



Official sponsor of the Wallabies

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Let JFM_001

4 February 2008

Mr John Papadimitriou
Review of Australia's Consumer Policy Framework
Productivity Commission
PO Box 1428
CANBERRA CITY ACT 2616

Dear Mr Papadimitriou

I'm pleased to attach Suncorp Group's submission responding to the Productivity Commission's suggestions in their latest draft report for its Review of Australia's Consumer Policy Framework.

Our submission is divided into various sections for our different lines of business. In most cases, we have aimed for consistent views, however where special business needs have required it, a specific view has been given, for example with home warranty insurance.

Suncorp is happy for the attached submission to be publicly available. We invite the Commission to contact us to discuss further aspects of our submission in greater detail, however on condition that those discussions are bilateral and strictly confidential, as further aspects will necessarily involve commercially confidential information pertaining to the Group's business.

Please contact our Executive General Manager Regulatory Affairs Chris Cunnington [tel 07 3835 5437 e-mail chris.cunnington@suncorp.com.au] if the Commission would like to pursue further dialogue with us, or for any other general enquiry. Otherwise, contact details for specific subject matter experts are listed in each section of our submission.

Yours sincerely

John Mulcahy
Chief Executive Officer