

# CTP Innovation Series State Insurance Regulatory Authority



## Background

NSW CTP insurance scheme indemnifies vehicle owners and drivers liable for personal injury caused to other parties in the event of a motor vehicle accident

A new CTP scheme was rolled out in December 2017, reflecting reform to better support people injured on NSW roads, and reducing cost of Green Slips to vehicle owners


**SIRA** is looking to **optimise use of data** to create the **best possible outcomes** from the **CTP Reform** process


The **DAC** has been engaged to run a **CTP Innovation Series** to engage with industry to **explore ideas** that could **improve** the CTP Reform process for the **benefit of the people** of NSW


## Implementation


Innovation Series has been successfully completed. Two ideas have been taken forward for potential development

## The Solution

 Ideation 'hackathon' comprising mixed teams from companies of varied sizes and specialties

 Four full-day sessions over the course of a month. Each week teams were challenged to innovate and present at the end of the day

 After each round, members of eliminated teams joined others, allowing for continuous refinement and new perspectives on ideas

 During the final session, the two winning ideas were announced, to progress to an Alpha phase

*"In this process, because we were able to work with a customer experience organisation and a technology organisation, and use fraud rules as well to enhance our solution, we were able to see the whole picture"*

- Shane de Kauwe, Visual Analysis

## Impact

Unprecedented idea generation and development. Encouraged government and non-government collaboration across industries and organisations

Progressing an idea through Directed Ideation Series, Alpha and Beta development phases prevents excess financial investment in unsuccessful ideas by providing an opportunity to re-evaluate at each stage of the process

Minimises risk of investing in innovation and testing new ideas

First use of the Procurement Innovation Directive, assisting in the creation of a new pathway for industry to engage with NSW Government

## Next Steps

Winning ideas will soon complete Alpha phase and potentially move to Beta development phase, pending evaluation

Contracts may be awarded to successful candidates at the end of the process

*"I've never actually done anything like this before. It's been really great... getting exposure to other organisations' approaches and collaborating; using our different ways of working to come up with an innovative solution for SIRA."*

- Emily White, Customer Experience Company

