



**ADVOCACY WORKING GROUP**  
**MARKET STUDIES PROJECT**

**MARKET STUDIES INFORMATION STORE**

**JURISDICTION:**

**Norway – Norwegian Competition Authority**

**UPDATED: JANUARY 2016**

**Information Store**

**Norway – Norwegian Competition Authority**

<b>Sector:</b>	<b>Financial Services</b>											
<b>Market:</b>	<b>Mortgage lending market</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2015	Competition Enforcement	Consumer Enforcement	Consumer Education	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
<b>Duration:</b>												
<b>Source of idea for study:</b>	Price signalling through media as well as competition concerns with government regulations on equity based on stability											
<b>Outcome (tick relevant columns):</b>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	The report study competition in the mortgage lending market in the period 2007-2014, and conclude that the banks' profits on mortgage lending has increased and that price patterns has become more aligned over time. The NCA in particular raises concerns related to observed price signalling; a behaviour to which this market will be especially vulnerable. Moreover, the authority also assess proposals from the country's bank regulator meant to tighten mortgage lending, and conclude that the suggested changes would hurt competition in the banking market.											
<b>Link to report:</b>	<a href="http://www.konkurransetilsynet.no/globalassets/filer/publikasjoner/rappporter/rapport_konkurransen-i-boliglansmarkedet1.pdf">http://www.konkurransetilsynet.no/globalassets/filer/publikasjoner/rappporter/rapport_konkurransen-i-boliglansmarkedet1.pdf</a> (in Norwegian)											

### Information Store

<b>Sector:</b>	Transport												
<b>Market:</b>	Taxi market	<b>Range of Possible Outcomes</b>											
<b>End Date:</b>	2015	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>													
<b>Source of idea for study:</b>	Concerns that taxi market is overregulated, i.e. inhibiting entry of innovative services												
<b>Outcome (tick relevant columns):</b>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>The Norwegian taxi market is highly regulated. In urban areas with competing dispatch centrals, prices are not regulated, but there are barriers to entry based on licencing by the county authorities. The assessment is based on whether or not there is a need for new taxi licenses. In the rest of the country, such restrictions are combined with price regulations. The results are in both cases markets out of balance, with little flexibility in supply. In this report, the NCA argues i.e. that with a high penetration of smart phones, thus, the information asymmetry argument for regulation losing its validity, time has come to reassess regulations so that they are adapted to a modern reality.</p>												
<b>Link to report:</b>	<a href="http://www.konkurransetilsynet.no/globalassets/filer/publikasjoner/rapporter/rapport_drojsjemarked-for-fremtiden.pdf">http://www.konkurransetilsynet.no/globalassets/filer/publikasjoner/rapporter/rapport_drojsjemarked-for-fremtiden.pdf</a> (in Norwegian)												

**Information Store**

<b>Sector:</b>	Housing											
<b>Market:</b>	Residential property development	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2015	Competition Enforcement	Consumer Enforcement	Consumer Education	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
<b>Duration:</b>												
<b>Source of idea for study:</b>	Ex officio concerns											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>The inquiry on competition in the market for residential development in six of the largest urban areas in Norway found indications that competition in several of the urban areas studied is limited. The data collected and the Authority's calculations show that the market is concentrated in most urban areas, especially if the assessment is based on land ownership by the different housing developers. The supply of land is limited, and is one of the main challenges in urban areas. In periods of rising land prices and limited supply of parcels, smaller operators in particular face a relatively significant competitive challenge. These challenges are increased by municipal regulatory and planning processes that are time consuming and might be experienced as inefficient, and often unpredictable. Smaller players have fewer opportunities than the larger ones to bear the economic risk that a long and uncertain regulatory process entails. In the study, the NCA proposed several measures that can help to strengthen competition in the market.</p>											
<b>Link to report:</b>	<a href="http://www.konkurransetilsynet.no/globalassets/filer/publikasjoner/rapporter/rapport_-_konkurransen_i_boligutviklermarkedet.pdf">http://www.konkurransetilsynet.no/globalassets/filer/publikasjoner/rapporter/rapport - konkuransen i boligutviklermarkedet.pdf</a> (in Norwegian)											

