

## **MARKET STUDIES INFORMATION STORE**

## **JURISDICTION:**

Croatia - Croatian Competition Authority

**UPDATED: DECEMBER 2015** 



## **Croatia - Croatian Competition Authority**

Sector:	Oil Derivates Retail											
Market:	Retail market of oil derivatives in Croatia						Ran	ge of Possible	e Outcomes			
End Date:	ongoing (pending)					ance		the	rket	nges to		
Duration:	Approx. 12 months (expected to be finished at the end of January 2016)	nforcement	orcement	Education	ation	iness Compli	iness Action	ions to or Changes ir	ions to Change Ma	ions for Cha	rd Parties	puno
Source of idea for study:	Own initiative.	Competition Enforcement	Consumer Enforcement	Consumer Edu	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
Outcome (tie	ck relevant column):											
Reason for s problems)?	-			ertaii ermii etail a	n cor ne le and v	npetitior gal frame wholesal	i probl ework, e price	to obtain an i ems identified the players of policy etc. s been provide	d. n the market	and their ma	ırket sl	
No Link to re	Link to report:											



Sector:	Groceries (Food And Drink)											
Market:	Distributive trade sector (groceries retail) in Croatia in 2014				Ŧ		Ran	ge of Possibl	e Outcomes		-	
End Date:	28 December 2015	ement	nent	uc			Action	to anges	to nge	for nent	arties	
Duration:	Yearly basis (9 months)	on Enforc	Consumer Enforcement	Education	ducation	Business	Business	ndations nt for Ch	ndations nt to Cha ucture	ndations for Government	Third Pa	ns Found
Source of idea for study:	Own initiative	Competition Enforcement	Consumer	Consumer	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governmes Policy	Referral to Third Parties	No Problems Found
Outcome (tie	ck relevant column):											V
Reason for s problems)?	-				tian ( her i	Competit	ion Ag on has	e market and ency (CCA). s been provide equest.				work
No Link to re	Link to report:											



Sector:	Media											
Market:	Press sector in Croatia in year 2014						Rang	ge of Possibl	e Outcomes			
End Date:	2 December 2015	ement	nent	u (			Action	to	nge	for nent	ırties	
Duration:	Yearly basis (8 months)	on Enforc	Enforcen	Consumer Enforcement Consumer Education	ducation	Business	Business	ndations nt for Cha	ndations nt to Cha- ucture	endations for to Government	Third Pa	ms Found
Source of idea for study:	Own initiative.	Competition Enforcement	Consumer	Consumer	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governmen Policy	Referral to Third Parties	No Problems Found
Outcome (tic	k relevant column):											$\sqrt{}$
Reason for st problems)?	tudy (what were the	cer is o To wo Da	tain cond dete rk o ta ar	comucte erming f the	npeti d as ne the Crost	tion prob a form of ne players atian Cor	olems if moning son the son the son the son the son the son has	e market and on Agency (C	he past, so ev their market	ery year a m	arket s Further	tudy
No Link to re	port:											

Sector:	Insurance											
Market:	Insurance sector in Croatia in year 2014						Rang	ge of Possible	e Outcomes			
End Date:	28 December 2015	ement	lent	<b>u</b>			Action	o nges in	.o 1ge	or nent	rties	
Duration:	Yearly basis (6 months)	Enforce	forcen	Education	Education	siness	siness	itions t	itions t to Char ture	dations for Government	hird Pa	Found
Source of idea for study:	Own initiative.	Competition Enforcement	Consumer Enforcement	Consumer Ed	<b>Business Edu</b>	Voluntary Business Compliance	Voluntary Business	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governmen Policy	Referral to Third Parties	No Problems Found
Outcome (tic	k relevant column):											V
Outcome (tick relevant column):  Reason for study (what were the problems)?  The market study was concertain competition problems is conducted as a form of the Croatian Competition Competition problems are conducted as a form of the Croatian Competition Competition Problems are conducted as a form of the Croatian Competition Competition Problems are conducted as a form of the Croatian Competition Competition Competition Problems are conducted as a form of the Croatian Competition C							olems i f moni s on th	dentified in the toring.  e market and	he past, so ev their market	ery year a ma	arket s	tudy
No Link to re	port:											



