

# Abbreviations

ABC	Australian Broadcasting Corporation
ACCC	Australian Competition and Consumer Authority
ACL	Australian Consumer Law
ADI	Authorised Deposit-taking Institution
AGND	Australian Genetic Non-Discrimination Working Group
AFA	Association of Financial Advisers
AFCA	Australian Financial Complaints Authority
AFS	Australian Financial Services
AIA	AIA Australia
ALA	Australian Lawyers Alliance
ALRC Report	ALRC Report 96, <i>Essentially Yours: The Protection of Human Genetic Information in Australia</i>
AMA	Australian Medical Association
APL	Approved Product List
APP	Australian Privacy Principles
APRA	Australian Prudential Regulatory Authority
ASFA	Association of Superannuation Funds Australia
ASIC	Australian Securities and Investments Commission
ASIC Act	<i>Australian Securities and Investments Commission Act 2001</i>
ATO	Australian Tax Office
BEAR	Banking Executive Accountability Regime
BT	BT Financial Group
CAANZ	Consumer Affairs Australia and New Zealand
Code	FSC Life Insurance Code of Practice
CIO	Credit and Investments Ombudsman
Competition and Consumer Act	<i>Competition and Consumer Act 2010</i>
Corporations Act	<i>Corporations Act 2001</i>
Disability Discrimination Act	<i>Disability Discrimination Act 1992</i>

EDR	External Dispute Resolution
FOFA	Future of Financial Advice
FOS	Financial Ombudsman Service
FPA	Financial Planning Association of Australia
FRLC	Financial Rights Legal Centre
FSC	Financial Services Council
FSI	Financial Systems Inquiry
Genetic information	Predictive genetic information
GDP	Global Domestic Product
GP	General Practitioner
IDR	Internal Dispute Resolution
IME	Independent Medical Examiner
Insurance Contracts Act	<i>Insurance Contracts Act 1984</i>
ISWG	Insurance in Superannuation Working Group
LCCC	Life Code Compliance Committee
Life Insurance Act	<i>Life Insurance Act 1995</i>
LIF Reforms	<i>Corporations Amendment (Life Insurance Remuneration Arrangements) Act 2017</i>
Maurice Blackburn	Maurice Blackburn Lawyers
MySuper	Default superannuation account
OAIC	Office of the Australian Information Commissioner
PI	Professional Indemnity
PIAC	Public Interest Advocacy Centre
Privacy Act	<i>Privacy Act 1988</i>
PwC	Price Waterhouse Coopers
RACGP	Royal Australian College of General Practitioners
RANZCP	Royal Australian and New Zealand College of Psychiatrists
Report 413	<i>ASIC, Report 413: Review of Retail Life Insurance Advice</i>
Report 454	<i>ASIC, Report 454: Funeral insurance: A snapshot</i>
Report 470	<i>ASIC, Report 470: Buying add-on insurance in car yards: Why it can be hard to say no</i>

Report 471	<i>ASIC, Report 471: The sale of life insurance through car dealers: Taking consumers for a ride.</i>
Report 498	<i>ASIC, Report 498: Life insurance claims: An industry review</i>
Report 499	<i>ASIC, Report 499: Financial advice: Fees for no service</i>
RG 175	<i>Regulatory Guide 175: Licensing: Financial product advisers—conduct and disclosure</i>
RG183	<i>Regulatory Guide 183 Approval of financial service sector codes of conduct</i>
SCT	Superannuation Complaints Tribunal
SIS Act	<i>Superannuation Industry (Supervision) Act 1993</i>
Super Code	draft Insurance in Superannuation Code of Practice
Supermatch(2)	ATO system which provides trustees with information to assist with consolidating members accounts
Taskforce	ASIC Enforcement Review Taskforce
TPD	Total and Permanent Disability
Trowbridge review	Mr John Trowbridge, <i>Review of Retail Life Insurance Advice</i> , March 2015
UCT	Unfair Contract Terms
Zurich	Zurich Financial Services Australia Limited

