



Area of Reform	Questions	Officer's Response
<p><b>Roles and Powers</b></p> <p>Addresses principles 1 and 2 and seeks to build a strong understanding of MAV's role, powers and membership.</p>	<p><b>How will MAV's role be expressed?</b></p> <p><b>Proposed Reforms</b></p> <p><i>1. Replace the preamble with a provision that clearly sets out that the role of MAV is to represent members' interests and be accountable to member councils including:</i></p> <ul style="list-style-type: none"> <li>• <i>advocating and promoting local government interests</i></li> <li>• <i>building the capacity of councils</i></li> <li>• <i>facilitating collaboration and shared services between councils</i></li> <li>• <i>providing support and advice to local government</i></li> <li>• <i>providing insurance protection for local government.</i></li> </ul> <p><b>Question: Do you support the proposed reforms to the role of MAV?</b></p>	<p>While it is evident that the preamble of the <i>Municipal Association Act 1907</i> (the MA Act) no longer reflects the scope of the work the MAV is doing, it does not appear that the review has sufficiently considered what the MAV should be doing.</p> <p>The proposed reforms appropriately give primacy to what Council agrees is the MAV's fundamental purpose, which is to represent members' interests and be accountable to member councils, chief among which are the MAV's roles of:</p> <ul style="list-style-type: none"> <li>• advocating for and promoting local government interests</li> <li>• providing policy support and advice to local government</li> </ul> <p>The reforms also recognise the MAV's role in:</p> <ul style="list-style-type: none"> <li>• providing general support and advice to local government</li> <li>• facilitating collaboration and shared services between councils; and</li> <li>• building the capacity of councils.</li> </ul> <p>It is clear from the consultation paper however that appropriate consideration hasn't been given to whether it is in fact, still necessary or appropriate for the MAV to be a provider of insurance protection for local government, or a provider of aggregated procurement services.</p> <p>As set out in the consultation paper, MAV's mutual liability insurance scheme was established in 1993 in response to the collapse of Mercantile Mutual and the broader market failure which led to excessive premiums for councils.</p> <p>It is evident since that time however, that appropriate insurance coverage is available in the market. Indeed, Council is concerned that the scheme introduced to combat excessive premiums for Councils is now, in fact, charging excessive premiums as evidenced by the competitive tender for insurance brokerage services undertaken by the City of Boroondara which achieved significant savings when compared with the amounts Council has been contributing in previous years to the MAV Liability Mutual Scheme. Council is additionally aware of other member Councils having achieved similar or even better outcomes leading them to similarly abandon the Liability Mutual Scheme.</p>

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		<p>This prompted Council to write to the Chair of the MAV Insurance Board, to express Council's concern regarding the value for money offered by the MAV Liability Mutual Scheme and to request the Victorian Auditor General to investigate the scheme, including the lack of transparency in the determination of insurance premiums applied to different members, the proportion of funds distributed to the MAV, and the margin taken by the insurer.</p> <p>Similarly, with regard to procurement, Councils are now able to access a range of alternative procurement schemes through Procurement Australia and the State Government (including State Purchase Contracts, Whole of Victorian Government Contracts and the Construction Suppliers Register). Proposed reforms to the Local Government Act 1989 clearly anticipate automatic access to these registers and an expansion of Councils' capacity to enter into collaborative arrangements.</p> <p>Where existing insurance providers or collaborative purchasing schemes are unable to meet Council needs, the peak body for local government should be advocating for better services from those providers, not establishing a business to compete with those providers, distracting it from its core functions.</p> <p>If it is considered necessary to maintain a statutory corporation able to provide insurance products and procurement services to the local government sector, Council is of the view that these products and services should be provided by a separate and distinct entity, with a separate board of management and its own staff.</p> <p>Separating insurance, procurement, and any other commercial services provided by the MAV (including but not limited to Workcover self-insurance and the Local Government Funding Vehicle) into a separate and distinct entity would address the inherent conflict of interest in the current model; where the MAV's pursuit of financial returns may be, or perceived to be at odds with their obligations to represent the interests of sector.</p>



