



**Australian  
Competition &  
Consumer  
Commission**

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Our Ref: C2008/483  
Contact Officer: Susan Philp  
Contact Phone: 02 6243 1347

24 July 2008

Dear

**Insurance Council of Australia application for authorisation A91086  
- PRE-DECISION CONFERENCE**

Ms Nicole Rich of the Consumer Action Law Centre has requested that the Australian Competition & Consumer Commission (the ACCC) convene a conference in relation to the draft determination issued by the ACCC on 3 July 2008.

The Insurance Council has sought authorisation for an agreement between its members (both present and future) to voluntarily adopt a common definition of 'inland flood' for the purposes of the provision of flood insurance services to the community. In its draft determination the ACCC has proposed to grant conditional authorisation to the proposed arrangement for two years.

A pre-decision conference provides interested parties with the opportunity to make oral submissions to a Commissioner of the ACCC. Conferences are conducted informally, without the participation of legal or other professional advisers.

The ACCC will hold the conference on **4 August 2008, commencing at 11am**. The conference will be held at the ACCC's Melbourne Office, Level 35, The Tower, 360 Elizabeth St, Melbourne Central, Melbourne Victoria 3000. The conference will be chaired by Commissioner Stephen King. Interested parties may also attend the conference from the ACCC's Sydney office (via video conference), Level 7, Angel Place, 123 Pitt Street, Sydney.

The ACCC may consider offering a video link to our offices in capital cities if required.

Under the *Trade Practices Act 1974* (the Act), the conference may be attended by the applicant and other interested parties. If you wish to attend, you must notify the ACCC of your intention by **30 July 2008** and briefly indicate why you or your company or organisation has an interest in the matter. Notifications must be in writing and addressed to:

The General Manager  
Adjudication Branch  
Australian Competition and Consumer Commission  
PO Box 1199  
DICKSON ACT 2602

You can also notify the ACCC by e-mail to: [adjudication@accc.gov.au](mailto:adjudication@accc.gov.au) or by facsimile on 02 6243 1211.

You should provide details of a contact name, telephone number, mailing address and, if possible, a facsimile number or e-mail address so that we can confirm the conference arrangements with you. Only parties who notify of their intention to attend will receive further correspondence regarding the holding of the conference.

If you represent a company or organisation you should also provide a list of attendees and their position titles, and indicate who will be the chief spokesperson.

Attached for your information are procedures usually followed at pre-decision conferences.

A copy of this letter has been placed on the ACCC's public register. If you require any further information in regard to the conference or wish to clarify whether you may be considered an 'interested person' within the terms of the Act, please do not hesitate to contact the writer on (02) 6243 1347.

Yours sincerely

Susan Philp  
Director  
Adjudication Branch

**The above letter was sent to the following interested parties**

- The Insurance Council of Australia
- Australian Securities and Investments Commission
- Choice
- Department of the Treasury
- Insurance Ombudsman Service
- Department of the Prime Minister and Cabinet
- National Insurance Brokers Association
- Consumers' Association of Western Australia
- Attorney General's Department – Emergency Management Australia
- Insurance Reform Campaign
- NSW Office of Fair Trading
- Department of Consumer and Employment Protection
- Consumer Affairs Victoria
- Office of Consumer and Business Affairs
- Department of Justice and Attorney-General
- Consumer Affairs and Fair Trading
- Department of Justice
- Department of Justice and Community Safety - Office of Regulatory Services
- Consumer Action Law Centre
- West Heidelberg Community Legal Service
- Consumers' Federation of Australia
- Legal Aid Commission of NSW