

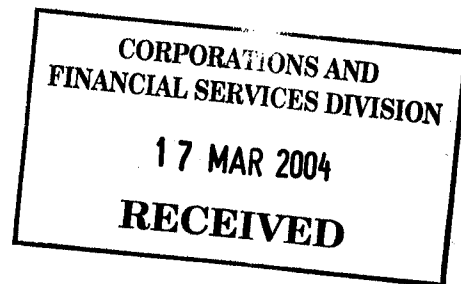
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15 March 2004

The Secretary
Insurance Contracts Act Review Secretariat
Department of the Treasury
Langton Crescent ACT 2600



Dear Sir or Madam

Proposed Amendments to the Insurance Contracts Act

Having made a short submission to this review, it is worth following up with support for the proposed amendments.

I do not believe that further detail is required to define a 'claim'. The Insurance Contracts Act as in place for 30 years and the case law relating to insurance is surely sufficient.

Please ensure that the notification requirements regarding Section 40(3) are made consistent with other requirements for correspondence under the Insurance Contracts Act and the Financial Services Reform Act so that, if possible, this can be included in existing procedures rather than adding a new required business process. No greater prescription regarding the obligation is required.

Yours faithfully

Geoff Atkins

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