### Information Store

<b>Sector:</b>	Car Retailing and Repairs											
<b>Market:</b>	Car warranty	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2013	<b>Competition Enforcement</b> <input checked="" type="checkbox"/>	<b>Consumer Enforcement</b> <input type="checkbox"/>	<b>Consumer Education</b> <input type="checkbox"/>	<b>Business Education</b> <input checked="" type="checkbox"/>	<b>Voluntary Business Compliance</b> <input checked="" type="checkbox"/>	<b>Voluntary Business Action</b> <input checked="" type="checkbox"/>	<b>Recommendations to Government for Changes in the Law</b> <input type="checkbox"/>	<b>Recommendations to Government to Change Market Structure</b> <input type="checkbox"/>	<b>Recommendations for Changes to Government Policy</b> <input type="checkbox"/>	<b>Referral to Third Parties</b> <input type="checkbox"/>	<b>No Problems Found</b> <input type="checkbox"/>
<b>Duration:</b>												
<b>Source of idea for study:</b>	Tips and concerns raised with the NCA											
<b>Outcome (tick relevant columns):</b>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>The report "Your car - your choice of auto repair shop" revealed that vague and misleading warranty terms created uncertainty among car owners, and restricted competition in the market. Warranties with conditions for the car owner having repairs and maintenance carried out within the authorized repair networks of the car manufactures may be caught by the Competition Act Section 10, first paragraph (EEA agreement Art. 53 (1)). The NCA had a twofold aim in conducting this market investigation. Firstly, to inform the consumers of their rights of a free choice of repair shop and secondly, to inform car manufacturers/importers about warranties that potentially could be in conflict with the Competition Act. During the market investigation, the NCA had meetings with several players in the automotive industry. As result of this review, the majority of the car manufacturers/importers have changed their warranty conditions to be in accordance with the competition law.</p>											
<b>Link to report:</b>	<a href="http://www.konkurransetilsynet.no/globalassets/filer/publikasjoner/rapporter/rapport_om_bilgaranti-.pdf">http://www.konkurransetilsynet.no/globalassets/filer/publikasjoner/rapporter/rapport_om_bilgaranti-.pdf</a> (in Norwegian)											

**Information Store**

<b>Sector:</b>	<b>Fuel</b>											
<b>Market:</b>	<b>Retail gasoline</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2014	Competition Enforcement	Consumer Enforcement	Consumer Education	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
<b>Duration:</b>	2010-2014											
<b>Source of idea for study:</b>	Competition concerns and increased market knowledge											
<b>Outcome (tick relevant columns):</b>	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>											
<b>Reason for study (what were the problems)?</b>	<p>The study shows there has been a significant increase in gross margins in Norway compared to Sweden after 2006. Another finding is that there has been a move from one price peak to two price peaks per week in pump petrol prices. It seems clear that this move has contributed to increased industry profits.</p> <p>The findings also indicate that national competition has weakened over time. The price cycle of two peaks per week and the increase in recommended retail price are present in the whole country. In general, the increase in gross margins may indicate that competition in the Norwegian retail fuel market is restricted. The published report, together with the attention of the media around the report, aims to increase consumer awareness. Consumers with knowledge about the pattern of two price peaks have the ability to adapt to this pattern, and may choose to fill up their tanks on days with lower prices.</p> <p>The findings in this report supports a continued monitoring of the retail fuel market. Moreover, in its advocacy efforts, the NCA will focus on measures aimed at limiting increased market concentration, measures that can lower barriers to entry as well as measures aimed at hindering coordination.</p>											
<b>Link to report:</b>	<a href="http://www.konkurransetilsynet.no/globalassets/filer/publikasjoner/rapporter/rapport---drivstoffmerkedet-i-norge_2014.pdf">http://www.konkurransetilsynet.no/globalassets/filer/publikasjoner/rapporter/rapport---drivstoffmerkedet-i-norge_2014.pdf</a> (in Norwegian)											

### Information Store

<b>Sector:</b>	<b>Communications</b>												
<b>Market:</b>	<b>Domestic air traffic</b>	<b>Range of Possible Outcomes</b>											
<b>End Date:</b>	2011	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>													
<b>Source of idea for study:</b>	The study was prepared for the Ministry of Government Administration, Reform and Church Affairs												
<b>Outcome (tick relevant columns):</b>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>The ban on frequent flyer or loyalty programs for most domestic airline routes in Norway was introduced in 2002. In the report to the Ministry, the NCA recommends continuing the ban on frequent flyer or loyalty programs for most domestic airline routes in Norway, but is proposing to repeal the ban on the three largest city pairs, Oslo-Bergen, Oslo-Trondheim and Oslo-Stavanger. The Competition Authority considers that the competition is sufficiently robust in these three busiest domestic air routes to recommend that they are excluded from the prohibition on earning points in loyalty programs. The major distinction in the Norwegian aviation market is between those airline passengers who face a monopoly and those who face competition. A full repeal of the ban on frequent flyer programs could lead to a significantly diminished schedule of flights and more monopoly routes. However, each of the three routes where the Competition Authority suggests that the ban can be removed serves well over a million passengers annually. The NCA considered it unlikely that the airlines will reduce their capacity significantly on these routes if earning loyalty points is allowed. The recommendations was based on a competition economics analysis of the effects of the loyalty programs on competition in Norwegian air traffic. Based on this assessment, the NCA also examined whether there is legal authority to maintain a prohibition within the framework of the Section 14 of the Competition Act.</p>												
<b>Link to report:</b>	Please contact the NCA to obtain more information												

