

# **PRIVATE HEALTH INSURANCE OMBUDSMAN**

**Agency resources and  
planned performance**



# Private Health Insurance Ombudsman

Health and Ageing Portfolio Agency

PHIO

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## Section 1: Agency Overview and Resources

### 1.1 Strategic Direction Statement

The Australian Government, through the Private Health Insurance Ombudsman (PHIO), protects the interests of private health insurance consumers. PHIO carries out this role through its independent complaints handling service by identifying underlying problems in the practices of private health insurers or health providers relevant to the administration of private health insurance. PHIO provides advice to the Australian Government about issues affecting consumers in relation to private health insurance. PHIO also provides consumers with information and advice regarding private health insurance and produces and publishes a range of tools for consumers online, including the consumer website<sup>1</sup> and the annual *State of the Health Funds Report*.

The role and functions of PHIO are set out in Part 6-2 of the *Private Health Insurance Act 2007*. PHIO is prescribed as an agency under the *Financial Management and Accountability Act 1997*.

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<sup>1</sup> Available at: <[www.privatehealth.gov.au](http://www.privatehealth.gov.au)>.

## 1.2 Agency Resources

Table 1.2.1 shows the total resources from all origins. The table summarises how resources will be applied by outcome and by Departmental classifications.

**Table 1.2.1 PHIO Resource Statement – Budget Estimates for 2012-13 as at Budget May 2012**

	Estimate of prior year amounts available in 2012-13 \$'000	Proposed at Budget 2012-13 \$'000	Total estimate 2012-13 \$'000	Estimated available appropriation 2011-12 \$'000
<b>Ordinary annual services<sup>1</sup></b>				
<b>Departmental appropriation</b>				
Prior year departmental appropriation <sup>2</sup>	2,339	-	2,339	2,339
Departmental appropriation <sup>3</sup>	-	2,119	2,119	1,970
s31 Relevant agency receipts	-	10	10	10
<b>Total</b>	<b>2,339</b>	<b>2,129</b>	<b>4,468</b>	<b>4,319</b>
<b>Total ordinary annual services</b>	<b>2,339</b>	<b>2,129</b>	<b>4,468</b>	<b>4,319</b>
<b>Other services - Bill 2<sup>4</sup></b>				
<b>Departmental non-operating</b>				
Equity injections	-	-	-	-
Previous years' programs	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total other services</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total available annual appropriation</b>	<b>2,339</b>	<b>2,129</b>	<b>4,468</b>	<b>4,319</b>
<b>Total appropriations excluding Special Accounts</b>	<b>2,339</b>	<b>2,129</b>	<b>4,468</b>	<b>4,319</b>
<b>Special Accounts</b>				
Opening balance <sup>5</sup>	-	-	-	-
Appropriation receipts <sup>6</sup>	-	-	-	-
Non-appropriation receipts to Special Accounts	-	-	-	-
<b>Total Special Accounts</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total resourcing</b>	<b>2,339</b>	<b>2,129</b>	<b>4,468</b>	<b>4,319</b>
Less appropriations drawn from annual or special appropriations above and credited to Special Accounts and/or CAC Act bodies through annual appropriations	-	-	-	-
<b>Total net resourcing for PHIO</b>	<b>2,339</b>	<b>2,129</b>	<b>4,468</b>	<b>4,319</b>

All figures are GST exclusive.

<sup>1</sup> Appropriation Bill (No.1) 2012-13.

<sup>2</sup> Estimated adjusted balance carried from previous year for annual appropriations.

<sup>3</sup> Includes an amount of \$.060m in 2012-13 for the Departmental Capital Budget (refer to Table 3.2.5 for further details). For accounting purposes this amount has been designated as 'contributions by owners'.

<sup>4</sup> Appropriation Bill (No.2) 2012-13.

<sup>5</sup> Estimated opening balance for special accounts. For further information on special accounts see Table 3.1.2.

<sup>6</sup> Appropriation receipts from PHIO annual and special appropriations for 2012-13 included above.

### 1.3 Budget Measures

Budget measures relating to PHIO are detailed in Budget Paper No. 2 and are summarised below.

