

**Private Health Insurance Intermediaries Association  
2016 Chair of Code of Conduct Report  
Annual General Meeting  
23<sup>rd</sup> November 2016**

It is with pleasure that I present the Chair of the PHIIA Code of Conduct Report for 2015-16.

During 2015-16 there was one change to the membership of the Code of Conduct Committee. The Board of PHIIA approved of Ms Corey Robertson (AON) replacing Ms Venessa Almond (AON) as a member of the Committee. Both have been excellent members of the Committee and have gone about their task with due diligence and impartiality.

The Committee met on an as needs basis throughout the year and is instigated by the amount of business to be transacted. The Committee has met via teleconference. The work of the Committee has revolved around:

- Assessment of new applications of the Self-Assessment Questionnaire
- Preparation of Feedback Responses back to applications
- Review of Feedback Responses
- Undertaking of Site Visits by Independent Chair of Committee and non-aligned member, the CEO

It was resolved by the Board of PHIIA that Site Visits would occur once every 3 years for each member. To date, 4 Site Visits have occurred.

- ISelect
- Choosewell
- AON
- JLT

The following table details the status of the PHIIA Membership

<b>PHIIA Membership Status against the Code of Conduct as at 23<sup>rd</sup> November 2016</b>			
	<b>Members</b>	<b>Status</b>	<b>Site Visit</b>
1	ITSMY/Covermenow	SAQ completed – Signatory to Code	1 <sup>st</sup> Q 2017
2	Choosi	SAQ completed – Signatory to Code	1 <sup>st</sup> Q 2017
3	Stanford Brown	SAQ completed – Signatory to Code	1 <sup>st</sup> Q 2017
4	iSelect	SAQ completed – Signatory to Code	02/06/16

5	JSHA	SAQ completed – Signatory to Code	2 <sup>nd</sup> Q 2017
6	Healthdeal	SAQ completed – Signatory to Code	1 <sup>st</sup> Q 2017
7	USORT	SAQ completed – Signatory to Code	2 <sup>nd</sup> Q 2017
8	AON	SAQ completed – Signatory to Code	17/11/17
9	JLT	SAQ completed – Signatory to Code	17/11/16
10	Choosewell	SAQ completed – Signatory to Code	02/06/16
11	ComparetheMarket	SAQ completed – Signatory to Code	1 <sup>st</sup> Q 2017
12	Susan Philips HIC	SAQ submitted – Reviewed, minor details to complete	2 <sup>nd</sup> Q 2017
13	AHCA	SAQ in process - Awaiting Submission	3 <sup>rd</sup> Q 2017
14	MembersOwn	SAQ submitted - Reviewed, minor details to complete	1 <sup>st</sup> Q 2017

Site Visits have 4 major components

**1 Document Review or Online Review (75 mins)**

Review of documentation and procedures described in the SAQ

**2 Interview with Staff (60 minutes)**

Focus on staff involved in training or monitoring of business

**3 Site Tour. (30 minutes)**

Opportunity to have a tour of the business and if appropriate to be introduced to/and have brief discussion with staff working in areas with direct contact with customers.

**4 De-Briefing (30 minutes)**

Site visit Conclusion and discussion of any observations

In conclusion, I would like to thank the members of the Committee for their commitment and to all members who have been working through the stepping stones to being a Signatory to the PHIIA Code of Conduct.

**Ken Ramsay**  
**Independent Chair**  
**PHIIA Code of Conduct Committee**