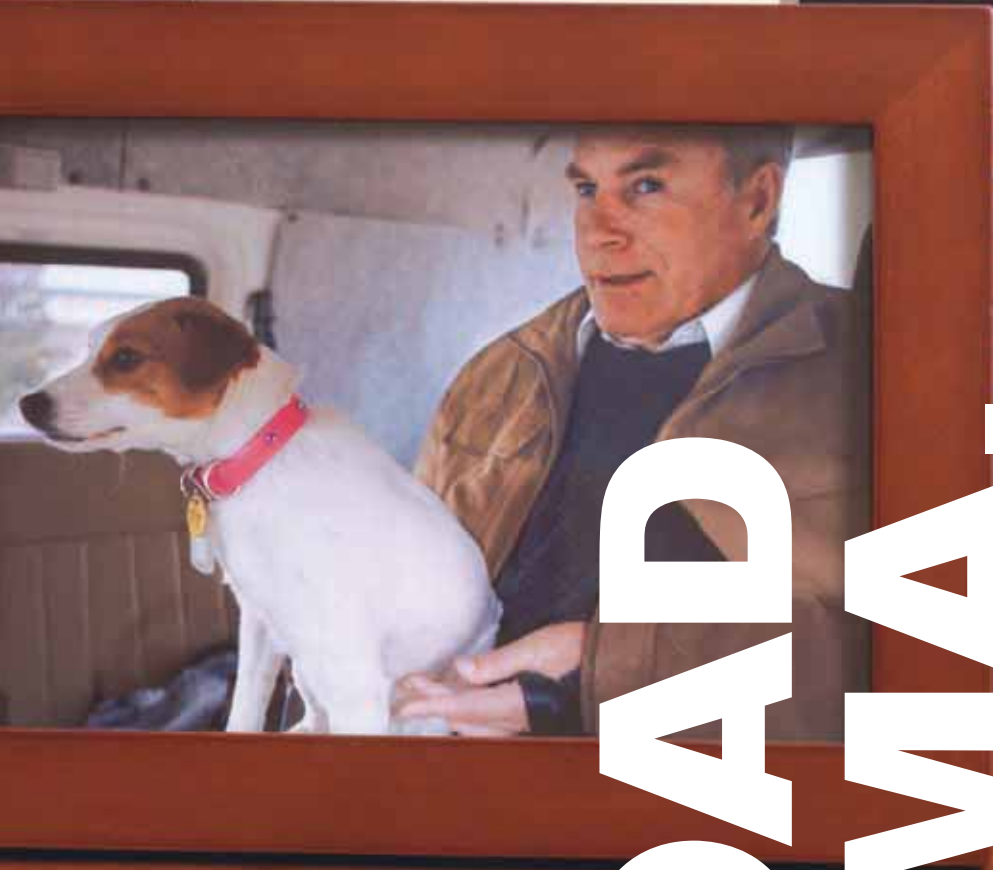




# THE MANY FACES...



# OF ROAD TRAUMA.



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<b>CONTENTS</b>	<b>8</b>	<b>OUR RESPONSIBILITIES</b>
	<b>9</b>	<b>HIGHLIGHTS</b>
	<b>10</b>	<b>LETTER TO THE MINISTER</b>
	<b>11</b>	<b>CHAIRMAN'S AND CEO'S REPORT</b>
	<b>14</b>	<b>BOARD OF MANAGEMENT</b>
	<b>15</b>	<b>SENIOR MANAGEMENT</b>
	<b>20</b>	<b>WHAT WE DO</b>
	<b>28</b>	<b>HOW WE DO IT</b>
	<b>36</b>	<b>WHO WE ARE</b>
	<b>44</b>	<b>WHERE WE WANT TO BE</b>
	<b>48</b>	<b>OUR PERFORMANCE</b>

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**THE MANY FACES  
OF ROAD TRAUMA.**

**ONE CRASH:  
MANY IMPACTS.  
THE INJURED  
PERSON, THEIR  
FAMILY AND  
FRIENDS. POLICE  
AND EMERGENCY  
SERVICES.  
MEDICAL AND  
REHABILITATION  
PROFESSIONALS.  
TAC EMPLOYEES.  
THE VICTORIAN  
COMMUNITY.**

**HERE ARE SOME  
OF THE FACES OF  
VICTORIAN ROAD  
TRAUMA.**

---

**IRENE AND  
GEORGE LOST  
THEIR SON  
AND BROTHER,  
CRAIG IN A  
CRASH IN 1995.  
THIRTEEN YEARS  
LATER, THEIR  
PAIN LIVES ON.**

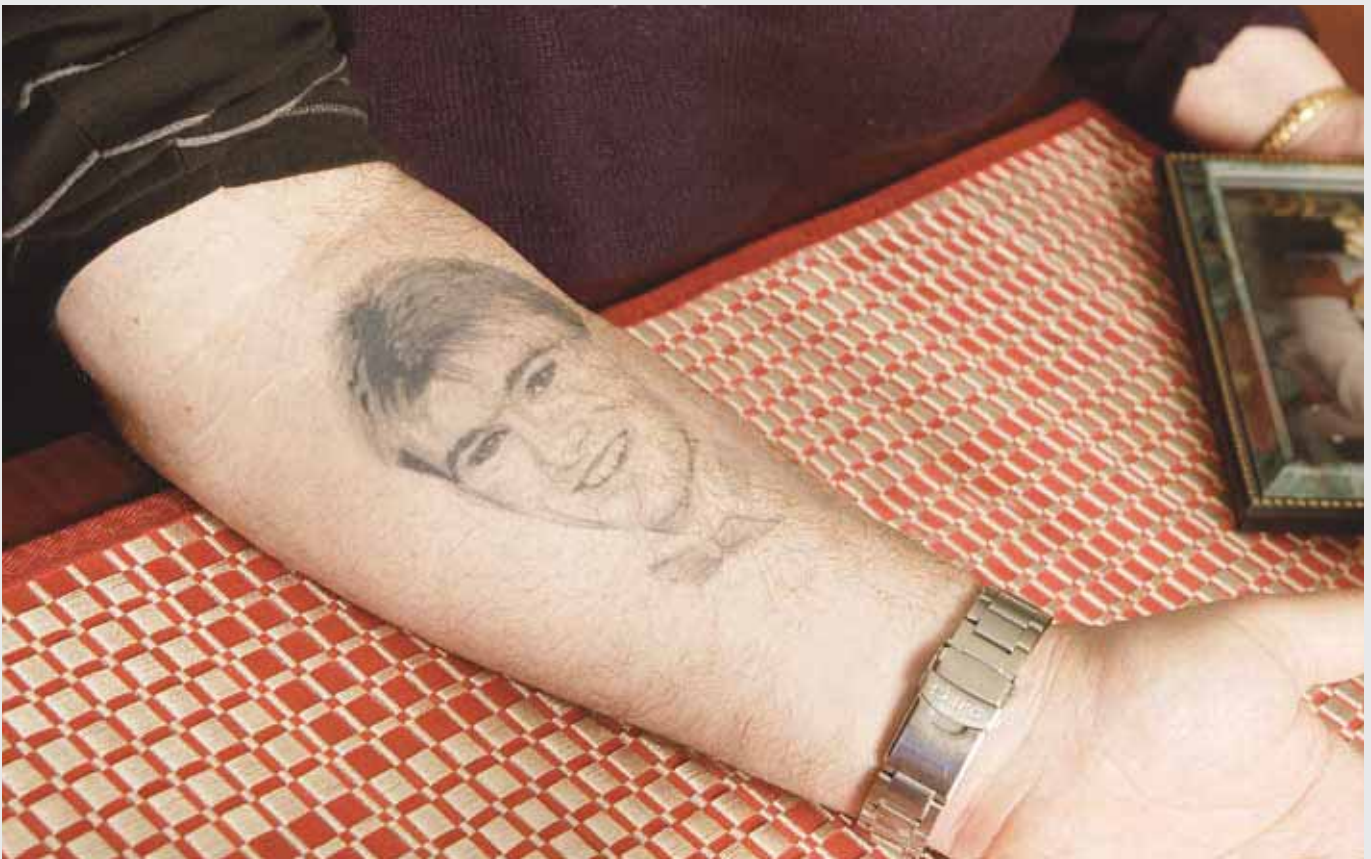
**REDUCING THE  
NUMBER OF  
PEOPLE WHO DIE  
OR ARE SERIOUSLY  
INJURED IN ROAD  
CRASHES IS A  
PRIORITY FOR  
THE TAC – WITH  
BOTH SOCIAL  
AND FINANCIAL  
BENEFITS FOR THE  
COMMUNITY.**





**IRENE,  
CRAIG,  
GEORGE.**





---

**“We’re the forgotten people – the unrecorded statistic.”**





**It was St Patrick's Day 1995. Around 7pm, during daylight saving, the sun was still setting. Craig Sherlock, aged 24, had just picked up a mate in his car and was driving too fast along The Boulevard in Thomastown. Unfamiliar with the road and with the sun in his eyes, he failed to see the road veer right and the car ploughed with force into a tree straight ahead.**

That year, Craig was recorded as one of the 418 lives lost on Victoria's roads. But the toll on the lives of those close to him, and the other 417 people who died, can never be measured.

Thirteen years later, Craig's mother, Irene Grover, says quietly that the joy disappeared from her life the day Craig lost his. "We were so, so close," she says, through tears that spring at the mention of Craig's name. She goes about her life, making the best of it and enjoying time spent with her other son George and his family. But the grief has changed her – it's scoured away at her soul and left her with an emptiness that George says he can see in her eyes. "Losing a child is something you can never get over," she says. "I can never replace him."

As they cradle a photo of Craig as best man at George's wedding, George and Irene swap favourite memories of their brother and son. "He was so mischievous," says Irene. "He'd put my netball skirt on and prance about in it, lifting it up to show everyone his bare bottom!"

George talks about the typical goings-on between brothers born four years apart. "I called him Cyclops, because of his mono-brow," he says. "He was quieter, more reserved than me. He'd stand back, watch and observe."

