



**Australian
Competition &
Consumer
Commission**

Our Ref: 57280
Contact Officer: Hannah Ransom
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26 May 2015

Ms Charmian Holmes
Solicitor Director
The Fold Legal Pty Ltd

By email: charmianh@thefoldlegal.com.au

Dear Ms Holmes

**Notification N98230 lodged by Virgin Internal Pilots Association –
request for information**

I write in relation to a complaint received by the Australian Competition and Consumer Commission (the ACCC) in relation to the above notification. The complaint, attached for your information, was lodged by the Australian Air Pilots Mutual Benefit Fund (AAPMBF).

The ACCC would welcome any response VIPA may wish to make to the issues raised by the AAPMBF.

In addition, in order to assist the ACCC's assessment of the issues raised by the AAPMBF, could you please provide the following information:

- the number of pilots that VIPA represents and what this is as a proportion of all Australian pilots
- the typical or average cost of:
 - VIPA membership,
 - VLF membership, and
 - a Commlnsure Income Protection policy for pilots.
- an explanation of the nature of the commercial relationship between:
 - VIPA and VLF
 - VIPA and Income Solutions, and

- VIPA and CommInsure.
- an explanation of what is meant by the description that the CommInsure policy is to be “facilitated through VIPA IP”

If possible, please provide a response on or before **5 June 2015**.

In providing your response please note that, generally speaking, documents provided to the ACCC in relation to any notification are placed on the public register on the ACCC’s website. However, should you consider that your response, or part of your response, is confidential, you may request the exclusion of information from the public register. For further information see the ACCC’s guide:

<http://www.accc.gov.au/publications/guidelines-for-excluding-information-from-the-public-register-for-authorisation-and-notification-processes>.

This letter has been placed on the ACCC’s public register.

Should you have any queries in relation to this matter, please do not hesitate to contact Hannah Ransom on (02) 6243 1255.

Yours sincerely

A handwritten signature in blue ink, appearing to be 'Richard Chadwick', with a long horizontal stroke extending to the right.

Dr Richard Chadwick
General Manager
Adjudication Branch