Transport Accident Commission

TAC – Part II Statement
Under the *Freedom of Information Act 1982*

Updated November 2026

Transport Accident Commission

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1. Organisation and Functions

The Transport Accident Commission (TAC) is a Victorian Government-owned organisation whose role is to promote road safety, support those who have been injured on our roads and help them get their lives back ontrack.

We are funded through the TAC charge which is a component of the payment made by Victorian motorists whenthey register their vehicles each year with VicRoads.

Delivering benefits

We cover the costs of injuries which are the direct result of the driving of a car, motorcycle, bus, train or tram. Weprovide support services for people injured in a transport accident as a driver, passenger, pedestrian, motorcyclist, and in many cases, a cyclist.

Under our 'no-fault' scheme, we will pay medical benefits and support services to any injured person regardless ofwho caused a crash.

The type and amount of support you receive, and the length of time you need support, will depend on yourcircumstances. Support can include:

- medical treatment
- services to help you while you recover
- replacement or repair of damaged glasses or dentures
- income support if you can't work because of your accident injuries
- return to work support for you and your employer
- a lump sum payment if you are eligible for compensation

For more details on the support the TAC can offer visit the TAC website.

We commit to delivering these benefits to everyone in a caring, efficient and financially responsible way.

Accident prevention

We are unique among personal injury compensation schemes in that one of our key roles is to promote road safety. Working closely with Victoria Police, the Department of Justice and VicRoads, we develop campaigns thatincrease awareness of road safety issues, change behaviour and ultimately reduce the incidence of road trauma.

The economic and social costs associated with road trauma make the issue of road safety a major concern for thecommunity.

The number of lives lost on our roads each year across Victoria is less than a third of what it was back in 1989.This has been achieved in part through sustained campaigning to reduce road trauma and death on Victoria's roads. Victoria now has one of the best road safety records in the world.

Reducing the frequency and severity of transport accidents not only saves lives and avoids serious injuries, it alsoreduces claims. This provides savings to the Victorian community and ensures the long-term financial viability of the transport accident scheme.

The TAC pays an average of $170,000 for each road death and an average of $2.25 million for each serious injury (e.g. traumatic brain and spinal injuries). In the 2024/25 financial year, the TAC paid out $1.87 billion in benefits and compensation to more than 43,000 people, which represents a direct cost to the Victorian communityfunded by premiums paid by vehicle owners. Preventing crashes saves lives, reduces injuries and provides savings to the Victorian community.

Contact details

General phone number: 1300 654 329

Email: info@tac.vic.gov.au

Post: GPO Box 2751, Melbourne VIC 3001

Website: www.tac.vic.gov.au

The TAC headquarters is located at:

60 Brougham Street, Geelong VIC 3215

Hours: 8:30am-5:30pm, Monday-Friday

The Transport Accident legislations and regulations

The Legislation

The *Transport Accident Act 1986* is the main legislation that guides the TAC in the types of benefits it can pay and any conditions that apply.

The purpose of this Act is to establish a scheme of compensation in respect of persons who are injured or die as a result of transport accidents.

A full copy of the *Transport Accident Act 1986* can be found on the TAC website.

The Regulations

The regulations listed below specify certain injuries for the purposes of the definition of a severe injury in the *Transport Accident Act 1986*. They also prescribe the forms to be used for the purposes of that Act and the threshold amount that the TAC must not exceed for a payment or contribution to a person under Section 60(4) of the *Transport Accident Act 1986* unless the person enters into an agreement with the Commission in relation to the ownership of, and maintenance of modifications to, a home or semi-detachable portable unit.

Transport Accident Regulations 2017

The regulations listed below prescribe the manner of calculation of periodic payments of impairment benefits under section 47(4) and section 48(1) of the Transport Accident Act 1986. They also determine for the purposes of section 56 of the Transport Accident Act 1986, an amount being in redemption of the sum of periodic payments under section 48 of that Act and the weekly payments under section 49, 50 or 51 of that Act.

Transport Accident (Impairment) Regulations 2020

The regulations listed below prescribe the periods and times or intervals for the payment of transport accident charges in relation to motor vehicles of specified classes. They also contain the formula used to calculate the pro-rata refund of the unused transport accident charge when a vehicle's registration has been cancelled.

Transport Accident (Administration of Charges) Regulations 2021

Full copies of these regulations can be found on the TAC website.

