

Our Ref: C2013/484  
Contact Officer: Anna Giannakos  
Contact Number: (03) 9290 6920



**Australian  
Competition &  
Consumer  
Commission**

17 June 2013

Mr John McCabe  
Chief Operating Officer  
Liberty Mutual Insurance Company  
t/as Liberty International Underwriters  
Level 27, Gateway Building  
1 Macquarie Place  
Sydney NSW 2000

GPO Box 3131  
Canberra ACT 2601  
23 Marcus Clarke Street  
Canberra ACT 2601  
tel: (02) 6243 1111  
fax: (02) 6243 1199  
[www.accc.gov.au](http://www.accc.gov.au)

Dear Mr McCabe

**Third line forcing notifications N96760 & N96761 lodged by Liberty Mutual Insurance**

I refer to the above third line forcing notifications lodged with the Australian Competition and Consumer Commission (the ACCC) on 31 May 2013. The notifications have been placed on the ACCC's public register.

Liberty Mutual Insurance Company proposes to undertake the following conduct:

1. refuse supply of its Directors & Officers' Workplace Health and Safety Insurance to customers who do not acquire brokerage services from Willis Australia Ltd, and
2. refuse supply of its Directors & Officers' Defence Costs Insurance to customers who do not acquire brokerage services from Lockton Companies Australia Pty Ltd.

Legal protection conferred by the notification commenced on 12 June 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 these 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.

This assessment has been made on the basis that Liberty Mutual Insurance 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 Anna Giannakos on (03) 9290 6920 or by email at [anna.giannakos@accc.gov.au](mailto:anna.giannakos@accc.gov.au).

Yours sincerely

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

Dr Richard Chadwick  
General Manager  
Adjudication Branch