



**Australian
Competition &
Consumer
Commission**

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Our Ref: N31490
Contact Officer: Nadia Cooke
Contact Number: (03) 9290 1478

14 December 2005

Ms Emma Marsh
Allens Arthur Robinson
GPO Box 50
SYDNEY NSW 2001

Dear Ms Marsh

**Third line forcing notification N31490 lodged by
Medical Insurance Australia Pty Ltd (MIA)**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) by MIA on 6 December 2005. The notification has been placed on the ACCC's public register.

MIA has described the conduct as follows:

MIA proposes to offer a discount on the premiums it charges for insurance for:

- non-procedural general practitioners; and
- specialists

that are contracted to work for Primary Health Care Limited and its related bodies corporate. Part of the premium discount is conditional on the insured completing a risk management education program conducted by MIA's parent company, Medical Defence Association of South Australia Ltd.

Legal immunity conferred by the notification commenced on 20 December 2005.



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

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 Nadia Cooke on (03) 9290 1478.

Yours sincerely

A handwritten signature in black ink, appearing to read 'David Hatfield', written in a cursive style.

David Hatfield
Acting General Manager
Adjudication Branch