



MAiC overview: 2021-2022

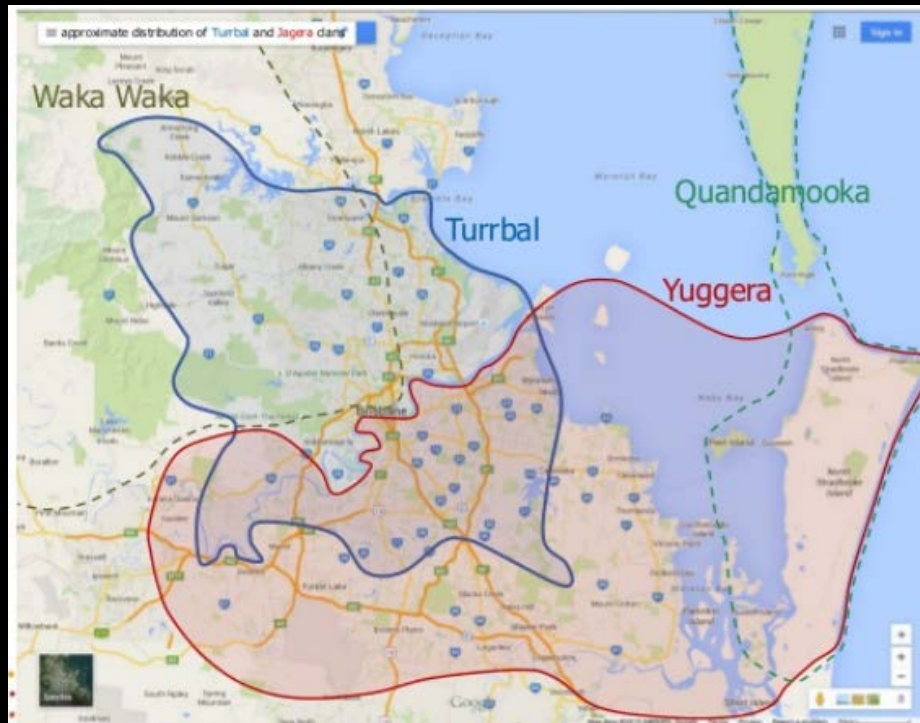
Industry presentation

Neil Singleton – Insurance Commissioner

1 William Street, Brisbane

23 March 2021





I acknowledge the traditional owners of the lands on which we meet, the Turrbal and Yuggera people, and pay my respect to its Elders past, present and emerging.

QLD CTP scheme grew stronger through 2020-21

Premium affordability improved

- Held stable in the face of COVID-19 restrictions, effects and unknowns
- Premiums now responding to improved scheme experience

Fairness sustained

- Injured people continue to be well supported by the scheme
- Majority of injured people are helped to return to work

Efficiency

- Further investment in digital claims and eNOAC
- Ongoing focus on innovation and improvement

Responsiveness

- Increased support for telehealth/tele-rehab
- Enhanced communication through MAIC website redesign



...while exploring opportunities to be even stronger...