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	<p><b>What is MAV's legal status?</b></p> <p><b>Proposed Reforms</b>                  2. <i>Retain MAV's status as a body corporate under the MA Act.</i>                  3. <i>Amend MAV's powers to provide that MAV has the power to:</i></p> <ul style="list-style-type: none"> <li>• <i>do all other things necessary or convenient to be done for or in connection with, or as incidental to, the achievement of its role or the performance of its functions</i></li> <li>• <i>undertake and carry on in Victoria or elsewhere insurance business for the purpose of providing insurance or insurance services under and for the purposes of the MA Act.</i></li> </ul> <p><b>Question: Do you support the proposed amendments to MAV's powers as a body corporate?</b></p>	<p>The proposed reforms align with the objective of providing greater consistency with other legislation and provide MAV with appropriate powers.</p> <p>As previously indicated, however Council is concerned about financial conflicts of interest and the competing priorities between the MAV's commercial business interests and its role as the statutory peak body for local government.</p> <p>Consequently Council is of the view that a separate and distinct entity should be established to conduct all the MAV's commercial enterprises (including but not limited to insurance, procurement and the Local Government Funding Vehicle) with a separate board of management and separate staff.</p> <p>This would ensure commercial activities are conducted independently and at arms' length from the MAV's core purpose, representing and advocating for its members' interests.</p>
	<p><b>Who are MAV's members?</b></p> <p><b>Proposed Reforms</b>                  4. <i>Provide that each council has a right to appoint a councillor from that council as their representative and that these representatives constitute MAV.</i></p> <p><b>Question: Do you support making clear that each council has a right to appoint one of their councillors as their MAV representative?</b></p>	<p>Council is supportive of the proposed reform which delivers absolute certainty regarding the eligibility of representatives and aligns with the objective of retaining and strengthening the representative nature of MAV.</p>

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<p><b>Responsibilities</b></p> <p>Addresses principles 1 and 2 and seeks to introduce good practice governance standards, including clarity around misuse of position and conflict of interest.</p>	<p><b>What is the governing body responsible for?</b></p> <p><b>Proposed Reforms</b>  <i>5. Insert a provision that provides that the appointed representatives are responsible for:</i></p> <ul style="list-style-type: none"> <li>• <i>determining the rules of the association</i></li> <li>• <i>appointing the president and board of management</i></li> <li>• <i>determining the strategic direction of MAV.</i></li> </ul> <p><b>Question: Do you support the inclusion of responsibilities for the appointed representatives?</b></p>	<p>Council is supportive of proposed reforms which align with the objective of retaining and strengthening the representative nature of MAV and providing greater understanding of the responsibilities of the State Council representatives.</p> <p>In the context of the MAV's fundamental purpose being to represent members' interests and being accountable to member councils, providing certainty that the members' representatives determine the strategic direction of the MAV is a critical reform.</p> <p>There is however an inconsistency in the expression of reform 5 which refers to "appointing" the president and board, and reform 8 which refers to persons being "elected" to these roles. Consequently, it is unclear whether the proposed reform is intended to give the governing body overarching responsibility for the appointment (and presumably removal) of board members, in accordance with the rules set out in Reform 8.</p> <p>This could be clarified by a provision which makes the appointed representatives responsible for "determining the rules of the association, including the rules for appointing and removing the president and board of management".</p> <p>Council is also of the view that the governing body should have oversight of board members' remuneration.</p>



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	<p><b>How are the rules for the management of MAV made, adopted and amended?</b></p> <p><b>Proposed Reforms</b></p> <p>6. Provide MAV the power to make rules for the management of MAV.</p> <p>7. Provide that a rule that is inconsistent with the Municipal Association Act or contrary to law is of no effect.</p> <p>8. Provide that the following matters must be provided for in the rules:</p> <ul style="list-style-type: none"> <li>• annual fees</li> <li>• rights, obligations and liabilities of members</li> <li>• the election of the President and board of management</li> <li>• procedures for assessing the performance of the board of management and dealing with governance failures.</li> </ul> <p>9. Provide that the rules may be amended, removed or remade if 60 percent of the representatives vote in favour of the change.</p> <p><b>Question: Do you support the proposal that the State Council have the power to make or amend the MAV Rules?</b></p>	<p>The proposed reforms do align with the stated objectives of</p> <ul style="list-style-type: none"> <li>• providing flexibility for the MAV to adopt a robust set of rules reflective of changes to governance and corporate arrangements that flow from the review.</li> <li>• enabling the MAV to put in place robust processes for election/dismissal of the board of management or individual board members in the event of governance failure.</li> </ul> <p>Council is however of the view that the review provides an opportunity to establish and enshrine key governance principles within the MA Act.</p> <p><u>Board Renewal</u></p> <p>It is generally accepted that effective boards need diversity. Traditionally, diversity referred to skillsets, but is increasingly focusing on gender and cultural diversity, as well as diversity of experience and tenure.</p> <p>Council is of the view that the reforms should enshrine diversity principles for the MAV Board by providing that the MAV Rules must limit the length of continuous service of any one board member, to no more than 8 years. The reforms should include appropriate transitional provisions applying this tenure limit to existing board members having regard to their prior service.</p> <p><u>Electoral processes</u></p> <p>The MAV's fundamental purpose is to represent members' interests. Each member Council in turn is required to act as a representative government, taking into account the diverse needs of its local community. While lower in number, the metropolitan Councils represent a higher proportion of the Victorian population and as a consequence of the MAV's fee structures, contribute more in subscription fees.</p> <p>As the MAV is a statutory peak body, Council is of the view that the review should consider the voter franchise and electoral structures of the MAV in greater detail and include these in the MA Act.</p>

