

# Innovation Sprint Report



Centre for  
Future  
Enterprise



A project partnership between the QUT Centre for Future Enterprise and the Motor Accident Insurance Commission.

**Part A: Overview**  
**December 2023**

## **Executive summary**

This report provides a comprehensive overview of QUT's proposed Motor Accident Insurance Commission's (MAIC) strategic initiatives to enhance the claimant experience within the Compulsory Third Party (CTP) insurance scheme. Our investigation addresses the current challenges within the claims process, including information asymmetry, process inefficiencies, and the need for greater claimant empowerment and literacy.

Part B of this report provides a comprehensive overview of proposed recommendations by QUT to the Motor Accident Insurance Commission (MAIC) to enhance the claimant experience with the Compulsory Third Party (CTP) insurance scheme.

Through a collaborative effort between MAIC, QUT (Queensland University of Technology), and scheme stakeholders, we have developed innovative solutions that prioritise claimant-centric service design and leverage digital tools to streamline the claims process. Our proposed concepts, such as the 'Claim Profile' and 'Claim Companion Insights', are rooted in the principles of accessibility, intelligence, equity, and proactive organisation to ensure fair and efficient access to claims and rehabilitation services.

Our research methodology spans an end-to-end spectrum of the claimant experience, from driver education and immediate post-accident response to long-term recovery planning. The findings highlight the necessity of digital transformation within the CTP insurance scheme to improve operational efficiency, claimant experience, and scheme sustainability.

Our vision is to position MAIC as a model of excellence in insurance administration, with a commitment to upholding a claimant-centred approach that fosters a culture of compassion, efficiency, and sustainable value within the CTP insurance scheme.

# Design Criteria



## Whole-of-claimant support

A holistic approach to understanding needs and providing support.



## CTP scheme awareness

Eligible individuals understand their entitlements and options.



## Accessible processes

Easy to navigate, considerate of claimants' burden, and promoting swift treatment.

## Intelligence

Insightful and value-based evolution



## Health outcome focus

Every decision facilitates health outcomes.



## Smart administration

The scheme's sustainability is ensured through financial stewardship and oversight.



## Smart evolution

Continuous improvement of the scheme.

## Equity

Fairness and Empowerment



## Empowered claimants

Claimants have the autonomy to navigate their claims confidently.



## Fair claims processing

Seeking opportunities to ensure outcomes are just and equitable.



## Trusted steward

A trusted environment for open communication between all stakeholders.



## Claimant Situation



I find myself in a situation like this only **once in my life** (hopefully).

**This situation forces me to understand** my injury, my health and my work and think a lot about my future, while trying to get better and live life.

On top of that I need to have a detailed understanding of the CTP claim, so I **get a fair outcome**.

