Gazette notice: Commissioner of Taxation – Notice of an income protection insurance (IPL) data-matching program 9 June 2023

The Australian Taxation Office (ATO) will acquire income protection insurance policy data from insurers for 2021–22 to 2025–26.

The data items include:

* policy owner details (names, addresses, phone numbers, dates of birth, account name, BSB, account number etc.)
* policy details (policy name, year, policy type, policy brand, start/end dates, premiums, payouts etc.)
* insured person details (names, addresses, phone numbers, dates of birth, account name, BSB, account number etc.).

We estimate that records relating to approximately 1.9 million individuals will be obtained each financial year.

The objectives of this program are to:

* help ensure that individuals and businesses are fulfilling their tax and superannuation reporting obligations. These obligations may include registration, lodgment, reporting and payment responsibilities
* identify and educate individuals and businesses who may be failing to meet their registration or lodgment obligations and help them
  + lodge their income tax returns
  + correctly report assessable income from an IPI claim at label 1 – Salary and Wages or label 24 – Other income in their individual income tax return
  + correctly report deductible premiums paid towards an IPI policy at label D15 – Other deductions in their individual income tax return.
* gain insights to help develop and implement strategies to improve voluntary compliance. This may include educational or compliance activities for individuals and businesses who own, or are insured by an IPI policy.
* promote voluntary compliance and increase community confidence in the integrity of the tax and superannuation systems.

A document describing this program is available at [ato.gov.au/dmprotocols](https://www.ato.gov.au/general/gen/data-matching-protocols/).

This program follows the Office of the Australian Information Commissioner’s Guidelines on data matching in Australian Government administration (2014) (the guidelines). The guidelines include standards for the use of data matching as an administrative tool in a way that:

* complies with the Australian Privacy Principles (APPs) and the Privacy Act 1988 (Privacy Act)
* is consistent with good privacy practice.

A full copy of the ATO’s privacy policy can be accessed at [ato.gov.au/privacy](https://www.ato.gov.au/privacy).