Sector:	Education											
Market:	Driving School Services				•		Ran	ge of Possible	e Outcomes			
End Date:	31 July 2015	nent	nt				ction	ges in	Ð	nt ,	ies	
Duration:	3 months	nforcen	orceme	acation	ation	iness	iness A	ions to	ions to change ure	ions for vernme	ird Part	puno.
Source of idea for study:	Multiple inquiries submitted by undertakings	Competition Enforcement		Consumer Education	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations Government to Cha Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
Outcome (tio	ck relevant column):	√						V				
Reason for s problems)?	tudy (what were the	cer Mu ow An 20	rtain ıltipl mers nend 5) w	com le ini s, mo lmen hich	ipeti tiati stly ts or mea	tion prob ves were crafts an a Road Ta anwhile e	olems i submi d limit raffic S nterec	ed to obtain a dentified in the control of the cont	ne past, as we EA by underta s), based on D ining of cand	ell as in the pr kings (drivin traft proposal idate drivers	esent. g school of – Art 2	ol 200 -
No Link to re	eport:							-	-			



Sector:	Insurance											
Market:	Compulsory motor insurance in Croatia			·			Ran	ge of Possible	e Outcomes			
End Date:	23 December 2014	ıent	nt				ction	ges in	<b>v</b>	. tu	ies	
Duration:	22 months	nforcen	orceme	acation	ation	iness	iness Ac	ions to or Chang	ions to changure	ions for vernme	ird Part	puno,
Source of idea for study:	Own initiative.	Competition Enforcement	Consumer Enforcement	Consumer Education	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
Outcome (ti	ck relevant column):	√	V									
Reason for s problems)?	tudy (what were the	cen To the Da inf for Ins Sin du dee Re	tain determent of the control of the	etail arge ation ervise ation ervise Eroat nee nee nee nee nee nee nee nee nee ne	ipeti ne le insur docu n has sion Burea ia ha nark ecto nquin	tion prob gal frame rance pri mentation been pro of finance au. s become et (espect r inquiry benefits fry was pr	olems in ework, ce police poli	ed to obtain a dentified. the players of the control of the contro	n the market nal acts etc.) a nce companie rvices (HANF Luly 2013), o became more uction of new tc.). s Council, wh	and their mand other used and regulated and Croation and Croation and Croation and Croation are compulsory managed and competitive aronducts, principle CCA also of the company and the company are competitive aronducts.	rket sh ful ory bo ian notor , partly ice	dy dy
No Link to re	eport:											



Sector:	Fuel											
Market:	Automobile gas						Ran	ge of Possibl	e Outcomes			
End Date:	22 December 2014	nent	nt				ction	ges in	<b>O</b>	nt	ies	
Duration:	Up to one year	nforcen	orceme	Education	ation	iness	iness A	tions to or Chang	tions to o Chang ure	tions for vernme	ird Part	Found
Source of idea for study:	Own initiative.	Competition Enforcement	Consumer Enforcement	Consumer Ed	Business Education	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
Outcome (tic	k relevant column):	V	V									V
Reason for st problems)?	tudy (what were the	То	defi	ne tł	ie sit	uation o	n the n	narket				
No Link to re	port:											
Sector:	Manufacturing (products excluding those which have separate sector entries)	***************************************										
Market:	Machinery for forestry, parks and gardens						Ran	ge of Possibl	e Outcomes		.,,	
End Date:	24 November 2014	nent	ınt				ction	ons to r Changes in	9	nt mt	ties	
Duration:	Up to one year	nforcement	orceme	ıcation	ation	iness	iness A		ions to Change ire	ions for vernment	rd Parties	puno
Source of idea for study:	Own initiative.	Competition E	Consumer Enforcement	Consumer Edu	Business Education	Voluntary Busi Compliance	Voluntary Business Action	Recommendati Government fo the Law	Recommendati Government to Market Structu	Recommendati Changes to Gov Policy	Referral to Thi	No Problems F
Outcome (tic	k relevant column):											V
Reason for st	tudy (what were the	То	defi	ne tł	ie sit	uation o	n the n	narket.	<u> </u>	<u> </u>		<u> </u>

problems)?