**Table 1.3.1 PHIO 2012-13 Budget Measures**

	Program	2011-12	2012-13	2013-14	2014-15	2015-16
		\$'000	\$'000	\$'000	\$'000	\$'000
<b>Budget Measures</b>						
<b>Increased funding for the Private Health Insurance Ombudsman</b>						
Private Health Insurance Ombudsman						
Departmental expenses	1.1	-	200	350	400	450
<b>Total expenses</b>		-	<b>200</b>	<b>350</b>	<b>400</b>	<b>450</b>
Department of Health and Ageing						
Administered revenue		-	200	350	400	450
<b>Total revenue</b>		-	<b>200</b>	<b>350</b>	<b>400</b>	<b>450</b>

## Section 2: Outcomes and Planned Performance

### 2.1 Outcomes and Performance Information

Outcome 1 – **Public confidence in private health insurance, including through consumer and provider complaint and enquiry investigations, and performance monitoring and reporting**

#### Outcome Strategy

The Australian Government, through PHIO, aims to increase public confidence in the private health insurance sector. PHIO promotes consumer confidence through an accessible, effective and timely complaints handling system that is objective and non-judgemental. PHIO mediates between insurers and health care providers to resolve issues and complaints. PHIO also works to identify administrative problems that underlie the practices of private health insurers or health providers, and encourages health insurers to continuously improve their own complaints handling practices.

PHIO provides consumer and education services to enhance awareness of health insurance options. To provide consumers with accurate and relevant guidance and advice, PHIO investigates the practices and procedures of insurers and health care providers. PHIO also provides advice and recommendations to government and industry about private health insurance, specifically the performance of the sector and the nature of complaints. To protect the interests of private health insurance consumers, PHIO reports and makes recommendations to government about industry practices.

## PHIO Budgeted Expenses and Resources

Table 2.1.1 provides an overview of the total expenses for PHIO by Program.

**Table 2.1.1: Budgeted Expenses and Resources for PHIO**

	2011-12 Estimated actual \$'000	2012-13 Budget \$'000	2013-14 Forward year 1 \$'000	2014-15 Forward year 2 \$'000	2015-16 Forward year 3 \$'000
<b>Program 1.1: Private health insurance industry advice, recommendations and complaint resolution</b>					
Departmental expenses					
Departmental appropriation <sup>1</sup>	1,906	2,069	2,235	2,299	2,368
Expenses not requiring appropriation in the budget year <sup>2</sup>	309	309	309	309	132
<b>Total for Program 1.1</b>	<b>2,215</b>	<b>2,378</b>	<b>2,544</b>	<b>2,608</b>	<b>2,500</b>
<b>Total expenses for Outcome 1</b>	<b>2,215</b>	<b>2,378</b>	<b>2,544</b>	<b>2,608</b>	<b>2,500</b>
	<b>2011-12</b>	<b>2012-13</b>			
<b>Average staffing level (number)</b>	13	13			

<sup>1</sup> Departmental appropriation combines "Ordinary annual services (Appropriation Bill No 1)" and "Revenue from independent sources (s31)".

<sup>2</sup> Expenses not requiring appropriation in the Budget year is made up of depreciation expense, amortisation expense, makegood expense and audit fees.



## **Program 1.1: Private health insurance industry advice, recommendations and complaint resolution**

### **Program Objectives**

*Protect the interests of private health insurance consumers*

PHIO protects the interests of insured persons through a range of submissions and recommendations to key government and industry stakeholders about private health insurance. This ensures that decision makers at the highest levels are aware of consumer concerns about private health insurance and, where applicable, implement appropriate solutions to address these issues.

In addition, PHIO conducts investigations into the practices of health insurers when required by the Ombudsman or at the request of the Minister for Health and Ageing. The Ombudsman can compel disputing parties into mediation to resolve issues that may adversely affect consumers.

*Improve the quality and accessibility of private health insurance information*

To improve consumer influence and increase competitiveness within the private health insurance industry, PHIO will enhance the quality and accessibility of consumer information on private health insurance products.

