



THE LAW SOCIETY  
OF NEW SOUTH WALES

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19 August 2019

Ms Theresa Fairman  
Chief Customer Officer  
Executive Director, Strategy and Regulatory Services  
State Insurance Regulatory Authority (SIRA)  
Level 6, 2-24 Rawson Place  
Haymarket NSW 2000

By email: [consultation@sira.nsw.gov.au](mailto:consultation@sira.nsw.gov.au)

Dear Ms Fairman,

### **Customer service conduct principles consultation paper**

Thank you for the opportunity to comment on SIRA's consultation paper on proposed customer service conduct principles as proposed licence conditions for insurers operating in the SIRA-regulated schemes. The Law Society's Injury Compensation Committee has contributed to this letter.

The Law Society understands SIRA's purpose for establishing proposed customer service conduct principles is to ensure consistency of customer service conduct, and the mechanism by which conduct will be monitored, across the insurance schemes SIRA regulates. The Law Society notes, and the consultation paper also recognises, that insurers already have licence conditions or are required to comply with relevant compliance guidelines, including adherence to certain customer service standards. We note, for example, insurers are already bound by conduct requirements under the workers compensation scheme Standards of Practice, Workers Compensation Guidelines, Motor Accident Guidelines and Home Building Compensation Scheme guidelines.

While we appreciate attempts to enhance consistency of customer service conduct across the schemes SIRA regulates, we encourage SIRA to carefully consider whether an additional set of conditions placed on insurers is the best way to achieve consistency, noting the existence of established guidelines and conduct requirements. We are concerned a proliferation of conditions and requirements, contained in discrete documents, may lead to confusion about what is required of insurers.

An alternative way of achieving SIRA's desired customer service standards could be to embed proposed conduct principles into the established guidelines for each scheme. This may resolve any conflict between these proposed principles and the existing requirements for insurers under established guidelines, and use an existing enforcement framework. Embedding the principles in the Motor Accident Guidelines for example, would require insurers to adhere to them as a condition of their licence (per section 10.7 of the *Motor Accident Injuries Act 2017*).

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Thank you for the opportunity to comment on this consultation paper. Should you have any questions or require further information, please contact Adi Prigan, Policy Lawyer, on (02) 9926 0285 or by email at [adi.prigan@lawsociety.com.au](mailto:adi.prigan@lawsociety.com.au).

Yours sincerely

A handwritten signature in black ink, appearing to read "Elizabeth Espinosa". The signature is written in a cursive, flowing style.

Elizabeth Espinosa  
**President**