### Information Store

<b>Sector:</b>	<b>Financial Services</b>											
<b>Market:</b>	<b>Pensions market</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2010											
<b>Duration:</b>		<b>Competition Enforcement</b>	<b>Consumer Enforcement</b>	<b>Consumer Education</b>	<b>Business Education</b>	<b>Voluntary Business Compliance</b>	<b>Voluntary Business Action</b>	<b>Recommendations to Government for Changes in the Law</b>	<b>Recommendations to Government to Change Market Structure</b>	<b>Recommendations for Changes to Government Policy</b>	<b>Referral to Third Parties</b>	<b>No Problems Found</b>
<b>Source of idea for study:</b>	To study competition in the pension market more closely, the Ministry of Government Administration, Reform and Church Affairs (FAD) asked the NCA to prepare a report.											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>Public sector occupational pensions as a product represent a standardized service where premium and price are regulated by collective agreements, legislation and actuarial principles. There is nevertheless scope for competition on both price and quality. However, the report show that the occupational pensions market for the municipal sector is highly concentrated and characterized by low customer mobility. The barriers to market entry are so high that there is little room for potential competition on the market. The analysis also shows that this market is affected by both transfer costs and lock-ins. Despite the factors that point towards competition being limited, the analysis of possible responses indicates that competition between the three existing suppliers is feasible and there is consumer choice.</p> <p>The degree of competition is strong when competitive tendering takes place. The problem is that virtually none of the municipalities put pensions out to tender. The analysis shows that only ten local authorities out of around 450 municipalities and counties invited bids in 2010. The report concludes that there is a potential for stronger competition in this market. Introduction of mandatory tenders in relation to occupational pension schemes would trigger increased competition on the pensions market. Stronger competition is important if the pensions of the future are to be managed efficiently and economically.</p>											
<b>Link to report:</b>	<a href="http://www.konkurransetilsynet.no/globalassets/filer/publikasjoner/rappporter/rapport-konkurransen-i-offentlig-tjenestepensjon.pdf">http://www.konkurransetilsynet.no/globalassets/filer/publikasjoner/rappporter/rapport-konkurransen-i-offentlig-tjenestepensjon.pdf</a> (in Norwegian)											



### Information Store

<b>Sector:</b>	Fuel											
<b>Market:</b>	Retail gasoline	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2010	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>												
<b>Source of idea for study:</b>	Media and some researchers raised concerns that observed pricing patterns in gasoline prices were caused by collusion											
<b>Outcome (tick relevant columns):</b>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>In 2008, there was a major media focus on gasoline prices and the observed pricing patterns. Fuel prices rose sharply on Monday afternoons and fell gradually throughout the week, reaching their lowest level during the weekends and Monday mornings. The Authority's investigation of the market revealed no indication that the weekly price pattern in the fuel market was due to collusion among fuel chains or among retailers.</p> <p>Nevertheless, the Competition Authority launched a comprehensive investigation into the competition situation in the fuel market. The work was based on data collected from the Norwegian fuel chains in late 2008. The objective was to increase the Authority's knowledge about the market. The analysis was published in autumn 2010.</p> <p>An important finding of the analysis is that the conditions that would normally be expected to influence the intensity of competition in the market, and thus the price level, do indeed have an effect. The research shows that not only is national concentration important for competition in the fuel market, but also that competition in small local areas can be an important factor.</p> <p>Following the report, the Competition Authority has continued to closely monitor the price and competition developments in this market.</p>											
<b>Link to report:</b>	Please contact the NCA to obtain report											

### Information Store

<b>Sector:</b>	Energy											
<b>Market:</b>	Norwegian retail electricity market	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2009	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	Approximately 1 year											
<b>Source of idea for study:</b>	Internal - Market study part of the publication "Competition in Norway"											
<b>Outcome (tick relevant columns):</b>												
<b>Reason for study (what were the problems)?</b>	<p>Even though competition in the power market for final consumers functions relatively well, competition can be strengthened by more price-sensitive and active consumers.</p> <p>The NCA notes that many consumers can get a better electricity agreement and save money. The NCA also sees important challenges in the wholesale market. The ownership of electricity generation is highly concentrated in Statkraft, and many generators are connected via a network of ownership relationships. Further, bottlenecks in the transmission network reduce competition in certain areas.</p> <p>We were also concerned that competition among market participants does not follow a similar pattern, where many monopoly owners of the power network are integrated power companies that also produce and sell power to final users.</p>											
<b>Link to report:</b>												

