



Insurance Council
of Australia

Code Administration Committee

Annual Report (January to December) 2025

The Motor Vehicle Insurance and Repair Industry Code of Conduct (the Code) has been in effect since September 1, 2006. While the Code is voluntary in most states and territories within the Commonwealth of Australia, it is mandatory for industry participants in New South Wales and South Australia, where it is legislated.

The Code Administration Committee (CAC) consists of three appointees from the Motor Trades Association of Australia (MTAA) and three appointees from the Insurance Council of Australia (ICA). Pursuant to Clause 13.2 of the Code, the CAC is responsible for administering, monitoring, ensuring compliance with, and promoting the Code. This report is prepared in accordance with Clause 13.2(c) of the Code.

1. Meetings

Representatives of the ICA

- Mr Peter Hartman – Allianz Insurance
- Mr Brett Wallace – Suncorp Insurance; and
- Mr George Manos – Insurance Australia Group (Chairman)

Representatives of MTAA Ltd

- Ms Kathy Zdraveski – VACC (absent during 2025 due to extended leave)
- Ben Chesterfield – MTAQ
- Mr Kaes Cillessen – MTA SANT
- Mr Stephen Jenkins – MTA NSW (term ended on 14 August 2025 due to the withdrawal of MTA NSW from the MTAA)

The CAC continued its dual function throughout 2025. The CAC was responsible for the overall administration of the Code. In addition, the CAC progressed the recommendations that were provided through Dr Michael Schaper's statutory review of the Code which was completed in 2023.

The CAC met on normal CAC matters on the following dates:

1. Thursday 6th February 2025
2. Thursday 22nd May 2025
3. Thursday 28th August 2025
4. Tuesday 30th September 2025

In addition, members of the Code Administration Committee met to consider specific Code-related matters on the dates outlined below, with meetings conducted either in person or via Microsoft Teams. Rod Camm, Chief Executive Officer of the MTA (Queensland) and acting CEO for the MTAA at the time, attended these meetings in place of Kathy Zdraveski.

1. Monday 17th March 2025
2. Thursday 22nd May 2025
3. Friday 30th May 2025
4. Thursday 31st July 2025
5. Thursday 28th August 2025
6. Tuesday 30th September 2025
7. Wednesday 15th October 2025

Various issues were discussed by the CAC during the reporting period which included:

- Progressing the review of the MVIRI Code through industry consultation.
- Key industry stakeholder engagement.
- Incorporation of the CAC and governance structure.
- MVIRI Code Website development.
- Dispute resolution framework.
- ICA retained the Chairmanship of CAC for an additional consecutive year given the focus on the work on the Code review.

2. Review of Motor Vehicle and Repair Industry Code of Conduct

Throughout 2025, the MVIRI Code review program continued from the foundational work undertaken in 2024, with an industry consultation process conducted through the middle of the year. This consultation supported ongoing dialogue with industry participants and provided input to inform consideration of potential refinements to the Code.

Engagement with key industry stakeholders continued during the year, supporting information sharing and discussion across the sector. These engagements contributed to further consideration of governance arrangements, including the proposed Corporate Advisory Committee (CAC) and broader governance structures intended to support appropriate oversight and the long-term operation of the Code. While perspectives varied, these discussions helped to clarify areas requiring further consideration.

Development of the MVIRI Code website remained an area of focus throughout 2025. Exploratory work was undertaken to assess future requirements, accessibility, transparency, and the availability of information for stakeholders. The website is intended to operate as a central platform for Code-related communications, guidance, and reporting over time.

In parallel, initial work commenced to explore potential dispute resolution frameworks to support the effective operation of the MVIRI Code. This work considered a range of possible approaches, with a view to identifying options that may be fair, proportionate, and aligned with industry expectations.

Overall, 2025 represented a period of continued engagement and consideration, with progress made in consultation, governance discussions, and supporting infrastructure. Further work remains to progress these matters and support future decision-making in relation to the MVIRI Code.

Dispute Resolution under the Code

In respect to the notifications of lodgement of internal dispute resolutions (IDR) through the website of the CAC, in total (338) IDRs were lodged. These are broken down into the following states:

- Victoria – 225
- New South Wales – 72
- Queensland – 20
- South Australia – 19
- Western Australia – 2
- Northern Territory – Nil
- Tasmania – Nil

In accordance with Clause 12 of the Code, two External Dispute Resolution (EDR) matters were reported to the Code Administration Committee during the reporting period.

Summary of Compliance of Industry with Code in 2025

Under Clause 13.2 of the Code, the Code Administration Committee (CAC) is required to report on insurer and repairer compliance with the Code. As in previous reporting periods, the CAC does not hold sufficient data to make definitive or quantified findings regarding the level of compliance across industry participants. However, the CAC continues to observe that ongoing education remains necessary to support a consistent understanding of how the Code applies in practice, including the mechanisms available under the Code to promote cooperation, transparency, and adherence to the Principles of the Code.

Further education initiatives will be progressed as part of the implementation of the recommendations arising from Dr Schaper's report.

Dated 13 May 2026



George Manos
Code Administration Committee - Chairman