This sensitivity made him very protective of his friends, whom he chose carefully, and his mother. "I remember us watching George play football," says Irene. "Craig was only nine, and I told a man who was sitting next to us to watch his language, given there were children around. He responded with a tirade at me and Craig stood up, put his hands on his hips, and said, 'No-one speaks to my mother like that!'"

George was eager to participate in the TAC's *Pictures of You* campaign this year. "I wanted to get the message to people that we are the ones left behind when someone dies in a car accident. We're the forgotten people – the unrecorded statistic."

# OUR RESPONSIBILITIES

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**THE TAC IS GOVERNED BY THE *TRANSPORT ACCIDENT ACT 1986*. THE OBJECTS OF THE ACT ARE TO:**

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**REDUCE THE COST TO THE VICTORIAN COMMUNITY OF COMPENSATION FOR TRANSPORT ACCIDENTS**

---

**PROVIDE, IN THE MOST SOCIALLY AND ECONOMICALLY APPROPRIATE MANNER, SUITABLE AND JUST COMPENSATION IN RESPECT OF PERSONS INJURED OR WHO DIE AS A RESULT OF TRANSPORT ACCIDENTS**

---

**DETERMINE CLAIMS FOR COMPENSATION SPEEDILY AND EFFICIENTLY**

---

**REDUCE THE INCIDENCE OF TRANSPORT ACCIDENTS**

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**PROVIDE SUITABLE SYSTEMS FOR THE EFFECTIVE REHABILITATION OF PERSONS INJURED AS A RESULT OF TRANSPORT ACCIDENTS**

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# HIGHLIGHTS

**2007/2008**

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**\$775.3 MILLION IN SUPPORT SERVICES AND BENEFITS FOR MORE THAN 40,000 PEOPLE**

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**BEST-EVER CLIENT SATISFACTION SCORE OF 7.52**

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**RECORD HIGH STAFF MORALE AND EMPLOYEE ENGAGEMENT SCORES**

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**MORE THAN 150 PEOPLE DELIVERING BUSINESS OPERATIONS FROM GEELONG AHEAD OF THE OFFICIAL RELOCATION**

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**COMMITMENT OF \$650 MILLION (OVER 10 YEARS) TO IMPROVE ROAD SAFETY AND INFRASTRUCTURE**

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**RECORD-LOW CLAIM LODGMENTS**

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**ROAD TOLL LOW AT 332**

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**NEW COMMUNITY GRANTS ROAD SAFETY PROGRAM AND NEW PUBLIC EDUCATION CAMPAIGNS TO ADDRESS SPEEDING AND DRINK DRIVING**

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**ESTABLISHMENT OF THE HEALTH SERVICES GROUP – A COLLABORATION WITH WORKSAFE VICTORIA – TO ACHIEVE THE BEST TREATMENT FOR CLIENTS AND INJURED WORKERS**

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**ACTUARIAL RELEASE OF \$88 MILLION**

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**PERFORMANCE FROM INSURANCE OPERATIONS OF \$398 MILLION**

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# LETTER FROM CHAIRMAN TO THE MINISTER

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30 September 2008

The Honourable Tim Holding MP  
Minister for Finance, Workcover and the TAC  
121 Exhibition Street, Melbourne, 3000

Dear Minister,

I am pleased to submit the twenty-second Annual Report of the Transport Accident Commission (TAC) for presentation to Parliament pursuant to Part 7 of the *Financial Management Act 1994*.



Paul Barker  
Chairman

---

## CHAIRMAN'S AND CEO'S REPORT



**Paul Barker**  
Chairman



**Paul O'Connor**  
CEO

**Each year, the TAC reports on the number of people who die or are seriously injured on our roads. However, the impact of road trauma on our community extends well beyond these statistics.**

The families and loved ones of those who are injured or killed are part of the "hidden toll". These individuals, together with Victoria Police, emergency services personnel and the medical professionals who provide much-needed support after an accident, make up the unrecorded number of lives affected by road trauma.

The TAC plays an important role in helping those who are impacted. We support clients who are injured and the families of those who are killed. We work together with other government agencies and the community to reduce the number, and severity, of crashes on our roads. Through our strategic collaborations with WorksSafe Victoria, and research funding, we support health care professionals in striving to improve treatment outcomes for our clients.

This year the TAC acknowledges the many different faces of road trauma. We thank each of the people who have shared their story for this report. We also thank those clients and their families who have participated during the year, including through our *Client Zone*, as contributors to our new *Client Voice* newsletter, and in our ground-breaking *Pictures of You* public education campaign. Their candid, and often painful insights, illuminate the personal stories behind the statistics, and help all of us develop a more informed understanding of the far-reaching impact of road trauma on our community.

PAUL  
PAUL  
PAUL  
PAUL

## Service delivery

The TAC is committed to excellence in service delivery. In 2007/08, the TAC funded \$775.3 million in support services for more than 40,000 people.

Our new claims management system has been implemented and will replace 19 legacy IT systems. The new system features a workflow design that is based on our service delivery model, further enabling our staff to provide the right support and information to clients, through the different phases of their recovery.

This year, we're delighted to report that our client satisfaction score improved from 7.40 in 2006/07, to 7.52 in 2007/08. This is the highest score in our history. It has been achieved in the context of an unprecedented internal change program in anticipation of our relocation to Geelong. It also reflects the absolute commitment of our people to improving the way we communicate and deliver service to our clients.

One of the key service delivery activities this year was the *Client Zone*. Building on last year's inaugural program, in 2007/08 a new program was developed for clients to share their perspectives about the TAC's service delivery, and insights into the role we play in their lives. This experience has been invaluable for TAC employees in understanding how we can improve the way we support our clients.

## Financial results

In addition to providing clients with the highest levels of support and service, the TAC must also deliver its services in the most socially and economically responsible manner. This ensures that the TAC has the necessary resources to provide support to Victorians now and into the future.

Our financial results in 2007/08 reflect our dual commitment to excellence in client service and the long-term viability of the TAC scheme.

The TAC achieved an actuarial release – or write-down in projected liabilities – of \$88 million.

The table below (Figure 1) provides details of the impact of internal factors on the TAC's result before short-term fluctuations in investment markets and economic assumptions. In 2007/08, the performance from insurance operations was \$398 million, a function of strong claims management.

Poor investment markets delivered a negative return of 6.6% resulting in the TAC's 2007/08 loss of \$517 million. The TAC's funding ratio was 104.5%, within the target range of 100–120%.

## Road safety

The TAC is committed to reducing the number of people who die or are seriously injured in road crashes. In addition to the enormous social benefits in doing so, there is also a contribution to the long-term strength of the TAC scheme.

In, 2007/08, the Victorian Government launched *arrive alive 2*, which aims to reduce the number of fatalities and serious injuries by 30% between now and 2017. *arrive alive 2* involves the TAC working with our road safety partners, Victoria Police, Vic Roads and the Department of Justice, to tackle key road safety issues.

The TAC continued its focus on, and investment in, infrastructure with the final projects in the Safer Roads Infrastructure Program (SRIP 2) being completed. Typical works included shoulder sealing and installation of safety barriers, roundabouts, traffic signals and audible line edging. Another commitment to infrastructure improvements was also undertaken this year with SRIP 3, an investment of \$650 million over ten years.

Our public education campaigns included the powerful and emotive campaign, *Pictures of You* to highlight the horrific legacy that speed-related trauma creates. This campaign involved ten brave families reliving their stories in a credible, personal and real manner.

The new Community Road Safety Grants program was also launched by the Victorian Government this year. The program has a budget of \$4 million to be implemented over four years. Grants of up to \$20,000 are available for community-based projects to address local road safety issues.

Impacts on profit (\$ million)					
	03/04	04/05	05/06	06/07	07/08
Performance from insurance operations	298	364	437	380	398
Impact on profit from external factors					
Difference between actual investment returns and long-term expected returns	300	373	428	438	(1,046)
Change in inflation assumptions and discount rates	171	(108)	(34)	152	(106)
Tax	(179)	(164)	(227)	(279)	237
Net profit/(loss) after tax	590	465	604	691	(517)

Figure 1



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# “A significant milestone in 2007/08 was the opening of our Geelong office, now accommodating more than 150 employees.”

## Relocation to Geelong

In 2007/08, our people did an extraordinary job in preparing for the relocation to our new headquarters in 2009. During the year, we continued the extensive and unprecedented work program to recruit large numbers of new employees, and manage the phased exit of those who are unable to join us in Geelong. An enduring legacy of this work is an improved capability to effectively and efficiently manage the recruitment, induction and training of new employees. We have also significantly improved our ability to transfer knowledge from departing employees to new starters.

These factors provide a solid foundation to make even greater improvements in client satisfaction and liability management in the years to come.

As part of our strategy to build a stronger TAC, in October 2007 we opened a Geelong Office in Kilgour Street. This was a significant milestone and reflects the organisation's commitment to building strong links with the Geelong community ahead of our official relocation.

There are now more than 150 employees representing each business area working in the Geelong office, many of whom have been recruited from the Barwon region. This number will continue to increase as we draw closer to 2009.

Construction on our new headquarters in Brougham Street, Geelong, is progressing well and is on schedule for completion ahead of our relocation in January 2009.

## Collaboration with WorkSafe Victoria

Throughout 2007/08, we continued our collaborative efforts with WorkSafe Victoria in the areas of information technology (IT), health care and capital management. By working together, we aim to improve outcomes for TAC clients and injured workers, and improve efficiency and capability in the delivery of shared services.

The formation of a shared IT services entity, Information Technology Shared Solutions (ITSS), allows the building of shared expertise in critical systems within each organisation, and improves our ability to manage and resource the delivery of IT support services.

In October 2007, the Health Services Group was established to drive formal collaboration between the TAC and WorkSafe in key strategic areas involving the management of health care services. This will support health care providers to achieve the best treatment outcomes for TAC clients and injured workers.

