MVIRI Code of Conduct update

21 April 2026

Overview

Negotiations on the Motor Vehicle Insurance and Repair Industry (MVIRI) Code of Conduct governance framework are progressing, with MTAA continuing to work under AMBRA's direction to prioritise structural reform ahead of clause-by-clause negotiation.

This governance-first approach reflects a deliberate strategy to address longstanding concerns regarding independence, transparency, and enforceability.

It is important to be aware that during this time the current Code remains in place and operational, while the focus remains on ensuring that any new Code operates within a framework that is credible, balanced, and capable of delivering meaningful compliance outcomes.

MTAA has maintained a clear and consistent position that robust governance arrangements must be established upfront to support the integrity and effectiveness of the Code.

Governance reform progress

Substantial progress has been achieved across several core governance elements, with increasing alignment between parties on the need for a more independent and transparent model.

1. Independent leadership

- Incorporation of the Code Administration Committee (CAC) as an independent association, governed by a constitution to reinforce impartiality and transparency
- Agreement to appoint an independent Chair to oversee Code governance
- Recognition that independent leadership is critical to addressing perceptions of industry self-regulation

2. Structural independence

- Agreement to establish the CAC as a more clearly independent body
- Movement toward formal separation from direct industry control to reinforce impartiality
- Development of a formal governance framework (including a CAC Charter) to define roles, responsibilities, and operating protocols

3. Enhanced enforcement mechanisms

- Introduction of enforceable monetary sanctions for breaches of the Code
- Separation of commercial dispute resolution from the CAC, with unresolved disputes escalated to an independent external body

4. Transparency and accountability

- Increased focus on transparency in CAC processes and decision-making

- Consideration of mechanisms to allow independent observers or expert input where appropriate

5. Independent legal drafting

- Engagement of a new legal firm to draft a new Code to deliver a fresh and independent drafting approach, free from legacy constraints

These reforms are designed to ensure the MVIRI Code governance framework is more transparent, independent, and reflective of the broader industry, including small and independent repairers.

Current position

While there has been genuine progress on a number of governance elements, several key areas remain under discussion.

There is broad agreement on the importance of independent oversight and stronger enforcement mechanisms, however the extent of structural independence and the composition of governance bodies continue to be negotiated.

MTAA maintains that independence must be embedded within core decision-making structures to ensure credibility and balance, particularly given the inherent power imbalance between large insurers and small, independent repairers.

To ensure stability and focus on the negotiations Mr Ben Chesterfield has been appointed as Chair of AMBRA. Ben is the Manager of Car Craft Accident Repair Centres Queensland and has over 40 years of experience within the body repair industry.

Next steps

The industry continues to be governed by the current Code. However, following agreement on the remaining governance elements, parties will progress to a detailed, line-by-line review of the draft Code.

MTAA will continue to engage constructively while maintaining a clear focus on securing the governance settings required to deliver a credible and effective Code.

Should key governance outcomes not be achieved, further consideration of next steps will be required by AMBRA.