In 2012-13, PHIO will continue to provide consumers with information, services and products explaining private health insurance arrangements, health insurance policies and consumer rights, including through the management of a consumer website.<sup>2</sup> PHIO will continue to publish the annual *State of the Health Funds Report*, to provide information on the services and comparative performance of health insurers to assist both current consumers and those purchasing private health insurance for the first time. PHIO will also provide recommendations to insurers about product information and its presentation to improve its quality and accessibility.

*Provide an efficient and effective complaints handling service*

The Australian Government, through PHIO, will deliver a health insurance complaints handling service to consumers that is accessible, timely, independent and effective. PHIO will regularly publish information on its complaints handling activity and conduct an annual client satisfaction survey to ensure its complaints handling service meets the needs and expectations of consumers.

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<sup>2</sup> Available at: <[www.privatehealth.gov.au](http://www.privatehealth.gov.au)>.

**Program 1.1: Deliverables<sup>3</sup>**

**Table 2.1.2: Qualitative Deliverables for Program 1.1**

Qualitative Deliverables	2012-13 Reference Point or Target
<b>Protect the interests of private health insurance consumers</b>	
Investigate the practices and procedures of health insurers	Investigation and mediation of complaints as required
<b>Improve the quality and accessibility of private health insurance information</b>	
Publish the annual <i>State of the Health Funds Report</i>	The <i>State of the Health Funds Report</i> is published by PHIO by 31 March 2013
Provide consumers with accurate and up-to-date information	Regular and timely updates of the private health insurance consumer website <sup>4</sup> and production of private health insurance fact sheets

**Table 2.1.3: Quantitative Deliverables for Program 1.1**

Quantitative Deliverables	2011-12 Revised Budget	2012-13 Budget Target	2013-14 Forward Year 1	2014-15 Forward Year 2	2015-16 Forward Year 3
<b>Protect the interests of private health insurance consumers</b>					
Number of high quality and timely advisory services, policy advice, submissions and reports	>12	>12	>12	>12	>12

<sup>3</sup> In 2012-13, all deliverables and key performance indicators have been reviewed and updated to ensure targeted performance reporting.

<sup>4</sup> Available at: <[www.privatehealth.gov.au](http://www.privatehealth.gov.au)>.

**Program 1.1: Key Performance Indicators**

**Table 2.1.4: Qualitative Key Performance Indicators for Program 1.1**

Qualitative Indicator	2012-13 Reference Point or Target
<b>Protect the interests of private health insurance consumers</b>	
Production of high quality and timely advisory services, policy advice, submissions and reports	Positive stakeholder feedback on the information products
<b>Improve the quality and accessibility of private health insurance information</b>	
Provide independent and reliable information to consumers via the private health insurance consumer website <sup>5</sup>	Measured by website survey and feedback and consumer focus testing which indicates that the information provided is viewed as independent and reliable



**Table 2.1.5: Quantitative Key Performance Indicators for Program 1.1**

Quantitative Indicators	2011-12 Revised Budget	2012-13 Budget Target	2013-14 Forward Year 1	2014-15 Forward Year 2	2015-16 Forward Year 3
<b>Protect the interests of private health insurance consumers</b>					
Percentage of recommendations to private health insurers that have resulted in changes to insurer or industry practices	75%	75%	75%	75%	75%
<b>Provide an efficient and effective complaints handling service</b>					
Percentage of clients satisfied with complaint handling service	83%	84%	85%	85%	85%

<sup>5</sup> Available at: <www.privatehealth.gov.au>.

## **Section 3: Explanatory Tables and Budgeted Financial Statements**

Section 3 presents explanatory tables and budgeted financial statements which provide a comprehensive snapshot of agency finances for the 2012-13 Budget year. It explains how budget plans are incorporated into the financial statements and provides further details of the reconciliation between appropriations and program expenses, movements in administered funds, special accounts and government Indigenous expenditure.

### **3.1 Explanatory Tables**

#### **3.1.1 Movement of administered funds between years**

Section 3.1.1 is not applicable to PHIO.

#### **3.1.2 Special Accounts**

The Services for Other Entities and Other Trust Moneys Special Account has been abolished.

There were no receipts or payments in 2012-13.