---

Two key activities for this group during the year include:

- development of a network provider program comprised of healthcare professionals who focus on providing accessible, quality and cost effective services to improve outcomes for clients; and
- the establishment of the Medical Practitioner and Hospital Audit team to focus on public hospital billing.

---

The TAC and WorkSafe Victoria have also formed the Capital Management Team, which is responsible for the financial management strategies and related projects for both organisations in support of their joint Finance and Investment Strategies Committee. This collaboration will ensure both the TAC and WorkSafe Victoria have appropriate financial strategies and standards to protect the viability of these schemes for the long term.

## Our people

To achieve what we have this year – a record high client satisfaction rating of 7.52 and an actuarial release of \$88 million – is outstanding. To do it in the context of a massive year of change, both with the lead up to our relocation to Geelong and the implementation of a new IT system, reflects the absolute commitment of our people to supporting Victorians who are impacted by road trauma.

This commitment has also been shown in the results of the Employee Opinion Survey, with the TAC achieving record high scores for staff morale and employee engagement – reflecting a resilient workforce, adept at managing and coping with significant change.

We thank our employees who are leaving for their part in contributing to the success of the TAC and for sharing their knowledge with new colleagues.

We also welcome the many employees who have joined us during an exciting period of change and who will play an integral role in the growth of a stronger TAC.

In 2007/08, Paul Barker was appointed Chairman after a period acting in the role. We thank the TAC board and the senior leadership team for their passion, commitment and resilience during a challenging and rewarding year.

We also congratulate Janet Dore on her appointment to CEO, transitioning leadership from outgoing CEO Paul O'Connor. It is testament to Paul's leadership that such a transition can occur at a time when the TAC has exceeded all corporate objectives and is implementing a clear strategy for the future. We thank Paul for his significant contribution to the TAC.

As an organisation, we look forward to continuing to provide valued support to those who are impacted by road trauma in Victoria.



**Paul Barker**

Appointed Chairman 2007,  
Director since 2002



**James MacKenzie**

Appointed 2001



**Elana Rubin**

Appointed 2003



**Maria Wilton**

Appointed 2004



**Julie Caldecott**

Appointed 2004



**Prof. Bob Officer**

Appointed 2006



**Geoff Hilton**

Appointed 2007



**Victor Perton**

Appointed 2007



**Sonia Petering**

Appointed 2007

## BOARD OF MANAGEMENT

PAUL,  
JAMES,  
ELANA,  
MARIA,  
JULIE,  
BOB,  
GEOFF,  
VICTOR,  
SONIA,  
&



**Paul O'Connor**  
Chief Executive Officer



**Janet Dore**  
Chief Claims Officer



**Andrew Boag**  
Chief Operations Officer



**Tim Fitzmaurice**  
Chief Finance and  
Accounting Officer



**Paul Lange**  
Chief Officer,  
Workforce Transition



**Philip Reed**  
Chief Officer, Community



**Mikki Swindon**  
Chief People Officer



**Peter Harcourt**  
Head, Health  
Services Group



**Doug Kearsley**  
Executive Director,  
Capital Management



**Andrew Saunders**  
Chief Executive,  
IT Shared Solutions

## SENIOR MANAGEMENT

PAUL,  
JANET,  
ANDREW,  
TIM,  
PAUL,  
PHILIP,  
MIKKI,  
PETER,  
DOUG,  
ANDREW.



**ANDREW WAS CATASTROPHICALLY INJURED IN A CRASH IN 1986. HIS POSITIVE OUTLOOK HAS HELPED HIM TO RETURN TO WORK AND PURSUE HIS INTERESTS.**

**THE TAC FUNDS A RANGE OF SERVICES INCLUDING CARERS LIKE SUE TO HELP CLIENTS WITH TASKS THEY CAN NO LONGER PERFORM DUE TO THEIR INJURIES. SUE HELPS ANDREW WITH EVERYTHING FROM PERSONAL CARE, TO FEEDING HIM AND TAKING HIM SHOPPING.**







**ANDREW,  
SUE.**

**In 1986, Andrew “Nicko” Nicholson was 30 years old with a good job, a mortgage and a fiancé who was pregnant with his child.**

On New Years' Day that year, he had been drinking and was driving on the Hamilton Highway. “I was looking at a scantily clad young lady riding a horse on the side of the road”, he says. It was the last image he would ever see. His car hit a bridge and ten weeks later, he woke up in hospital. “I lost my sight, my right arm, and ended up in a wheelchair. I also lost my short-term memory for up to 12 months prior to the accident. It was a life sentence for an action that took seconds.”

Over the years, Andrew has lost none of the larrikin charm, which belies his determination and strong work ethic. After spending 12 months in hospital, during which time he and his fiancé parted ways, he was committed to returning to life as a farmer. “Some people thought I should be put in an institution for the rest of my life,” he says. “I’m happy to report that I proved my doubters wrong.”

With the help of carers and friends, he ran a mixed farming enterprise of 700 hectares with his brother for three years after the accident. “I wouldn’t let the words ‘can not’ into my vocabulary,” he says. “I went parachuting, bungee jumping, travelled around Australia and went offshore fishing, just as I did before the accident. I continued to travel on motorcycles and go swimming, even though the knockers said I couldn’t.”

Sue has been one of his carers for over eight years. She helps Andrew with everything from personal care, to feeding him and taking him shopping. “We have a very good working relationship, based on mutual respect,” she says. “Andrew is a very fair and giving person,” she says.

He has a strong community mindedness and is an active member of his local Lions Club and various disability and advocacy groups. “I still catch up with my friends and family, and I love spending time with my son on a regular basis.”

Along with his personal goals, Andrew is passionate about spreading the learning from his own experience. “One of the most important things I’ve done is visit schools and speak to students about the dangers of drink driving and taking risks on the roads. My aim is to show the human side of road trauma to the kids. I rely on my sense of humour a bit, because I want them to feel comfortable, but it’s a very important, serious message.”

---

**“One of the most important things I’ve done is visit schools and speak to students about the dangers of drink driving and taking risks on the roads.”**







**BENJI,  
ANDREW:**

# WHAT WE DO.

**THE TAC WORKS WITH THE VICTORIAN COMMUNITY TO REDUCE ROAD TRAUMA AND SUPPORT THOSE IT AFFECTS. TOGETHER WE STRIVE TO REDUCE THE COST AND IMPACT OF TRANSPORT ACCIDENTS THROUGH:**

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## **ACCIDENT PREVENTION**

Working with our road safety partners to reduce the incidence and severity of road trauma.

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## **REHABILITATION AND LIFETIME SUPPORT**

Working with our claims and health partners to maximise the return to health, work and independence of those injured.

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## **CLAIMS MANAGEMENT**

Supporting our employees to make the right decision at the earliest time to deliver timely, effective and suitable compensation.

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## **FINANCIAL MANAGEMENT**

Working with stakeholders and Government to ensure the scheme is viable and sustainable, and represents value for money.

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## **SCHEME DESIGN**

Working with stakeholders to ensure compensation is suitable, just, in line with community expectations and effectively delivered.

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The TAC supports people injured in transport accidents that are directly caused by the driving of a car, motorcycle, bus, train or tram.

The TAC administers a “no-fault” scheme, which means that anyone injured in a transport accident within Victoria (or interstate if in a Victorian-registered vehicle) is eligible to receive support services, irrespective of who caused the crash. Where a person suffers a serious injury in a transport accident, and the accident was someone else’s fault, they may receive a lump sum impairment payment and make a common law damages claim.

When making decisions, the TAC is governed by the *Transport Accident Act 1986*, which sets out what can be funded and any conditions that apply. To support this, we have policies and guidelines that help with our decision-making. We also rely on information and recommendations obtained from health care professionals.

The TAC funds medical treatment for transport accident-related injuries for as long as it is necessary. For people with severe injuries, funding and support may continue for the rest of their lives.

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The TAC funds the reasonable cost of treatment related to a person’s accident injuries. This may include:

- Ambulance services from the accident scene to hospital and, where required, from one hospital to another
  - Hospital services
  - Medical services, including surgery and visits to doctors or specialists
  - Chemist items for prescribed medicines to treat accident-related injuries
  - Therapy services, such as physiotherapy, chiropractic, podiatry, optometry, osteopathy and psychology
  - Dental services
  - Nursing services, such as home visits after discharge from hospital.
- 

Other support services the TAC may fund include:

- Income support for people whose injuries prevent them from performing normal job duties
  - Rehabilitation and disability services
  - Return to work programs
  - Attendant care
  - Travel costs for transport to and from medical appointments and treatment sessions
  - Allowances for parents to visit dependent children in hospital
  - Home services if clients cannot perform the household tasks they did before the accident because of their injuries
  - Childcare if the client needs support to look after their children because of their injuries
  - Equipment or aids, such as wheelchairs or crutches, which are recommended by a health care professional
  - Lump sum and weekly payments for permanent impairment.
- 

To ensure the TAC remains a long-term compensation scheme, funds are used fairly and responsibly. We maintain a prudent investment and financial risk management strategy to ensure we can meet the needs of seriously injured people who require lifetime care.

## Service delivery

Our service delivery model is based on a life-of-claim approach, which helps to ensure the right support is provided by the right person at the right time, during a person’s recovery. Our new IT system features a workflow design to help our employees to support clients through the different phases of their recovery.

## Health strategy and partnerships

Accessing best practice health care and achieving quality of life and return to work goals are essential for our clients, and the viability of the TAC scheme in the long term.

In October 2007, the Health Services Group (HSG) – a collaboration between the TAC and WorkSafe Victoria – was established. The aim of the HSG is to simplify processes and implement initiatives that support health care providers to achieve the best treatment for TAC clients and injured workers.

