

Our Ref: 50940
Contact Officer: David Hatfield
Contact Number: 02 6243 1266



**Australian
Competition &
Consumer
Commission**

19 March 2013

Jill Monk
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Dear Ms Monk

Third line forcing notification N96667 lodged by Aioi Nissay Dowa Insurance Co. Ltd.

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

Aioi Nissay Dowa Insurance (trading as Toyota Insurance) proposes to make motor vehicle insurance offers through Toyota Motor Vehicle Dealers as part of promotions from time to time. Customers will be offered free comprehensive motor vehicle insurance for up to 12 months on condition they purchase vehicles from a Toyota Motor Vehicle Dealer.

Legal protection conferred by the notification will commence on 1 April 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 Aioi Nissay Dowa Insurance and Toyota Motor Vehicle Dealers 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 David Hatfield on 02 6243 1266.

Yours sincerely

A handwritten signature in blue ink, appearing to be 'Richard Chadwick'.

Dr Richard Chadwick
General Manager
Adjudication Branch