

HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

REVIEW OF THE FOUR MAJOR BANKS (SECOND REPORT)

Commonwealth Bank of Australia

CBA63QW:

*The 'Commlnsure Independent Reviews' fact sheet states 'More than 800 declined claims were independently reviewed by Deloitte. The report states that nine customers (around 1 per cent) had benefits paid or increased, with 11 cases under reassessment'. Does this 1 per cent figure include cases highlighted in the ABC's 4 Corners programme? Does this 1 per cent figure include claims denied under outdated medical definitions that have since been paid? Does the 1 per cent figure account for the differences in sample size across different policy types?*

**Answer:**

*Does this 1 per cent figure include cases highlighted in the ABC's 4 Corners programme?*

No, these cases were considered separately. Deloitte's Claims Review (Lump Sum and Claims Handling Review) was based on a random sample as outlined in CBA69QW.

*Does this 1 per cent figure include claims denied under outdated medical definitions that have since been paid?*

No.

*Does the 1 per cent figure account for the differences in sample size across different policy types?*

The 1 per cent figure refers to the total number of claims that resulted in a customer financial impact, as a proportion of the 797 claims that were reviewed by Deloitte.