---

Some of the key initiatives of the HSG in 2007/08 included:

- The development of a network provider program comprised of health care professionals who will focus on delivering accessible, quality and cost effective services to improve outcomes for TAC clients. These are the underlying principles of the network provider program:
    - Patient choice is essential and will be maintained
    - The focus is on building a network of providers who are recognised as specialists in the understanding and treatment of compensable clients. A small scale pilot of occupational physiotherapists commenced in February, with a focus on improving return to work outcomes. It is anticipated that this program will develop to include some other health care disciplines
  - Improvements to the public hospital billing system and the establishment of the Medical Practitioner and Hospital Audit team
  - Development of return to work and client health outcomes metrics, including health outcomes research
  - Spinal cord injury program
  - Establishment of a joint clinical panel with Worksafe Victoria, which involves over 100 clinical consultants working alongside claims managers to assist with decision-making and to improve the quality of care being provided to clients.
-

## Support services funded

In 2007/08, the TAC funded a total of \$990.1 million in support services and benefits (compared with \$709.4 million in 2007/08).

This included settlement of future liabilities for WorkSafe Victoria recoveries for course of employment claims totalling \$215 million.

The number of new claims received continues to fall with 18,692 new claims lodged with the TAC during 2007/08 – a record low. At the same time, 40,263 people received funded support from the TAC compared with 39,810 in 2006/07.

## Return to work

The TAC recognises that returning to work plays an important role in a person's recovery. During April and May, we surveyed over 600 clients to understand their pre-and-post accident work status, measure the effectiveness of return to work support, and identify key enablers and barriers to returning to work.

The results demonstrated the effectiveness of the TAC's strategies in helping injured clients get back to work, and reflect the significant value of working closely with WorkSafe Victoria to leverage their expertise in this area.

The results of this survey will help to inform our future strategies designed to improve return to work outcomes for clients, and represent the first phase in an ongoing program to measure and assess vocational outcomes for clients.

---

Our vocational strategy encompasses three main parts:

### Vocational rehabilitation

In 2007/08, the TAC funded over \$2.5 million of vocational rehabilitation services for 1,556 clients. These services were provided by occupational rehabilitation specialists across Victoria.

### Employer engagement

Early engagement with employers is a vital part of improving return to work outcomes for clients. The TAC works closely with WorkSafe Victoria, a recognised expert in this area, to support employers in helping clients return to work.

## Disability employment

Severely injured clients often face challenges in exploring vocational options, which can help them to achieve a better quality of life. Initiatives to help improve the employment potential of clients with acquired brain injury (ABI), spinal cord injury and amputations include:

- The appointment of specialist disability employment providers
  - Enhancing hospital-based vocational services for spinal clients using the in-house expertise of the TAC's occupational physicians
  - Engaging a disability re-training provider for spinal clients unable to return to their pre-accident employment
  - Improved vocational planning and pathways for young people and school-leavers
  - Increased staff training and education.
- 

## Small grants program

Through a small grants program, the TAC funds a range of activities delivered by community organisations to benefit people living with disabilities.

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During the year, funding was provided for many projects, including:

- Attendant Care Industry Association – a project to pilot draft Attendant Care Standards and a trial certification process with a small group of providers
  - Melbourne City Mission – the creation of a digital story and journal of the Project ABI Clubhouse. The clubhouse is a consumer-directed, community-based day rehabilitation program that is operated by and for people who have experienced an ABI
  - Summer Foundation – a two-day transition planning forum that helps to equip case managers, workers and families to plan and implement the transition of younger people with an ABI from institutional settings (i.e. hospital or aged care facilities) into community-based accommodation
  - Barwon Health – activities during Brain Injury Awareness Week
  - Leadership Plus – development of a Leaders Network, which aims to promote people with disabilities in business, Government and the community.
- 

## Spinal cord injury

Approximately half of all spinal injuries in Victoria result from road crashes.

In April 2006 the TAC and the Department of Human Services funded a joint review of service delivery for Victorians with spinal cord injury. The Victorian Spinal Cord Injury Community Integration Project report produced by the Australian Institute of Care out of La Trobe University highlighted numerous challenges to improve the community reintegration and quality of life outcomes for individuals living with spinal cord injuries.

To respond to these challenges, the TAC partnered with the Department of Human Services, WorkSafe Victoria, Austin Health and Bayside Health to establish a Victorian Spinal Cord Injury Program. The program aims to identify and recommend improved service delivery initiatives for the integration of all Victorians with spinal injury into their homes, workplaces and community.

---

This program is managed by a dedicated team and includes:

- Transitional support services
  - Psycho-social program including peer support
  - Early intervention vocational programs
  - Improved accommodation options
  - Enhanced home modification model
  - Improved education and information.
- 

The Victorian Spinal Cord Injury Action Group (VSCIAG) was also established to provide strategic direction and identify how consistent implementation of the program recommendations can be achieved. Recommendations for improved service delivery will be provided to VSCIAG in late 2008.

The program is currently working on research and consultation. Three whole-of-government consultation forums and client reference groups commenced in May 2008.

In November 2007, the TAC partnered with ParaQuad to deliver Spinal Cord Injury Awareness Week for the fourth consecutive year. The aim of the week is to promote the abilities and social inclusion of people living with spinal cord injury and highlight prevention messages.



## Health research

The Victorian Neurotrauma Initiative (VNI) is a \$63 million health research fund. It was established in 2005 with five years funding provided by the TAC in partnership with the Department of Innovation, Industry and Regional Development. A close working relationship with Neurosciences Victoria provides collaboration with the neurosciences sector. The VNI supports research into traumatic brain injury, spinal cord injury and peripheral nerve injury.

This investment is expected to lead to breakthroughs that will positively impact the lives of TAC clients with a spinal cord or brain injury. During 2007/08, 12 projects were approved to receive VNI funding. There were 92 expressions of interest received. Two VNI funded projects, based at La Trobe University and the Howard Florey Institute, were completed during the year. These projects identified a new potential treatment for attention deficits following traumatic brain injury, and progressed development of potential pharmaceutical therapies for spinal cord injuries.

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Other activities for the VNI in 2007/08 included:

- The launch of the VNI Capacity Building program, comprising a three-year, \$4.25 million commitment to neurotrauma fellowships, skills development awards, and a series of networking events and opportunities. The inaugural eight VNI Research and Clinical Practitioner Fellowships were awarded in May
  - The commencement of 12 innovative projects arising from the second round of research funding, with a total of \$3.16 million committed over a three-year period. Each project primarily involves clinically based investigation or rehabilitation research
  - Execution of a Memorandum of Understanding with the Ontario Neurotrauma Foundation (ONF) to jointly fund and support research in Ontario and Victoria
  - The launch of a fourth round of funding, with up to \$15 million to be committed to large-scale program grants involving local, interstate and international collaborators.
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# MICHAELA, SCOT, ANICA.







**SCOT WAS SERIOUSLY INJURED AS A PASSENGER IN A CRASH IN 2006. HIS PROGRESS HAS DEFIED HIS SURGEON'S EARLY EXPECTATIONS.**

**TO HELP PEOPLE LIKE SCOT DEAL WITH THE TRANSITION BACK TO WORK, SOCIAL AND COMMUNITY LIFE AFTER A CRASH, THE TAC WORKS WITH A RANGE OF SERVICE PROVIDERS. TAC CASE MANAGER, MICAELA WORKS WITH SCOT TO HELP HIM SET AND ACHIEVE HIS GOALS.**

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**“Scot’s goals are to work hard, go to the gym as much as possible and figure out what he will do work-wise.”**

**In 2006, Scot Richardson (now aged 21) was a passenger in a car with his brother and two friends, when the driver lost control and hit a pole. “I don’t remember the accident,” he says. “I’ve been told the driver was speeding and mucking about a bit, trying to do a burnout.”**

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At the time of the crash, Scot was living and working in Port Campbell, milking cows on a local farm. He’d relocated from Queensland after finishing Year 12 and was filling his days with work, friends, skating, rugby and water sports. “I didn’t really know what I wanted to do – I was just hoping to save up and go on a holiday.”

Scot spent a month in hospital and a further six months at Epworth Rehabilitation. “The doctor told me I’d never be able to walk again – that I was a paraplegic,” he says. “I had a shattered pelvis, broken left femur, fractured lumbar-sacral spine, ruptured bladder, punctured lung and a minor brain injury.” A badly infected toe that narrowly missed amputation meant a further month-long stay in hospital.

“I use the wheelchair mostly, but I can walk with a crutch and special splints now,” he says, defying his surgeon’s early expectations. He’s been left with a number of scars, including the one on his abdomen. “My brother JR put a picture of it on MySpace, with the caption, ‘My brother had a caesarean!’. People say it looks like a shark bite, so I usually make up a story about a Great White,” he says. “It’s a great conversation starter.”

Being discharged from active rehabilitation presented a raft of new challenges. TAC case manager Micaela explains that her role is to help clients like Scot deal with the transition back to work, social and community life after a crash. “For Scot, his injuries mean that he can’t walk like he used to; he can’t go back to working on the farm,” she says. “Suddenly, he’s got to deal with all these different people – occupational therapists, physios, solicitors, external family members – it’s difficult to manage all that and still focus on healing.”

As Scot’s case manager, Micaela helped him to locate suitable housing and apply for his learner’s permit. She works alongside Scot and his medical team to help him develop and achieve his vocational, health and other goals. “Scot’s delightful to work with,” she says. “He’s keen to move on rather than wallowing.”

For Scot, Micaela’s role is very important. “It’s a good system,” he says. “Micaela’s been really helpful. She challenges me a bit too. She’ll say, ‘I want to see you walking’ when we meet, instead of being in the wheelchair, and I do it. I respect Micaela.”

Scot’s goals are to work hard, go to the gym as much as possible and figure out what he will do work-wise. “I’m hoping to get rid of the chair by the end of this year,” he says. “I want to be able to surf and walk. You can only prove them wrong.”





**THE TAC DELIVERS ON COMMUNITY EXPECTATIONS BY LISTENING TO CLIENT NEEDS, RESOLVING ISSUES, AND PROVIDING SUPPORT SERVICES IN A FAIR, EFFICIENT AND FINANCIALLY RESPONSIBLE WAY.**

**Client satisfaction**

Each year, the TAC surveys approximately 2,500 clients to measure their satisfaction with the organisation on three key criteria: resolving issues, keeping them up-to-date and treating them as individuals.

