AMBRA Briefing – MVIRI Code of Conduct (CAC Governance) update

18 December 2025

Overview

Discussions between the Motor Trades Association of Australia (MTAA) and the Insurance Council of Australia (ICA) regarding governance arrangements for the Motor Vehicle Insurance and Repair Industry (MVIRI) Code of Conduct remain ongoing. Engagement to date has been constructive and respectful, and MTAA acknowledges efforts by ICA to progress reform of the Code.

However, negotiations have now reached an impasse on a fundamental issue: the composition and governance of the Code Administration Committee (CAC). MTAA, acting on direction from AMBRA, considers CAC independence to be central to the credibility, effectiveness and long-term viability of the Code.

Current CAC issue

ICA has proposed a CAC structure comprising equal insurer and repairer representation supported by an independent Chair, with the option of observers or sub-committees. MTAA has formally rejected this model, advising ICA that independence cannot be achieved through an independent Chair alone.

MTAA has formally proposed that the CAC be constituted to reflect accepted governance best practice and the intent of the Schaper Review. Specifically, MTAA is seeking:

- an independent Chair;
- an independent Deputy Chair; and
- at least one additional independent member with full voting rights, drawn from appropriate consumer, legal, governance or regulatory backgrounds and independent of both insurers and repairers.

This structure would result in an uneven number of voting members, with the Chair holding a casting vote. MTAA considers this essential to avoid deadlock, reduce perceptions of insurer dominance, and ensure decisions are made transparently and credibly.

Schaper Review context

The Schaper Review examined a range of industry codes and regulatory frameworks and identified multi-member governance bodies with independent voting members as a hallmark of effective administration. Comparable codes operate with nine or eleven members and a balanced mix of industry, consumer and independent representation. MTAA has relied on this analysis in pushing back on ICA's proposal.

Next steps

MTAA has written to the CEO of ICA seeking direct engagement to resolve this issue. Progress on the Code cannot continue until CAC governance is resolved. If acceptable outcomes cannot be achieved, MTAA will return to AMBRA to consider further options.

Rod Camm, CEO, MTAQ.