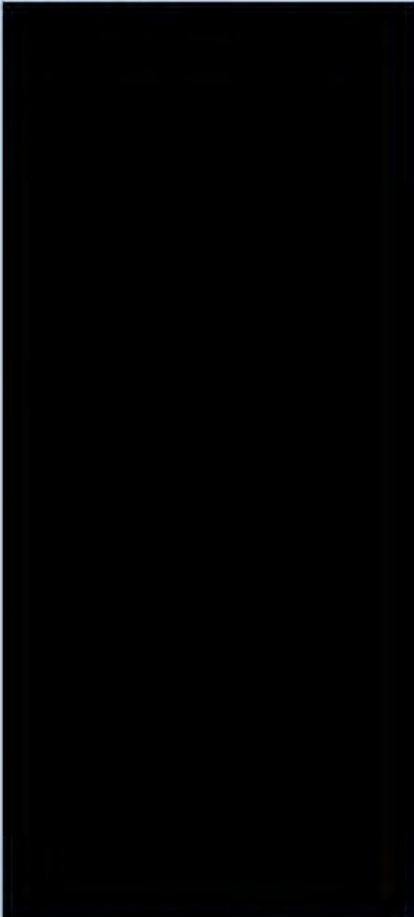




CONFIDENTIAL

**ROYAL COMMISSION  
INDEX TO APPENDIX B1 DOCUMENTS  
5 February 2018**

Document numbers marked with an asterisk (\*) are not machine readable. Machine readable versions of these documents will be prepared and sent separately.

No.	Date	Description	Publicly available	Subject to s56	LPP claim	Confidentiality claimed
<b>Request 2(a): Colonial Mutual Life Assurance Society Limited (CommInsure)</b>						
136*	June 2016	Letter from APRA to CommInsure headed 'APRA Claims Risk Culture Prudential Review Report'	No	Yes	No	Yes
<b>Request 2(b): National Australia Bank Limited (NAB)</b>						
137 137a* 137b* 137c* 137d* 137e* 137f*	February 2018	Table setting out complaints made to APRA in relation to the lending practices of NAB, with attachments: 	No	Yes	No	Yes



**CONFIDENTIAL**

No.	Date	Description	Publicly available	Subject to s56	LPP claim	Confidentiality claimed
		[REDACTED]				
138	July 2012	NAB presentation – ‘Customer improvement mortgage services forum’	No	Yes	No	Yes
139	October 2012	NAB Policy – GCU 150 ‘Introduction’ (to complaints handling)	No	Yes	No	Yes
140	October 2012	NAB Policy – GCU 158 ‘Complaint Escalation’	No	Yes	No	Yes
141	October 2012	NAB Policy – GCU 152 ‘Compliance Requirements’	No	Yes	No	Yes
<b>Request 2(c): All active writers of life insurance</b>						
142	May 2016	Letter from APRA to the Chairs of APRA-registered Life Insurers headed ‘Information Request Related to Claims Oversight and Governance’	Yes	No	No	No
		[REDACTED]				
		[REDACTED]				
		[REDACTED]				
		[REDACTED]				



## CONFIDENTIAL

No.	Date	Description	Publicly available	Subject to s56	LPP claim	Confidentiality claimed
NIL						
NIL						
<b>Request 2(h): Commonwealth Bank of Australia Ltd</b>						
NIL						

Confidentiality claims

A claim of confidentiality is made in respect of each of the documents where the column 'confidentiality claim' is marked 'yes' in the above table. The relevant entries are also highlighted in blue in accordance with the Practice Guideline.

The bases for the claims for confidentiality are as follows:

1. where the column 'subject to s56' is marked 'yes', the document or information recorded in the document is a 'protected document' or 'protected information' within the meaning of s56(1) of the *Australian Prudential Regulation Authority Act 1998 (APRA Act)*, and APRA may not disclose and cannot be required to disclose such document or information except as provided in subsections 56(3) to (7B) of the APRA Act.
2. subsection 56(5) of the APRA Act gives APRA the power to approve the disclosure of protected information or protected documents to a person approved by APRA by instrument in writing. The Commissioner has requested production to the Commissioner, Counsel assisting the Commissioner, and the Solicitors to the Commission.
3. subsection 56(8) of the APRA Act provides that if APRA discloses information or produces a document under s56 of the APRA Act, APRA may impose conditions to be complied with in relation to the information disclosed or the document produced.

In so far as the documents and information comprise or refer to complaints or concerns reported to APRA, APRA does not have the complainant's consent to disclose that information outside of APRA. The protected documents and protected information are also commercially sensitive, and many are internal to APRA and record or refer to APRA's analysis of protected information.

Having regard to the purpose and importance of the Royal Commission, the Commissioner's request that APRA provide information that will assist the Commissioner in the conduct of the Royal Commission, and the powers of the Commissioner to make orders to limit access to, and preserve the confidentiality of, documents and information produced, APRA has determined that it is appropriate to provide the documents and information set out in the above table on the basis of the following direction which it requests the Commissioner to make:



**CONFIDENTIAL**

- a) that the information identified as 'confidentiality claim – yes' (and also highlighted in blue in the table) not be disclosed other than to the Commissioner, Counsel assisting the Commissioner and the Solicitors to the Commission, on a confidential basis.