#### **3.1.3 Australian Government Indigenous Expenditure**

In 2012-13, the Australian Government Indigenous Expenditure Statement is not applicable because PHIO has no specific Indigenous expenses.

## **3.2 Budgeted Financial Statements**

### **3.2.1 Differences in agency resourcing and financial statements**

### **3.2.2 Analysis of budgeted financial statements**

An analysis of PHIO's budgeted departmental financial statements for 2012-13 is provided below.

#### **Departmental Resources**

##### **Comprehensive Income Statement**

PHIO will continue to budget for a break even position in 2012-13 and subsequent years.

Appropriation revenues for 2012-13 and subsequent years have increased to support the ongoing operations of PHIO, recognising increased complaint resolution and increased costs. The cost to the budget of this additional funding will be fully offset by increases in the Private Health Insurance Complaints Levy.

##### **Balance Sheet**

Financial assets and liabilities are expected to remain stable over the forward years.

Equity is shown to decrease steadily over the future years, consistent with the non-funded expenses of depreciation and amortisation of non-financial assets.

##### **Cash Flow**

Cash flows are consistent with the income and expenses discussed above.

### 3.2.3 Budgeted financial statements tables

**Table 3.2.1: Comprehensive income statement (showing net cost of services)  
(for the period ended 30 June)**

	Estimated actual 2011-12 \$'000	Budget estimate 2012-13 \$'000	Forward estimate 2013-14 \$'000	Forward estimate 2014-15 \$'000	Forward estimate 2015-16 \$'000
<b>EXPENSES</b>					
Employee benefits	945	1,145	1,259	1,296	1,335
Supplier expenses	961	924	976	1,003	1,033
Depreciation and amortisation	309	309	309	309	132
<b>Total expenses</b>	<b>2,215</b>	<b>2,378</b>	<b>2,544</b>	<b>2,608</b>	<b>2,500</b>
<b>LESS:</b>					
<b>OWN-SOURCE INCOME</b>					
<b>Revenue</b>					
Sale of goods and rendering of services	-	-	-	-	-
Other revenue	10	10	10	10	10
<b>Total revenue</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>
<b>Gains</b>					
Other	-	-	-	-	-
<b>Total gains</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total own-source income</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>
<b>Net cost of (contribution by) services</b>	<b>2,205</b>	<b>2,368</b>	<b>2,534</b>	<b>2,598</b>	<b>2,490</b>
Revenue from Government	1,896	2,059	2,225	2,289	2,358
<b>Surplus (Deficit)</b>	<b>(309)</b>	<b>(309)</b>	<b>(309)</b>	<b>(309)</b>	<b>(132)</b>
<b>Surplus (Deficit) attributable to the Australian Government</b>	<b>(309)</b>	<b>(309)</b>	<b>(309)</b>	<b>(309)</b>	<b>(132)</b>
<b>OTHER COMPREHENSIVE INCOME</b>					
Changes in asset revaluation reserves	-	-	-	-	-
<b>Total other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total comprehensive income attributable to the Australian Government</b>	<b>(309)</b>	<b>(309)</b>	<b>(309)</b>	<b>(309)</b>	<b>(132)</b>

**Table 3.2.1: Comprehensive income statement (showing net cost of services)  
(for the period ended 30 June) (Cont.)**

<b>Note: Reconciliation of comprehensive income attributable to the agency</b>					
	<b>2011-12</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>
	<b>\$'000</b>	<b>\$'000</b>	<b>\$'000</b>	<b>\$'000</b>	<b>\$'000</b>
<b>Total comprehensive income (loss) attributable to the Australian Government</b>	<b>(309)</b>	<b>(309)</b>	<b>(309)</b>	<b>(309)</b>	<b>(132)</b>
plus non-appropriated expenses					
depreciation and amortisation expenses	309	309	309	309	132
<b>Total comprehensive income (loss) attributable to the agency</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



Table 3.2.2: Budgeted Departmental balance sheet (as at 30 June)

