



**Australian
Competition &
Consumer
Commission**

GPO Box 3131
Canberra ACT 2601

23 Marcus Clarke Street
Canberra ACT 2601

tel: (02) 6243 1111
fax: (02) 6243 1199

www.accc.gov.au

Our Ref: N93102
Contact Officer: Louise Hird
Contact Number: (03) 9290 1484

3 September 2007

Leon Taylor
CGU Insurance Limited
485 La Trobe Street
Melbourne VIC 3000

Dear Mr Taylor

**Third line forcing Notification N93102 –
CGU Insurance Limited**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (ACCC) on 24 August 2007. The notification has been placed on the ACCC's public register.

You have described the notified conduct as CGU proposing to offer a discount, allowance, rebate or credit in relation to a CGU product arranged through DefCredit on condition that the customer is currently a member, or will become a member, of DefCredit.

Legal immunity conferred by the notification commences on 7 September 2007.

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.

A copy of 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 Ms Louise Hird on 03 9290 1484 or at louise.hird@acc.gov.au.

Yours sincerely

A handwritten signature in black ink, appearing to be 'Scott Gregson', written over a faint, dotted horizontal line.

Scott Gregson
General Manager
Adjudication Branch