No Link to report:



Sector:	Car Retailing And Repairs											
Market:	Motorcycles and scooters			:			Ran	ge of Possible	e Outcomes			
End Date:	27 October 2014	nent	nt				Action	ges in	<u>o</u>	nt	ties	
Duration:	Up to one year	nforcen	orceme	Education	ation	iness	iness A	ions to	ions to Change ire	dations for Government	rd Par	Found
Source of idea for study:	Own initiative.	Competition Enforcement	Consumer Enforcement	Consumer Edu	Business Education	Voluntary Business Compliance	Voluntary Business	Recommendations to Government for Changes the Law	Recommendations Government to Cha Market Structure	Recommendations for Changes to Governmen Policy	Referral to Third Parties	No Problems F
Outcome (tio	ck relevant column):											√
Reason for s problems)?	tudy (what were the	То	To define the situation on the market.									
No Link to re	eport:											

Sector:	Other											
Market:	Personal security						Ran	ge of Possible	e Outcomes			
End Date:	17 January 2014	nent	ınt				Action	ges in	9.	nt	ties	
Duration:	Up to one year	nforcer	Enforcement	Education	ation	iness	iness A	ions to or Changes	ions to Change ire	dations for Government	ird Par	Found
Source of idea for study:	Own initiative.	Competition Enforcement	Consumer Enfo	Consumer Edu	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business	Recommendations to Government for Chan the Law	Recommendations Government to Cha Market Structure	Recommendations for Changes to Governmer Policy	Referral to Third Parties	No Problems F
Outcome (ti	ck relevant column):	V										V
Reason for s problems)?	tudy (what were the		To define the situation on the market. Based on the research, a case was initiated, existence of the cartel established and sanctioned.									
No Link to re	eport:											



Sector:	Groceries (Food And Drink)											
Market:	Distributive trade sector (groceries retail) in Croatia in year 2013						Ran	ge of Possible	e Outcomes			
End Date:		lent	ıt				tion	ges in	0	at	les	
Duration:	8 months; the study is done on yearly basis.	nforcem	orcemer	ıcation	ation	iness	iness Ac	ions to or Chang	ions to Change rre	endations for to Government	rd Parti	puno
Source of idea for study:	Own initiative	Competition Enforcement	Consumer Enforcement	Consumer Education	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governmer Policy	Referral to Third Parties	No Problems Found
Outcome (ti	ck relevant column):											V
Reason for s problems)?	study (what were the	The market study was conducted to gain an overview of the market. There were certain competition problems identified in the past, so every year a market study is conducted as a form of monitoring.  Data and other information has been provided by undertakings (sample of undertakings) based on CCA's request.										
No Link to r	eport:											



Sector:	Media											
Market:	Press sector in Croatia in year 2013			*	•		Ran	ge of Possible	e Outcomes			
End Date:		ınt					uo	s in the	Market	hanges	S	
<b>Duration:</b>	Yearly basis (8 months)	nforceme	orcement	ıcation	ation	iness	iness Acti	ions to or Change	ions to	ions for C t Policy	ird Partie	puno <sub>.</sub>
Source of idea for study:	Own initiative.	Competition Enforcement		Consumer Education	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
Outcome (ti	ck relevant column):											V
Reason for s problems)?	atcome (tick relevant column): eason for study (what were the oblems)?				peti d as ne th tian ( her i	tion prob a form of e players Competit	olems i monit s on th ion Ag on has	e market and ency (CCA). s been provide	ne past, so eve	ery year a ma	irket st urther	udy
No Link to re	eport:							_				