Results over the last six years have demonstrated solid progression.

The TAC's client satisfaction score for 2007/08 was 7.52 out of 10, a record high. This excellent result is only possible through the dedication of our people, who are passionate about improving the level of service we deliver to our clients.

**Understanding our clients' needs**

During the year, we continued to focus on better understanding our clients' needs and developing a strong sense of empathy in the way we communicate with clients. For the second year running, we set up the *Client Zone*. The *Client Zone* involves a number of clients who share their perspectives about the TAC's service delivery, and insights into the role we play in their lives. Given the severe and long-term nature of some injuries, many of our clients will have long relationships with the TAC. It is pleasing to see that our sustained efforts over recent years to improve the way we communicate with clients is reflected in some of the perspectives shared in the *Client Zone*. All of our claims employees are required to visit the *Client Zone* to gain a unique and invaluable perspective on the work that they do in supporting our clients.

As a result of the very positive experience clients reported from sharing their stories in the *Client Zone*, and the success of *Empower* – a newsletter for the TAC's most severely injured clients – we launched *Your Voice* in February. *Your Voice* is published three times a year and is sent to 20,000 clients. It gives clients another opportunity to share their stories about life before and after their crash and, in doing so, help other clients and our employees to better understand the challenges, fears and triumphs faced after a crash.



EMPOWER  
HOW DO IT.

## Improving our systems

Over the last two years, extensive work has been done to develop and implement our new IT system which is designed to replace 19 existing legacy systems as part of our core systems renewal program. The system features sophisticated workflow and claims management tools, which enable our employees to tailor information and support to clients through the various stages of their recovery.

## Improving the way we manage claims

The TAC aims to improve its services to deliver the best results for clients. In 2007/08, we implemented a number of refinements to our claims operating model. These are designed so that we can better meet the needs of our clients, and streamline processes for health care providers.

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Some examples include:

- Direct employment of case managers to prepare individual treatment and rehabilitation plans for seriously injured clients and to undertake face-to-face interactions to better assist clients to understand TAC entitlements
  - Management of child and youth claims by a single team regardless of injury type to ensure consistency in treatment and communication with parents
  - A new dedicated income team to assess and process approximately 3,500 new income claims per year, in addition to approximately 2,800 ongoing claims to deliver entitlements in an accurate and timely manner.
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## IT collaboration with WorkSafe Victoria

In 2007/08, the TAC and WorkSafe Victoria established Information Technology Shared Solutions (ITSS). ITSS is a collaborative venture aimed at leveraging each organisation's knowledge and resources, to improve efficiencies and develop shared expertise in systems critical to both organisations.

## Financial and capital management

### Operating results

The TAC recorded an after-tax operating loss of \$517 million in 2007/08, compared with a profit of \$691 million in 2006/07.

Weak investment markets led to the TAC's negative investment return of 6.6%, compared with a positive 13.8% in the previous year. After four years of strong returns, investments suffered a negative return in 2007/08. This impacted the TAC's rolling 10-year real investment return of 4.1% per annum above inflation, compared to the targeted real return of 5% per annum above inflation.

The TAC's investment portfolio is managed by the Victorian Funds Management Corporation (VFMC).

The TAC has developed a reporting framework where contributions to annual profit from internal and external factors (such as volatility in investment markets, claims discount rates and inflation) are identified and reported separately.

In 2007/08, performance from insurance operations was \$398 million (compared with \$380 million in 2006/07) due to strong claims management. This underpinned the achievement of an actuarial release – or write-down in projected liabilities – of \$88 million, above the target of \$85 million.

The total impact from external factors was an unfavourable \$1,152 million (compared with a favourable \$590 million in 2006/07) predominantly due to the weak investment markets during 2007/08.

### Assets and liabilities

The TAC's total assets as at 30 June 2008 were \$7.5 billion (\$8.1 billion at 30 June 2007) while total liabilities were at \$6.7 billion (\$6.7 billion at 30 June 2007).

The TAC's funding ratio at 30 June 2008 was 104.5% (119.1% at 30 June 2007) after allowing for a dividend for 2007/08 at the benchmark rate of 35% of 'performance from insurance operations'. The funding ratio of 104.5% is within the TAC target funding range of 100-120%.

### Dividends paid

Under the *Transport Accident Act 1986*, the TAC may pay an annual dividend to the Victorian Government. The dividend is determined each year by the Treasurer in consultation with the TAC Board, Chairman and the Minister, having regard to funding levels and other factors.

During 2007/08, the Government in consultation with the TAC changed the current dividend policy from 50% of profit after tax to 35% of performance from insurance operations which is expected to lead to more stable and predictable distributions to the Government.

During 2007/08, the TAC paid a dividend of \$133 million relating to 2006/07 results based on the revised policy.

### Risk management framework

The TAC's comprehensive risk management framework establishes formal management and operational practices across the business which will ensure exposures to significant risk are identified, quantified and managed through appropriate risk management strategies.

The TAC's commitment to an effective enterprise-wide risk management approach is driven by the Board of Management and actively supported by management.

In September 2007, the Department of Treasury and Finance issued the Victorian Government Risk Management Framework which mandates that application of the framework is required by agencies that report in the Annual Financial Report for the State of Victoria.

The framework requires an attestation in the 2007/08 annual report by the Chairman of the Board that:

- Risk management processes are consistent with Risk Management Standard ASNZ 4360
- These processes are effective in controlling the risk to a satisfactory level
- Risk profile is critically reviewed within the last 12 months.

In August 2008, the Chairman of the Board completed this attestation, (refer to 88).

### Investment objective

The TAC's objective is to maintain scheme viability through prudent investment and financial risk management.

The TAC's charges are determined assuming a 5% real investment return can be achieved over the average duration of claims liabilities (about 10 years). Accordingly, the objective provided to our investment manager, VFMC, is to achieve this return with a high probability of certainty.

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# “The doctor told me I’d never be able to walk again — that I was a paraplegic.”

## **Funding level**

Capital maintained by the TAC is an integral part of managing the uncertainties impacting on the value of outstanding claims liabilities and returns from its investment portfolio. Consistent with State Government guidelines, the TAC has adopted a target funding level of 110%, being the midpoint of a target funding level range of 100-120%. It is expected that from time to time the TAC’s actual funding ratio will be outside that target funding range. In such circumstances, corrective action may be recommended to transition the actual funding range to the target funding level over time.

## **Transport accident charge**

Consistent with the *Transport Accident Act 1986*, transport accident charge levels for motorists increased in line with the CPI (2.88%) on 1 July 2007.

The TAC also covers people injured in train and tram accidents with charges paid by the railway and tramway managers to fund these claims.

Transport accident charge levels for both motor vehicles and railways/tramways are set following a review of claims experience by independent actuaries.

## **Reinsurance**

As part of the TAC’s financial risk management strategies - to protect the scheme against the impact of a catastrophic accident - the TAC has an appropriate level of reinsurance cover.

## **Environmental initiatives**

The TAC’s new headquarters in Geelong has been designed to achieve a 5-star Greenstar rating and a 4.5-star Australian Building Greenhouse Rating. It will utilise ecologically sustainable principles such as the use of ‘low flow’ water devices, black water treatment plant, solar shading devices, solar boosted hot water and under-floor air-conditioning systems.

The TAC purchases carbon offsets for our fleet vehicle emissions and we have committed to credits from CarbonSmart (Landcare). This activity is consistent with the Victorian Government’s carbon neutral fleet program policy.

We have begun work on developing an environmental sustainability reporting system, which will be consistent with the Victorian Government’s Resource Smart program. This will also enable us to understand our current environmental footprint and will inform the development and implementation of a comprehensive environmental policy for the TAC.

## **Resolving disputes and complaints**

The TAC makes hundreds of decisions each week which affect our clients. On occasion, these decisions are not understood or accepted. In such cases, a number of avenues exist for clients to have decisions reviewed.

The protocols that the TAC introduced in 2005 for resolving common law, impairment and no-fault claims disputes continue to operate well. The protocols were developed in collaboration with the Law Institute of Victoria and the Australian Lawyers Alliance.

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The protocols aim to:

- Improve the quality and consistency of decisions
  - Reduce the time it takes to resolve disputes and common law claims
  - Reduce the cost of legal disputes.
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The Transport Accident and WorkCover unit within Ombudsman Victoria provides an independent avenue for TAC clients to raise issues, and ensures accountability for both organisations.

As an alternative, the TAC has an internal process for lodging and addressing complaints made by clients or members of the public. In 2007/08, we received 155 formal complaints (compared to 132 in 2006/07). The feedback we receive from complaints enables us to identify areas where we can improve.





## Reviews of TAC decisions

Disputes over TAC decisions remained low. During the year, 387 requests for an informal review were lodged with the TAC, compared with 448 in 2006/07.

Following the informal review process, 62 clients sought a further review at the Victorian Civil and Administrative Tribunal (VCAT), compared to 72 in the previous year.

The no-fault dispute resolution protocols provide another alternative to the formal dispute process. A total of 821 applications were lodged with the TAC pursuant to the protocols, compared to 729 in 2006/07.

In 2007/08, 604 merit reviews were lodged at VCAT compared to 563 in the previous year.

## Common law

If a person suffers a "serious injury" as defined by the *Transport Accident Act 1986* and another person was at fault in accident, they may lodge a common law claim. Common law damages are payable for economic loss, and for pain and suffering. Economic loss can also be paid to the dependants of a person killed in a transport accident.

In 2007/08, 885 clients (a record number) received their common law damages settlement, 24% more than the 716 resolutions in 2006/07. A significant improvement in time taken for seriously injured clients to receive their common law settlement was achieved with 48% of clients receiving their lump sum payment within 12 months of lodging their serious injury application.

In matters determined under the agreed protocols with Australian Lawyers Alliance and the Law Institute of Victoria, 66% of clients received their settlement within 12 months.

The TAC is striving to ensure more clients receive their settlements under the agreed protocols system which facilitates earlier lump sum benefit payments.