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		<p>As a fundamental principle, the Act should then promote the principle that the residents of each municipality are proportionally represented on their local government's peak body. The reforms should also promote greater transparency around candidates for board elections; ensuring members can make well informed choices when voting to elect the President and board of management.</p> <p>As the proposed reforms anticipate, operational matters such as when elections occur, and how ballots are marked, cast, and counted can be appropriately dealt with in the MAV Rules.</p>

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	<p><b>What functions does the board of management perform?</b></p> <p><b>Proposed Reforms</b></p> <p>10. Provide for MAV to have in place a board of management with functions to include:</p> <ul style="list-style-type: none"> <li>• the sound and prudent management of the affairs of MAV</li> <li>• exercising the powers of MAV (including the power of delegation)</li> <li>• providing general directions as to the performance of MAV's functions and the achievement of its objectives</li> <li>• reporting on MAV's performance and financial transactions</li> <li>• monitoring the performance of its Chief Executive Officer.</li> </ul> <p>11. Provide that the board of management must have mechanisms in place for monitoring the exercise of delegated authority.</p> <p><b>Question: Do you support setting out the functions and responsibilities of the board of management in the MA Act?</b></p>	<p>Council is supportive of the proposed reforms which align with the key reform objective of strengthening the accountability and transparency of the board of management.</p>

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	<p><b>What conduct is expected of board members?</b></p> <p><b>Proposed Reforms</b>  <i>12. Provide that the board of management must have processes in place for dealing with conflicts of interest, misuse of position and the prevention of fraudulent behaviour.</i>  <i>13. Provide that board members must at all times in the exercise of the functions of their office act:</i></p> <ul style="list-style-type: none"> <li>• <i>honestly</i></li> <li>• <i>in good faith in the best interests of MAV</i></li> <li>• <i>with integrity</i></li> <li>• <i>in a financially responsible manner</i></li> <li>• <i>with a reasonable degree of care, diligence and skill</i></li> <li>• <i>in compliance with the MA Act and MAV Rules.</i></li> </ul> <p><b>Question: Do you support the addition of conduct provisions for the board of management?</b></p>	<p>Council is supportive of the proposed reforms which align with the review objective of providing a framework for good governance in the carrying out of the board of management's functions.</p> <p>An alternative reform approach would be to mandate the adoption of a Code of Conduct for MAV Board members, similar to the requirements of the <i>Local Government Act 1989</i> with prescribed minimum contents including, but not limited to, those set out in Reform 13.</p>



