



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

9/03/2017

By email

Dear Sir / Madam

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.

The Applicants sought authorisation on behalf of themselves and potentially other insurers to implement a proposal that would limit the commissions and other payments or benefits paid to distributors of "add-on" insurance products through the motor vehicle dealership channel. The Applicants proposed to enter into a contract, arrangement or understanding that would limit commissions to 20% of premiums.

A copy of the ACCC's determination is attached, including a summary of its reasons. 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 for its review. 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 review of the ACCC's determination should be lodged directly with the Australian Competition Tribunal. The Australian Competition Tribunal is a separate body from the ACCC and is located within the Federal Court of Australia.

For further information about the process involved in reviewing decisions in the Australian Competition Tribunal please refer to the tribunal's website located at <http://www.competitiontribunal.gov.au/>.

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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

A handwritten signature in blue ink, appearing to read 'G Jones', with a long horizontal flourish extending to the right.

Gavin Jones
Director
Adjudication