



**Australian
Competition &
Consumer
Commission**

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Our Ref: 45523
Your ref: Employsure:0000059
Contact Officer: Jasmine Tan
Contact Number: (02) 6243 1363

6 April 2011

Mr Tim Scanlan
Partner
Kardos Scanlan

By email: tim.scanlan@kardosscanlan.com.au

Dear Mr Scanlan

Third line forcing notifications N95337, N95338 & N95339 lodged by Employsure Pty Ltd (Employsure), Protecsure Pty Ltd (Protecsure) and Chubb Insurance Company of Australia Limited (Chubb)

I refer to the above third line forcing notifications lodged with the Australian Competition and Consumer Commission (the ACCC) on 30 March 2011. The notifications have been placed on the ACCC's public register.

Employsure will supply or offer to supply employment and workplace relations audit and advisory services to customers on condition that the customer acquires an employment liability insurance policy from Chubb (through Chubb's agent Protecsure).

Chubb, through Protecsure, will supply or offer to supply employment liability insurance with no deductible to customers on condition that they acquire employment and workplace relations audit and advisory services from Employsure.

Protecsure, as an agent of Chubb, will supply or offer to supply employment liability insurance with no deductible to customers on condition that they acquire employment and workplace relations audit services from Employsure.

Legal protection conferred by the notifications will commence on 13 April 2011.

On the basis of the information that you have provided, it is not intended that further action be taken in these matters at this stage.

As with any notification, please note that the ACCC may act to remove the immunity afforded by the notifications 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.

These assessments have been made on the basis that Employsure, Protecsure and Chubb 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 these matters, 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', with a long horizontal flourish extending to the right.

Dr Richard Chadwick
General Manager
Adjudication Branch