



Private Health Insurance Intermediaries Association Inc

Level 40, 140 William Street,
Melbourne, 3000, Victoria, Australia
www.phia.com.au

CODE OF CONDUCT COMMITTEE

ANNUAL REPORT TO PHIIA AGM

DATE: 26TH NOVEMBER 2015

Chair PHIIA Code of Conduct Committee – Mr Ken Ramsay

Committee Constituted: 27 May 2015

Members:	Mr Ken Ramsay	Chair	27 May to present
	David Wright	CEO and CoC Member	27 May to present
	Andrew Davis	CoC Member	27 May to present
	Venessa Almond	CoC Member	30 July to present
	Andrew Merrilees	CoC Member	27 May to 30 July

At the first meeting held 27 May 2015, Mr Ken Ramsay duly took up the position as Chair following an interview process and acceptance by the Board of PHIIA at their March 2015 meeting.

Members elected to the CoC Committee were Andrew Davis, and Andrew Merrilees, plus the CEO David Wright. Mr Merrilees stepped down from the Board of PHIIA and from the CoC Committee on 30 July and Ms Venessa Almond duly replaced Mr Merrilees following one meeting as an observer.

Meetings Held: 27 May 2015
24 July 2015
9 September 2015
12 November 2015

From June 2015 onwards members and potential members were reminded of the timelines for completion of the CoC Self Audit Questionnaire and meeting schedules leading up to the AGM.

Out of session confidential emails and discussions also took place to expedite the review/feedback/approval process.

Business Transacted:

The Terms of Reference for the Code of Conduct Committee as approved by the PHIA Board are as follows:

- (a) Admitting intermediaries to take part in a Code
- (b) Monitoring and enforcing compliance with the Code
- (c) Developing a logo for each code
- (d) Receiving complaints about a breach of a Code
- (e) Imposing sanctions in continued breach of a Code
- (f) Publishing participants in each Code
- (g) Publishing an Annual Report on the operation of each code and compliance by participating intermediaries

Dealing with each of the above,

- (a) Cover me Now (trading as ItsMyHealth) and Health Deal were admitted to membership (see below).
- (b) monitoring activities conducted are described below. No complaints were received or information obtained demonstrating a need to enforce compliance with the Code.
- (c) the Code of Conduct logo was refreshed and made available to signatories.
- (d) no complaints were received about a breach of the Code.
- (e) no sanctions were imposed.
- (f) participants in each Code have been published and are updated as required.
- (g) the Annual Report on the operation of each code and compliance by participating intermediaries is intended to be published post the 2015 AGM (subject to Board approval). It will reflect that the Committee is satisfied with the operation of the codes and with compliance.

Code of Conduct Documents

During the year the full suite of Code of Conduct documents were revised with the assistance of members and a consultancy performed by Mr Wayne Cooper. The documents were finally signed off by the Board of PHIA in May 2015.

The revised and updated Code Documents included:

- PHIA Code of Conduct June 2015
- PHIA Practice Codes June 2015
- Self Audit Guide June 2015
- Self Audit Questionnaire 2015 (SAQ)

The process adopted by the Committee was to meet and review the SAQs, provide feedback where it was felt that responses were inadequate, review additional material that was provided in response to that, seek any further clarifications required, until satisfied as to compliance.

All members and potential members were advised that completion of the SAQ was required in order to remain (or become) an accepted signatory of the Code, the agreed date for submission of the SAQ was 20 July 2015. The Committee extended this deadline on 2 occasions such that Members had every opportunity to complete the SAQ prior to the AGM.

On the following dates the Committee determined that the following new Members were able to fulfil their obligations under the Code and that they be admitted to participate in the Code.

- **Cover me Now (trading as ItsMyHealth)** **12th November 2015**
- **Health Deal** **14th September 2015**

On the following dates the Committee determined that the following existing Members who had previously executed a Deed of Adoption with PHIA were compliant with the Code:

- **Choosewell Pty Ltd** **14th September 2015**
- **AON** **14th September 2015**
- **USORT** **14th September 2015**
- **Jardine Lloyd Thompson (JLT)** **12th November 2015**
- **John Small Health Advisory (JSHA)** **12th November 2015**

Two other Members have completed their SAQs, which have been reviewed by the Committee, and the Committee is awaiting a response to requested information/clarifications. It is expected that this will be resolved in the near future and that those Members will then be deemed compliant.

Other activities

On 21 July 2015 your CEO and CoC Chair attended Private Healthcare Australia's very informative one day seminar. David Wright spoke about our Code, how it had changed, and the benefits of compliance.

The CEO ran a workshop for Health Deal staff and is in the process of planning educational workshops for staff from members to attend in Sydney and Melbourne respectively.

The Committee is conscious of the importance of Members being educated as to the requirements of the code, and intends to consult with Members and build on its educational regime. This could include educational sessions for Members, FAQs, on-line training, case-studies, best practice guidelines, and the like.

Key Issues for Consideration by Board of PHIA which have arisen during the conduct of the Committee's business:

- That minor revisions will need to be made for the next edition to clarify and simplify the response process for Members and to ensure that the targeted information and documentation are provided.
- That the Board note that random full compliance/spot audits of Signatories to the Code to be undertaken by the CEO and the Chair of the Code of Conduct Committee

Recommendations:

That the Board accept the Report of the Code of Conduct Committee

That Key Stakeholders be informed of all Members of PHIA that are compliant with the PHIA Code of Conduct.

Finally I would like to thank my fellow Committee members for their selfless support in volunteering their time to assist with the Committee's deliberations, and to assist me in my role of Chair.

Ken Ramsay

Ken Ramsay

Chair Code of Conduct Committee