



FOI 20-21

20 December 2019

Julie Middleton

By email: [XXXXXXXXXXXXXXXXXXXXXXXXXXXX@XXXXXXXXXX.XXX.XX](mailto:XXXXXXXXXXXXXXXXXXXXXXXXXXXX@XXXXXXXXXX.XXX.XX)

Dear Ms Middleton

**NOTICE OF DECISION MADE UNDER SECTION 23 OF THE FREEDOM OF INFORMATION ACT 1982 (CTH) (FOI ACT) WITH REASONS UNDER SECTION 26**

**Applicant:** Julie Middleton

**Decision-maker:** Evelyn Ong, an authorised officer of the Australian Prudential Regulation Authority (**APRA**) for the purposes of subsection 23(1) of the FOI Act.

**Relevant documents:** *"1. Total annual number of Income Protection Insurance claims approved from 1992 to 2018;*

*2. The total annual numbers of Income Protection Insurance claims approved for each State and Territory from 1992 to 2018. Totals for all eight State and Territory governments will reconcile with the figures in point 1.*

*3 Total annual amount of Income Protection Insurance payments from 1992 to 2018.*

*4. The total annual amounts of Income Protection Insurance payments from 1992 to 2018 for each State and Territory. Totals for all eight State and Territory governments will reconcile with the figures in point 3."*

**(FOI request).**

**My decision:** Grant access to one document relevant to the FOI request under subsection 11A(3) of the FOI Act.

Refuse access to all other documents specified in the Applicant's request under section 24A of the FOI Act.

**MATERIAL FACTS**

1. On 21 November 2019, you made the FOI request by email under the FOI Act.
2. On 22 November 2019, APRA acknowledged receipt of the FOI request by email.

## EVIDENCE AND MATERIAL

3. I relied on the following evidence and material in making my decision:
  - a) the Applicant's request received by APRA on 21 November 2019;
  - b) acknowledgment email from APRA FOI to the Applicant dated 22 November 2019;
  - c) email correspondence between APRA staff between 2 December and 12 December 2019;
  - d) relevant sections of the FOI Act; and
  - e) guidelines issued by the Office of the Australian Information Commissioner to date (**FOI Guidelines**).

## REASONS

4. APRA has conducted all reasonable searches of its records and identified one document relevant to the FOI request (**relevant document**).
5. I have decided to grant access to the relevant document under subsection 11A(3) of the FOI Act. Within the relevant document, income protection insurance is equivalent to disability income insurance (DII).
6. I have decided to refuse access to all other documents under section 24A of the FOI Act.

### **Documents cannot be found, do not exist or have not been received**

7. Based on the information before me, APRA has taken all reasonable steps to locate the documents relevant to the request and I am satisfied that the documents do not exist. Accordingly, I refuse access under section 24A of the FOI Act.

## RIGHTS OF REVIEW

### ***Application for Internal Review of Decision***

8. Under section 54 of the FOI Act, you have the right to apply for an internal review of the decision if you disagree with my decision. If you make an application for review, another officer of APRA will be appointed to conduct the review and make a fresh decision on the merits of the case.
9. Under section 54B of the FOI Act, you must apply in writing for a review of the decision within 30 days after the day the decision has been notified to you.
10. You do not have to pay any other fees or processing charges for an internal review, except for providing access to further material in the document released as a result of the review (for example, photocopying, inspection, etc).
11. No particular form is required to apply for review, although it is desirable (but not essential), to set out in the application, the grounds on which you consider that the decision should be reviewed.

12. Application for an internal review of the decision should be addressed to:

FOI Officer  
Australian Prudential Regulation Authority  
GPO Box 9836, Sydney NSW 2001  
Telephone: (02) 9210 3000  
Facsimile: (02) 9210 3411

13. If you make an application for internal review and we do not make a decision within 30 days of receiving the application, the agency is deemed to have affirmed the original decision. However, under section 54D of the FOI Act, APRA may apply in writing to the Information Commissioner for further time to consider the internal review.

