

**Private Health Insurance Intermediaries Association  
2016 Chairs Report  
Annual General Meeting  
23<sup>rd</sup> November 2016**

It is with pleasure that I present the Chairs Report for 2015-16, albeit with a little sense of loss. David Miller stepped down as Chair mid-term as he was seeking opportunities outside of the intermediary sector. David was a pillar of strength for the organisation, working closely with our CEO in putting in place a sustainable structure for the operation of PHIIA. He was always a wise head when it came to policy development and interaction within the sector. We wish him well in his future endeavours.

2015-16 will be seen as a year of building the organisation slowly but surely with some new members joining and with that bringing some new Board members. During the year we welcomed Trevor Jeffords of Compare the Market, Gerald Brown from Itsmy, Michael Siwes of iSelect who took over from Matt Cummings, and Corey Robertson took over from Venessa Almond. My thanks to all the Board members who have contributed to the work of PHIIA during the year.

Membership has strengthened with a full range of input from large corporate groups, large retail players and also smaller more niche intermediaries. PHIIA welcomes all players in the intermediary/broker sector. Figures show that intermediaries contribute to over 30% of policies written during the year, and our role as being transparent and consumer focussed will stand us in good stead for the future.

With the Federal Government undertaking a range of reviews in health care including the private health sector, there are sure to be more changes ahead to the way health care is delivered in Australia. As an organisation we must be vigilant, receptive and provide ideas and solutions to government reviews as a way of contributing to the balance the way health care is funded. A vibrant private health sector will always require a robust health insurance model that consumers can have confidence in. We need to have an ever-stronger presence that articulates the voice of the customer as we see it from the hundreds of thousands of interactions that we have every year.

One of the highlights of the year was our industry forum, whereby the majority of health funds sent representatives, and we had some excellent presentations including from the newly appointed CEO of PHA, Dr Rachel David, the latest consumer research by IPSOS, and two highly informative presentations from Chris Carroll of AHM and Harry Robertson of BUPA. The forum was facilitated by Dr Norman Swann who teased out many issues for discussion. One key comment he made was that there was “violent agreement” in the room on the need to maintain a sustainable and transparent way for consumers to access information on choosing PHI and that intermediaries play an important role.

I am pleased to report that the organisation, whilst operationally small in terms of resources available, maintains a strong advocacy role for members, who in turn play such an important role in the private health sector in Australia. The updating and refreshing of our Code of Conduct has resulted in a strengthening of membership and reinforced our position as an advocate for transparency and the support for consumer choice. To Ken Ramsey, Chair of the Code of Conduct Committee, and Corey Robertson, many thanks for your input and support of the work of that committee which provides the cornerstone of PHIIA.

Finally, I would like to thank our CEO David Wright. It has been a challenging year for David given the necessity to spend most of the year overseas. Despite that the organisation has run smoothly and he has allowed us to achieve a lot. In particular the conference was conceived and executed by David, and the Code of Conduct was elevated with the round of site visits and audits conducted by David together with Ken.

To the new Board that will be elected at the AGM, I wish them well in their endeavours and look forward to contributing to the best of my abilities for the long term future of the organisation and the members it represents.

**Andrew Davis**  
**Chair**  
**PHIIA**