



Australian Competition & Consumer Commission

PO Box 1199
Dickson ACT 2602
470 Northbourne Ave
Dickson ACT 2602
Australia

Ph (02) 6243 1111
Fax (02) 6243 1199

Our Ref: C2003/667
Contact Officer: Susan Sullivan
Contact Number: (02) 6243 1354

25 June 2003

Ms Marianne Robinson
Manager – Compliance Solutions
Phillips Fox
255 Elizabeth Street
SYDNEY NSW

Dear Ms Robinson

Notification of Third Line Forcing – Health Professionals Insurance Australia Pty Limited (HPIA) - N31228

I refer to the above third line forcing notification lodged by Health Professionals Insurance Australia Pty Limited (HPIA) on 14 May 2003 with the Australian Competition and Consumer Commission (the Commission). This notification has been placed on the Commission's public register.

The notification details a proposed arrangement whereby HPIA proposes to offer medical indemnity insurance to health care practitioners who are already members of a nominated medical indemnity organisation. HPIA has advised that this product will only be offered to members of Medical Indemnity Protection Society, the Medical Protection Society of Tasmania and the Queensland Doctors' Mutual.

Immunity from the Trade Practices Act came into effect on 29 May 2003.

On the basis of the information that you have provided, it is not intended that further action be taken in this matter at this stage.

As with any notification, please note that the Commission may act to remove the immunity afforded by this notification at a later stage if it is satisfied that the likely benefit to the public from the conduct will not outweigh the likely detriment to the public from the conduct.



You may also be aware that the Federal Government has given the Commission the role of monitoring medical indemnity premiums to determine whether they are actuarially and commercially justified. As such it is likely that third line forcing conduct involving medical indemnity insurance will continue to be assessed by the Commission on an ongoing basis.

If you wish to discuss any aspect of this matter, please do not hesitate to contact Susan Sullivan on (02) 6243 1354.

Yours sincerely

A handwritten signature in black ink, appearing to read 'T. Grimwade', written in a cursive style.

Tim Grimwade
General Manager
Adjudication Branch