation Action Plan will guide us.
- **Gender equality:** We will promote gender equality inside our organisation and in the community. Our first ever Gender Equality Action Plan will guide us.
- **The environment:** We will reduce the environmental impact of our operations, including our offices and fleet.
- **Social procurement:** We will procure goods and services that not only represent value for money, but have a positive impact more broadly. Our new social procurement strategy will guide us.

## RE:WORK — transforming the way we work

To deliver TAC 2025, our workforce needs to be enabled, capable and empowered. RE:WORK is a program that aims to build a resilient and contemporary workforce, by transforming how and where we work.

By evolving our workforce to a hybrid model and skill set, our people will be better equipped to work, connect and perform from both the office and remotely.

Our people will deliver TAC 2025, and RE:WORK will ensure we have the skills, tools and resources we need to succeed. Importantly, it will also support our focus on the health, safety and wellbeing of our workforce.

## Our Brand

A strong, clearly defined reputation and identity is essential to delivering TAC 2025, and to our future success.

By building our brand among all our stakeholders, we will continue to prove our worth to the Victorian community who fund and use the scheme. It will also strengthen our influence in the community.

We have a long history of leadership in road safety, and over the course of this strategy, we will build on this to create a greater understanding of everything we do. Through clear and consistent communications with our clients, providers, road users, stakeholders and the community, we will show how much we care for every person that travels on Victoria's roads.

In creating TAC 2025, we sought the views of many organisations and individuals who generously shared their insights as to how we can improve the TAC. We would like to thank...