	Estimated actual 2011-12 \$'000	Budget estimate 2012-13 \$'000	Forward estimate 2013-14 \$'000	Forward estimate 2014-15 \$'000	Forward estimate 2015-16 \$'000
<b>ASSETS</b>					
<b>Financial assets</b>					
Cash and cash equivalents	97	171	245	245	245
Receivables	2,242	2,168	2,094	2,094	2,094
<b>Total financial assets</b>	<b>2,339</b>	<b>2,339</b>	<b>2,339</b>	<b>2,339</b>	<b>2,339</b>
<b>Non-financial assets</b>					
Land and buildings	130	95	60	25	20
Property, plant and equipment	67	62	62	52	47
Intangibles	642	433	219	38	-
Other	8	8	8	8	8
<b>Total non-financial assets</b>	<b>847</b>	<b>598</b>	<b>349</b>	<b>123</b>	<b>75</b>
<b>Total assets</b>	<b>3,186</b>	<b>2,937</b>	<b>2,688</b>	<b>2,462</b>	<b>2,414</b>
<b>LIABILITIES</b>					
<b>Payables</b>					
Suppliers	313	313	313	313	313
<b>Total payables</b>	<b>313</b>	<b>313</b>	<b>313</b>	<b>313</b>	<b>313</b>
<b>Provisions</b>					
Employees	294	294	294	294	294
Other provisions	35	35	35	35	35
<b>Total provisions</b>	<b>329</b>	<b>329</b>	<b>329</b>	<b>329</b>	<b>329</b>
<b>Total liabilities</b>	<b>642</b>	<b>642</b>	<b>642</b>	<b>642</b>	<b>642</b>
<b>Net assets</b>	<b>2,544</b>	<b>2,295</b>	<b>2,046</b>	<b>1,820</b>	<b>1,772</b>
<b>EQUITY</b>					
Contributed equity	2,322	2,382	2,442	2,525	2,609
Reserves	100	100	100	100	100
Retained surpluses or accumulated deficits	122	(187)	(496)	(805)	(937)
<b>Total equity</b>	<b>2,544</b>	<b>2,295</b>	<b>2,046</b>	<b>1,820</b>	<b>1,772</b>



**Table 3.2.3: Departmental statement of changes in equity — summary of movement  
(Budget year 2012-13)**

	Retained earnings	Asset revaluation reserve	Other reserves	Contributed equity/ capital	Total equity
	\$'000	\$'000	\$'000	\$'000	\$'000
<b>Opening balance as at 1 July 2012</b>					
Balance carried forward from previous period	122	100	-	2,322	<b>2,544</b>
Surplus (deficit) for the period	(309)	-	-	-	<b>(309)</b>
Capital budget - Bill 1 (DCB)	-	-	-	60	<b>60</b>
<b>Estimated closing balance as at 30 June 2013</b>	<b>(187)</b>	<b>100</b>	<b>-</b>	<b>2,382</b>	<b>2,295</b>

DCB = Departmental Capital Budgets.

**Table 3.2.4: Budgeted Departmental statement of cash flows  
(for the period ended 30 June)**

	Estimated actual 2011-12 \$'000	Budget estimate 2012-13 \$'000	Forward estimate 2013-14 \$'000	Forward estimate 2014-15 \$'000	Forward estimate 2015-16 \$'000
<b>OPERATING ACTIVITIES</b>					
<b>Cash received</b>					
Appropriations	1,970	2,133	2,299	2,289	2,358
Net GST received	96	96	96	96	96
Other cash received	10	10	10	10	10
<b>Total cash received</b>	<b>2,076</b>	<b>2,239</b>	<b>2,405</b>	<b>2,395</b>	<b>2,464</b>
<b>Cash used</b>					
Employees	945	1,145	1,259	1,296	1,335
Suppliers	961	924	976	1,003	1,033
Net GST paid	96	96	96	96	96
<b>Total cash used</b>	<b>2,002</b>	<b>2,165</b>	<b>2,331</b>	<b>2,395</b>	<b>2,464</b>
<b>Net cash from (or used by) operating activities</b>	<b>74</b>	<b>74</b>	<b>74</b>	<b>-</b>	<b>-</b>
<b>INVESTING ACTIVITIES</b>					
<b>Cash used</b>					
Purchase of property, plant and equipment	74	60	60	83	84
<b>Total cash used</b>	<b>74</b>	<b>60</b>	<b>60</b>	<b>83</b>	<b>84</b>
<b>Net cash from (or used by) investing activities</b>	<b>(74)</b>	<b>(60)</b>	<b>(60)</b>	<b>(83)</b>	<b>(84)</b>
<b>FINANCING ACTIVITIES</b>					
<b>Cash received</b>					
Capital budget - Bill 1 (DCB)	74	60	60	83	84
<b>Total cash received</b>	<b>74</b>	<b>60</b>	<b>60</b>	<b>83</b>	<b>84</b>
<b>Net cash from (or used by) financing activities</b>	<b>74</b>	<b>60</b>	<b>60</b>	<b>83</b>	<b>84</b>
<b>Net increase (or decrease) in cash held</b>	<b>74</b>	<b>74</b>	<b>74</b>	<b>-</b>	<b>-</b>
Cash and cash equivalents at the beginning of the reporting period	23	97	171	245	245
<b>Cash and cash equivalents at the end of the reporting period</b>	<b>97</b>	<b>171</b>	<b>245</b>	<b>245</b>	<b>245</b>

