



Commissioner Patricia Scott
Disability Care and Support
Productivity Commission
GPO Box 1428
Canberra City ACT 2601

By email: disability-support@pc.gov.au

21 September 2010

Dear Ms Scott

**PRODUCTIVITY COMMISSION INQUIRY INTO DISABILITY CARE AND SUPPORT –
Insurance Council's Further Submission**

The Insurance Council of Australia refers to our earlier submission dated 12 August 2010 and welcomes the opportunity to provide further feedback to the Productivity Commission's inquiry into Disability Care and Support (Inquiry).

We enclose our further submission to the Inquiry which highlights our members' experience with commercial insurance. Our submission discusses the principles of commercial insurance and the extent to which they can be applied to the funding of a National Disability Care and Support Scheme (NDCS Scheme). We also discuss the benefits of case management in a commercial insurance context which can be utilised in a range of scheme models.

The Insurance Council and our members believe that we can be of assistance to the Productivity Commission in a range of circumstances:

- Exploring segments of the scheme which are amenable to commercial insurance.
- Analysing areas where the principles of commercial insurance can be applied to a socially based scheme.
- Through the provision of case management services to the scheme.

The insurance industry is keen to remain involved through ongoing engagement with the Productivity Commission and looks forward to discussing further the issues raised in our submission with you.

If you have any questions or comments in relation to the above please do not hesitate to contact John Driscoll,

Yours sincerely

Röbert Whelan
Executive Director & CEO