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	<p><b>Who has oversight over executive and CEO remuneration?</b></p> <p><b>Proposed Reforms</b></p> <p><i>14. Provide that the board of management may appoint a CEO for the day to day management and administration of MAV.</i></p> <p><i>15. Provide that MAV must have in place a CEO remuneration policy that broadly aligns with the Victorian Public Sector Commission's Policy on Executive Remuneration for Public Entities in the Broader Public Sector.</i></p> <p><b>Question: Do you support the requirement for a remuneration policy?</b></p>	<p>Council is supportive of the proposed reforms which align with the review objective of providing transparency and certainty for CEO employment.</p>
<p><b>Reporting and Accountability</b></p> <p>Addresses principles 1 and 3 and seeks to provide greater transparency and an obligation to report, explain and be answerable to member councils.</p>	<p><b>How will MAV manage and report on its finances?</b></p> <p><b>Proposed Reforms</b></p> <p><i>16. Insert a provision that provides that MAV must comply with the following principles of sound financial management:</i></p> <ul style="list-style-type: none"> <li><i>• manage financial risks prudently, having regard to economic circumstances</i></li> <li><i>• undertake responsible spending and investment for the benefit of member councils</i></li> <li><i>• provide services which are accessible and responsive to local government needs</i></li> <li><i>• ensure full, accurate and timely disclosure of financial information.</i></li> </ul> <p><i>17. Provide that MAV must keep proper accounts and records of MAV's transactions and affairs in order to sufficiently explain the financial operations and financial position of MAV.</i></p> <p><i>18. Provide that, within four months after the end of each financial year, MAV must prepare and</i></p>	<p>As previously indicated, Council is concerned about the competing priorities between the MAV's commercial business interests, and its role as the statutory peak body for local government.</p> <p>Consequently Council is of the view that a separate and distinct entity should be established to conduct all the MAV's commercial enterprises (eg insurance, procurement and the and the Local Government Funding Vehicle) independently and at arms' length from the MAV's core purpose, representing and advocating for its members' interests.</p> <p>If the MAV's commercial enterprises are not separated, Council considers it appropriate that the MAV be required to prepare separate, independently audited accounts for each of its commercial activities detailing all income received by the MAV from its insurance scheme, any aggregated fund raising activities and its individual procurement arrangements.</p> <p>Council is otherwise supportive of the proposed reforms which align with the review objectives of:</p> <ul style="list-style-type: none"> <li>• Ensuring MAV is transparent to its representatives, the community and the Minister.</li> </ul>



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	<p><i>have independently audited financial statements in accordance with the Australian Accounting Standards. The financial statements must be included in the annual report for the relevant financial year and contain such information as is necessary to give a true and fair view of the financial transactions and state of affairs of the insurance scheme.</i></p> <p>Question: Do you support the principles of sound financial management?</p>	<ul style="list-style-type: none"> <li>Ensuring that the concerns raised in The Auditor-General's report about the types of financial management provisions that normally apply to demonstrate the accountability of public bodies, but do not currently apply to MAV, are addressed.</li> <li>Demonstrating MAV's financial management by providing an overall financial reporting framework that introduces principles of sound financial management and requirements to keep proper accounts and records and prepare and have audited financial statements.</li> </ul>
	<p><b>What strategic planning and reporting documents will be required?</b></p> <p><b>Proposed Reforms</b></p> <p><i>19. Insert a provision that provides that the board of management must develop a strategic plan for the implementation of the strategic direction set by the State Council.</i></p> <p><i>20. Provide that MAV must develop an annual report setting out MAV's performance against the objectives set out in the strategic plan.</i></p> <p><i>21. Provide that, within four months after the end of each financial year, MAV must submit the annual report to the annual general meeting of MAV and lodge with the Minister a copy of the annual report to be tabled in both houses of Parliament.</i></p> <p>Question: Do you support increased accountability to the member councils and the Minister as set out in the proposed reforms?</p>	<p>Council is supportive of the proposed reforms which align with the objective of achieving greater accountability to the appointed representatives in line with the responsibility of the representatives to determine the strategic direction for MAV.</p> <p>Council is however, of the view that reform 20 should further strengthen the accountability of the MAV to its members, by requiring the MAV to conduct an annual satisfaction survey of all members, the results of which must be included in the annual report.</p>



