



OFFICIAL SPONSOR OF THE WALLABIES

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8 August 2006

Mr Scott Gregson  
General Manager  
Adjudication Branch  
Australian Competition and Consumer Commission  
PO Box 1199  
DICKSON ACT 2602

Dear Mr Gregson

### Suncorp Taxi Voucher Notification

Suncorp Metway Insurance Limited (**SMIL**) and GIO General Limited (**GIO**) are members of the Suncorp Group of companies.

### Proposed exclusive dealing

SMIL and GIO propose to engage in conduct that would constitute exclusive dealing within the meaning of section 47(6) and (7) of the *Trade Practices Act 1974 (Cth)* (**the Act**). They therefore wish to notify the ACCC of this proposed conduct under section 93 of the Act.

I attach:

- a completed Form G Notification; and
- a cheque for \$1,000 from each of SMIL and GIOG, being the prescribed fee for the notification.

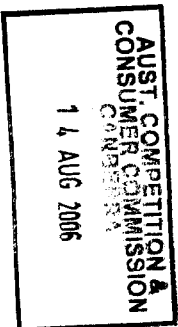
### Summary of Proposed Conduct

SMIL and GIO propose to offer a taxi voucher to customers under policies of motor vehicle insurance if the customer acquires Repair Services from a Recommended Repairer. The purpose of the taxi voucher is to facilitate the customer's reasonable travel from a SMIL or GIO Assessing Centre or from the place of business of a Recommended Repairer, to the customer's home and/or place of employment.

If the customer chooses not to have their motor vehicle repaired by a Recommended Repairer, then the customer will not receive a taxi voucher for their reasonable travel.

SMIL and GIOG consider that the proposed conduct will have minimal impact on competition, but that the proposed conduct will lead to compelling public benefits, as it will:

- provide the benefit to customers who would not otherwise be able to enjoy the benefit;



- assist the applicant to achieve greater business efficiencies in relation to the supply of motor vehicle insurance;
- promote competition in the relevant markets by encouraging competitors to offer similar benefits.

**Confidentiality**

No claim for confidentiality is made in relation to the attached notification.

**Further Queries**

SMIL and GIOG are prepared to discuss their proposed conduct with the ACCC. Please contact us if the ACCC has any queries.

Yours sincerely



Eloise Lawrie  
Solicitor General Insurance  
Group Legal

**Encs.**

N92602  
N92603

**Form G**  
Commonwealth of Australia  
*Trade Practices Act 1974 — subsection 93(1)*

**EXCLUSIVE DEALING  
NOTIFICATION**

To the Australian Competition and Consumer Commission:

Notice is hereby given, in accordance with subsection 93(1) of the *Trade Practices Act 1974*, of particulars of conduct or of proposed conduct of a kind referred to in subsection 47(2), (3), (4), (5), (6), or (7), or paragraph 47(8)(a), (b), or (c) or (9)(a), (b), (c), or (d), of that Act in which the person giving notice engages or proposes to engage.

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(PLEASE READ DIRECTIONS AND NOTICE ON BACK OF FORM)

**1 (a) Name of person giving notice:**

- N92602 — Suncorp Metway Insurance Limited ACN 075 695 966 (**SMIL**)  
N92603 — GIO General Limited ACN 002 861 583 (**GIO**) (incorporating general insurance products underwritten by GIO for AMP GI Distribution Pty Ltd ACN 098 080 810, Honda Australia Pty Ltd ACN 004 759 611 and other entities from time to time).

(jointly and severally "the Applicant")

*(See Direction 2 on the back of this Form)*

**(b) Short description of business carried on by that person:**

The Applicant carries on the business of providing general insurance.

**(c) Address in Australia for service of documents on that person:**

C/- Eloise Lawrie  
Solicitor  
Group Legal  
Suncorp-Metway Limited  
Level 18  
36 Wickham Terrace  
BRISBANE QLD 4001

**2 (a) Description of the goods or services in relation to the supply or acquisition of which this application relates:**

Suncorp Metway Insurance Limited provides motor vehicle insurance in Queensland ("the Product").

GIO General Limited provides motor vehicle insurance in New South Wales, the Australian Capital Territory, Victoria, Western Australia and the Northern Territory (also "the Product").

Recommended Repairers, and other repairers nominated by the Applicant on an *ad hoc* basis, (collectively called "Recommended Repairers"), supply goods and services in relation to the repair of motor vehicles ("Repair Services").

**(b) Description of the conduct or proposed conduct:**

The Applicant proposes to enter into an arrangement with Recommended Repairers such that the Applicant will:

- (a) give or allow or offer to give or allow a benefit (described below) in relation to the supply or proposed supply of the Product on the condition that the customer acquires Repair

Services from a Recommended Repairer;

- (b) refuse to give or allow or offer to give or allow a benefit (described below) in relation to the supply of the Product for the reason that the customer has not acquired or has not agreed to acquire Repair Services from a Recommended Repairer.