## Model litigant

In order to maintain proper standards of conduct in claims management and litigation, the TAC is required to behave as a model litigant. The TAC encourages scrutiny of its conduct against the State of Victoria's model litigant guidelines, which promote an open, fair, honest and reasonable approach in all interactions with clients.

During 2007/08, 12 formal complaints were received and registered on the Model Litigant – Formal Complaints Register. All complaints were investigated and three breaches of the TAC's model litigant guidelines were found.

In September 2007 the TAC engaged the Victorian Government Solicitor, Mr John Cain, to undertake a review of the TAC's claims management and litigation processes following comments made by the Victorian Civil and Administrative Tribunal about the TAC as a model litigant in its decision of *Cracknell v Transport Accident Commission* delivered on 31 August 2007.

Mr Cain noted that breaches of the Model Litigant guidelines had occurred in this instance as had been identified by the TAC investigation. Management accepted Mr Cain's view that the TAC processes and controls could be improved to ensure the TAC more effectively met its model litigant obligations. Importantly Mr Cain's review noted that the TAC did not have a culture that was contradictory to being a model litigant. The TAC has since intensified model litigant training for our employees.

## Pro bono legal services

The TAC is actively committed to supporting pro bono legal service programs. We support the Public Interest Law Clearing House (PILCH) – an independent, not-for-profit legal referral service that provides disadvantaged or marginalised members of the community with better access to the justice system.

In 2007/08, the TAC continued its funding of a lawyer/policy position with PILCH.

## Equal opportunity briefing policy

The TAC has an equal opportunity briefing policy. During 2007/08, the TAC briefed and paid fees to female barristers in proportions consistent with the representation of female barristers at the Victorian Bar.

## Reducing fraud

Consistent with its responsibilities of providing suitable and just compensation in the most socially and economically responsible manner, the TAC has fraud and risk management procedures in place. These controls help to ensure that benefits are delivered in a fair and consistent way, and that the TAC pays only the reasonable costs of services associated with a transport accident. In particular, the TAC also strengthened controls around medical billing, introducing new requirements to substantiate invoices for medical services.

During 2007/08, 14 prosecutions were finalised through the Magistrates Court. In each instance a conviction was recorded, and \$223,398 in restitution awarded to the TAC. Seven letters of caution for breaches of the Act relating to fraud and false information were sent to clients and providers with \$28,529 in recoveries received.

# ADRIENNE, EILEEN.

**ADRIENNE WAS INJURED IN A CRASH IN 2008. HAVING BEEN AN ELITE SPORTSPERSON, HER FITNESS UNDOUBTEDLY HELPED HER RECOVERY, BUT ALSO INCREASED HER FRUSTRATION AT TIMES.**

**THE TAC FUNDS A WIDE RANGE OF MEDICAL AND REHABILITATION SERVICES TO ASSIST CLIENTS WITH THEIR RECOVERY. PHYSIOTHERAPIST, EILEEN, HELPS ADRIENNE WITH HER RECOVERY, FOCUSING ON REGAINING STRENGTH TO ENABLE ADRIENNE TO RETURN TO DOING THE THINGS SHE LOVES.**







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**“It’s hard because I’ve been an elite sportsperson, and I’m just not used to having so much time on my hands.”**

**Adrienne Beames is not your average 66-year-old. She ran the 1500 metre track event in the 1972 Munich Olympic Games and competed in the 1970 World Championships in cross-country running. She was the first woman to break the three-hour mark in the marathon in 1971 — a world record at the time. She was also a former squash champion. Before her crash earlier this year, she was extremely fit, playing tennis and A-pennant squash.**

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While her fitness has undoubtedly helped her recovery, it's also made for frustrating times. "Watching the Beijing Olympics was hard," she says. "I realised how much I miss being active." In February 2008, Adrienne was injured when the car she was driving crashed into three parked vehicles. "I don't know how or why it happened," she says. She suffered an awkward combination of injuries – a fractured left wrist, fractured right shoulder, multiple rib fractures and bruising to her liver and heart.

Due to her alternate arm injuries, she was unable to do basic things like eat and go to the toilet unaided. "If I had known what was coming...what it would have been like... I don't think I would have coped," she says.

Along with the journey back to physical health, Adrienne was deeply affected by the death of her business partner, running coach and friend of 38 years, Fred Warwick, not long after the crash. "He was my best friend. We were like brother and sister." With no immediate family left, Fred's passing has left a gaping hole in Adrienne's life. He would have been the key person in her life to help her after her crash. Fred ran a successful chiropractic and alternative medicine business and Adrienne did all the administrative work. She is still managing to keep the business going, with a number of locum chiropractors helping out at the practice.

Adrienne was in the Epworth Hospital for a month following the accident. In April, she had surgery on her shoulder, and started physiotherapy to help with her recovery. She began hydrotherapy shortly afterwards and is focussed on regaining her strength so she can return to doing the things she loves. "It's hard because I've been an elite sportsperson, and I'm just not used to having so much time on my hands. I don't know what to do with myself. I'm really looking forward to my shoulder healing so I can get out and about again."





**HELPING PEOPLE WHO HAVE BEEN  
AFFECTED BY ROAD TRAUMA, OR  
WORKING TO PROMOTE ROAD  
SAFETY, GIVES US A DEEP SENSE  
OF PURPOSE.**

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**OUR EMPLOYEES ARE A COMMITTED  
TEAM, CARING FOR VICTORIANS  
THROUGH SHARED VALUES:**

**INTEGRITY  
UNITY OF PURPOSE  
DIGNITY AND RESPECT  
INNOVATION  
ACCOUNTABILITY AND  
RESPONSIBILITY**

**WHO  
WE  
ARE**

### **New behaviour charter**

In 2007/08, we developed and introduced a new behaviour charter.

The charter is part of a broader program to build a stronger TAC—an organisation that has a culture of performance, innovation and flexibility. The behaviours link with the TAC's shared values of integrity, unity of purpose, dignity and respect, innovation and accountability and responsibility, and together, provide a framework for our employees to work with each other, and deliver excellent service to our clients.

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The TAC behaviour charter

**INSPIRE  
MODEL BEHAVIOUR  
PASSION FOR IMPROVEMENT  
ACHIEVE FOR CLIENTS  
COOPERATE  
TAKE PRIDE IN WHAT WE DO**

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Our performance management system reflects the behaviour charter, so our people are measured on not only what they achieve, but how they achieve.

### **Employee opinion survey**

The TAC's annual employee opinion survey was conducted by ISR Towers-Perrin in April. While there was a lower response rate (69%) than previous years, the results are a testament to the success of the Geelong transition program, and the continued engagement of our people during a period of significant change.

Overall employee engagement increased from 84% in 2006/07 to 86%. The employee engagement analysis suggests that the overwhelming majority of employees strongly believe in, and support, the goals of the TAC, along with feeling a sense of pride and belonging to the organisation.

The Staff Morale Index Score improved from 72% to 73%. This is in the context of a significant change program and level of activity around the relocation to Geelong program and compares favourably with the Australian National Norm of 68% and Global High Performing Companies Norm of 74%.

## Employer of choice

Past and present TAC employees generally feel a strong sense of loyalty to the organisation. The type of work we do is unique in Victoria, and our people consistently tell us that they enjoy working for an organisation that helps to improve the lives of people who have been injured or affected by road trauma.

The TAC is committed to recruiting and retaining employees who feel passionately about what they do. We offer excellent learning and development opportunities. We encourage flexible working arrangements that balance work and home life, and we support our employees to help them to achieve their potential.

## Organisational development – investing in our people

At the TAC, we are committed to equipping our frontline managers and senior leaders with the skills they need to excel. Our nine-month, in-house leadership program is a practical, work-based program that gives leaders an opportunity to explore and apply contemporary leadership practice within a real-time context.

We also promote opportunities for external development of our leaders, including through the Leadership Victoria program. In 2007/08, we committed our support to the Leaders for Geelong program, established by the Committee for Geelong. The program aims to nurture a dynamic network of people who are keen and able to provide voluntary leadership to support not-for-profit organisations and community groups in the region.

## Career opportunities and planning

TAC employees are encouraged to develop their careers, both within the organisation and beyond. There is a strong focus on individual performance and development plans, which encourage employees to set short and long-term goals for developing their career potential.

During 2007/08, the TAC implemented a thorough talent management and succession planning strategy, which identifies leaders across the organisation and helps to prepare them for future roles.

## Preparing for our relocation to Geelong

The Victorian Government's decision to relocate the TAC to Geelong as part of its policy to promote regional development meant that each employee faced an individual decision about what to do.

As well as an extensive communication program to help employees and their families understand the various options available, a comprehensive change management program was developed to help employees work through their decision, and deal with the emotional impact of change. A network of change champions was established, and individuals were encouraged to share their decisions and provide support to their colleagues.

Employees who are unable to commit to working with the TAC in Geelong have had access to career assistance and in-house counselling. During 2007/08, 24 people were successfully redeployed in the Victorian public sector. A phased exit approach is being used for the 104 employees who opted for redundancy. A comprehensive knowledge retention and management program has been implemented to ensure the successful transition of knowledge within the organisation.

An extensive amount of work has been done to prepare for the staged departure of a large number of employees, and to recruit and train new employees on an unprecedented scale.

The TAC implemented a new multi-faceted campaign within the greater Geelong region to raise awareness of employment opportunities at the TAC. This has included monthly TAC career information sessions for prospective employees, an increased emphasis on online advertising to attract candidates, and a new TAC careers website, [www.tacgeelong.com.au](http://www.tacgeelong.com.au), which has recorded in excess of 60,000 hits. During 2007/08, the TAC received more than 13,000 expressions of interest for employment from Barwon region residents. Of the TAC's new employees, 54% were recruited from the region.

With historically high employee retention levels, the TAC needed to implement new practices that enable efficient, high volume recruitment. We have implemented streamlined assessment centre processes for a number of roles that require large numbers of people, and have established a talent pool of prospective employees.

