

# Transport Accident Commission Victoria, Australia



Sole provider of personal injury insurance for transport accidents in the state of Victoria, Australia

- Victoria population > 6 million
- 4.8M vehicles insured
- A\$13B outstanding liabilities
- 18,000 new claims per annum

TAC funds:

- Treatment
- Income
- Rehabilitation
- Lifetime care
- Lump sums

TAC promotes and invests in:

- Accident prevention
- Safer road infrastructure

FINEOS Claims including:

- Claims
- Payments
- Digital
- APIs

Implementation Team

- FINEOS Consulting
- TAC Team

## About TAC

The Transport Accident Commission (TAC) is a Victorian-government owned social insurer responsible for paying benefits to people injured in transport accidents, funded by a transport accident charge as part of vehicle registration. Their vision is to have "Zero deaths and serious injuries on our roads" through prevention and to get their customers lives back on track when accident does occur.

## Business Challenge

TAC needed to re-imagine and overhaul its platforms and processes to enable transformation from an operating model based on transactional claims management, to an organization centered on customer needs. This drove an imperative to radically change their claims management strategy, to streamline process and decision time, and greatly improve the experience for customers and service providers in their dealings with the TAC. FINEOS needed to upgrade their existing FINEOS Claims platform, which supports approximately 800 users, and retire legacy systems to enable their 2020 transformation. The basis of the new Business Model makes dealing with TAC easy, enables better communication with customers, smarter use of data to drive streamlined processes, simpler payments processing, and faster, flexible client access to support services. All of which allows TAC to deliver on the core objective of helping clients get their lives back on track.

## FINEOS Claims Solution

TAC, an existing FINEOS customer upgraded to the latest version of the FINEOS Claims product to better support their staff and deliver on their 2020 strategy. TAC upgraded to FINEOS Version 8.5 enabling them to migrate off their mainframe solution. By utilizing the latest FINEOS features, TAC realized savings of A\$3.4M per annum. TAC's use of FINEOS as a single consolidated platform provides a single source of truth to personalize services creating data driven experiences. FINEOS APIs have also been implemented to digitally enable and connect with clients and service providers.

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***"Early signs of success post implementation are very encouraging, injured clients and service providers are saying TAC has fundamentally changed and they now feel they can access the services they need to get their lives back on track quickly and easily without red tape and delays which is fantastic"***

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*Bruce Crossett,  
Head of Rapid Recovery, TAC*

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***"Adopting FINEOS as our single core claims platform and utilizing the API framework has simplified our technology landscape significantly, enabling an agile approach to releasing new features to our teams and driving better outcomes for our clients"***

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*Paul Davies,  
Director Portfolio and  
Program Delivery, TAC*

## Partnering Across the Trauma System

TAC needs to work closely with the Victorian trauma system and clinical network to provide an accurate, streamlined claims service to their customers. By integrating FINEOS Claims with the hospital and ambulance data through their IBM B2B Gateway and FINEOS APIs, TAC removes the form from the process and automates eligibility.

## Improved Customer Support

By upgrading to FINEOS Claims V8.5, TAC is able to provide faster service to their customers. FINEOS Claims enables TAC to predict and preapprove support needs for customers which allows for provisioning of services and greater choice and control in their recovery process. The average time for TAC clients to get allied health treatment (physiotherapy etc.) dropped from 43 days to just 16 days, general pharmacy treatment went down from 20 days to 6 days while Mental Health support fell from 107 days on average to 26 days. Reduced time to treatment helps TAC customers get their lives back on track and achieve better outcomes. Savings from straight through processing allows TAC to reallocate resources to roles dedicated to caring for their customers.

## Pay Providers First, Analyze Later

FINEOS has enabled TAC to re-imagine the engagement and payment of providers including:

- Next business day payments to service providers with 90% of TAC providers now being paid overnight compared with 20% previously
- Point of sale service provider billing via Lantern Pay afforded clinical providers the freedom to treat.

This approach ultimately helps affect positive industry change and contributes to TAC's end goal of working with clinical providers to get customer lives back on track faster.

## Better Customer Communication Through Integration

Customer communication has changed dramatically in the Digital era and TAC has responded by leveraging portals and their own myTAC app. Integrating with FINEOS Claims through the FINEOS API framework, the customer can update their details, upload receipts, find a provider, and conduct two-way messaging conversations with their claims manager. Proactively, the FINEOS Web Contact capability notifies the customer of events relevant to their case in real-time with a link back to the TAC portals and application.