The TAC's functions under the *Transport Accident Act 1986* are:

- to administer the Transport Accident Fund
- to receive and assess, and accept or reject, claims for compensation

- to defend proceedings relating to claims for compensation
- to pay compensation to persons entitled to compensation
- to determine transport accident charges
- to collect and recover transport accident charges
- to provide advice in relation to the transport accident scheme
- to provide funds for the program referred to in subsection (3) and for other rehabilitation programmes forpersons injured in transport accidents
- to collect and assess data and statistics in relation to transport accidents
- to provide advice to the Minister in relation to matters specifically referred to the Commission by the Minister and generally in relation to the administration of this Act and the compensation scheme underthis Act
- to commercially exploit knowledge and expertise in compensation schemes and scheme administration
- to act as an authorised agent under section 501 of the Workplace Injury Rehabilitation andCompensation Act 2013
- if appointed, to act as an agent of a self-insurer under section 392(2) of the Workplace Injury
- Rehabilitation and Compensation Act 2013
- to carry out such other functions conferred on the Commission by this or any other Act
- to promote the prevention of transport accidents and safety in use of transport

Many of the TAC's powers and functions are assigned to us by specific acts. We have listed most of them below:

Acts

- Accident Compensation Act 1985
- Building Act 1993
- Carers Recognition Act 2012
- Charter of Human Rights and Responsibilities Act 2006
- Crimes Act 1958
- Disability Act 2006
- Financial Management Act 1994
- Freedom of Information Act 1982
- Health Records Act 1982
- Local Jobs First Act 2003
- Privacy and Data Protection Act 2014
- Public Interest Disclosure Act 2012
- Public Records Act 1973
- Residential Tenancies Act 1997
- Transport Accident Act 1986
- Workplace Injury Rehabilitation and Compensation Act 2013
- Wrongs Act 1958

Policies, Procedures and Guidelines

The TAC publishes a large number of policies, procedures and guidelines related to its claims management function. These include:

- Accidents before 1 September 2003
- Accidents between 1 September 2003 and 15 December 2004

- Accidents on or after 16 December 2004
- Acupuncture
- Additional disability support services
- Alcohol and other drug services
- Allied Health Assistance
- Allied Health Policy
- Ambulance services
- Appendix - Authorised Service Provider Eligibility Criteria (Rehabilitation and Disability)
- Assertive Outreach
- Attendant care
- Autopsy services
- Capital Service Agreement Limit
- Certificates of Capacity
- Chiropractic services
- Choosing a supported accommodation service (webpage)
- Claims for Common Law Damages
- Claims for Compensation - TAC Response Time
- Claims from Country Fire Authority (CFA) Volunteers
- Client Independence Skills Services (CISS) policy
- Clients with a 28 or a 29 percent Impairment
- Clients with a 48 Percent or a 49 Percent Impairment policy
- Clinical notes and treatment reports
- Combination of compensable and non-compensable treatment
- Common law time limits
- Communicating with Clients under 18 Years of Age policy
- Community access support services
- Community nursing
- Definition of Disability
- Definition of severe injury
- Dental services
- Dependent child
- Dietitians and weight management
- Doctors and diagnostics
- Dog Kennelling policy
- Domestic Partners
- Driving and vehicle modifications
- Early Intervention Physiotherapy Framework
- Earner (Definition of)
- Education support services and returning to school
- Eligibility for Benefits
- Eligibility for LOEC Benefits
- Evidence-based treatment
- Examination fees
- Exercise physiology
- Expenses when attending medical/impairment examinations policy
- Family Planning Education
- Financial Administration
- Financial Hardship (Definition of)

- Financial intermediary services
- Financial intermediary services for IF clients fees
- Funding Treatment by a Member of the Client's Immediate Family
- Guide and assistance dogs
- Gym and pool memberships
- Hand Therapy
- Hearing services
- Home modifications
- Hospital discharge checklist (webpage)
- Hospital treatment
- How are LOEC benefits assessed?
- How are Loss of Earnings (LOE) benefits assessed for self employed clients?
- How are Loss of Earnings (LOE) benefits assessed?
- How Long are LOEC benefits payable for?
- How long are Loss of Earnings (LOE) benefits payable for?
- Immediate family member
- Impairment benefits
- Impairment examination (webpage)
- Impairment payments for accidents on or after 16 December 2004
- Impairment payments for accidents prior to 16 December 2004
- Indemnity provided by the transport accident charge
- Independent Medical Examination requested by the TAC only (non joint)
- Indexation of benefits schedule
- Individualised Funding
- Information on medical examinations (webpage)
- Injuries sustained after the transport accident
- Interim Loss of Earnings Payment
- Interpreting and Translation services
- Interstate (non-Victorian) Accidents
- Interstate Services
- Joint Medical Examination policy
- JME 2025/26 Fees
- Joint medical examinations and reports fees
- Loss of Earnings Benefits
- Loss of Earnings Capacity (LOEC) benefits
- Loss of wages for parents of injured children
- Making a Claim for Compensation
- Medical and rehabilitation equipment
- Medical excess
- Medical Service (Definition)
- Medicinal Cannabis for the treatment of Chronic Non Cancer Pain (CNCP) sub-policy
- Mental health and wellbeing services
- Minors additional benefit policy
- Minors entitlement
- Motor Sports Accidents policy
- Multiple accidents before 16 December 2004
- Multiple accidents before and after 16 December 2004
- Non-Established, New or Emerging Treatments and Services (NeNETS) policy
- Notional impairment amounts as at 16 December 2004

