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Our Ref: C2004/381 Contact Officer: Amanda Dadd Contact Number: (02) 6243 1391

31 March 2004

Mr Peter Gill
Chief Executive Officer
85 Edmund Avenue
UNLEY SA 5061

Dear Mr Gill

Notifications of exclusive dealing lodged by St John Ambulance Australia South Australia Inc N31279

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the Commission) on 24 February 2004.

You have described the conduct in respect of the above notification as the provision of a discount on St John's first aid products to policyholders of participating Insurance Australia Group Members on the condition they have:

- · acquired home buildings insurance;
- · home contents insurance; or
- combined home buildings and contents insurance; and that they are over 50 years of age (50+ Policyholder) or are a co-insured of a 50+ Policyholder. Legal immunity provided by the notification commenced on 9 March 2004.

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

As with any notification, please note that the Commission may act to remove the immunity afforded by the above notifications 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.



This letter has been placed on the Commission's public register. If you wish to discuss any aspect of this matter, please do not hesitate to contact Amanda Dadd on (02) 6243 1391.

Yours sincerely

Tim Grimwade General Manager

Adjudication Branch