

Regulatory Activities Report

January 2026

The Motor Accident Injuries (MAI) Commission undertakes numerous supervision and regulatory activities to ensure the Motor Accident Injuries Scheme operates as intended. Our activities are reported through the Commission's Annual Report, which is annexed to the Annual Report of the Chief Minister, Treasury and Economic Development Directorate (<https://www.act.gov.au/open/annual-reports>).

This Regulatory Activities Report is intended to supplement the Annual Report information for activities that occur in the first-half of the financial year about the licensed insurer's compliance with the legislative framework. The publication of information is governed by section 273 of the *Motor Accident Injuries Act 2019*.

The MAI Commission adopts a risk-based compliance framework, with a strategic approach taken in scheduling compliance activities and in the use of remediation/enforcement tools.

The key activity for the half year of 2025-2026 was the annual self-assessment tool issued to insurers in July 2025. The self-assessment tool covered three assessment areas:

- income replacement payments,
- quality of life benefits applications, and
- common law claims.

The self-assessment caused the MAI insurers to provide improvement plans to the MAI Commission, having identified the need to make improvements to their processes. This was due to the tool identifying risks in the procedures and processes of the insurers. In particular, the insurers found shortcomings in their processes for handling quality of life applications, including in relation to providing information supporting referrals to IME providers. For one insurer, it was their procedures for handling common law claims that required further enhancements. Internal changes resulted from this risk being identified.

The MAI Commission will again use the self-assessment tool given the effectiveness and internal insight it provides to the MAI insurers. Active monitoring remains in place as insurers embed the improvements in response to the identified risks.

The *Motor Accident Injuries Act 2019* also requires that MAI insurers must report certain conduct to the Commission that they identify through their own business activities, which is likely to cause a significant breach of the Scheme legislation. The Commission received one notice of "reportable conduct" during the period and was assured that the notifying insurer had already taken appropriate action to address the issue identified.

During the half -year period the MAI Commission provided appropriate feedback to the insurer on the improvement plan an insurer was required to put in place following the assurance audit of internal reviews (report available on the MAI Commission's website). The audit's purpose was to review and understand insurer strategies and operations in relation to internal reviews of insurer decisions. A mixed level of compliance was found with the Act and Guidelines across audit activities, with an insurer putting a voluntary improvement plan in place following the audit outcomes. An insurer was required to uplift their operating procedures for both handling complaints and internal reviews. The MAI Commission continues to monitor the insurer for their compliance.

A matter was finalised in October 2025 relating to a formal direction notice that was issued in the 2024-25 year to Suncorp. The insurer had been directed to implement certain system controls. The MAI Commission was satisfied that the controls had been embedded and were effective.