

To whom it may concern,

In reference to the Swansson v Harrison case, and in the interest of preventing this from happening again to an adviser or broker, could it be part of the code for insurers once they are prepared to accept a policy and put the policy in to force, to contact the life insured and ask the questions: (taken from Macquarie Life Declaration of Good Health form)

Have you:

- Had any symptoms of illness or injury?
- Received medical advice from any doctor, undergone any medical examination, tests or treatment, been in hospital or suffered any physical infirmity?
- Had a change in occupation or duties?
- Engaged in, or intend to engage in, any hazardous activities or pastimes including but not limited to: private aviation, motor sports, SCUBA diving, sailing, body contact sports such as martial arts or football, or any recreations involving heights or underground activities?
- Excluding this application had any insurance declined, deferred, accepted with a higher than normal premium or issued with restrictions or exclusions?
- Had any other changes in your circumstances, lifestyle or activities not otherwise disclosed?

This could be done via recorded phone call, sms or email which the response would be recorded by the insurer. The adviser would also get a copy of the response for their file & information. There would need to be service standards around this also so applications aren't being held up. Perhaps it could be mandatory for applications that are in suspense for longer than 24 hours just so it does not interfere with straight through processing applications.

The outcome of this is that it would prevent another case like Swansson V Harrison and to relieve advisers & brokers of this responsibility from an already exhaustive list during an advised policy application process.

Thanking you for your consideration with this submission,  
Alan



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