

Appendix 1

Submissions and additional information received

Submissions

- 1 Name Withheld
- 2 Mr Brenton White
- 3 Mr Richard Ruggiero
- 4 Mr Terence Dwyer
- 5 Mr Phillip Sweeney
- 6 Name Withheld
- 7 Association of Independently Owned Financial Professionals (AIOFP)
- 8 Mr Max Clay
- 9 Public Interest Advocacy Centre (PIAC)
- 10 ClearView Wealth Limited
- 11 Finance Sector Union of Australia
- 12 Maurice Blackburn Lawyers
- 13 BT Financial Group
- 14 National Insurance Brokers Association of Australia (NIBA)
- 15 Royal Australian and New Zealand College of Psychiatrists (RANZCP)
- 16 Mental Health Australia
- 17 Financial Rights Legal Centre
- 18 Beyondblue
- 19 Berrill & Watson Lawyers
- 20 Australian Lawyers Alliance
- 21 Financial Planning Association of Australia (FPA)
- 22 Association of Financial Advisors
- 23 Australian Institute of Superannuation Trustees & Industry Super Australia
- 24 Commonwealth Bank of Australia
- 25 Australian Health Practitioner Regulation Agency
- 26 Financial Services Council
- 27 Consumer Action Law Centre
- 28 Financial Ombudsman Service Australia
- 29 Association of Superannuation Funds of Australia (ASFA)
- 30 MLC Life Insurance
- 31 TAL
- 32 AIA Australia
- 33 Confidential
- 34 Confidential
- 35 Confidential
- 36 Confidential
- 37 Confidential
- 38 Confidential
- 39 Confidential
- 40 Confidential
- 41 Ms Robyn Abrahams
- 42 Name Withheld
- 43 Mr Greg Newton

44	ANZ
45	Australian Securities & Investments Commission (ASIC)
46	Name Withheld
47	Ms Lorraine Beard
48	Mr David Ward
49	CHOICE
50	Australian Prudential Regulation Authority (APRA)
51	Confidential
52	Mr Godfrey Phillips
53	Mr Keith Barnes
54	Mr Jeffrey Suggars
55	Mr Brendan Lynch
56	Rate Detective
57	REST Industry Super
58	Mr Stephen Perera
59	Life Insurance Direct
60	Australian Genetic Non-Discrimination Working Group
61	ALI Group Pty Ltd
62	Name Withheld
63	Life Insurance Customer Group
64	Bombora Advice Pty Ltd
65	Mr Maurice Barry
66	Mr Hugh Crawford
67	Name Withheld
68	Mr Mark Schroeder, Schroeder Capital Pty Ltd
69	Mr Damien McColl
70	Ms Tamara Gillman
71	MBS Insurance
72	Breast Cancer Network Australia
73	Confidential
74	Mr Stephen Knight, Knight Management Services Pty Ltd
75	Name Withheld
76	Royal Australian College of General Practitioners
77	Ms Lynley Shanahan

Additional Information

1. Form letters received:
 - Form letter 1 – received from 33 individuals
 - Form letter 2 – received from 54 individuals
2. Background document provided on 15 May 2017 by National Australia Bank.
3. Background document provided on 16 May 2017 by Zurich Financial Services Australia Limited.
4. Background Document provided on 23 May 2017 by MedHealth Pty Ltd.
5. Additional information arising from hearing on 26 May 2017 provided on 30 May 2017 by Zurich Financial Services Australia Limited.
6. Additional information provided on 5 September 2017 by AMP.
7. Additional information provided on 13 November by Australian Securities and Investments Commission.
8. 'Red tape issues' provided on 12 November 2017 by Financial Services Council.
9. 'Early intervention' provided on 12 November 2017 by Financial Services Council.

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10. 'Product rationalisation working group proposal' provided on 12 November 2017 by Financial Services Council.
 11. 'Unfair terms in insurance contracts' provided on 13 November 2017 by Financial Services Council.
 12. Additional information provided on 11 Dec 2017 by CBUS.

Additional Hearing Information

1. Correction to evidence provided on 8 September 2017 by Australian Securities and Investments Commission.
2. Corrections to evidence from public hearing 18 August 2017 provided by TAL on 1 September 2017.
3. Corrections to evidence from public hearing 26 May 2017 provided by Australian Genetic Non-Discrimination Working Group on 8 February 2018.

