



**Australian
Competition &
Consumer
Commission**

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Our Ref: N96524
Contact Officer: Tanya Hobbs
Contact Number: 02 6243 1029

22 January 2013

Mr Luis Ramalhosa
Compliance Manager
Great Lakes Australia

By email: LRamalhosa@gla.com.au

Dear Mr Ramalhosa

Third line forcing notification N96524 lodged by Great Lakes Reinsurance (UK) PLC

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

Great Lakes Reinsurance (UK) PLC (Great Lakes) proposes to provide underwriting services for discounted travel insurance, provided that the insurance is arranged through Travel Insurance Partners Pty Ltd (TIP) and the applicants for travel insurance are members of a participating car club: Royal Automobile Club of Western Australia, Royal Automobile Association of South Australia, Automobile Association of the Northern Territory, National Roads and Motorists Association, Royal Automobile Club of Queensland, Royal Automobile Club of Tasmania and Royal Automobile Club of Victoria.

Legal protection conferred by the notification will commence on 1 February 2012.

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 Great Lakes, TIP and the participating car clubs 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 Tanya Hobbs on (02) 6243 1029.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'Richard Fleming', with a stylized, cursive-like flourish.

Richard Fleming
Acting General Manager
Adjudication Branch