



**Australian  
Competition &  
Consumer  
Commission**

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Sally Hamilton  
Corporate Counsel  
Marsh Pty Ltd

By email: [sally.hamilton@marsh.com](mailto:sally.hamilton@marsh.com)

Dear Ms Hamilton

**Third line forcing notification N96545 lodged by Marsh Pty Ltd**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 30 January 2013. The notification has been placed on the ACCC's public register.

Marsh Pty Ltd proposes to offer a discount/reward on several business insurance products to customers on condition that they are a member of the Jewellery and Gift Buying Service and they have obtained a bronze, gold, silver or platinum level of that membership.

Legal protection conferred by the notification commenced on 13 February 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 Marsh and Jewellery and Gift Buying Service Pty Ltd 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 Shane Chisholm on (02) 6243 1036

Yours sincerely

Dr Richard Chadwick  
General Manager  
Adjudication Branch