

From: [REDACTED]
To: [tacclaims](#)
Cc: [REDACTED]
Subject: Late submission - Parliament Inquiry into TAC submission
Date: Friday, 24 April 2026 11:49:02 AM

Name: Erin Casey
[REDACTED]

Are you a claimant of TAC: Yes

Do you want to appear in front of committee if required? Yes

Do you want your submission to be anonymous to the public? No

1. How would you explain your overall experience with the TAC? Disappointing, upsetting and stressful.

2. How easy or difficult was it for you to access the treatment you required? My longstanding GP was first on scene at the accident site. Seeking a psychologist was stressful, thankfully I found the right one. Due to employment history, I connected with an Occupational Therapist. I have been engaged with two neuro physicians, one funded by TAC and now accessing via the public system. Finding a psychiatrist was difficult, wait times and full caseloads challenging. Fortunately a Physio commenced in my local small town.

3. Did your treatment providers suggest treatments that TAC did not agree with? Yes. Two neuro physicians have confirmed diagnosis of long concussion syndrome, supported by my GP. TAC have declined including this diagnosis as part of claim and the recommended supports.

4. Have you had treatment denied, refused or stopped? Yes, please see response to question 3. Also this week my Physio advised that TAC had stated that frequency of weekly appointments to move to fortnightly, I do not believe this was his recommendation.

5. Have you had treatment referred to the Clinical Panel? Long Concussion diagnosis was referred to the Clinical Panel. It took 4 months to receive the response that it was not to be added to claim. GP and first neuro physician have both responded to the decision in writing outlining disagreement with decision. Unfortunately for the dispute to be recognised, I need to action this.

6. Have you had treatment referred to an Independent Medical Examiner? My GP has spoken with TAC regarding this option in relation to the long concussion diagnosis.

7. Have you experienced delays caused by TAC regarding your claim? Yes. Equipment order was stopped after a claim manager made assumptions without discussion around my living/care requirements. No direct conversation with me or anyone that this decision had been made, the equipment was to help with independence and trying to build capacity for domestic tasks. Slow response times. 4 month wait for Clinical Panel decision. Multiple

changes in claims contact, no notice provided or introductions made. I am currently awaiting my 5th claims manager in approximately 14 months.

8. Have you experienced any financial issues with TAC? Life after the accident has many financial difficulties associated. Whilst I was not working at the time of the accident, I had the option to return. Having this option impacted has been incredibly difficult. I also learnt later on (not from TAC) that you can have an account at the pharmacy, to have removed the out of pocket expense would have been extremely helpful. Now I have a huge amount of travel and pharmacy costs to retrieve, which takes concentration and brain power.

9. Has the TAC impacted your return to work, regain independence or your mental health? Yes. The impact on my mental health from dealing with TAC has been enormous. Request for morning contact, ignored. The second claim manager assigned did so much damage. I had to request a new contact. I am yet to submit an official complaint regarding the individual I refer to, I will be acting upon this in the future. They ignored boundaries, lacked listening skills, were combative and made comments to two of my treating team that I was 'avoidant and uncontactable'. This from the person who I had been assigned to for two months and had not made contact to introduce themselves.

10. Have you been involved in a TAC dispute? Not as yet, I do need to complete process for long concussion diagnosis. I resent that this task again sits with me whilst everything is difficult.

11. Have you made complaints to the TAC? I had made an informal complaint to a Team Leader regarding second claim manager. Quick response and a quick outcome. I will be submitting a formal complaint regarding this employee when I have the ability to do so.

12. Overall, how would you describe your experience with TAC? Infuriating and soul crushing. I have felt as though my expertise of being 'me' pre and post accident are not accurate. I have felt unheard, unsupported and bamboozled. I am frustrated by lack of transparency or detail of decline of long concussion diagnosis. I now understand why others give up and no longer utilise TAC, it is dehumanising. I think when the early initial contact is made, the conversation is focused around goals and supports and feels positive. That sets you up to believe that they are there for you, this initial conversation sets you up for disappointment. They are an insurance body bound by precedent and timelines. I could say so much more but sitting in these thoughts and experiences is draining.

13. What are your recommendations to improve the current systems at TAC?

Make claiming travel and expenses easier.

Better clarity provided of the role of claims manager to manage expectations.

Remove goal setting, goals seem to be irrelevant throughout the TAC interactions or better yet, build the goals into processes better, this could help identify that everyone is unique and individual.

Listen to people with lived experience of road trauma, their families, communities and treatment providers.

Staff to be able to adjust communication style to meet claimants needs e.g. talk more slowly, simplify information.

I would like to thank all of those that have championed the review of TAC processes. I apologise for the late submission. I would also apologise if my writing is unclear, I would prefer to speak. As somebody who has some health literacy and experience navigating complex systems to have had such a negative experience, I am haunted by what must be happening to others that are more vulnerable, more injured and lacking the skills to advocate for themselves. It was important to me to contribute in any way that I can, even if this was incredibly challenging to do (it was).

Kind regards,
Erin Casey

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