***Application for review by the Information Commissioner***

14. Under section 54L of the FOI Act, you have the right to apply to the Information Commissioner for a review of the original decision or a review of a decision made on review.
15. Any application must be in writing and must give details of an address where notices may be sent and include a copy of the original decision or the decision made on internal review.
16. An application for review by the Information Commissioner may be lodged in the following ways:

<b>Online</b>	Complete and lodge the online review form at: <a href="https://www.oaic.gov.au/freedom-of-information/reviews-and-complaints/information-commissioner-review/">https://www.oaic.gov.au/freedom-of-information/reviews-and-complaints/information-commissioner-review/</a>
<b>Post</b>	Director of FOI Dispute Resolution GPO Box 5218, Sydney NSW 2001
<b>Email</b>	<a href="mailto:foidr@oaic.gov.au">foidr@oaic.gov.au</a>
<b>Facsimile</b>	(02) 9284 9666
<b>Delivered in person</b>	Office of the Australian Information Commissioner Level 3, 175 Pitt Street Sydney NSW 2000

***Application for review by Administrative Appeals Tribunal***

17. If the decision on review by the Information Commissioner is not to grant access to all of the documents within your request, you would be entitled to seek review of that decision by the AAT.
18. The AAT is an independent review body with the power to make a fresh decision. An application to the AAT for a review of an FOI decision does not attract a fee. The AAT cannot award costs either in your favour or against you, although it may in some

circumstances recommend payment by the Attorney-General of some or all of your costs. Further information is available from the AAT on 1300 366 700.

***Complaints to the Information Commissioner***

19. You may complain to the Information Commissioner concerning action taken by this agency in the exercise of powers or the performance of functions under the FOI Act. There is no fee for making a complaint. The Commissioner will conduct an independent investigation of your complaint.
20. You may complain to the Information Commissioner either orally or in writing, by any of the methods outlined above, or by telephone, on 1300 363 992.

Evelyn Ong  
FOI Officer  
Australian Prudential Regulation Authority

**Schedule of documents to be released**

<b>Document number</b>	<b>Description</b>	<b>Link</b>
Document 1	Life Insurance Claims and Disputes Statistics Database June 2019	Attached

## ***FREEDOM OF INFORMATION ACT 1982 (CTH)***

### **11A Access to documents on request**

#### *Scope*

- (1) This section applies if:
- (a) a request is made by a person, in accordance with subsection 15(2), to an agency or Minister for access to:
    - (i) a document of the agency; or
    - (ii) an official document of the Minister; and
  - (b) any charge that, under the regulations, is required to be paid before access is given has been paid.
- (2) This section applies subject to this Act.

Note: Other provisions of this Act are relevant to decisions about access to documents, for example the following:

- (a) section 12 (documents otherwise available);
- (b) section 13 (documents in national institutions);
- (c) section 15A (personnel records);
- (d) section 22 (access to edited copies with exempt or irrelevant matter deleted).

#### *Mandatory access—general rule*

- (3) The agency or Minister must give the person access to the document in accordance with this Act, subject to this section.

#### *Exemptions and conditional exemptions*

- (4) The agency or Minister is not required by this Act to give the person access to the document at a particular time if, at that time, the document is an exempt document.

Note: Access may be given to an exempt document apart from under this Act, whether or not in response to a request (see section 3A (objects—information or documents otherwise accessible)).

- (5) The agency or Minister must give the person access to the document if it is conditionally exempt at a particular time unless (in the circumstances) access to the document at that time would, on balance, be contrary to the public interest.

Note 1: Division 3 of Part IV provides for when a document is conditionally exempt.

Note 2: A conditionally exempt document is an exempt document if access to the document would, on balance, be contrary to the public interest (see section 31B (exempt documents for the purposes of Part IV)).

Note 3: Section 11B deals with when it is contrary to the public interest to give a person access to the document.

- (6) Despite subsection (5), the agency or Minister is not required to give access to the document at a particular time if, at that time, the document is both:
- (a) a conditionally exempt document; and
  - (b) an exempt document:
    - (i) under Division 2 of Part IV (exemptions); or
    - (ii) within the meaning of paragraph (b) or (c) of the definition of **exempt document** in subsection 4(1).

**24A Requests may be refused if documents cannot be found, do not exist or have not been received**

*Document lost or non-existent*

- (1) An agency or Minister may refuse a request for access to a document if:
  - (a) all reasonable steps have been taken to find the document; and
  - (b) the agency or Minister is satisfied that the document:
    - (i) is in the agency's or Minister's possession but cannot be found; or
    - (ii) does not exist.

*Document not received as required by contract*

- (2) An agency may refuse a request for access to a document if:
  - (a) in order to comply with section 6C, the agency has taken contractual measures to ensure that it receives the document; and
  - (b) the agency has not received the document; and
  - (c) the agency has taken all reasonable steps to receive the document in accordance with those contractual measures.