

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

By email: adjudication@accc.gov.au

15 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 support the commitment by the life insurance industry to ensure that frontline healthcare workers are not denied life insurance, will not be charged higher premiums and will not have benefits excluded, purely due to exposure, or potential exposure, to COVID-19. As a life reinsurer we do not offer life insurance policies directly to consumers; however, we are supporting our life insurance clients to provide this commitment to frontline healthcare workers.



**Dion Russell**  
**SCOR Global Life Australia Pty Ltd**  
**Chief Executive Officer**