New induction and corporate welcome programs have been developed to ensure that a new employee's first experience of the TAC is professional, meaningful and welcoming. Training tools and materials have been comprehensively redesigned, with modules fully integrated into workflow and tailored to job roles. We have also invested in a skills development program for the TAC training team, with ten staff receiving formal training qualifications ranging from Certificate IV through to a master trainers program.

Each of these initiatives not only assists the TAC with managing its short-term requirements, but has been invaluable in transforming the way the TAC will recruit and train employees in the long term.



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# “More than 150 employees are already working in the TAC’s Geelong office.”

## Geelong presence

The TAC opened the Geelong Office in Kilgour Street in October 2007. There are now more than 150 employees working in Geelong, with the number set to increase steadily in the lead-up to the official relocation in early 2009.

The TAC and its employees are already becoming part of the Geelong community with 114 homes purchased in the Barwon region. A relocation program has been developed and helps employees and their families engage with their new community. In addition, the TAC committed to participating in events coordinated by United Way, Geelong’s major charitable organisation, which is dedicated to helping local people. TAC staff participated in the Barwon River Fun Run and the Geelong Corporate Triathlon.

The TAC also welcomed two trainees from the Barwon region as part of the Victorian Government’s Neighbourhood Renewal program, which aims to help people in disadvantaged communities.

The TAC’s new headquarters in Brougham Street, Geelong, is owned and being developed by FKP Property Group, one of Australia’s leading diversified property and investment companies. FKP reports that building is on schedule, with the “topping off” of the superstructure completed in May 2008. The TAC will become the major tenant under a lease arrangement when the organisation relocates its operations in early 2009.

The building is environmentally sustainable, and features include chilled water air conditioning channelled through under-floor ducts, grey water recycling and rainwater harvesting, and an energy-efficient façade that lets in more light but less heat.

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TAC employees have been encouraged to submit their ideas for the building fitout. The principles that have guided the state-of-the-art fitout include a design that:

- Promotes a culture that helps the TAC deliver on its mission and vision
  - Supports and encourages connectivity and teamwork
  - Has excellent communications services and infrastructure
  - Permits and promotes best practice productivity and efficiency
  - Uses the space in a thoughtful, effective way.
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## Personal Injury Education Foundation

In 2006 the TAC and WorkSafe Victoria created the Personal Injury Education Foundation, in response to a gap in the marketplace for specialised claims management education. The Foundation delivers post-graduate qualifications in personal injury and claims management in conjunction with Deakin University. Seven people are studying for qualifications ranging from a Graduate Certificate through to a Masters degree.

Reflecting the increasing national interest and support for the Foundation, an inaugural national conference will occur later in 2008. The conference will bring together people from all over Australia with an interest in personal injury claims management, and the Foundation will confer awards which acknowledge outstanding contribution in the industry.

## Occupational health and safety (OHS)

The TAC actively promotes a safe work environment for all employees and visitors. Through an integrated Workplace Occupational Health and Safety program and a dedicated OHS Committee, the TAC empowers employees to manage their health and safety.

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The TAC’s OHS strategy focuses on the following three priority areas:

- Prevention – this includes hazard and incident identification and reporting by employees, OHS reviews of new equipment and work areas, and regular assessments of workstations
  - Rehabilitation – the return to work coordinator and employee counsellor provide early intervention and support to help employees manage occupational and non-work-related conditions. The TAC’s preventative OHS focus means that we don’t wait until an injury or illness escalates to a formal workplace injury claim before offering employee assistance
  - Compensation – this includes a focus on helping employees at all points during the process and encouraging a return to work.
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The TAC’s OHS Committee comprises elected health and safety representatives (HSRs) and Deputy HSRs, management representatives and the TAC’s OHS Adviser. The committee meets formally on a quarterly basis. All members are required to undergo a certified five-day OHS training program. Working closely with all areas of the organisation, the members are actively involved in the promotion of workplace safety and the identification and resolution of OHS issues.






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During 2007/08, the TAC undertook the following initiatives:

#### **Testing and treatment for improved health**

- Corporate Weight Watchers program
- Onsite counselling
- Free flu vaccination program, taken up by 322 employees
- Continued use of the computer-based exercise program, "Prime Mover"
- Eyesight testing and reimbursement
- Flat screen monitors.

#### **Health awareness and "Life Tactics" wellness program**

- Fresh fruit deliveries
  - Lunchtime light exercise sessions, including yoga and tai chi
  - Health education seminars
  - CPR training
  - Supporting employees to donate blood by hosting on-site visits by the Blood Bank.
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#### **2007/08 incident report**

In the past financial year, there were eight WorkCover claims. A total of 15 days were lost due to injury.





GREG,  
GWENDY,  
JAYMES,  
JAYEN,  
KUBRA,  
SIMON,



IN SUDAN, CAR OWNERSHIP IS LIMITED, AND MANY MIGRANTS LACK EXPERIENCE WITH CARS, ROAD LAWS, TRAFFIC REGULATIONS AND BASIC URBAN INFRASTRUCTURE.

BY INVESTING IN EDUCATION PROGRAMS, THE TAC IS MAKING A SIGNIFICANT CONTRIBUTION TO MAKING VICTORIAN ROADS SAFER AND PREVENTING DEATHS AND SERIOUS INJURIES. THROUGH ITS ROAD SAFETY GRANTS PROGRAM, THE TAC IS FUNDING A NEW MIGRANT DRIVER EDUCATION PROGRAM IN CONSULTATION WITH THE SUDANESE COMMUNITY.

ROHLEH,  
LEAH,  
MARY, A  
RECHIEA.



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# “We realised their needs were a lot broader than simply learning how to drive.”



**The Sudanese community in Frankston is one of 41 communities that will benefit from the TAC's new road safety grants program. The New Hope Migrant and Refugee Centre approached the Frankston City Council with a request to help newly arrived Sudanese people learn to drive. In Sudan, car ownership is limited, and many migrants lack experience with cars, road laws, traffic regulations and basic urban infrastructure.**

In consultation with the Sudanese community, a new migrant driver education program was developed. Bob George, formerly Road Safety Officer at the Frankston City Council, explains that the focus was on helping the Sudanese community develop a broad knowledge of road rules, the Australian legal system, and issues related to owning and maintaining a safe vehicle. “We realised their needs were a lot broader than simply learning how to drive,” explains Bob. “Many Sudanese come from war-torn areas and their trust of uniformed police is not good, based on their previous experiences. In many cases, they were in refugee camps for over 10 years. We really needed to begin with building their knowledge of a structured society.”

The Council worked closely with a number of partners to develop and deliver the training program, including Victoria Police, VicRoads, the Department of Justice, RACV and the Peninsula Community Legal Centre. The course is run over nine, two-and-a-half hour sessions. “We ran the first program in 2007,” says Bob. “The TAC grant will help us to fund the second program, and will enable us to offer childcare for participants, which is important given many travel by public transport to attend the session at night and have no extended families here.” The grant will also assist with the cost of interpreters and the development of course materials so that, eventually, the program can be rolled out to other communities.

“The success of the program will be evidenced by the number for course attendees who successfully apply for their Learner Permit, and evidence from local police about driver behaviour in the community,” says Bob.

Although he has since left the Council, Bob still volunteers on the program. “I couldn’t let it go after I left!” he says. “I’m very enthusiastic about it. It’s a great example of working collaboratively to deliver a much-needed, valuable program that will benefit the entire community.”



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**A future where  
every journey  
is a safe one.**

**WHERE  
WE WANT  
TO BE.**

#### **Road safety**

Since 1989, the Victorian road toll has more than halved, despite an almost parallel increase in the number of registered vehicles. Even so, almost 8,000 people have been killed on Victorian roads.

The TAC is committed to reducing the number of people who die or are seriously injured in transport accidents. We work in partnership with Victoria Police, VicRoads and the Department of Justice to deliver a "safe system" approach, which focusses on the road user, vehicle safety, and road infrastructure.

We develop road safety initiatives and campaigns that aim to educate and change road user behaviour. We work with other agencies to support enforcement efforts and legislative change. And we fund investment in safer vehicle technologies and educate consumers about research into car safety design features, so they can make informed choices when purchasing a vehicle.





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**“A ‘safe system’ focusses on the road user, vehicle safety and road infrastructure.”**



### **Community grants program**

This year we launched a community road safety grants program. The program has a budget of \$4 million to be implemented over four years, commencing in the 2007/08 period.

The Community Grants program makes grants of up to \$20,000 available for community-based projects conducted by not-for-profit groups that can demonstrate a specific local road safety issue and create a project to address it.

The first two rounds of grants attracted almost 60 applications, and the TAC awarded 41 grants totalling in excess of \$700,000. Applications were received from a diverse range of community groups including RoadSafe committees, local government, migrant resource centres, sporting groups and service clubs.

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The awarded programs focussed on a number of road safety issues including:

- Improving road safety for new arrivals
  - Reducing speed in local streets
  - Drink driving awareness
  - Pedestrian, cycling and child road safety issues.
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### ***arrive alive 2: 2008–2017***

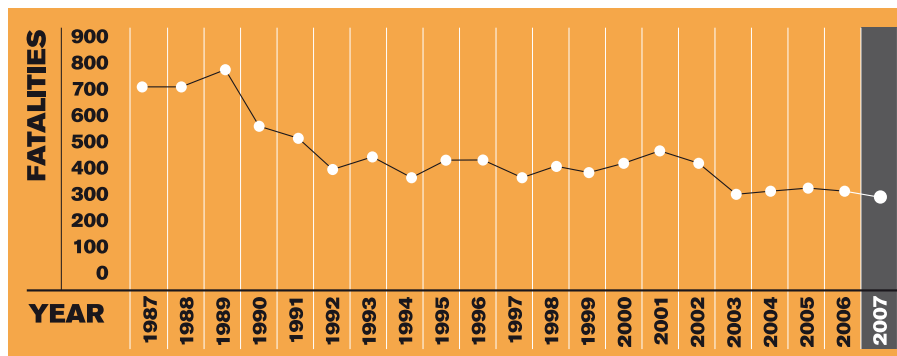
In February, the Victorian Government launched *arrive alive 2*, which aims to reduce the road toll and number and severity of serious injuries by 30%, between now and 2017.

