

Our Ref: 45920
Contact Officer: Anna Giannakos
Contact Number: (03) 290 6920



**Australian
Competition &
Consumer
Commission**

6 June 2011

Ms Robyn Baker
Partner
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Dear Ms Baker

Third line forcing notification N 95400 lodged by GMHBA limited

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (**the ACCC**) on 18 May 2011. The notification has been placed on the ACCC's public register.

GMHBA proposes to:

- offer discounts, rebates or credits in relation to the supply of health insurance to actual and potential customers, on the condition that those customers acquire or have acquired membership services from the Royal Automobile Club of Tasmania Limited (ABN 62 009 475 861) (**RACT**);
- refuse to give such discounts, rebates or credits to actual and potential customers who have not acquired membership services from the RACT.

Legal immunity conferred by the notification commenced on 1 June 2011.

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 GMHBA and RACT 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 Anna Giannakos on (03) 9290 6920.

Yours sincerely



Dr Richard Chadwick
General Manager
Adjudication Branch

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| Approved for Public | YES / NO |
| Approved for Internal | YES / NO |
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