Sector:	Media											
Market:	Press sector in Croatia in year 2012			*	•		Ran	ge of Possible	e Outcomes			
End Date:		ınt					uo	s in the	Market	Changes	S	
Duration:	Yearly basis (8 months)	nforceme	orcement	ıcation	ation	iness	iness Acti	ions to or Change	ions to	ions for C t Policy	ird Partie	puno.
Source of idea for study:	Own initiative.	Competition Enforcement	Consumer Enforcement	Consumer Education	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
Outcome (ti	ck relevant column):											V
Reason for s problems)?	eason for study (what were the roblems)?				petind as ne the tian (the tian) the tian (the tian) the tian (the tian)	tion prob a form of e players Competit	olems i monit s on th ion Ag on has	e market and ency (CCA). s been provide	ne past, so eve	ery year a ma	rket st urther	udy
No Link to re	eport:							_				



Sector:	Groceries (Food And Drink)											
Market:	Manufacturing of fresh milk and dairy products in Croatia in year 2010						Rang	ge of Possible	e Outcomes			
End Date:						iance		ı the	rket	nges to		
Duration:	8 months; the study was done on yearly basis.	nforcement	orcement	Education	ation	iness Compli	ness Action	ions to r Changes in	ions to Change Mar	ions for Cha	rd Parties	puno
Source of idea for study:	Own initiative	Competition Enforcement	Consumer Enforcement	Consumer Edu	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
Outcome (ti	ck relevant column):											√
Reason for s problems)?	study (what were the	cer is c Da	tain ond ta ar	com ucte nd ot	ipeti d as her i	tion prob a form of	olems i f monit ion has	s been provide	ne past, so evo	ery year a ma	rket st	
No Link to r	eport:											



Sector:	Media											
Market:	Press sector in Croatia in year 2010						Ran	ge of Possible	e Outcomes			
End Date:		nt					uo	s in the	Market	hanges	S	
Duration:	Yearly basis (8 months)	nforceme	rcement	r Enforcement r Education	ation	iness	iness Acti	ions to r Change	ions to Change	ions for C	rd Partie	puno
Source of idea for study:	Own initiative.	Competition Enforcement	Consumer Enforcement	Consumer Edu	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
Outcome (ti	ck relevant column):											√
Reason for s problems)?	utcome (tick relevant column): eason for study (what were the roblems)?		rtain cond dete	com ucte ermii	peti d as ne th	tion prob a form of e players	lems i moni	ed to gain an odentified in the toring. e market and ency (CCA).	ne past, so eve	ery year a ma	rket st	udy
No Link to re	eport:											

Sector: Market:	Other Retail and wholesale						Ran	ge of Possible	e Outcomes			
	of computing equipment			7	1		3	·		· F · · · · · · · · · · · · · · · · · ·		
End Date:	13 April 2012	nent	nt				ction	ges in	<u>o</u>	ut L	ies	
<b>Duration</b> :	8 months	nforcer	orceme	ıcation	ation	iness	iness A	ions to	ions to Chang re	ions fo	ird Part	puno,
Source of idea for study:	Own initiative.	Competition Enforcement	Consumer Enforcement	Consumer Education	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
Outcome (ti	ck relevant column):											V
Reason for s problems)?	ason for study (what were the oblems)?			comermi Croat arket nd ot	npeti ne th tian ( t). ther i	tion prol ie player Competit	olems i s on th ion Ag ion has	ed to gain and didentified in the market and gency (there was been providerequest.	ne past. their market vere indicatio	s shares for fonds	urther abuse	work
No Link to re	nk to report:											



