



**Australian  
Competition &  
Consumer  
Commission**

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Our Ref:  
Contact Officer: Louise Hird  
Contact Number: (03) 9290 1484

30 November 2006

Mr Simon Snow  
Partner  
Gilbert + Tobin  
2 Park Street  
Sydney NSW 2000

Dear Mr Snow

**Insurance Manufacturers of Australia, Insurance Australia Limited and CGU  
Insurance Limited - N92714-N92716**

I refer to the above third line forcing notifications lodged with the Australian Competition and Consumer Commission (ACCC) on 24 November 2006. The notifications have been placed on the ACCC's public register.

You have described the conduct as Insurance Manufacturers of Australia (IMA), Insurance Australia Limited (IAL) and CGU Insurance Limited (CGU) entering into arrangements with hire car companies to allow those hire companies to bill the insurers directly rather than seeking payment from the policy holders. You submit that they will pay the hire company directly, rather than requiring the insured party to pay the costs and then seek reimbursement.

You also state that notifying parties propose to enter into arrangements with Kingmill Pty Ltd (formerly Thrifty) and Hertz. However, you indicate that they may enter into arrangements with additional hire car companies from time to time, and similarly, the notifying parties reserve the right to withdraw from such an arrangement with any given car hire company.

Legal immunity conferred by the notifications will come into force on 8 December 2006.

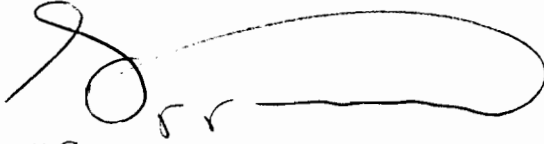
On the basis of the information that you have provided, it is not intended that further action be taken on this matter at this stage

As with any notification, please note that the ACCC may act to remove the immunity afforded by the 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 ACCC's public register. If you wish to discuss any aspect of this matter, please do not hesitate to contact Louise Hird on (03) 9290 1484.

Yours sincerely

A handwritten signature in black ink, appearing to read 'S. Gregson', with a long horizontal flourish extending to the right.

Scott Gregson  
General Manager  
Adjudication Branch