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	<p><b>How will procurement be carried out?</b></p> <p><b>Proposed Reforms</b></p> <p><i>22. Insert a provision to require MAV to adopt a procurement policy detailing the principles, processes and procedures that will apply to all purchases of goods and services by MAV.</i></p> <p><i>23. This procurement policy would need to specify:</i></p> <ul style="list-style-type: none"> <li>• <i>the circumstances in which MAV will invite tenders or expressions of interest from any person interested in undertaking the contract</i></li> <li>• <i>the form and manner in which MAV will undertake tenders or expressions of interest</i></li> <li>• <i>a process to regularly review contractual arrangements to ensure they are achieving value for money</i></li> <li>• <i>a process to manage conflicts of interest.</i></li> </ul> <p><i>24. Insert a provision to provide that when MAV is carrying out procurement activities on behalf of councils, MAV must provide information to councils on the specifications of the tender and how the tender process was undertaken, and seek to facilitate shared service arrangements.</i></p> <p><b>Question: Do you support the requirement for MAV to adopt a procurement policy?</b></p>	<p>Council is supportive of reforms 22 and 23 which require the MAV to have (as Council's are similarly required to have under the Local Government Act 1989) a procurement policy that sets out the principles, processes and procedures that will apply to all purchases of goods, services and works by the MAV.</p> <p>Neither the reforms, nor the reform objectives however, go far enough in the context of the MAV providing aggregated procurement services, as the reform is limited to "purchases .... <u>by the MAV</u>" [emphasis added].</p> <p>As previously indicated, it is clear from the consultation paper that appropriate consideration hasn't been given to whether it is in fact, still necessary or appropriate for the MAV to be a provider of aggregated procurement services to the local government sector.</p> <p>Again as previously indicated, if the MAV is to continue providing these services, Council is of the view that a separate and distinct entity should be established to conduct all the MAV's commercial enterprises (including but not limited to insurance and procurement). A separate entity would conduct these commercial activities with its own board of management and its own staff, independently and at arms' length from the MAV whose core purpose would remain representing and advocating for its members' interests.</p> <p>That new entity should then additionally be required to develop a Procurement Services Policy, that:</p> <ul style="list-style-type: none"> <li>• details the principles, processes and procedures that will apply to the conduct of aggregated procurement services by the MAV on behalf of its members.</li> <li>• specifies the circumstances in which MAV will invite tenders or expressions of interest (EOIs) on behalf of its members.</li> <li>• specifies the form and manner in which MAV will undertake tenders or EOIs on behalf of its members.</li> <li>• specifies a mechanism to regularly review processes, procedures and contractual arrangements to ensure resultant tenders or EOIs are delivering value for money for member councils.</li> </ul>

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		<p>Council is generally supportive of reform 24; however Council is of the view that reform does not go far enough in merely requiring Councils to be informed about the specifications for tender processes. In order to ensure that the tender process meets the needs of the sector, and is in the sector's best interests, the entity providing procurement services should be required to consult with the sector when developing the tender specifications.</p>



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	<p><b>How will MAV's risks be managed?</b></p> <p><b>Proposed Reforms</b>  <i>25. Provide that MAV establish an independently chaired internal audit and risk committee to review the effectiveness of MAV's financial reporting and risk management frameworks.</i></p> <p><b>Question: Do you support the requirement to establish an audit and risk committee as detailed in the proposed reform?</b></p>	<p>Council is supportive of the proposed reforms which align with the key objectives of mandating and strengthening the role of MAV's existing audit committee in line with the proposed reforms to the Local Government Act and the Australian Prudential Regulation Authority's (APRA) prudential standard CPS 510 which requires APRA regulated bodies to have an audit committee to review the effectiveness of financial reporting and risk management frameworks.</p> <p>It is noted that the proposed reforms set out in the discussion paper, "Act for the future, Directions for a new Local Government Act" envisage Council audit and risk committees comprising a majority of independent members. Council is of the view that as a peak body, the MAV should be role modelling best practice and the highest standards of governance. As such, it would be appropriate for reform 25 to go further and require the MAV's audit and risk committee to similarly have a majority of independent members.</p>
<p><b>Insurance</b></p> <p>Addresses principles 1 and 4 and seeks to ensure that MAV insurance is prudentially managed to safeguard the interests of policy holders and claimants.</p>	<p><b>How will MAV's mutual liability insurance scheme operate?</b></p> <p><b>Proposed Reforms</b>  <i>26. Retain the requirement for MAV to provide mutual liability insurance for the benefit of Victorian councils and any other sector if expansion of the fund is in the interest of the participating Victorian member councils.</i></p> <p><i>27. Provide that the Minister must ensure a review of the insurance provisions in the MA Act is completed every five years to determine whether the provisions remain appropriate.</i></p> <p><b>Question: Do you support the inclusion of a regular review mechanism to assess whether the provisions relating to MAV's insurance functions remain appropriate?</b></p>	<p>Council is supportive of the proposed reform 27 requiring the Minister to ensure a review of the insurance provisions in the MA Act is completed every five years to determine whether the provisions remain appropriate.</p> <p>As previously indicated however, it is clear that the present opportunity to undertake such a review has not been taken up.</p> <p>Council is of the view that appropriate consideration hasn't been given to whether it is in fact, still necessary or appropriate for the MAV to be a provider of insurance protection for local government.</p> <p>As set out in the consultation paper, MAV's mutual liability insurance scheme was established in 1993 in response to the collapse of Mercantile Mutual and the broader market failure which led to excessive premiums for councils.</p>