- Occupational Therapy
- Optical, orthoptic and optometry services
- Orientation and mobility
- Orthotic and prosthetic services
- Osteopathy
- Outpatient rehabilitation services
- Overpayments and recoveries
- Overseas travel to attend medical examinations in Australia policy
- Parent
- Pedal Cycle Sport Accident policy
- Pharmacy and medication expenses
- Physiotherapy
- Podiatry
- Policy Position
- Post Hospital Support Payments
- Post-hospital support (webpage)
- Pre-accident Weekly Earnings (for accidents on or after 1 January 2005)
- Pre-accident Weekly Earnings (for accidents on or before 31 December 2004)
- Private Health Insurance - Reimbursement of Expenses
- Psychiatry
- Psychology & Neuropsychology
- Rehabilitation at home providers
- Rehabilitation at Home services
- Residential Aged care
- Restrictive practice
- Returning to work
- Reviewing a TAC decision
- Road accident rescue services (RAR)
- Safety Net Income Benefit (SNIB)
- Schedule 1 Authorised Rehabilitation Services
- Schedule 2 Authorised Disability Services
- Schedule 3 - Individual Funding Agreements (Approved Services)
- Schedule 4 Occupational Therapy Services - Authorised Services
- Serious Injury applications for mental injury claims
- Shared supported accommodation – your rights and responsibilities (webpage)
- Social Work
- Specialist disability accommodation
- Speech pathology
- Substitute Care
- Support at home
- Supported accommodation
- Supported Employment Service
- Surgery and medical specialists
- Surviving Dependent Child
- Surviving Dependent Partner
- TAC Electronic Communication Policy and Guidelines
- Taxation of No fault Compensation
- Time Limit to Apply for the Payment of Medical and Like Expenses
- Total amount of travel and accommodation the TAC can pay

- Transport Accidents
- Transport accidents and accidents arising out of the use of vehicles
- Travel Allowance Agreements for Clients with a Severe Injury
- Travel and accommodation
- Uninsured and Unregistered Vehicles - Accidents on Private Land
- Vaccinations
- What other factors can affect your entitlement to loss of earnings benefits?
- When a family member dies
- Who is eligible to receive Loss of Earnings (LOE) benefits?
- Who is not eligible to receive loss of earnings benefits
- Will the TAC cover me if I am injured in an organised race or speed trial?
- Work Related Compensation
- WorkCover - transport accidents and accidents arising out of the use of vehicle claims
- Wrongs Act dependency claims
- You can take out TAC coverage before the event

Full copies of these Policies, Procedures and Guidelines can be found on the TAC website.

Organisational structure

To exercise these powers we have organised the administration into the following functional groups:

- Chief's Executive Office
- Policy & Engagement
- Finance & Governance
- People & Culture
- Workplace Experience and RIPL
- Performance, Reform & Strategy
- Planning, Change & Assurance
- Enterprise Transformation
- Road Trauma Prevention
- Marketing & Behaviour Change
- Clients

We have attached our organisational chart (at Appendix) which shows how we are set up to perform these functions. Each branch or division is responsible for planning and implementing specific services.

2. Categories of Documents

The branches or divisions that provide services and perform functions keep documents associated with theirwork. The documents fall into these broad categories.

- Claims data and information
- Policies, guidelines and manuals
- Work practices
- Statistics
- Leases, permits and licenses
- Internal and external correspondence
- External services reports
- Financial records

- Board, Committee and Meeting records
- Legal documents
- Budget Management
- Government Relations
- Campaigns
- Research

3. Accessing Documents and Information from the TAC

Freedom of Information

The *Freedom of Information Act 1982* (FOI Act) gives individuals a general right to:

- Seek access to documents held by the TAC about their personal affairs (such as details of a TAC claim),a third party, or the operations of the TAC in general;
- Ask for an amendment to personal records – if the personal records are incomplete, out of date,incorrect or misleading;
- Seek a review of an FOI decision by the Victorian Information Commissioner - Public Access.

