



**Australian
Competition &
Consumer
Commission**

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Our Ref: N95631
Contact Officer: Tanya Hobbs
Contact Number: (02) 6243 1029

30 November 2011

Jenny O'Neill
General Counsel
The Hollard Insurance Company Pty Ltd

Dear Ms O'Neill

**Third line forcing notification N95631 lodged by the
Hollard Insurance Company Pty Ltd**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 15 November 2011. The notification has been placed on the ACCC's public register.

The Hollard Insurance Company Pty Ltd (Hollard) proposes to offer to supply, and to supply, benefits (such as discounts, special gifts or bonus offers) to persons or classes of persons nominated and introduced to Hollard by Medibank Private Limited (Medibank) to promote the sale of Hollard's pet insurance.

In particular, Hollard proposes to enter into an arrangement with Medibank and Croudace Bay Puppy Playgroup Incorporated (Croudace) under which members of Croudace, introduced to Hollard by Medibank, will be eligible to receive benefits on Hollard pet insurance products.

Legal immunity conferred by the notification will commence on 29 November 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 Hollard, Medibank and Croudace 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 Tanya Hobbs on (02) 6243 1029.

Yours sincerely

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

Dr Richard Chadwick
General Manager
Adjudication Branch