



Australian  
Competition &  
Consumer  
Commission

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Matt Rubinstein  
Lawyer  
Gilbert + Tobin

By email: [mrubinstein@gtlaw.com.au](mailto:mrubinstein@gtlaw.com.au)

Dear Mr Rubinstein

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

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

A copy of the ACCC's determination is attached.

For the reasons set out in its determination, the ACCC has decided to deny authorisation.

**Application for review**

Pursuant to section 101 of the *Competition and Consumer Act 2010*, a person dissatisfied with this determination may apply to the Australian Competition Tribunal (the Tribunal) for a review of the determination. An application for review must be made within 21 days of the date of this determination; that is, on or before 30 March 2017.

An application for a review of the ACCC's determination should be lodged directly with the Tribunal. The Tribunal is a separate body from the ACCC and is located within the Federal Court of Australia.

For further information about the Tribunal's process to hear applications for review of ACCC determinations please refer to the Tribunal's website at [www.competitiontribunal.gov.au](http://www.competitiontribunal.gov.au).

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