

Mr Gennady Kleiner
Australian Competition & Consumer Commission
23 Marcus Clarke Street
Canberra ACT 2601

By email: adjudication@accg.gov.au

1 May 2020

Dear Mr Kleiner,

RE: The Financial Services Council's application for authorisation AA1000494 – request for update

I refer to your invitation to make a submission in relation to the interim authorisation provided to the Financial Services Council (FSC) and its member life insurance companies. We confirm that it has not been necessary for QSuper to take advantage of the authorisation to protect the interests of our front-line members.

In the month before the request for authorisation, QSuper took steps to amend its policy with QInsure to ensure that new and existing front-line healthcare workers would have appropriate cover; being all our members who work with the Department of Health, the Department of Education, and Emergency Services.

Given the current climate of unprecedented health uncertainty and distress, we have also been working with employers and unions to ensure that our new front-line healthcare workers are aware of the impact of recent federal government changes to insurance. We have made changes to our processes and digital channels to ensure that these members can choose and receive cover from the first day of their employment.

We will contact you should there be any update to our position.

Yours sincerely,



Nadia Bromley
Associate General Counsel
QSuper