Sector:	Manufacturing (products excluding those which have separate sector entries)	***************************************										
Market:	Cement						Rang	ge of Possibl	e Outcomes			
End Date:	8 September 2011	ment	ınt	_			ction	ges in	_ 36	r ent	ties	
Duration:	1 year	nforce	orceme	acation	ation	iness	iness A	ions to	ions to Chang ire	ions fo	ird Par	puno,
Source of idea for study:	Own initiative	Competition Enforcement	Consumer Enforcement	Consumer Education	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
Outcome (tic	k relevant column):											V
Reason for st problems)?	cudy (what were the	То	inve	stiga	ate tl	ne state o	f play	on this marke	et in Croatia.			
No Link to re	port:											
Sector:	Groceries (Food And Drink)											
Market:	Retail trade in groceries, predominantly food, beverages and sanitary products sector						Rang	ge of Possibl	e Outcomes			
End Date:		nent	nt				ction	ges in	<u>e</u>	, t	ties	
Duration:	Yearly basis	nforcer	orceme	ucation	ation	iness	iness A	tions to or Chan	tions to o Chang ure	tions fo	ird Par	puno.
Source of idea for study:	Own initiative	Competition Enforcement	Consumer Enforceme	Consumer Education	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business Ac	Recommendations to Government for Changes in the Law	Recommendations to Government to Chang Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parti	No Problems Found
Outcome (tic	k relevant column):											
Reason for st problems)?	audy (what were the							e market and ency (CCA).	their market	s shares for fu	ırther	work



Sector:	Professions											
Market:	Accounting services in Croatia						Ran	ge of Possiblo	e Outcomes			
End Date:	29 March 2010	nent	uţ				Action	ges in	<b>v</b>	. t	ies	
Duration:	6 months	nforcen	Enforcement	Education	ation	iness		ions to r Chang	ions to Chang	dations for Government	rd Part	Found
Source of idea for study:	Own initiative	Competition Enforcement	Consumer Enfc	Consumer Edu	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governmer Policy	Referral to Third Parties	No Problems F
Outcome (tio	ck relevant column):	<b>√</b>										V
Reason for soproblems)?	eason for study (what were the roblems)?			infor	mati	on on po	ssible	cartel agreen	ent on the m	arket (price c	artel).	
No Link to re	eport:											

Sector:	Professions											
Market:	Public relations services in Croatia						Rang	ge of Possible	e Outcomes	F		1
End Date:		nent	nt				Action	ges in	9.	nt L	ties	
Duration:		nforcer	Enforcement	Education	ation	iness	iness A	ions to or Changes	ions to change ure	dations for Government	ird Par	Found
Source of idea for study:	Own initiative	Competition Enforcement	Consumer Enf	Consumer Edu	Business Education	Voluntary Business Compliance	Voluntary Business	Recommendations to Government for Chan the Law	Recommendations Government to Cha Market Structure	Recommendations for Changes to Governmer Policy	Referral to Third Parties	No Problems F
Outcome (tio	ck relevant column):	<b>✓</b>										
Reason for sproblems)?	tudy (what were the	To investigate the suspected cartel on the PR services market in Croatia.										
No Link to re	eport:											



Sector:	Postal Services											
Market:	Non-reserved postal services and courier services in Croatia						Ran	ge of Possible	Outcomes			
End Date:		nent	ınt				Action	ges in	es.	r mt	ties	
Duration:		nforcer	Enforcement	Education	ation	iness		ions to	ions to Chang ire	dations for Government	rd Par	Found
Source of idea for study:	Request by undertakings dealing with long-distance trade to investigate situation in the market.	Competition Enforcement	Consumer Enfo	Consumer Edu	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governmen Policy	Referral to Third Parties	No Problems F
Outcome (tic	k relevant column):											
Reason for st problems)?			e ma irket		stuc	ly was co	nduct	ed to get infor	mation on th	e structure of	the	
No Link to re	port:											

Sector:	Pharmaceuticals											
Market:	Pharmaceutical services in Croatia						Ran	ge of Possible	e Outcomes			
End Date:	16 December 2011	nent	nt				Action	ges in	<b>3</b> 6	r mt	ties	
Duration:	2 years	nforcer	Enforcement	Education	ation	iness	Business A	ions to or Chan	ions to Change are	dations for Government	Third Parties	Found
Source of idea for study:	Own initiative.	Competition Enforcement	Consumer Enf	Consumer Edu	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Bus	Recommendations to Government for Changes the Law	Recommendations Government to Cha Market Structure	Recommendations for Changes to Governme Policy	Referral to Th	No Problems F
Outcome (tic	k relevant column):											
Reason for st problems)?	tudy (what were the	То	esta	blish	ı pos	sible bar	riers t	o enter the m	arket			-
No Link to re	eport:											



