



## Vision

To be a smart and adaptive regulator, fostering innovation, empowering collaboration and ensuring a stable, fair, and affordable Compulsory Third Party scheme for the benefit of Queenslanders.

## Purpose

To ensure the ongoing operation, affordability and effectiveness of the CTP scheme for Queensland motorists and individuals affected by road trauma.

**Human Rights statement:** We respect, protect and promote human rights in everything we do.



### Alignment to Government objectives for the community:

The Motor Accident Insurance Commission and Nominal Defendant actively support the Government's objective for the community of fostering 'Safety where you live'. We do this by contributing to initiatives that reduce crashes and minimise the impact of road trauma and by enhancing early intervention and strong rehabilitation support, to maximise the recovery of injured claimants and motorists.

## Opportunities

1. Develop a future ready workforce that consistently delivers high-quality outcomes for claimants and motorists.
2. Collaborate with stakeholders to co-design improved treatment and rehabilitation for claimants that reduces of the ongoing impacts of road trauma.
3. Leverage emerging digital technologies to engage stakeholders, influence decision-making and improve outcomes for the scheme.
4. Collaborate and invest in targeted road safety initiatives to reduce future crash rates.
5. Elevate the MAIC/ND operating model to scale for the long term.

## Risks

1. Inability to respond appropriately to economic pressures and third-party risks.
2. Legislation fails to respond to unethical practices.
3. Inability to protect the agency's core information assets against cyber-attacks or data breaches.
4. Inability to provide a flexible, future-ready work environment to protect the wellbeing of our workforce and ensure excellence in service delivery.
5. Inability to have a scheme structure that can respond to significant market pressures.

### OBJECTIVES

### STRATEGIES

### PERFORMANCE INDICATOR/S

#### OBJECTIVE 1:

**Ensure a sustainable, affordable and future ready Queensland CTP scheme that delivers fair outcomes for claimants and value for Queenslanders through smart, adaptive regulation.**

#### 1. Deliver smart, adaptive and modern regulation

Deliver smart and responsive regulation by leveraging emerging technology, advanced data analytics and predictive insights to proactively monitor the Queensland CTP scheme, identify trends, detect emerging risks and take efficient and effective regulatory action.

#### 2. Ensure scheme affordability and financial sustainability

Monitor and manage CTP scheme costs to ensure premiums remain affordable for Queenslanders while maintaining scheme sustainability and delivering fair and appropriate compensation.

#### 3. Improve claimant experience and outcomes

- Improve claimant experience and outcomes by streamlining processes and strengthening early intervention, rehabilitation and treatment pathways that support recovery and reduce long term scheme costs.
- Lead research that contributes to a reduction in road crashes and supports enhancements in claimants' recovery from road trauma.

#### 4. Prepare the scheme for future risks and innovation

Implement innovation initiatives to prepare the CTP scheme for future challenges, including automated vehicles, emerging transport technologies, e devices and evolving cyber risks, ensuring the scheme remains relevant, resilient and fit for purpose in a rapidly changing environment.

- Survey results and other feedback channels indicate improved experience for claimants and motorists
- Data-driven initiatives utilised to improve regulatory oversight
- Emerging risks assessed and managed

#### OBJECTIVE 2:

**Drive innovation to evolve the Nominal Defendant (ND)**

- Utilise modern technology to enhance the efficiency and effectiveness of claims management processes including streamlining operational workflows to deliver improved claims management outcomes.
- Leverage predictive data analytics and insights to inform decision-making and inform operational claims decision to optimise outcomes.
- Leverage trusted internal and external relationships to enhance claims management by exchanging knowledge, building partnerships, and integrating innovative approaches that strengthen the Nominal Defendant team's capabilities and outcomes.

- Emerging technology utilised to enhance claims management
- Data informed claims decisions lead to improved claims outcomes

#### OBJECTIVE 3:

**Build a future-ready and capable workforce**

Unlock human potential by building a skilled, adaptable and future-ready workforce that supports MAIC/ND's evolving priorities.

- Invest in workforce capability development through a workforce futures program, focusing on emerging skills and leadership development.
- Foster a culture of collaboration, innovation and accountability to drive organisational success.
- Prioritise talent acquisition and retention by implementing forward-thinking strategies.
- Leverage advanced technologies and ways of working to deliver more impactful outcomes.

- Maintain high engagement results in the annual WFQ survey
- Increased proportion of roles equipped with future ready skills

#### OBJECTIVE 4:

**Strengthen organisational resilience and adaptability**

Drive agency enablement and innovation to deliver sustainable, high-quality outcomes for claimants and stakeholders.

- Foster a culture of innovation and learning to respond to the dynamic external environment.
- Leverage data analytics to improve decision-making.
- Implement contemporary governance practices to enhance adaptability and resilience.
- Regularly review and refine operational processes to ensure alignment with strategic goals and transparent business performance.

- Adapts to change while maintaining service quality, financial sustainability and stakeholder confidence
- Maintain a strong track record of innovation, improvement and risk management that supports and improves organisational performance