

**Alice Barnard**

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**From:** Tenancy No Reply  
**Sent:** Friday, 7 June 2019 2:58 p.m.  
**To:** Insurance Review  
**Subject:** Response to Review of Insurance Contract Law quick form

**What is your feedback on the overarching duties? Which option do you prefer and why?**

N/A

**What is your feedback on the options to improve product design? Which option do you prefer and why?**

I would prefer option 3 – Requirements for manufacturers to outline intended audience for products.

However, this outline should be just a general guide and not a restriction as customers often need a mix of products to meet their particular needs. The outline should describe briefly what need or problem the product is trying to fix or address.

In turn, the regulator should have the ability to stop a product distribution if the outlined problem that is trying to fix is not being addressed at all.

**What is your feedback on the options to improve product distribution? Which option do you prefer and why?**

N/A

**What is your feedback on the options relating specifically to insurance claims? Which option do you prefer and why?**

I would prefer option 1 – duty to ensure claims handling is fair, timely and transparent

This is a given and expected from industry participants. If customer expectations are met this should not be an issue.

**What is your feedback on the options for tools to ensure compliance? Which option do you prefer and why?**

N/A

**What is your feedback on who the conduct regulations should apply to? Which option do you prefer and why?**

N/A

**What is your feedback on the initial preferred package of options?**

N/A

**Do you have any other general feedback?**

Most of the options in the paper are common better practices for businesses that should be already in place and not dictated by legislation or the regulator.

Furthermore, conduct and culture is the objective of this paper, not remuneration. In that regard the root issue is how to improve organisational culture in our industry? That should have been the focus of this paper from beginning to end.

**Your name**

Felix Andrade

**Your email address**

Privacy of natural persons

**Your organisation**

Privacy of natural persons

**In what capacity are you making this submission?**

individual

**Other capacity**

**Privacy act/release**

**Can we include your name or other personal information in any information about submissions that we may publish?**

yes

**We intend to upload submissions to our website. Can we include your submission on the website?**

yes

**You may ask us to keep your submission, or parts of your submission, confidential. If so, you'll need to attach reasons and grounds under the Official Information Act 1982 for consideration.**

no

**You've indicated that you would like us to keep your submission confidential. Please give your reasons and grounds under the OIA that we should consider.**

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