

Dr Patrick Hodder
A/g Committee Secretary
Parliamentary Joint Committee on
Corporations and Financial Services
PO Box 6100
PARLIAMENT HOUSE
CANBERRA ACT 2600

via email: Corporations.joint@aph.gov.au

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VIC/National Office

L28 Casselden 2 Lonsdale St Melbourne 3000

P (03) 9910 0200 F 1500 228 739

www.cbussuper.com.au

Dear Dr Hodder

Options for greater involvement by private sector life insurers in worker rehabilitation

I refer to your letter dated 6 August 2018 to Ms Robbie Campo seeking a response to questions regarding options for greater involvement by private sector life insurers in worker rehabilitation.

Our answers to the questions asked are as follows:

- 1(a) Where an injury or illness occurs at or due to work and people have access to relevant workers compensation and to other support mechanisms the life insurer should be permitted to offer medical and procedural solutions to individuals, but that all parties consult in relation to the workers rehabilitation. Where there are multiple options or differing opinions, the individual should be allowed to choose the solution to apply.
- 1(b) Where an injury or illness is unrelated to work the life insurer should be permitted to offer medical and procedural solutions to individuals regarding worker rehabilitation.
- Cbus would support any move for private sector life insurers being involved in worker rehabilitation to commence as soon as possible. Any reforms in this area should not be delayed until after the life insurance industry has completed actioning the recommendations of the Committee's Report.

Should you have any queries or require further clarification, please contact me on I

Yours sincerely

Noel Lacey

Head of Insurance, Complaints & Compliance Line

Branch Offices:

ACT

2 Badham 5t Dickson 2602 P. (02) 6103 6046

NSW

L25, 44 Market St Sydney 2000 P (02) 8027 5515.

NT

1/29 Daly St Darwn 0800 P 0419 555 261

QLD

L2 14 Campbell St Bowen Hills 4006 P (07) 3638.6126

NORTHOLD

6/663 Flinders St. Townsville 4810 P: 0419 142 761

5A

Ground Floor, 50 Flinders St Adelaide 5000 P (08) 7223 2125

TAS

196 Campbell St Hobart 7000 P 0427 888 591

WA

L 1 82 Royal St East Perth 6004 P (08) 6430 4201

Cbus' Trustee: United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 Cbus ABN 75 493 363 262

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1222.3 10/17 ISS6