



**Australian
Competition &
Consumer
Commission**

Our Ref: 54252
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3 April 2014

Karen Schutte
Legal Counsel
ACE Insurance Limited
The ACE Building
28 O'Connell Street
Sydney NSW 2000

Dear Ms Schutte

Third line forcing notification N97335 lodged by ACE Insurance Limited

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 27 March 2014. The notification has been placed on the ACCC's public register.

Ace Insurance Limited proposes, through its authorised representative True Insurance Pty Ltd, to offer customers a discount, allowance, rebate or credit on income protection insurance on condition that they acquire goods or services from EnergyAustralia Pty Ltd, an electricity and gas provider.

Legal protection conferred by the notification will commence on 10 April 2014.

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 ACE Insurance Limited, True Insurance Pty Ltd and EnergyAustralia 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 Sam Campbell on (03) 9290 1870.

Yours sincerely

Dr Richard Chadwick
General Manager
Adjudication Branch