Sector:	Professions											
Market:	Accounting services in Croatia						Ran	ge of Possibl	e Outcomes			
End Date:	29 March 2010	nent	uţ				Action	ges in	<b>v</b>	. t	ies	
Duration:	6 months	nforcen	Enforcement	Education	ation	iness		ions to r Chang	ions to Chang	dations for Government	rd Part	Found
Source of idea for study:	Own initiative	Competition Enforcement	Consumer Enfc	Consumer Edu	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business	Recommendations to Government for Changes the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governmer Policy	Referral to Third Parties	No Problems F
Outcome (tic	ck relevant column):	<b>√</b>										V
Reason for so problems)?	eason for study (what were the oblems)?		get i	nfor	mati	on on po	ssible	cartel agreen	nent on the m	arket (price c	artel).	
No Link to re	eport:											

Sector:	Media											
Market:	Press sector in Croatia in year 2008						Rang	ge of Possible	e Outcomes			
End Date:	16 October 2009					ě		nent	nent	s to		
Duration:	9 months (the sector inquiry started on 27 February 2009); the study is done on yearly basis.	nforcement	orcement	Education	ation	Voluntary Business Compliance	iness Action	Recommendations to Government for Changes in the Law	commendations to Government Change Market Structure	Recommendations for Changes to Government Policy	rd Parties	puno
Source of idea for study:	Own initiative.	Competition Enforcement	Consumer Enforcement	Consumer Edu	<b>Business Education</b>	Voluntary Busi	Voluntary Business Action	Recommendations to C for Changes in the Law	Recommendations to to Change Market Stru	Recommendations Government Policy	Referral to Third Parties	No Problems Found
Outcome (ti	ck relevant column):											V
Reason for s problems)?	-				peti		lems i	ed to gain an odentified in the coring.				
No Link to r	eport:											



				N	IARK	ETSTU	DIESPE	KOJECI				
Sector:	Insurance											
Market:	Insurance sector in Croatia in year 2008					,	Rang	ge of Possible	e Outcomes	·		•
End Date:	9 September 2009					ance		the	ket	nges to		
Duration:	4 months (the market study started on 21 May 2009); the study is done on yearly basis.	Inforcement	orcement	ucation	ation	siness Compli	siness Action	tions to or Changes in	tions to o Change Maı	tions for Char	ird Parties	Found
Source of idea for study:	Sectoral investigation of a regulatory body for supervision of financial and insurance services.	Competition Enforcement	Consumer Enforcement	Consumer Education	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
Outcome (ti	ck relevant column):											V
Reason for s problems)?	tudy (what were the	The market study was conducted to obtain an insight into the market. There were certain competition problems identified in the past, so every year a market study is conducted as a form of monitoring.										
No Link to re	eport:											
Sector:	Groceries (Food And Drink)											
Market:	Investigation of distributive trade sector (groceries) in Croatia in year 2008						Rang	ge of Possible	e Outcomes			•
End Date:	24 August 2009					nce		he	æt	anges to		
Duration:	6 months (the sector inquiry started on 27 February 2009); the study is done on yearly basis.	nforcement	orcement	Education	ation	iness Complia	iness Action	ions to or Changes in the	ions to Change Market	ions for Chang olicy	rd Parties	puno
Source of idea for study:	Own initiative	Competition Enforcemen	Consumer Enforcement	Consumer Edu	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes Law	Recommendations to Government to Change M Structure	Recommendations for Ch Government Policy	Referral to Third Parties	No Problems Found
Outcome (ti	ck relevant column):								V			
Reason for s problems)?	study (what were the	cer	tain	com	peti		lems i	d to gain an odentified in the coring.				
No Link to re	eport:											
		£										



