



Our ref: 60880
Contact officer: Luke Griffin
Contact phone: 02 6243 1114

17/02/2017

Matt Rubinstein
Lawyer
Gilbert + Tobin

By email: mrubinstein@gtlaw.com.au

Dear Mr Rubinstein

Aioi Nissay Dowa Insurance Company Australia Pty Ltd & Ors applications for authorisation A91556 – A91557—draft determination

The Australian Competition and Consumer Commission (the ACCC) has issued a draft determination in respect of the applications for authorisations lodged by Aioi Nissay Dowa Insurance Company Australia Pty Ltd & Ors on 13 September 2016.

Draft determination

A copy of the ACCC's draft determination and summary of its reasons is attached.

For the reasons set out in its draft determination, the ACCC proposes to deny authorisation.

Next steps

Once the ACCC issues a draft determination, the Applicant or any interested party may make a written submission and/or request that the ACCC convene a 'pre-decision conference'.

If you wish to make a submission in response to the ACCC's draft determination, please lodge your submission by **3 March 2017**.

A pre-decision conference provides the opportunity for interested parties to make oral submissions in relation to the draft determination. Conferences are conducted informally and while legal or professional advisers are able to attend they are not entitled to participate in the discussion.

If you wish the ACCC to hold a pre-decision conference in relation to the draft determination you must notify the ACCC in writing by **3 March 2017**.

The ACCC will consider any submissions it receives, including any oral submissions made should a pre-decision conference be called, and will then release a final determination in relation to these applications.

Submissions will be placed on the ACCC's public register subject to any request for exclusion. Please see the ACCC's publication [guidelines for excluding information from the public register](#).

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Timetable

The ACCC will continue to progress its assessment of the application in a timely manner. An updated indicative timetable is set out below for your information.

| Indicative date | Stage in assessment process |
|----------------------------|--|
| 13 September 2016 | Lodgement of application and supporting submission. |
| 23 September 2016 | Public consultation process begins. |
| 14 October 2016 | Submissions due. |
| 14 November 2016 | Applicants respond to interested party submissions. |
| 21 December 2016 | ACCC provides preliminary views to the Applicants. |
| 2 February 2017 | Applicants respond to ACCC's preliminary views. |
| 17 February 2017 | Draft determination. |
| February/March 2017 | Public consultation on draft determination including any conference if called. |
| March 2017 | Final determination. |

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 Luke Griffin on 02 6243 1114.

Yours sincerely



Gavin Jones
Director
Adjudication