# Private Health Insurance Intermediaries Association 2016-7 Chair of Code of Conduct Report

**Annual General Meeting 22 November 2017**

Following the receipt of the annual Self-Audits by members, the Code of Conduct Committee is required to publish an annual report on the operation of the Code, including an overall summary of compliance with the Code It is therefore with pleasure that I present the Chair of the PHIIA Code of Conduct Report for 2016-­‐ 17.

In the past year we have conducted and bought up to date SAQs and audit visits for all members. We have also been mindful that the code and its operation are due for review and we look forward to participating in that process to optimize the code’s relevance and effectiveness having regard to current expectations, and to streamline its operation. This will not be a straightforward task, but it is nevertheless a crucial one. I encourage members to be active participants in the process.

The committee met three times between August and October 2017 in the Sydney offices of Aon. The independent chair and CEO will also have conducted nine on-site audits in Sydney, Melbourne and Brisbane between June and November 2017 bringing all members up to date.

Since last year’s report there have been a number of changes to the membership of the Committee. Christopher Zinn took David Wright’s place as an ex officio member when he replaced David as CEO, and he has taken on his role with tremendous enthusiasm. I thank him sincerely for that and I would also like to record my and the Committee’s thanks to David for his hard work and diligence, often in difficult personal times.

There was another change of membership with Andrew Davis standing down due to his elevation to the chair of PHIIA, and I would like to thank Andrew similarly for his dedication. Michael Siwes rose to the occasion and he and Corey Robertson have been invaluable members of the Committee, always giving freely of their time.

We decided to coordinate and bring forward the date by which SAQs are submitted each year and would thank members who at relatively short notice sent in their paperwork for us to consider. Subject to the wider review of the code we hope to make early August the date by which all SAQs are required each year to allow plenty of time for any checks before the AGM.

The work of the Committee has revolved around:

* Assessment of new applications
* Reviewing new or updated Self-Assessment Questionnaires
* Feedback Responses to members and reviewing replies
* Undertaking Site Visits by Chair and CEO
* Considering how the Code and its operation might be enhanced and preparing for their review.

The following table details the status of the PHIIA Membership as at 22 November 2017

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Members/Signatories to the Code** | **2017 SAQ status** | **Site Visit** |
| 1 | ITSMY/Covermenow | Completed | Nov 21 2017 |
| 2 | Choosi | Completed | Aug 16 2017 |
| 3 | Stanford Brown | Completed  | June 6 2017 |
| 4 | iSelect | Completed  | June 2 2016 |
| 5 | JSHA | Completed  | Oct 19 2017 |
| 6 | Health Deal | Completed | Nov 21 2017 |
| 7 | AON | Completed | Nov 16 2016 |
| 8 | JLT | Completed | Nov 16 2016 |
| 9 | Choosewell | Completed | June 2 2016 |
| 10 | Compare the Market | Completed | Oct 19 2017 |
| 11 | AHCA |  Completed | Nov 20 2017 |
| 12 | MembersOwn | Completed | Nov 20 2017 |
| 13 | Susan Philips HIC | Completed | Aug 16 2017 |

Usort is no longer a member.

All 2017 SAQs have either been completed satisfactorily or completed subject to clarification which is in train or will be dealt with at an upcoming site visit.

Site Visits occur at least once every 3 years for each member. To date, as will be observed from the above table, each member has had one Site Visit. In addition to ensuring compliance with the Code we feel that visits reinforce our understanding of members’ commitment to mutual compliance with the Code, as well as giving us a better understanding of the challenges of achieving and maintaining such compliance.

It is the Committee’s view that there is overall compliance by members with the Code.

In conclusion, I would like to again thank the members of the Committee for their commitment and to thank all members for their involvement and co-operation.

# Ken Ramsay Independent Chair

**PHIIA Code of Conduct Committee**