



Our Ref: 52920

Contact Officer: Michael Drake Contact Number: (03) 9658 6517

19 November 2013

Sally Hamilton Marsh Pty Ltd Darling Park Tower 3 201 Sussex Street Sydney NSW 2000

By email: sally.hamilton@marsh.com

Dear Ms Hamilton

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Third line forcing notification N97095 lodged by Marsh Advantage Insurance Pty Ltd

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the **ACCC**) on 18 November 2013. The notification has been placed on the ACCC's public register.

Marsh Advantage Insurance Pty Ltd (**MAI**) proposes to supply broker services to insolvency practitioners on the condition that, if the insolvency practitioner wishes to acquire insurance cover with a pre-approval or automatic approval facility through MAI, the insolvency practitioner must acquire that cover from Allianz Australia Limited (**Allianz**).

Legal protection conferred by the notification will commence on 2 December 2013.

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 legal protection provided 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 MAI and Allianz will disclose all relevant terms and conditions to prospective customers.

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 Michael Drake on (03) 9658 6517.

Yours sincerely

Baethan Mullen Acting General Manager Adjudication Branch