However FOI does not give citizens unlimited access to documents.

There are several important restrictions on the types of documents available under FOI. For example, documents/ information which may not be available include:

- 'exempt documents' such as internal working documents, law enforcement documents, documentsrelating to legal proceedings, or documents affecting the personal privacy of other people
- documents which are already publicly available or available by paying a fee under another Act

In most instances, an FOI request to the TAC will take between 25-45 days to process and may involve the payment of fees and charges.

More details about FOI and how to make a formal request are located on the TAC website:

What do you get when you make a Freedom of Information (FOI) request for a claim file

Document types that may be on your claim

- Claim-management notes;
- Clinical Panel Referral Forms: referrals, advice, recommendations and outcomes;
- Decision rationales that include records of consideration, escalation or review of decisions;
- Emails and attachments stored or filed against the claim;
- General case notes;
- Incoming and outgoing correspondence with clients, allied/health professionals and other providers;
- Medical and allied-health material received or generated during the period;
- Meeting minutes regarding claims management;
- MyTAC/web portal messages and associated attachments;
- Recommendations, approvals, partial approvals, refusals and other decision records;
- Records concerning complaints relevant to the management of claims;

- Records concerning treatment, rehabilitation, transport, equipment, home services and other benefits or supports;
- Referrals and requests for services or treatments;
- Telephone-call notes, contact notes and summaries.

Metadata

The claim files also already include metadata, some of which may be:

- Claim number;
- Creator;
- Date created;
- Description or subject;
- Document type;
- Last-update date;
- Recipient, where recorded;
- Source

A request for a claim file will include (if on your claim) all of the above but does not automatically include phone call recordings; staff-to-staff consultations via email or Teams Chats; meeting notes or emails if guidance is sought; other metadata not captured in the above list. These would need to be requested specifically[1].

Release of Information (free of charge)

The TAC will provide clients, their solicitors and insurers a copy of the following information for free:

- TAC claim form
- Most medical reports
- Decision letters
- A printout of payments made on the claim

The TAC cannot provide the following information under the 'Release of Information' ROI) process:

- Medicare/Health Insurance Commission information
- Victoria Police Accident Record System reports/ Victoria Police Traffic Incident Reports
- VicRoads information
- Victorian WorkCover Authority information.

More details about ROI and how obtain claims documentation free of charge is located on the TAC website.

Subpoenas

A subpoena (or summons) is an order of a court that requires the TAC to produce documents to court at a time and place described.

[1] Please note requesting the categories of records not automatically in a claim file may attract correspondence from the FOI team asking for more time or you to consider narrowing the scope of your request, depending on the number of records available.

The TAC requests that any subpoena or summons directed to the TAC (irrespective of the issuing court or form of the subpoena) be served personally. In other words, it needs to be provided to the TAC at Ground Floor Reception by a process server. This is for the benefit of the issuing party. Documents sent by post or email risk delays and are not guaranteed of reaching the intended recipient in time for the TAC to reasonably process and produce documents to Court within the time frame of the subpoena.

Subpoenas should be directed to:

The Proper Officer Information & Privacy

The Transport Accident Commission

60 Brougham Street

GEELONG VIC 3220

Privacy

For details around how the TAC protects privacy see the TAC website.

4. Publications, Public Reports & Statistics

The Transport Accident Commission produces a wide range of publications, which can be accessed on the TAC's website.

If it is not possible to supply a publication as a downloadable file, the TAC will provide alternate means of obtaining a copy of the publication. Translations are available for some publications.

Information Brochures and publications

Most requested brochures:

- Supporting you after a transport accident
- Common law protocols
- Vocational services panel
- Choosing an attendant care agency
- Impairment protocols
- Dispute resolution protocols
- Information for employers who had a staff member involved in a transport accident

Full copies of information brochures and publications can be found on the TAC website.