Tabled Documents

1. ANZ Bank: Opening Statement (public hearing, Canberra, 3 March 2017).
2. Royal Australian and New Zealand College of Psychiatrists: Opening Statement (public hearing, Melbourne, 22 February 2017).
3. Credit & Investments Ombudsman: Opening Statement (public hearing, Melbourne, 22 February 2017).
4. Insurance in Superannuation Working Group: Joint Statement (public hearing, Melbourne, 22 February 2017).
5. Association of Independently Owned Financial Professionals: Opening Statement (public hearing, Melbourne, 22 February 2017).
6. Mr Keith Barnes: Opening Statement (public hearing, Melbourne, 22 February 2017).
7. Life Insurance Customer Group: Life Insurance Framework Survey 2015 (public hearing, Sydney, 24 February 2017).
8. REST Industry Super: Opening Statement (public hearing, Sydney, 24 February 2017).
9. Perera Crowther Financial Services: Example table comparing direct, retail and group insurance (public hearing, Sydney, 24 February 2017).
10. Australian Prudential Regulation Authority: Opening Statement (public hearing, Sydney, 24 February 2017).
11. Bombora Advice: Infographics "What is Churn?" and "The Vicious Circle" (public hearing, Melbourne, 22 February 2017).
12. SANE Australia: Experiences of people with mental illness with regard to life insurance (public hearing, Canberra, 1 December 2017).

Answers to Questions on Notice

1. Superannuation Complaints Tribunal: Answers to questions taken on notice from public hearing 22 February 2017 (received 3 March 2017).
2. The Royal Australian and New Zealand College of Psychiatrists: Answers to questions taken on notice 22 February 2017 (received 17 March 2017).
3. Australian Institute of Superannuation Trustees: Answers to questions taken on notice from public hearing 22 February 2017 (received 17 March 2017).
4. Financial Rights Legal Centre: Answers to questions taken on notice from public hearing 24 February 2017 (received 27 February 2017).
5. Public Interest Advocacy Centre: Answers to questions taken on notice from public hearing 24 February 2017 (received 16 March 2017).

6. Australian Prudential Regulation Authority: Answers to questions taken on notice from public hearing 24 February 2017 (received 17 March 2017).
7. Association of Superannuation Funds of Australia: Answers to questions taken on notice from public hearing 24 February 2017 (received 17 March 2017).
8. National Insurance Brokers Association of Australia: Answers to questions taken on notice from public hearing 03 March 2017 (received 15 March 2017).
9. Financial Services Council: Answers to questions taken on notice from public hearing 03 March 2017 (received 17 March 2017).
10. Australia and New Zealand Banking Group: Answers to questions taken on notice from public hearing 03 March 2017 (received 17 March 2017).
11. MLC Life Insurance: Answers to questions taken on notice from public hearing 03 March 2017 (received 17 March 2017).
12. AIA Australia: Answers to questions taken on notice from public hearing 3 March 2017 (received 17 March 2017).
13. Association of Financial Advisers: Answers to questions taken on notice from public hearing 24 February 2017 (received 19 March 2017).
14. Bombora Advice: Answers to questions taken on notice from public hearing 22 February 2017 (received 17 March 2017).
15. BT Financial Group: Answers to questions taken on notice from public hearing 3 March 2017 (received 17 March 2017).
16. ClearView Wealth: Answers to questions on notice posed 2 March 2017 (received 23 March 2017).
17. Commonwealth Bank of Australia: Answers to questions on notice posed 3 April 2017 (received 5 May 2017).
18. Australian Genetic Non-Discrimination Working Group: Answers to questions taken on notice from public hearing 26 May 2017 (received 9 June 2017).
19. Greenstone Pty Ltd: Answers to questions taken on notice from public hearing 26 May 2017 (received 9 June 2017).
20. Zurich Financial Service Australia Limited: Answers to questions taken on notice from public hearing 26 May 2017 (received 9 June 2017).
21. MedHealth Pty Ltd: Answers to questions taken on notice from public hearing 26 May 2017 (received 9 June 2017).
22. National Australia Bank: Answers to questions taken on notice from public hearing 26 May 2017 (received 9 June 2017).
23. MLC Life Insurance: Answers to questions taken on notice by National Australia Bank and referred to MLC Life Insurance from public hearing 26 May 2017 (received 9 June 2017).
24. St Andrew's Life Insurance Pty Ltd: Answers to questions on notice posed 3 July 2017 (received 28 July 2017).
25. Medibank Private Ltd: Answers to questions on notice posed 3 July 2017 (received 25 July 2017).
26. QBE Insurance (Australia) Ltd: Answers to questions on notice posed 3 July 2017 (received 28 July 2017).
27. Australia and New Zealand Banking Group: Answers to questions on notice posed 3 July 2017 (received 27 July 2017).
28. BT Financial Group: Answers to questions on notice posed 3 July 2017 (received 31 July 2017).
29. Zurich Financial Service Australia Limited: Answers to questions on notice posed 3 July 2017 (received 28 July 2017).
30. RAC: Answers to questions on notice posed 3 July 2017 (received 28 July 2017).