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		<p>It is evident since that time however, that appropriate insurance coverage is available in the market. Indeed, Council is concerned that the scheme introduced to combat excessive premiums for Councils is now, in fact, charging excessive premiums as evidenced by the competitive tender for insurance brokerage services undertaken by the City of Boroondara which achieved significant savings when compared with the amounts Council has been contributing in previous years to the MAV Liability Mutual Scheme.</p> <p>Council is additionally aware of other member Councils having achieved similar or even better outcomes leading them to similarly abandon the Liability Mutual Scheme.</p> <p>If it is considered necessary to maintain a statutory corporation able to provide insurance products to the local government sector, Council is of the view that this should be should be provided by a separate and distinct entity, with a separate board of management and its own staff.</p> <p>This would ensure that insurance products are provided independently and at arms' length from the MAV's core purpose; representing and advocating for its members' interests.</p> <p>The entity established to provide mutual liability insurance should then be subject to the proposed reforms.</p>



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	<p><b>How will MAV's insurance activities be prudentially managed?</b></p> <p><i>Proposed Reforms</i></p> <p>28. Remove the provisions relating to the fidelity guarantee fund and accident insurance.</p> <p>29. Provide that, in addition to the mandatory provision of mutual liability insurance, MAV may, subject to Ministerial approval, arrange insurance and receive commissions.</p> <p>30. Provide that in the performance of all of MAV's insurance functions (including mutual liability insurance), MAV be subject to the general direction of the Minister.</p> <p>31. Provide that MAV must include in its annual report any directions issued by the Minister and MAV's compliance with each direction.</p> <p>32. Provide a requirement for MAV to appoint an independent actuary to evaluate the risk and uncertainty associated with MAV's insurance liabilities and provide advice on premium rates, scheme changes and the financial sustainability of each scheme.</p> <p>33. Provide that, should an insurance scheme be discontinued, the funds after payment of all liabilities and expenses are to be distributed to the contributing members, pro rata based on the sums contributed.</p> <p><b>Question: Do you support the inclusion of a prudential supervision framework for MAV's insurance activities?</b></p>	<p>As previously indicated, If it is considered necessary to maintain a statutory corporation able to provide insurance products to the local government sector, Council is of the view that this should be should be provided by a separate and distinct entity, with a separate board of management and its own staff.</p> <p>This would ensure that insurance products are provided independently and at arms' length from the MAV's core purpose; representing and advocating for its members' interests.</p> <p>This is considered especially appropriate in the context of proposed reform 29, which is of significant concern, as it envisages an expansion of the mutual liability insurance by enabling the MAV to arrange insurance and receive commissions. Council is of the view that this presents as a further distraction from the MAV's core purpose, towards the development of its commercial business interests.</p> <p>Additionally, while it is noted that the proposed reforms are "not intended to diminish or reduce the responsibility of the MAV board of management" Council is of the view that the transition to a new, distinct entity for the provision of insurance services would complement the enhanced prudential supervision framework proposed.</p> <p>Whereas the board of the MAV has a duty to represent the interests of member Councils, a separate entity with a dedicated board would have a clearer duty to safeguard the interests of policy holders.</p> <p>This is particularly appropriate when considering that not all members will be policy holders, as is the case with Boroondara. A separate entity would also have a clear mandate to focus on operations, for example in the insurance sector, and recruit professionals to its board of management with relevant skills and experience to it commercial activities. Such appointments could be made by the by the Governor in Council on the recommendation of the Minister, as is the case for the Victorian Managed Insurance Authority (VMIA).</p>

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		<p>Subject to the comments above, the proposed reforms are otherwise aligned to the key objectives of:</p> <ul style="list-style-type: none"><li>• Introducing a regulatory framework comparable to the oversight of APRA regulated bodies and other Victorian public sector insurance agencies</li><li>• Enabling the Minister to prudentially supervise MAV's insurance activities</li><li>• Consolidating MAV's insurance activities to meet the same accounting and risk management standards for each of the different insurance schemes.</li></ul>