

**Senate Finance and Public Administration Legislation Committee**  
**ANSWERS TO QUESTIONS ON NOTICE**  
**ADDITIONAL ESTIMATES 2012-2013**

**Finance and Deregulation Portfolio**

**Department/Agency:** Medibank Private

**Outcome/Program:**

**Topic:** Policy holders

**Senator:** Nash

**Question reference number:** F25

**Type of question:** Written

**Date set by the committee for the return of answer:** Tuesday, 2 April 2013

**Number of pages:** 1

**Question:**

Can the Minister or department explain why Medibank Private's growth in policy holders between FY 10/11 and 11/12 was approximately 40% of industry peer BUPA?

**Answer:**

Over the past three years, Medibank's growth in policy holders has been 4.82%.

In FY12 Medibank Private was less focussed than its competitors on pushing discounting offers in the market, a practice which tends to grow membership at the expense of future profitability.