

The logo for hannover re, with 'hannover' in a lowercase sans-serif font and 're' in a bold, lowercase sans-serif font.

Simon Daley
Solicitor Assisting the Royal Commission
FSRCSolicitor@royalcommission.gov.au

BY EMAIL ONLY

5 March 2018

Dear Mr Daley

Hannover Life Re of Australasia response to notice issued by Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry

We refer to our response dated 19 February 2018 (the **Response**) to your letter to us dated 11 January 2018 (**11 January Letter**).

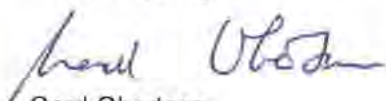
As we foreshadowed in the Response, we have prepared a supplementary response containing information about adverse determinations by the Superannuation Complaints Tribunal (**SCT**) or Financial Ombudsman Service (**FOS**). Our supplementary response is **enclosed** with this letter.

In the supplementary response, we have identified each SCT decision or FOS determination by reference to its file number only, so as to avoid needing to request the Commissioner to make a confidentiality direction to protect the identity of the claimant. Each of the decisions referred to in the supplementary response is publicly available in anonymised form.

Please note that the Response and the supplementary response do not include reference to claims that are currently the subject of ongoing FOS, court or tribunal proceedings where allegations of breach of duty, unreasonable conduct or other conduct (that might otherwise be responsive to the 11 January Letter) have been made against HLRA, but where HLRA contests all such allegations made in those proceedings.

Please contact me should you wish to discuss any aspect of the enclosed supplementary response.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Gerd Obertopp'.

Gerd Obertopp

Managing Director
Hannover Life Re of Australasia Ltd.

**Hannover Life Re of Australasia
Supplementary response to information request issued by
the Royal Commission into Misconduct in the Banking,
Superannuation and Financial Services Industry dated 11
January 2018**

5 March 2018