



**Australian
Competition &
Consumer
Commission**

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Contact Officer: Erin Donohue
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13 January 2011

Ms Katrina Groshinski
Partner
Minter Ellison Lawyers
GPO Box 521
Sydney NSW 2001

Dear Ms Groshinski

**Third line forcing notification N95226 lodged by Allianz
Australia Insurance Limited**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 23 December 2010. The notification has been placed on the ACCC's public register.

Allianz Australia Insurance Limited proposes to offer a reduction in the first year's premium for any home, contents, landlord and motor vehicle insurance products purchased by customers who obtain a qualifying home loan from Greater Building Society Limited.

Legal immunity conferred by the notification commenced on 6 January 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.

This assessment has been made on the basis that Allianz Australia Insurance Limited and the Greater Building Society Limited will disclose all relevant terms and conditions to prospective customers.

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.

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 Erin Donohue on (02) 6243 1291.

Yours sincerely

A handwritten signature in black ink, appearing to read 'David Hatfield', written in a cursive style.

David Hatfield
A/g General Manager
Adjudication Branch