**Particulars of Proposed Conduct**

The Applicant proposes to offer a taxi voucher to customers who elect to acquire Repair Services from a Recommended Repairer.

The taxi voucher will be used by customers to enable their reasonable travel from an Assessing Centre or from the place of business of a Recommended Repairer, to the customer's home and/or place of employment.

**Benefit to Public**

The Applicant does not force customers acquiring the Product to acquire Repair Services from Recommended Repairers.

If a relevant customer elects to acquire Repair Services from a Recommended Repairer, the customer will be entitled to the benefit (described above) in relation to the Product.

If a relevant customer elects not to acquire Repair Services from a Recommended Repairer, the customer will not be able to take advantage of the benefit (described above) in relation to the Product.

The proposed conduct will be of benefit to the public as it will:

- Provide the benefit to customers who would not otherwise be able to enjoy the benefit;
- Assist the Applicant to achieve greater business efficiencies in relation to the supply of the Product to customers;
- Promote competition in the relevant markets by encouraging competitors to offer similar benefits.

The proposed conduct will not lessen competition in the market for the relevant Products as:

- Competition in the relevant markets is vigorous and there are many competitors who are able to provide the relevant Products;
- The Applicant does not have market power in any of the relevant markets; and
- The number of consumers potentially affected by the proposed conduct will not be significant compared to the total number of customers who acquire the relevant products.

The Applicant submits that the benefits of the proposed conduct as outlined, will outweigh any possible detriment considered to arise from the conduct.

*(See Direction 4 on the back of this Form)*

**3 (a) Class or classes of persons to which the conduct relates:**

Persons who have acquired and maintain the Product and persons who may acquire the Product.

**(b) Number of those persons:**

**(i) At present time:**

1,458,000

**(ii) Estimated within the next year:**

1,502,000

(c) **Where number of persons stated in item 3(b)(i) is less than 50, their names and addresses:**

Not applicable

4 **Name and address of person authorised by the applicant to provide additional information in relation to this notice:**

Eloise Lawrie  
Solicitor  
Group Legal  
Suncorp-Metway Limited  
Level 18  
36 Wickham Terrace  
BRISBANE QLD 4001  
  
Phone: (07) 3836 1927  
Fax: (07) 3031 2405  
Email: eloise.lawrie@suncorp.com.au

Signed on behalf of the person giving this notice:

Dated: 8 August 2006



(Signature)

Eloise Lawrie

(Full Name)

Solicitor, Suncorp-Metway Limited

(Description)

### DIRECTIONS

- 1 If there is insufficient space on this form for the required information, the information is to be shown on separate sheets, numbered consecutively and signed by or on behalf of the person giving the notice.
- 2 If the notice is given by or on behalf of a corporation, the name of the corporation is to be inserted in item 1(a), not the name of the person signing the notice, and the notice is to be signed by a person authorised by the corporation to do so.
- 3 In item 1(b), describe that part of the business of the person giving the notice in the course of which the conduct is engaged in.
- 4 If particulars of a condition or of a reason of the type referred to in subsection 47(2), (3), (4), (5), (6), (7), (8) or (9) of the *Trade Practices Act 1974* have been reduced in whole or in part to writing, a copy of the writing is to be provided with the notice.
- 5 In item 3(a), describe the nature of the business carried on by the persons referred to in that item.
- 6 In item 3(b)(ii), state an estimate of the highest number of persons with whom the person giving the notice is likely to deal in the course of engaging in the conduct at any time during the next year.

### NOTICE

If this notification is in respect of conduct of a kind referred to in subsection 47(6) or (7), or paragraph 47(8)(c) or (9)(d), of the *Trade Practices Act 1974* (**Act**), it comes into force at the end of the period prescribed for the purposes of subsection 93(7A) of the Act (**the prescribed period**) unless the Commission gives a notice under subsection 93A(2) of the Act within the prescribed period, or this notification is withdrawn.

The prescribed period is 21 days (if this notification is given on or before 30 June 1996) or 14 days (if this notification is given after 30 June 1996), starting on the day when this notification is given.

If the Commission gives a notice under subsection 93A(2) of the Act within the prescribed period, this notification will not come into force unless the Commission, after completing the procedures in section 93A of the Act, decides not to give a notice under subsection 93(3A) of the Act. The notification comes into force when that decision is made.

If this notification is in respect of conduct of a kind referred to in subsection 47(2), (3), (4) or (5), or paragraph 47(8)(a) or 9(a), (b) or (c), of the Act, it comes into force when it is given.