Monitoring for further unexpected COVID effects

- Continue to progress tele-health opportunities

Face-to-face settlement conferences disrupted

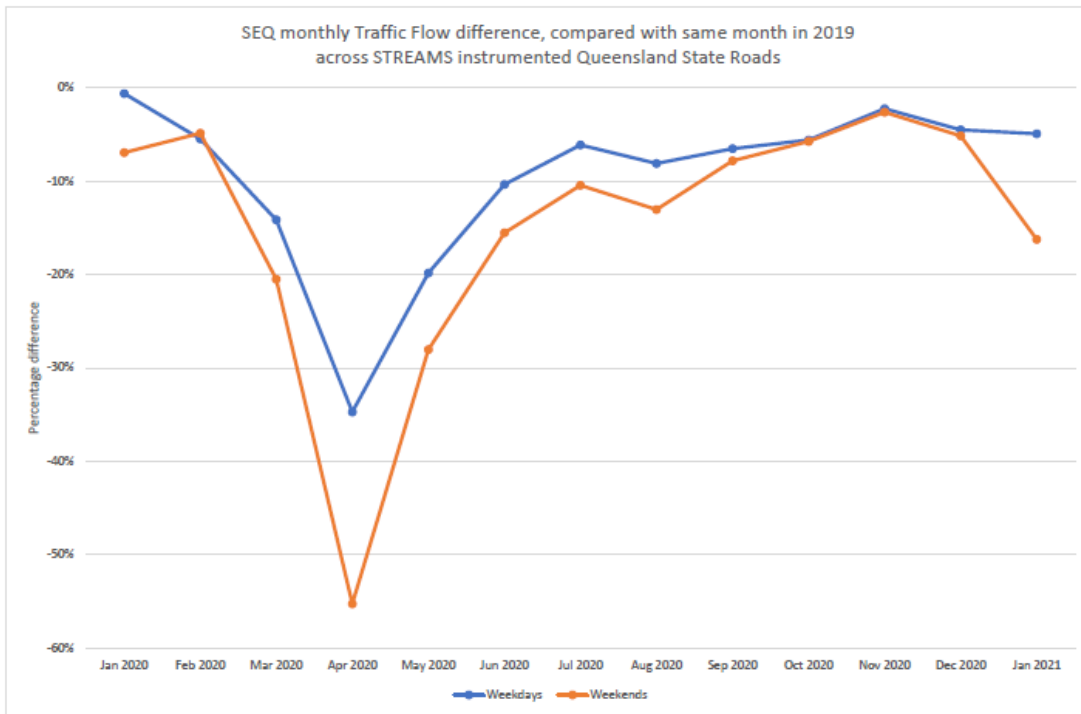
- Understandable challenge when travel restrictions in place
- As restrictions now easing, more scope for attendance

CTP – NIISQ interactions

- Insurers identifying eligible NIISQ claims sooner
- Increasing clarity over which scheme covers what
- Focus on information sharing and settlement negotiations



COVID-19 restrictions changed road use



- We wanted to understand road use patterns as a predictor of claim trends
- Extreme lockdown periods do affect road use = lower claim frequency
- Road use patterns now stabilising
- Will continue monitoring trends but unclear how material this will become

Stopping car crash scamming continues to be a priority

The calls have slowed but not stopped... still more to do

Maintain a climate of risk

- Continued focus on breaking the claim farmer business model

Robust investigation and prosecution protocols

- Specialist legal resources and specialist investigation resources
- S74/s75 and Law Practice Certificate compliance

Claims management standards

- Overarching framework - first standard released

Data analytics

- New claim trends, transfers of files between law firms
- Interstate law firm focus
- Monitoring for any new claim farmer 'business models'



MAIC initiatives for 2021-22

1. First Peoples CTP and road safety initiative

- Ensure CTP scheme is safe, respectful and accessible for all injured people
- Promote road safety initiatives to reduce incidence of trauma
- Complete MAIC-CTP insurer cultural awareness training

2. Digital claims initiative

- Implementing more digitised claim processes and functions
- Online rehabilitation and reimbursement requests, and online treatment plans

3. Strengthened insurer monitoring regime

- Focus on insurer self-audit programs
- MAIC targeted audits and monitoring processes and tools



MAIC initiatives for 2021-22

4. CTP insurer – motor dealer sales compliance (ongoing)

- MAIC - DTMR coordinated audit of motor dealer forms
- Monitor CTP sales trends and customer switching behaviour

5. Scheme Insights and performance dashboards

- Scheme performance, scheme health, insurer benchmarking
- Increasing sophistication in monitoring and analysis
- Targeted communications and public awareness focus

6. Automated vehicle reforms

- Working with other jurisdictions and National Transport Commission
- Ongoing program of work

....and lots more



Concluding remarks

- **Scheme responded well to ‘shocks’ of 2020...thank you to all stakeholders**
- **Focused program of initiatives for 2021-22**
- **Continued and more targeted funding for initiatives to reduce the incidence and effects of road trauma**
- **A special thank you to Richard Brookes from Taylor Fry – stepping down as our principal actuarial adviser after 10 years...your sound insights and advice have been greatly appreciated, thanks from all at MAIC...**

...and now welcome to Peter Mulquiney



Thank you

Stay connected with us



1800 CTP QLD (1800 287 753)



Motor Accident Insurance Commission



@maicqld