



Suncorp Group Limited and Ors application for authorisation AA1000485—SME policyholder relief – interested party consultation

Submission

Motor Traders' Association of NSW

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The Motor Traders' Association of NSW (MTA NSW) is one of the largest state-based industry associations in Australia.

MTA NSW is widely known for addressing issues affecting Association Members through a multitude of initiatives, including lobbying at Local, State and Federal Government levels.

Founded in 1910, the MTA NSW represents the interests of over 3,100 owners and business principals and 40,000 employees in the automotive industry throughout NSW and ACT. The Association provides extensive industry information to its membership base through a number of forums and media.

MTA NSW is held in high regard by industry stakeholders due to the longevity of its establishment, where it has been representing the automotive industry in NSW for more than 100 years. MTA offers members great value for their membership subscription with a range of services and products supplementing its traditional core services.

MTA's advertising and promotional activities over many years has developed a public recognition of the MTA NSW logo and catch phrase 'Look for the sign and deal with someone you can trust.' Both in NSW and the ACT, MTA NSW is strongly placed to represent the interests of Members. The MTA NSW is a registered Organisation under the Fair Work (Registered Organisations) Act 2009. The MTA NSW, in addition is a Registered Training Organisation (RTO) and delivers on-site training at business premises, to apprentices in the motor trade industry.

MTA NSW is in continual contact with politicians and Government officials and regularly provides advice to them on matters affecting the motor industry. The Association is the principal consultative party and a leader in employment relations issues impacting the Retail Motor Industry in the State.

MTA NSW is a founding member of the Motor Trades Association of Australia (MTAA), which is the National Body that draws together MTA's sister organisations from other States and Territories to represent the industry at Federal level.

Member and industry suppliers' support is most appreciated and adds greatly to the success of the Association and the activities it undertakes.

As a peak body, the MTA NSW represents the interests of the following automotive industry participants:

Auto Dismantlers; Auto Electrical Specialists; Auto and Marine Trimmers; Auto Mechanical Repairers; Auto Transmission and Rebuilders; Automobile Dealers – New and Used; Australian Heavy Vehicle Repairers; Body Repairers; Brake Repair Specialists; Caravan Industry; Commercial Vehicle Industry; Engine Reconditioners; Exhaust System; Farm Machinery Dealers; General Trades; Hire Car and Chauffeur Driven Limousines; Motor Bus; Motor Cycle Industry; Motor Vehicle Assessor and Inspector; Parts and Accessories; Radiator Specialists; Rental Vehicles; Rustproofing Specialists; Service Stations; Steering and Suspension Specialists; Tow Truck Operators; and Tyre Dealers and Retreaders.

It is to be recognised and acknowledged that a strong and mutual working relationship has been developed with the ACCC and the MTA NSW together with the Motor Trades Association of Australia (MTAA), with a number of issues jointly addressed for the betterment of the industry.

The Motor Traders' Association of NSW appreciates the opportunity to provide a submission to the ACCC in relation to **Suncorp Group Limited and Ors application for authorisation AA1000485-SME policyholder relief.**

MTA NSW Response

After review and consultation with our members of the applicable documentation relating to this application, the Motor Traders' Association of NSW (MTA NSW) applauds the named insurers in the application for their actions in taking this initiative in suppling relief to SME policyholders (Small to Medium Sized Enterprises) regarding the matters outlined in the application.

The actions of the named parties will ensure that SME's are able to ensure continuance of Insurance coverages during the unprecedented challenging times currently being experienced, not only within the Motor Trade, but the whole Australian Community.

A number of our members within the NSW motor trade business have contacted the Association in recent weeks on the very topic of Insurance coverage and it has always been our recommendation to the members to attempt to ensure continuity of insurance coverage to ensure protection of business assets and livelihoods.

By the actions outlined in the application and actions taken by other individual organisations, this will ensure the above-mentioned protections are maintained.

However, MTA NSW would like to submit for the inclusion of additional wording relating the Section 3.2 Description of conduct for which authorisation is sought (Part (e)):

 Reducing payment times for SME suppliers and contractors involved in servicing claims for a Participating Insurer to no more than 15 business days following the submission of a duly compliant tax invoice to assist small and medium-sized businesses and individual property owners, and to help stimulate the economy"

Summary

The MTA NSW on behalf of our members welcomes the granting of the interim authorisation to enable relief to be delivered to businesses affected by the current pandemic situation and does not have any objection to full authorisation being granted based upon the input provided above regarding the payment times from Insurers to SME's.

The Motor Traders' Association of NSW appreciates the opportunity provided by the ACCC providing feedback and looks forward to further dialogue should the need arise.