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31. Commonwealth Bank of Australia: Answers to questions on notice posed 3 July 2017 (received 31 July 2017).
 32. Commonwealth Bank of Australia: Answers to questions on notice posed 3 July 2017 (received 31 July 2017).
 33. Allianz Australia Insurance Ltd: Answers to questions on notice posed 3 July 2017 (received 4 August 2017).
 34. AMP: Answers to questions on notice posed 3 July 2017 (received 28 July 2017).
 35. Woolworths Group: Answers to questions on notice posed 3 July 2017 (received 31 July 2017).
 36. ClearView Wealth: Answers to questions on notice posed 3 July 2017 (received 27 July 2017).
 37. Australian Securities and Investments Commission: Answers to questions on notice posed 3 April 2017 (received 9 August 2017).
 38. Australian Health Practitioner Regulation Agency: Answers to questions on notice posed 4 July 2017 (received 4 August 2017).
 39. Australian Medical Association: Answers to questions on notice posed 4 July 2017 (received 27 July 2017).
 40. TAL: Answers to questions on notice posed 3 July 2017 (received 1 August 2017).
 41. HSBC Bank Australia Limited: Answers to questions on notice posed 3 July 2017 (received 27 July 2017).
 42. REST Industry Super: Answers to questions on notice posed 3 July 2017 (received 17 July 2017).
 43. TAL: Answers to questions on notice taken from public hearing 18 August 2017 (received 1 September 2017).
 44. Department of the Treasury: Answers to questions on notice posed 22 August 2017 (received 6 September 2017).
 45. Australian Securities and Investments Commission: Answers to questions on notice posed 21 August 2017 (received 8 September 2017).
 46. Office of the Australian Information Commissioner: Answers to questions on notice posed 22 August 2017 (received 6 September 2017).
 47. AMP: Answers to questions on notice taken from public hearing 18 August 2017 (received 5 September 2017).
 48. Metlife: Answers to questions on notice posed 3 July 2017 (received 28 July 2017).
 49. Royal Australian College of General Practitioners: Answers to questions taken on notice from public hearing 8 September 2017 (received 26 September 2017).
 50. Australian Health Practitioner Regulation Agency: Answers to questions taken on notice from public hearing 8 September 2017 (received 5 October 2017).
 51. MDA National: Answers to questions on notice posed 27 September 2017 (received 12 October 2017).
 52. Medical Indemnity Protection Society: Answers to questions on notice posed 27 September 2017 (received 16 October 2017).
 53. Medical Insurance Group Australia: Answers to questions on notice posed 27 September 2017 (received 18 October 2017).
 54. Financial Services Council: Answers to questions on notice posed 31 August 2017 (received 27 September 2017).
 55. Commonwealth Bank of Australia: Answers to questions taken on notice from public hearing 8 September 2017 (29 September 2017).
 56. Australian Securities and Investments Commission: Answers to questions on notice posed 4 August 2017 (received 4 December 2017).
 57. Royal Australian College of General Practitioners: Answers to questions taken on notice from public hearing 1 December 2017 (received 7 December 2017).

58. Australian Securities and Investments Commission: Answers to questions taken on notice on 4 December 2017 (received 8 December 2017).
59. Australian Prudential Regulation Authority: Answers to questions taken on notice on 4 December 2017 (received 8 December 2017).
60. Association of Superannuation Funds of Australia (ASFA): Answers to questions taken on notice from public hearing 1 December 2017 (received 20 December 2017).
61. Australian Prudential Regulation Authority: Answers to questions on notice posed 19 December 2017 (received 22 January 2018).
62. Australian Securities and Investments Commission: Answers to questions on notice posed 8 February 2018 (received 12 February 2018).
63. Financial Services Council: Answers to questions taken on notice from public hearing 1 December 2017 and questions posed 4 December 2017 (received 21 December 2017).