DCB = Departmental Capital Budgets.

Table 3.2.5: Capital budget statement

	Estimated actual 2011-12 \$'000	Budget estimate 2012-13 \$'000	Forward estimate 2013-14 \$'000	Forward estimate 2014-15 \$'000	Forward estimate 2015-16 \$'000
<b>CAPITAL APPROPRIATIONS</b>					
Capital budget - Bill 1 (DCB)	74	60	60	83	84
<b>Total capital appropriations</b>	<b>74</b>	<b>60</b>	<b>60</b>	<b>83</b>	<b>84</b>
<b>Total new capital appropriations represented by:</b>					
Purchase of non-financial assets	74	60	60	83	84
Other	-	-	-	-	-
<b>Total items</b>	<b>74</b>	<b>60</b>	<b>60</b>	<b>83</b>	<b>84</b>
<b>PURCHASE OF NON-FINANCIAL ASSETS</b>					
Funded by capital appropriation - DCB <sup>1</sup>	74	60	60	83	84
Funded internally from departmental resources	-	-	-	-	-
<b>Total acquisitions of non-financial assets</b>	<b>74</b>	<b>60</b>	<b>60</b>	<b>83</b>	<b>84</b>
<b>RECONCILIATION OF CASH USED TO ACQUIRE ASSETS TO ASSET MOVEMENT TABLE</b>					
<b>Total purchases</b>	<b>74</b>	<b>60</b>	<b>60</b>	<b>83</b>	<b>84</b>
<b>Total cash used to acquire assets</b>	<b>74</b>	<b>60</b>	<b>60</b>	<b>83</b>	<b>84</b>

<sup>1</sup> Does not include annual finance lease costs. Includes purchase from current and previous years' appropriation (Departmental Capital Budgets).

**Table 3.2.6: Statement of asset movements (2012-13)**

	<b>Buildings</b>	<b>Other property, plant and equipment</b>	<b>Intangibles</b>	<b>Total</b>
	<b>\$'000</b>	<b>\$'000</b>	<b>\$'000</b>	<b>\$'000</b>
<b>As at 1 July 2012</b>				
Gross book value	221	182	1,668	<b>2,071</b>
Accumulated depreciation/amortisation and impairment	91	115	1,026	<b>1,232</b>
<b>Opening net book balance</b>	<b>130</b>	<b>67</b>	<b>642</b>	<b>839</b>
<b>CAPITAL ASSET ADDITIONS</b>				
<b>Estimated expenditure on new or replacement assets</b>				
By purchase - appropriation ordinary annual services	-	15	45	<b>60</b>
<b>Sub-total</b>	<b>-</b>	<b>15</b>	<b>45</b>	<b>60</b>
<b>Other movements</b>				
Depreciation/amortisation expense	35	20	254	<b>309</b>
<b>As at 30 June 2013</b>				
Gross book value	221	197	1,713	<b>2,131</b>
Accumulated depreciation/amortisation and impairment	126	135	1,280	<b>1,541</b>
<b>Closing net book balance</b>	<b>95</b>	<b>62</b>	<b>433</b>	<b>590</b>