



5 July 2023

Mr Tas Larnach  
Secretary  
Senate Economics Legislation Committee  
Parliament House  
Canberra ACT 2600

Via email: [economics.sen@aph.gov.au](mailto:economics.sen@aph.gov.au)

Dear Mr Larnach,

**Re: Inquiry into the Treasury Laws Amendment (2023 Law Improvement Package No. 1) Bill 2023**

The Council of Australian Life Insurers (CALI) is the trusted voice of life insurance in Australia. We support Australians to make informed choices about their future and help them live in a healthy, confident, and secure way over their lifetime.

Our mission is to ensure Australians view life insurance and the industry as accessible, understandable, and trusted. We do this by supporting our members to deliver the protection and certainty Australians need on their best and worst days. This includes advocating for national policy settings that expand their access to the life insurance protection that suits them when they need it most.

Thank you for the opportunity to provide a submission on the Treasury Laws Amendment (2023 Law Improvement Package No. 1) Bill 2023. The Bill incorporates amendments to life insurance legislation identified as part of a review of a number of sunseting legislative instruments which were due to end on 30 September 2023. Overall, our view is that the instruments are operating effectively, and we supported them being remade.

The related changes to the legislation are minor and in most cases are the result of moving obligations from the legislative instruments to the primary legislation. The life insurance industry was consulted during the review and in relation to the draft legislation and instruments. CALI has no further recommendations for modification of the Bill in relation to the amendments it contains.

Thank you for the opportunity to contribute to this consultation. If you would like any further information please contact Michael Johnston at [michael.johnston@cali.org.au](mailto:michael.johnston@cali.org.au).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Christine Cupitt', is written over a thin horizontal line.

Christine Cupitt  
Chief Executive Officer