



*The Specialist Insurer*

23 April 2012

National Treasury  
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**DRAFT REGULATIONS ON DEMARCATION BETWEEN HEALTH INSURANCE AND MEDICAL SCHEMES**

We refer to the invitation to submit comments on the draft regulations that was issued on 2 March 2012 and the deadline of 23 April 2012 for such comments to be submitted to yourself.

Compass Insurance Company Ltd and Health and Accident Underwriting Managers (Pty) Ltd wish to request an extension of six months for submission of comments.

On consideration of the draft regulations, and following meetings with other organizations we realize that this matter directly affects us as underwriters and managers of health and accident insurance products.

Not only does it affect us, but it will directly and adversely affect our clients.

We feel that careful consideration needs to be given to these draft regulations in relation to The Short Term Insurance Act and the Treating Customers Fairly programme, amongst others. The deadline of 23<sup>rd</sup> of April 2012 does not give us enough time to comprehensively respond to these draft regulations.

Your favourable consideration of extension for comments would be appreciated.

Yours sincerely,