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*arrive alive* involves the TAC working in partnership with Victoria Police, VicRoads and the Department of Justice to collaboratively tackle the following issues:

- Speeding
  - Drink driving
  - Young driver inexperience and risk-taking
  - Fatigue
  - Safer vehicles
  - Safer roads.
-

## VICTORIAN ROAD DEATHS SINCE 1987



### Road toll and hidden road toll

In 2007/08, 332 people lost their lives on our roads, compared to 336 the previous year.

The acute hospitalised claim rate was 7.8 per 10,000 vehicles in 2007/08, compared to 7.6 per 10,000 vehicles in the previous year.

### Major campaigns

#### Speeding

A powerful, emotive campaign, *Pictures of You*, was launched in February 2008.

*Pictures of You* builds on the TAC's anti-speeding campaigns by highlighting the direct relationship between the horrific legacy that speed-related trauma creates, and the importance of speed cameras in reducing a driver's tendency to speed.

The TAC's long-term objective is to make speeding as socially and morally unacceptable as drink driving within the Victorian community.

The decision to feature real people in this campaign was to ensure that the message was credible, personal and relatable to people from every walk of life. Over one million Victorians saw the TV campaign on its first night.

During 2007/08 the TAC also launched *The Good Driver* campaign, which highlighted the trivial excuses and typical behaviour displayed by speeding drivers in low level speed zones. The campaign clearly targets 35 to 45-year-old males who were identified in research as resistant to other speed messages.

#### Drink driving

A new anti-drink-driving campaign, *Levels* was launched in May. It was developed following research that indicated that while people in the community generally understand the concept of "standard" drinks, they have a tendency to overlook it when counting drinks. The campaign focussed on the message: *If you're unsure if you're over the limit, you probably are.*

### Motorcyclists

With a record number of road users purchasing motorcycles and scooters, the TAC launched a new motorcycle safety program in March, which focussed on educating riders about the importance of wearing appropriate safety gear.

#### Make A Film Make A Difference (MAFMAD)

The TAC's fifth annual MAFMAD competition drew 185 entries. Using the theme, "Your mate's life is in your hands", the competition encouraged young aspiring film makers to come up with ideas to encourage discussion about the influence of peer group pressure and peer intervention on risk taking. The three winners received a budget of \$20,000 and the support of an industry mentor to turn their concept into a short film. The films were screened at cinemas across Victoria and at major youth festivals throughout the year.

#### Funding of safer roads – Safer Roads Infrastructure program (SRIP) 3 progress

The TAC continues to fund major safety based infrastructure improvements to Victoria's road network.

The Safer Roads Infrastructure program (SRIP) aims to reduce the incidence and severity of run-off-road and intersection crashes on arterial roads.

In 2007/08, VicRoads completed the final 97 of 397 projects funded by the \$240 million allocated to stages one and two of the program. Typical works included shoulder sealing and the installation of safety barriers, roundabouts, traffic signals and audible edge-lining.

The third stage of SRIP commenced in 2007/08 with a total commitment of \$650 million over ten years. SRIP 3 also includes the Greyspot program which proactively targets outer metropolitan and rural intersections that have been identified by the community or road safety authorities as having a high potential for serious crashes. At June 30 2008, projects totalling \$193 million were approved, with 72 projects completed.

### Partnerships

Sponsorships and community partnerships are a vital part of the TAC's road safety marketing and communications program and help us to target messages to broad or niche audiences.

During 2007/08, the TAC partnered with:

- Under 18 TAC Cup Football competition
- Collingwood Football Club
- Falls Festival
- Melbourne Victory
- Barwon Sports Academy
- Australian Formula 1 Grand Prix
- MotoGP
- Wangaratta Festival of Jazz and Blues
- Country Racing Victoria Limited.

Community engagement activities included free breath testing, educational competitions, supporting shuttle buses as alternative transport options for patrons, and distributing targeted road safety information.

Our partnerships with the Australian Drug Foundation, the Road Trauma Support Team of Victoria, Reach Foundation and VicHealth continue to support our public education and community engagement efforts.



# OUR PERFORMANCE

## KEY PERFORMANCE INDICATORS

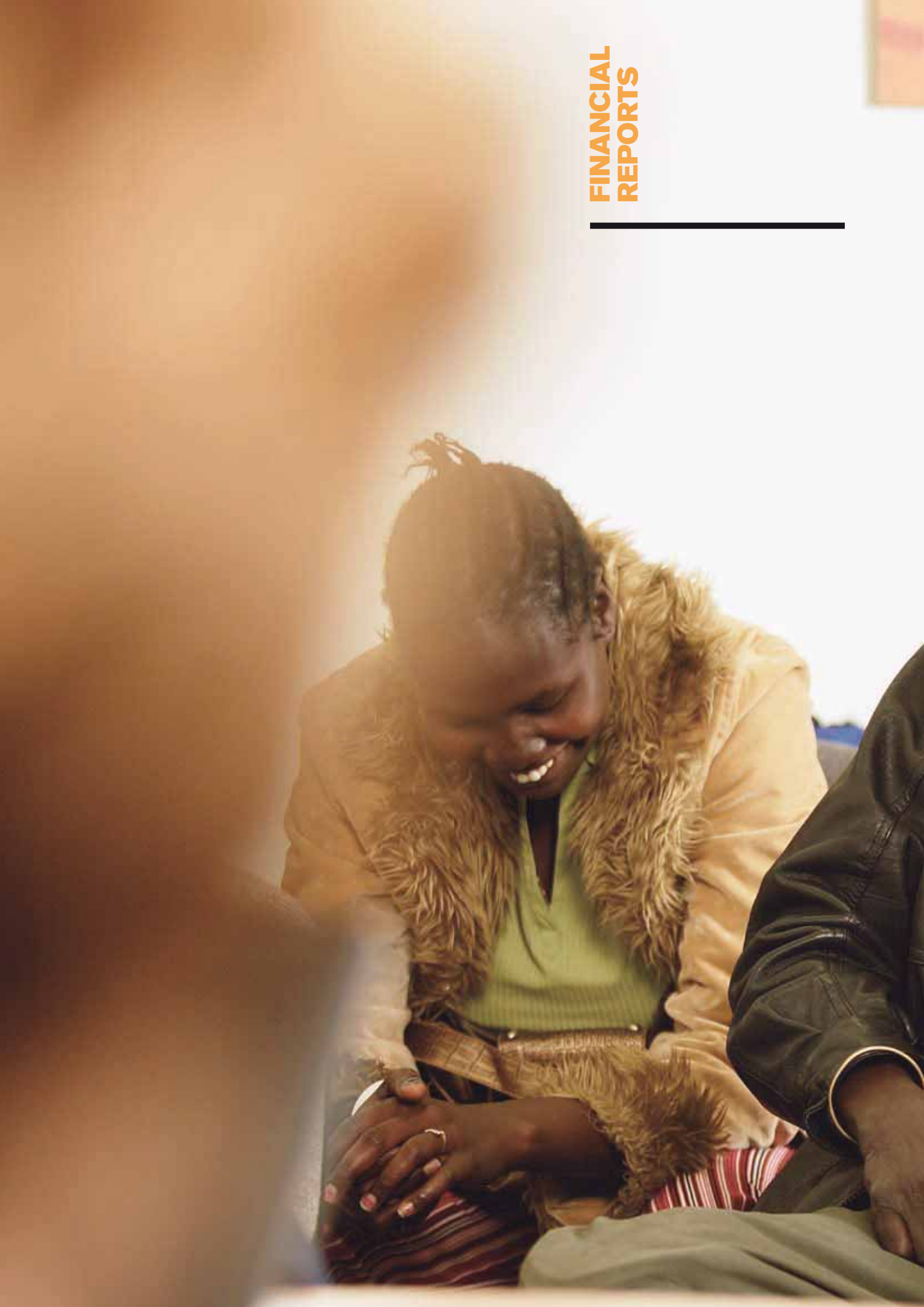
## SUPPORTING KEY PERFORMANCE INDICATORS

06/07 ACTUAL	07/08 TARGET	07/08 ACTUAL
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<b>CLIENT SATISFACTION</b>	<b>7.40 OUT OF 10</b>	<b>7.40 OUT OF 10</b>	<b>7.52 OUT OF 10</b>
<b>ACTUARIAL RELEASE</b>	<b>\$118 MILLION</b>	<b>\$85 MILLION</b>	<b>\$88 MILLION</b>
<b>STAFF MORALE INDEX</b>	<b>72</b>	<b>72</b>	<b>73</b>

<b>PERFORMANCE FROM INSURANCE OPERATIONS</b>	<b>\$380 MILLION</b>	<b>\$335 MILLION</b>	<b>\$398 MILLION</b>
<b>PROPORTION OF FIRST INCOME PAYMENTS MADE WITHIN 28 DAYS OF CLAIM LODGEMENT</b>	<b>84%</b>	<b>80%</b>	<b>81%</b>
<b>PROPORTION OF COMMON LAW CLAIMS RESOLVED WITHIN THE FIRST 12 MONTHS OF LODGEMENT</b>	<b>40%</b>	<b>45%</b>	<b>48%</b>
<b>NUMBER OF PEOPLE HOSPITALISED FOR MORE THAN ONE DAY</b>	<b>2,880</b>	<b>2,795</b>	<b>2,957</b>

Further information is available at  
[www.tac.vic.gov.au](http://www.tac.vic.gov.au)









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## **Transport Accident Commission**

222 Exhibition Street Melbourne  
Victoria Australia 3000  
GPO Box 2751 Melbourne 3001  
Telephone 1300 654 329  
[www.tac.vic.gov.au](http://www.tac.vic.gov.au)



**TRANSPORT  
ACCIDENT  
COMMISSION**

