



Your Reference :  
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11 October 2004

Dear Mr Ryan

**Report of the Health Insurance Authority to the Minister for Health and Children pursuant to Article 10 of the Risk Equalisation Scheme 2003.**

1.1 The Health Insurance Authority ("HIA") is intending to attach the Government Actuary's Department's (GAD) report to the HIA on the Risk Equalisation Consultation Process, dated 29 July 2002, to their latest report to the Minister for Health and Children, pursuant to Article 10 of the Risk Equalisation Scheme 2003. As this will effectively make the GAD report a public document, I would be grateful if you would also submit this letter to the Minister at the same time so that it sits along side the GAD report.

1.2 GAD's report was based on work done following GAD's appointment to provide actuarial advice to HIA, as originally described in HIA's letter to GAD dated 14 December 2001.

1.3 GAD's Report was prepared to meet the specific purposes of the HIA, and not for general publication. It should not be relied upon other than for the specific purposes of the HIA. Except with the written consent of GAD, the Report and any written or oral information or advice provided by GAD must not be reproduced, distributed or communicated in whole or in part to any other person, or be relied upon by any other person. Permission to disclose this Report to the Minister for

Health and Children, should the HIA wish to do so, has been granted on the specific understanding that:

- GAD's Report has been prepared to meet the specific purposes of the HIA and not for use by any third party. The work performed in producing the Report was not carried out in the knowledge or context of any specific requirements which any third party may have.
- GAD's Report is not intended by GAD to form the basis of any decision by any third party to do or omit to do anything.
- Any third party is not entitled to place any reliance on GAD's Report or GAD's skill and advice generally, but should carry out its own investigations and obtain independent professional advice on all matters covered (or which might have been covered) by this Report.
- GAD's Report is disclosed without responsibility on our part and no representation, warranty, promise or undertaking, express or implied, is or will be made or given to any third party in relation to the truth, accuracy or completeness of the Report. No responsibility, liability or duty of care whatsoever to a third party is or will be accepted by us or any of our employees in relation thereto.

1.4 GAD's Report must be considered in its entirety as individual sections, if considered in isolation, may be misleading.

1.5 If reliance is placed contrary to the guidelines set out above, GAD disclaims any and all liability which may arise.

Yours sincerely

A handwritten signature in black ink that reads "D. Lewis". The signature is written in a cursive style with a large, looped initial "D".

David Lewis