



**Australian
Competition &
Consumer
Commission**

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Our Ref: C2009/1809
Contact Officer: Teresa Nowak
Contact Number: (02) 6243 1239

12 November 2009

Mr Nigel Grimshaw
Compliance Manager
Guild Insurance Limited
5 Burwood Road
Hawthorn VIC 3122

Dear Mr Grimshaw

Third line forcing notification N94272 lodged by Guild Insurance Limited

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 15 October 2009. The notification has been placed on the ACCC's public register.

Guild Insurance Limited (Guild) proposes to determine the premium for its professional indemnity insurance offered to members of the Australian Association of Occupational Therapists - WA Inc. by reference to the risk profile of members, with the result that different premiums may be offered to members and non-members.

Legal immunity conferred by the notification commenced on 29 October 2009.

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 the 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 assessment has been made on the basis that Guild will disclose all relevant terms and conditions to prospective customers.

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 Teresa Nowak on (02) 6243 1239.

Yours sincerely

A handwritten signature in black ink, appearing to be 'R. Chadwick', with a long horizontal flourish extending to the right.

Dr Richard Chadwick
General Manager
Adjudication Branch