

Mr CONROY: ... I want to go back to CommInsure for a second, in 15 particular the tragic case of Peta Outzen that was explored last night on 7.30. The response quoted in the story yesterday was that the Commonwealth Bank, in declaring that Ms Outzen's death was a suicide in direct contradiction of a death certificate stating accidental overdose and a coroner's finding stating accidental overdose, simply made a mistake. Is that Commonwealth's position?

Mr Narev: In the case of Ms Outzen, yes, that is correct. We are aware of the circumstances, and I might say they were tragic circumstances. The nature of the circumstances gave rise to an initial view from the claims manager that this had been a suicide, which obviously was incorrect. The coroner found that it was death caused by accidental taking of the drugs. As it happens, that in itself is also excluded from the policy, but having looked at the circumstances behind the way this determination was made I do not think it is a good example of dealing well with a customer, and, to come back to what I said before in response to Mr Thistlethwaite and the chairman, the bank needs to be doing a better job at those sorts of circumstances.

Mr CONROY: How can the bank maintain it was simply a mistake when the claims assessor, post their initial claim, clearly ignored the coroner's finding and the death certificate? That is not a mistake. A mistake is losing someone's paperwork. It is not a mistake to say, as a claims assessor, 'I know more than the coroner.'

Mr Narev: I will take this aspect on notice, but I have not yet been made aware that any claims manager wilfully ignored a determination of a coroner. What I have been made aware of to date is that, based on the circumstances of the case, the claims manager made a conclusion which was mistaken and did not take into account other factors. There actually is a process to make sure that if that happens it receives additional oversight, which did not happen. Regardless of whether or not the circumstances of what was a tragic death would or would not have been covered, I come back to saying that that is a process which was not a customer-friendly process.

ANSWER

It does not appear to be the case that the claims assessor wilfully ignored the coroner's report. The claims assessor made an incorrect conclusion based on commentary contained within the body of that report. This is extremely regrettable and we have contacted Ms Outzen's father to offer our sincere apologies.

Accidental death policies provide cover for death by injury only. Claims paid by these policies include car accidents, workplace or recreational sporting injuries and falls. These types of policies are not intended to cover death due to non-prescribed drug use.