Road Safety

The TAC publishes its Road Safety Strategies and associated research and reports as follows:

Victorian road safety strategy:

- Victorian Road Safety Strategy 2021-2030
- Victorian Road Safety Action Plan 2021-2023

Surveys and Research reports:

- Road Safety Monitor Report 2025
- Road Safety Monitor Report 2024

- Road Safety Monitor Report 2023
- Road Safety Monitor Report 2022
- Road Safety Monitor Final Report 2021
- Road Safety Monitor Final Report 2020
- Road Safety Monitor Final Report 2019
- Road Safety Monitor Final Report 2018
- Road Safety Monitor Final Report 2017
- Road Safety Monitor Final Report 2016
- Road Safety Monitor Final Report 2015
- Motorcycle Client Research - On Road
- Motorcycle Client Research - Off Road
- Motorcycle Monitor Final Report 2024
- Motorcycle Monitor Infographic 2024
- Motorcycle Monitor Final Report 2023
- Motorcycle Monitor Final Report 2022
- Motorcycle Monitor Final Report 2021
- Motorcycle Monitor Report 2019
- Motorcycle Monitor Report 2018
- Motorcycle Monitor Report 2017

Full copies of these Road Safety Strategies can be found on the TAC website.

Full copies of these Surveys and Research reports can be found on the TAC website.

For addition information on TAC campaigns, road users, staying safe, working with Victoria Police and road safetyprograms please visit the TAC website.

Statistics

The TAC publishes a broad array of statistics as a part of its Road Safety and Awareness functions. These relateto:

- Lives lost – Annual
- Live Lost – Year to Date
- Lives Lost – Rolling 12 Month
- Search road trauma statistics

Full copies of these statistics can be found on the TAC website.

The TAC website also contains an online crash database that will allow you to extract data about lives lost andthose seriously injured on Victorian roads over the last 5 years.

The searchable road trauma statistics can be located on the TAC website.

Evidence Reviews

The TAC also publishes Evidence Reviews. These summarise the findings of a number of scientific researchstudies that have examined how well specific treatments work. Evidence reviews must be objective and not influenced by parties with vested interests.

- Primary Care Models of Care - A scoping meta review
- Early intervention after injury - A rapid review
- Identifying client needs - Worldwide evidence review
- Return to Work - A meta review
- Rehabilitation models - A scoping review

- Art Therapy 2018 - Full Report
- Art Therapy 2018 - Plain Language Summary
- Intrathecal infusions
- Neurostimulation
- Carpal tunnel release in acute injuries
- Epidural injections
- Other spinal injection therapies
- Radiofrequency denervation
- Sedatives (Benzodiazepines) for anxiety
- Lokomat for Spinal Cord Injury
- Medicinal Cannabis
- Lumbar spinal fusion
- Autologous Platelet Rich Plasma or whole blood injections for epicondylitis - Evidence Review Report
- Autologous Platelet Rich Plasma or whole blood injections for epicondylitis - ISCRR Evidence ReviewSummary
- Autologous Platelet Rich Plasma or whole blood injections for epicondylitis - Plain language statement
- Segmented rehabilitation for people after ABI
- Beds & Mattresses for Back Pain - Plain language summary
- Beds & Mattresses for Back Pain - Technical Report Appendices
- Chronic Pain Evidence Review
- Comparative effectiveness of counselling providers with different qualifications - Plain languagesummary
- Comparative effectiveness of counselling providers with different qualifications - Appendices 1-5
- Current & emerging assistive technologies Evidence Review
- Art Therapy 2012 - Plain Language Summary
- Art Therapy 2012 - Technical Report Appendices 1-5
- Models of supported accommodation for TBI - Evidence Review
- Personal Experiences Online - Evidence Review
- Rehabilitation in the Disability Context - Evidence Review
- The costs and benefits of end user engagement in disability research - Evidence Review
- rTMS-for-Depression-Evidence-Review
- Primary Care Models of Care - A Scoping meta review
- Identifying client needs - Worldwide evidence review
- Return to Work - A meta review
- Rehabilitation models - A scoping review:
- Art Therapy 2018 - Full Report
- Art Therapy 2018 - Plain Language Summary
- Medicinal Cannabis - Evidence Review

Full copies of Evidence Reviews can be found on the TAC website.

Annual reports

A full list of TAC annual reports from 2001-2025 can be found on the TAC website.

5. Policies and Procedures

In addition to those policies work practices and procedures mentioned at section 1, the TAC also publishes policies and procedures with respect to the following

- The TAC Service Charter
- The TAC Surgery Charter
- Protected Disclosures (Whistle blowers)
- Fraud and Compliance
- Prosecutions
- Procurement
- Use of its Corporate Logo and Branding
- Complaints and Appealing TAC decisions
- Client Surveys
- Providing Feedback

These can be found on the TAC's website.

6. Appendix

Organisational chart