Sector:	Groceries (Food And Drink)											
Market:	Manufacturing of fresh milk and dairy products in Croatia in year 2008				*		Rang	ge of Possibl	e Outcomes			
End Date:	4 August 2009					9.		nent	nent	s to		
Duration:	6 months (the sector inquiry started on 27 February 2009); the study is done on yearly basis.	nforcement	orcement	Education	ation	Voluntary Business Compliance	iness Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	rd Parties	puno
Source of idea for study:	Own initiative	Competition Enforcement	Consumer Enforcement	Consumer Edu	<b>Business Education</b>	Voluntary Busi	Voluntary Business Action	Recommendations to C for Changes in the Law	Recommendations to Gover to Change Market Structure	Recommendations Government Policy	Referral to Third Parties	No Problems Found
Outcome (tio	ck relevant column):											V
Reason for s problems)?				com	peti		olems i	ed to gain an identified in the coring.				
No Link to re	eport:											



Sector:	Education												
Market:	Driving schools market	Range of Possible Outcomes											
End Date:	November 2008	nent	nent nt	Consumer Education	Business Education	iness	Voluntary Business Action	ions to or Changes in	ions to Change ire	dations for Government	Referral to Third Parties		
Duration:	5 months	nforcer	orceme									puno,	
Source of idea for study:	Own initiative	Competition Enforcement	Consumer Enforcement			Voluntary Business Compliance		Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governmer Policy		No Problems Found	
Outcome (tic	k relevant column):	√											
Reason for study (what were the problems)?		To establish the terms and conditions for acquiring a drivers licence.  The market study pointed to the prohibited agreement (potential cartel agreement).										***************************************	
No Link to re	port:												

Sector:	Professions											
Market:	Audit Services	Range of Possible Outcomes										
End Date:	July 2007	nent	Consumer Enforcement	Consumer Education	Business Education		Action	ges in	<u>o</u>	Recommendations for Changes to Government Policy	Referral to Third Parties	
<b>Duration</b> :	5 months	nforcer				iness	Business A	ions to r Changes	ions to Change ire			Found
Source of idea for study:	Own initiative	Competition Enforcement				Voluntary Business Compliance	Voluntary Busi	Recommendations Government for Ch. the Law	Recommendations Government to Cha Market Structure			No Problems F
Outcome (ti	ck relevant column):								V			
Reason for study (what were the problems)?		Th	e rev	view	of th	e Tariffs	for au	dit services.	<u> </u>			
No Link to re	eport:											



Sector:	Communications												
Market:	Telecom Sector	Range of Possible Outcomes											
End Date:	June 2007	nent	ınt		Business Education		Business Action	ges in	95	r	Third Parties		
Duration:	5 months	nforcer	Enforcement			iness		ions to	ions to Change ire	dations for Government		Found	
Source of idea for study:	Own initiative	Competition Enforcement	Consumer Enfo			Voluntary Business Compliance	Voluntary Bus	Recommendations to Government for Changes the Law	Recommendations Government to Cha Market Structure	Recommendations for Changes to Governmer Policy	Referral to Thi	No Problems F	
Outcome (tic	ck relevant column):											V	
Reason for study (what were the problems)?		To collect information concerning this fast growing market.											
No Link to re	No Link to report:												

Sector:	Travel And Tourism											
Market:	Tour Operators	Range of Possible Outcomes										
End Date:	September 2006	nent	nt				Business Action	ges in	<b>o</b>	dations for Government	Third Parties	
<b>Duration:</b>	5 months	nforcen	Enforcement	Education	ation	iness		ions to	ions to Change ire			Found
Source of idea for study:	Own initiative/based on press releases	Competition Enforcement	Consumer Enfo	Consumer Edu	<b>Business Education</b>	Voluntary Business Compliance	Voluntary Busi	Recommendations to Government for Chan the Law	Recommendations Government to Cha Market Structure	Recommendations for Changes to Governmer Policy	Referral to Thi	No Problems F
Outcome (tick relevant column):												√
Reason for study (what were the problems)?		To collect information on possible cartel activities.										
No Link to re	eport:											