



# **Application by an existing insurer for registration as a private health insurer**

## Supporting documentation requirements

### **Form appreg004**

This document specifies the further information, statements or documents required to be provided by an existing private health insurer with its application under Division 126 of the *Private Health Insurance Act 2007* to be registered as an insurer.

#### Related form

**appreg003** – Application by an existing insurer for registration as a private health insurer

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Applicants are required to submit with their applications, **three copies** of the following documentation:

- a) For companies, documentation from ASIC evidencing the insurer's incorporation under the *Corporations Act 2001*.
- b) For incorporated bodies that are registered bodies under the Corporations Act, official documentation evidencing the body's incorporation and documentation from ASIC evidencing the body's registration under the Corporations Act.
- c) The insurer's company Constitution in official form as registered with ASIC or, for registered bodies, the official Constitution lodged with the regulatory authority for that insurer.
- d) The insurer's Rules (the body of rules established by the insurer that relate to the day-to-day operations of its health insurance business and any health-related business). The rules must also be provided to the Department of Health and Ageing.
- e) Statements of the insurer's Board, signed by two directors of the Board, certifying that the insurer complies with the obligations imposed by or under the Private Health Insurance Act.
- f) If the insurer wishes PHIAC to assess the application against financial information previously provided by the insurer to PHIAC in the latest reports required to be provided to PHIAC under the Private Health Insurance Act, a statement of the insurer's Board, signed by two directors of the Board, that the insurer is not aware of any matters that would materially affect the insurer's current reported financial position.
- g) If the insurer's management expense ratio (MER) for a health benefits fund significantly exceeds the industry average, a statement of the insurer's Board, signed by two directors of the Board, detailing what actions are in train to reduce this ratio over the 12 months following the date of the application.