

STRENGTHENING THE LIFE CODE

Our commitments to customers



Australia's life insurers support a strong, clear, and accountable Life Insurance Code of Practice (Life Code) that protects people when they need it most.

That's why we initiated an independent review of the Life Code. Because trusted industries listen, test their commitments and improve.

Our response to the recommendations of this detailed, independent review advances substantial reform for our industry, with stronger support for customers during claims, financial difficulties, vulnerability, and other difficult times.



AT A GLANCE

Our response to the recommendations



More compassionate support in challenging circumstances

We'll strengthen support for people experiencing financial difficulties, vulnerability or family and domestic violence. We'll also make it easier for customers to access the right help when they've made a claim.

What this looks like

- Earlier support and tailored assistance for people experiencing financial difficulties.
- Trauma-informed approaches and an expanded definition of vulnerability that better recognises customers' circumstances.
- Incorporating the key requirements of CALI's Family and Domestic Violence best practice guide into the Life Code.
- Access to an appropriately informed person who can help customers during the claims process.



Better support for mental health

We'll improve mental health protections and how customers understand and access mental health cover.

What this looks like

- Mental health commitments embedded in the main body of the Life Code.
- A new customer guide to life insurance and mental health.
- Clearer explanations of what mental health information needs to be disclosed when accessing cover.



Improved access and inclusion for First Nations people

We've committed to working with First Nations people to improve access to information, support and fair, culturally safe services.

What this looks like

- Dedicated, easy-to-find support information for First Nations people on every insurer's website.
- Consultation with First Nations representatives on key communications materials for First Nations people.



Clearer information and greater transparency of how insurers meet their commitments

We'll make it easier for customers to understand their cover, costs and options, supported by stronger transparency and accountability across the industry.

What this looks like

- Earlier and clearer information about premiums, discounts and future costs.
- Stronger protections against unacceptable sales and retention practices.
- Greater transparency and accountability through compliance, including public reporting on insurer compliance and claims timeframes by the independent Life Code Compliance Committee.
- Improved information for customers that disclose blood borne viruses, informed by further collaboration with HIV/AIDS and hepatitis experts.

What happens next?

Most recommendations will move to detailed drafting of the updated Life Code.

- ▼ CALI initiates independent review
- ▼ Recommendations made
- ▼ Our response
- ▼ Drafting & further consultation
- ✓ Stronger Life Code

Four priority workstreams will help shape the remaining reforms:

- Mental health
- Claims handling
- First Nations
- Funeral insurance

These workstreams will bring together customer voices, lived experience, specialist expertise, regulators and our industry, with work to conclude in the first half of 2027.

The true test of a better Life Code is the difference it makes for customers.