



**Australian  
Competition &  
Consumer  
Commission**

Our Ref: N92152  
Contact Officer: Shashi Sivayoganathan  
Contact Phone: 03 9290 1832

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19 October 2005

Mr Warren Lockett  
General Manager  
Australian Unity General Insurance Limited  
114 Albert Road  
South Melbourne Vic 3205

Dear Mr Lockett

**Re: Third line forcing notification No. N92152  
lodged by Australian Unity General Insurance Limited ("AUGIL")**

I refer to the above third line forcing notification lodged by AUGIL with the Australian Competition and Consumer Commission (the ACCC) on 10 October 2005. The notification has been placed on the ACCC's public register.

AUGIL has described the conduct as follows:

- (i) AUGIL will supply or offer to supply business risk insurance at a discount from the standard business risk insurance premiums and /or provide additional benefits on policies to persons who are members of Restaurant and Catering Queensland ("RCQ") and who meet certain underwriting requirements of AUGIL, on the condition they retain the services of MIB Insurance Brokers Pty Ltd as their insurance broker.
- (ii) AUGIL will refuse to allow the discount otherwise.

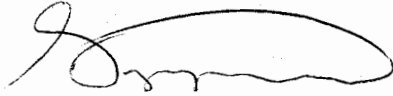
Legal immunity conferred by the notification will commence on 24 October 2005. On the basis of the information that you have provided, it is not intended that further action be taken in this matter at this stage.

As with any notification, please note that the ACCC 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.



This letter has been placed on the ACCC's public register. If you wish to discuss any aspect of this matter, please do not hesitate to contact Shashi Sivayoganathan on 03 9290 1832.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Scott Gregson', with a large, sweeping flourish at the end.

Scott Gregson  
General Manager  
Adjudication Branch