



Strategic Plan 2009 – 2014



MAIC – Motor Accident Insurance Commission

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About the Commission

The Motor Accident Insurance Commission (the Commission) is responsible for the ongoing management and improvement of the Queensland Motor Accident Insurance Scheme including the Nominal Defendant Fund in accordance with the *Motor Accident Insurance Act 1994*.

Our role

The Commission is the regulatory authority responsible for the ongoing management of the Compulsory Third Party (CTP) scheme in Queensland.

Established under the *Motor Accident Insurance Act 1994*, the Commission commenced operations on 1 September 1994 as a statutory body reporting to the Treasurer.

The Chief Executive of the Commission is the Insurance Commissioner who, in this capacity, is also the Nominal Defendant.

The key activities of the Commission are:

- licensing and supervising CTP insurers;
- monitoring the operation of the scheme;
- fixing the range within which each insurer's premium must fall and recommending to Government the levies payable;
- maintaining a claims register and statistical database;
- promoting research and education which facilitates accident prevention and the rehabilitation of the injured person; and
- administering the Nominal Defendant Fund and managing claims against the Fund.

The Commission comprises the following business units:

Motor Accident Insurance Division

This area is responsible for regulating the Queensland CTP Scheme and comprises the Systems and Operations Unit and the Policy and Strategy Unit.

Nominal Defendant

The Nominal Defendant acts as a CTP insurer under the *Motor Accident Insurance Act 1994* where damages are claimed for personal injury arising from the liability of unidentified and / or uninsured motor vehicles. In addition, the Nominal Defendant in the event of insolvency of a CTP insurer has a legislative role to meet the cost of claims against the insurer.

Corporate Governance

Corporate Governance provides an administrative support function to the Motor Accident Insurance Division and the Nominal Defendant.

How we align with the Queensland Government's vision

The Commission's Strategic Plan 2009-2014 aligns with the Queensland Government's vision for 2020 in the following ways:

Fair:

The Commission's Strategic Plan 2009-2014 contributes to the Government's Toward Q2 Plan for a **fair** Queensland by maintaining a viable CTP scheme balanced with reasonable and appropriate compensation to the injured.

Smart:

The Commission's Strategic Plan 2009-2014 contributes to the Government's Toward Q2 Plan for a **smart** Queensland by providing funds for research and education in the fields of injury prevention and rehabilitation.

Healthy:

The Commission's Strategic Plan 2009-2014 contributes to the Government's Toward Q2 Plan for a **healthy** Queensland by investing in research to improve road safety interventions and service delivery for people injured in motor vehicle accidents.

Key Challenges

The Commission faces two key challenges over the next five years:

1. Claim trends will continue to impact on premium rates

Claim trends are likely to continue to adversely impact on premium rates. As a result of this pressure, the Commission will need to continue to keep Queensland's CTP scheme under review.

2. Increasing operational efficiencies

The Commission is committed to continuous improvement and will continue to review and reorganise work processes and practices to achieve maximum efficiency.

Strategic Risks

The Commission faces one key strategic risk over the next five years:

Insolvency / Failure of licensed insurer

Under the current CTP scheme framework, insurer insolvency represents a risk to the State Government through legislative provisions relating to protection afforded injured parties through the Nominal Defendant. As a result, it is important the Commission maintains links with the Australian Prudential Regulation Authority and the State Actuary to mitigate the Queensland Government's risk of insolvency of a CTP insurer.

Looking Ahead

The plans below outline the key objectives which the Commission will pursue during the life of this plan, with associated supporting initiatives and performance indicators.

Vision	Mission	Values
<p>The community of Queensland will benefit from a best practice Motor Accident Insurance Scheme and professional advice on motor accident insurance matters which will meet the needs of its people and government</p>	<p>To provide an efficient, effective and economical Motor Accident Insurance Scheme which meets the needs of the people of Queensland</p>	<p>Commitment Communication Achievement Integrity Innovation</p>
Objective	Initiatives	Key Performance Indicators
<p>1. Repositioning the office and streamlining its functions to better align business architecture and gain efficiencies through integration of alike functions</p>	<p>Further streamline areas within the Office to meet changing business needs.</p>	<ul style="list-style-type: none"> ● Possibilities of shared resources and streamlining investigated and implemented where appropriate
<p>2. Strengthening the internal governance processes and structure for the Office</p>	<p>Further embedding the established Executive Management Group with a stronger executive role including reporting, reviewing and challenging</p>	<ul style="list-style-type: none"> ● Executive Management Group strengthened ● Reporting, reviewing and challenging roles strengthened
	<p>Maintaining a high standard of support to Treasury / Minister (including cross agency collaboration) on CTP related matters</p>	<ul style="list-style-type: none"> ● High standard of support provided
<p>3. Developing and fine-tuning workforce and administrative capability to more effectively address emerging and future needs</p>	<p>Review operation for systems and cost efficiencies</p>	<ul style="list-style-type: none"> ● Rearrangement of work teams to improve the efficiency and effectiveness of business activities undertaken ● Documents and Records Management practices improved ● Emphasis on workforce planning including staff development and executive development rotation programs continued ● Accommodation arrangements for the office implemented

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<p>The community of Queensland will benefit from best practice insurance schemes and professional advice on insurance matters which will meet the needs of its people and government</p>	<p>To provide efficient, effective and economical insurance schemes which meet the needs of the people and Government of Queensland</p>	<p>Commitment Communication Achievement Integrity Innovation</p>
Objective	Initiatives	Key Performance Indicators
<p>4. Providing a viable and equitable personal injury Motor Accident Insurance Scheme</p>	<p>Ensuring statutory obligations are met in accordance with the legislation</p>	<ul style="list-style-type: none"> ● Insurer compliance with legislative timeframes monitored ● Claim trends monitored ● Statutory obligations are discharged
	<p>Monitoring developments in other jurisdictions and exploring opportunities for scheme improvements</p>	<ul style="list-style-type: none"> ● Other jurisdictions' developments evaluated
	<p>Improving the performance of the Nominal Defendant operation</p>	<ul style="list-style-type: none"> ● Performance measurement is enhanced ● Workflow imaging investigated and implemented if appropriate
	<p>Reviewing regulatory activities to ensure system delivery cost efficiencies</p>	<ul style="list-style-type: none"> ● Regulatory activities reviewed ● System delivery cost efficiencies realised
	<p>Developing stronger relationships with stakeholders to deliver improved outcomes for motorists</p>	<ul style="list-style-type: none"> ● Relationships strengthened ● Outcomes for motorists improved