



**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: C2010/837
Contact Officer: Jasmine Tan
Contact Number: (02) 6243 1363

{ ○ September 2010

Mr Sean Wroe
General Counsel
ClearView Group of Companies
Level 18, 50 bridge St
Sydney NSW 2001

Dear Mr Wroe

**Third line forcing notification N94901
lodged by ClearView Life Assurance Limited**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 3 September 2010. The notification has been placed on the ACCC's public register.

ClearView Life Assurance Limited (ClearView) proposes to offer additional benefits to consumers who purchase life insurance from ClearView Life on condition that the consumers are members of the BUPA Australia Health Fund. ClearView advises that the additional benefits include specific premium discounts, bonus gifts and other benefits. They will be offered under a series of campaigns over the next three years.

Legal immunity conferred by the notification will commence on 17 September 2010.

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 ClearView will disclose all relevant terms and conditions to prospective clients.

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 Jasmine Tan on (02) 6243 1363.

Yours sincerely

A handwritten signature in black ink, appearing to be 'R Chadwick', written on a light grey rectangular background.

Dr Richard Chadwick
General Manager
Adjudication Branch