

Dear Committee,

I thank you for the invitation to submit to the inquiry below.

Briefly:

I applied for life insurance with Kinetic Super in early 2014. I was refused by their underwriter, CommInsure on the grounds that I had various unresolved health issues.

I disagree. There were and are no unresolved health issues.

I contacted the Superannuation Industry Tribunal and had dialogue with them and a teleconference with them and Kinetic Superannuation and CommInsure. As I disagreed and had the evidence to prove it, I wanted CommInsure to change their finding of 'refused' to 'not refused' so that I would not be penalised in applying for life insurance with another provider. By this stage I wanted nothing more to do with CommInsure. They refused to change saying they could not. So, while all my doctors say I was normal, CommInsure chose to penalise me by choosing to make my file as 'refused'.

The situation:

I had a case of reflux in 2012 and as a precaution went to Royal North Shore Hospital in case it was heart related. It was not. I have had a couple of these in my adult life. All the doctors reports state that I was healthy.

While in hospital it was discovered that I was anaemic. I had various tests done, nobody could identify anything underlying and I recovered normally over a few months. All doctors reports state I was normal. I have copies of various reports by various doctors. CommInsure have seen the reports and have chosen to selectively interpret them to my disadvantage.

I went to the expense of visiting my GP a couple of times after I was refused and she was surprised by CommInsure actions. She tried to act on my behalf in a telephone conversation with the SIT but was told that the SIT needed to deal with me.

After nearly three years and a one inch thick pile of paper on this case, the SIT have recently informed me that they are closing my case because I have not applied for life insurance elsewhere and therefore I suffer no disadvantage! My whole issue is that if I did apply, I would have to truthfully state I was 'refused' life insurance. I do not believe I should have to say this.

I offer my voice in hope that it will join with many others who try to stand up to these obdurate people.

Kind Regards

Brenton White