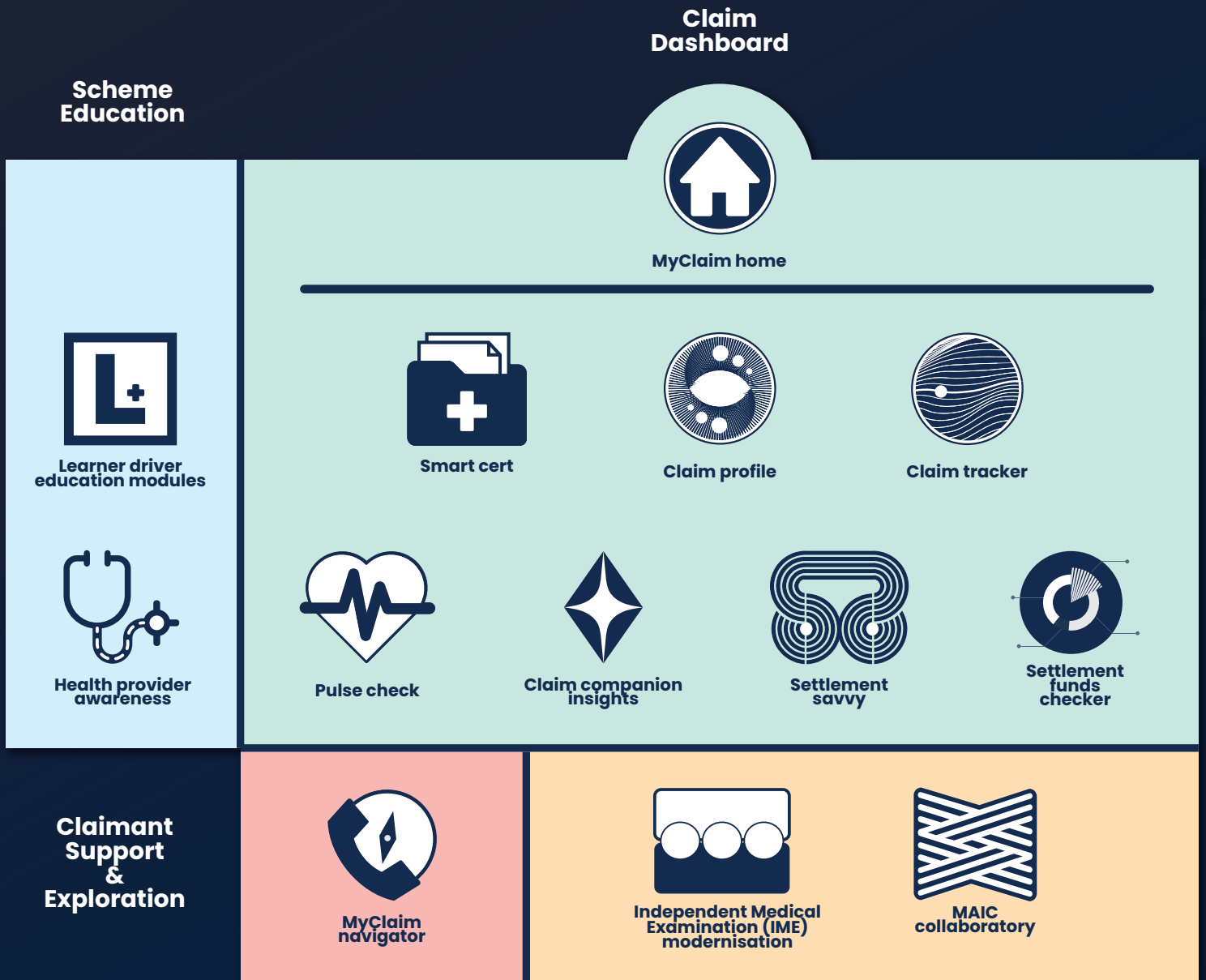
But I only need this knowledge for a very short part of my life, **then I won't need it again**.

## Claimant Experience

I need to be able to **easily pick up the right information, when I need it**, to take me to my next step.

It needs to be easy for me to be **informed, empowered and confident** in managing my claim.

# Concept Overview



These concepts are recommendations made by QUT to MAIC for further consideration and investigation. The two concepts in the yellow box are for exploration only.

# Project Team



**Centre for  
Future  
Enterprise**

**MAiC**  
Motor Accident  
Insurance Commission



**Marek Kowalkiewicz**

Professor and Chair in Digital Economy  
QUT Faculty of Business & Law



**Vicki Vanderent**

Director CTP Scheme Regulatory Services  
Motor Accident Insurance Commission



**Wasana Bandara**

Associate Professor  
QUT Faculty of Science



**Joanna Costello**

Manager Scheme Monitoring  
Motor Accident Insurance Commission



**Peter Townson**

Principal Designer  
QUT Centre for Future Enterprise



**Wendy McMenamin**

Principal Claims Specialist  
Motor Accident Insurance Commission



**Karen Schoots**

Researcher  
QUT



**Isobel Jones**

Research Intern  
QUT



**Centre for  
Future  
Enterprise**

**Centre for Future Enterprise**

**Gardens Point campus**

GPO Box 2434

Brisbane Qld 4001 Australia

[future.enterprise@qut.edu.au](mailto:future.enterprise@qut.edu.au)

[research.qut.edu.au/centre-for-future-enterprise/](https://research.qut.edu.au/centre-for-future-enterprise/)