### Information Store

<b>Sector:</b>	<b>Financial Services</b>											
<b>Market:</b>	<b>International card networks</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2009	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	Approximately 1 year											
<b>Source of idea for study:</b>	Internal -The study is part of the NCA publication "Competition in Norway"											
<b>Outcome (tick relevant columns):</b>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>The ownership structure in the Norwegian payment transfer system means that the banks in the BankAxept system are involved in most levels in the value chain. BankAxept is owned by the bank associations, but is operated by Bankenes Betalingssentral AS (BBS). The banks are involved through their own operations in inter alia issuing payment cards, acquiring transactions and sale or lease of card reading terminals. This ownership structure leads to weakened competition, and it is therefore important that other actors are secured access to the system on non-discriminatory terms.</p> <p>The NCA examines in this study whether the international card networks act contrary to the prohibition against competition-restricting cooperation. And the ownership structure in the BankAxept system leads to weakened competition.</p>											
<b>Link to report:</b>												

### Information Store

<b>Sector:</b>	<b>Groceries (Food And Drink)</b>												
<b>Market:</b>	<b>Dairy markets</b>	<b>Range of Possible Outcomes</b>											
<b>End Date:</b>	2009	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	Approximately 1 year												
<b>Source of idea for study:</b>	Internal - Study part of the NCA publication "Competition in Norway"												
<b>Outcome (tick relevant columns):</b>													
<b>Reason for study (what were the problems)?</b>	<p>How to contribute to increased competition in the dairy sector has been an issue for several years. Several measures have been introduced in that regard. Nevertheless, competition is limited, and Tine's strong position in the dairy products market makes it difficult to develop effective competition.</p> <p>Tine is nearly the unique supplier of dairy products to the food processing industry, and is simultaneously dominant on most markets where the processed products are sold. The dairy market is characterized by high barriers to entry, which makes it difficult for existing and potential competitors to Tine to enter and expand in these markets. Such a market structure creates conditions conducive to abuse of a dominant position in violation of the Competition Act.</p>												
<b>Link to report:</b>													

### Information Store

<b>Sector:</b>	Groceries (Food And Drink)												
<b>Market:</b>	Norwegian grocery market	<b>Range of Possible Outcomes</b>											
<b>End Date:</b>	2009	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	Approximately 1 year												
<b>Source of idea for study:</b>	Internal - The study was part of the NCA publication "Competition in Norway"												
<b>Outcome (tick relevant columns):</b>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>Grocery prices are considerably higher in Norway than in the other Scandinavian countries. At the same time, the choice is more limited. Some of the causes of this are related to conditions outside the grocery trade, for example land use policies. However, concentration in retail distribution has increased over recent years. Two national chains and a regional chain have withdrawn their activities, among other reasons because they met entry barriers in the form of high tariff barriers for food products, vertical integration of the wholesale and retail distribution and municipal planning decisions. Effective competition in the grocery market is meanwhile decisive to prevent prices becoming higher than necessary, and for consumers to have a sufficiently broad choice among grocery products.</p>												
<b>Link to report:</b>													

### Information Store

<b>Sector:</b>	<b>Pharmaceuticals</b>											
<b>Market:</b>	<b>Norwegian pharmaceutical market</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2009	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	Approximately 1 year											
<b>Source of idea for study:</b>	Internal - The study is part of the NCA publication "Competition in Norway"											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>Reason for study (what were the problems)?</b>	The Norwegian pharmacy market today is dominated by three large chains, vertically integrated with each serving as its own wholesaler. Markets with such a structure can possibly create harmful cooperation among participants.											
<b>Link to report:</b>												

<b>Sector:</b>	<b>Media</b>											
<b>Market:</b>	<b>Broadcasting market</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2009	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	Approximately one year											
<b>Source of idea for study:</b>	Internal -The study is part of the NCA publication "Competition in Norway"											
<b>Outcome (tick relevant columns):</b>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	Broadcasting markets are characterized by major technological and structural changes. These developments increase the prospects for greater competition both within a distribution platform and among different platforms. The past few years, the NCA has handled a series of cases related to the TV markets in which the effects of technological developments on conditions of competition have had significant implications for market players. At the same time, there are a number of opportunities to strengthen competition among market players.											
<b>Link to report:</b>												

### Information Store

<b>Sector:</b>	<b>Information Markets And Intellectual Property Rights</b>											
<b>Market:</b>	<b>Norwegian software markets</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2008	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	1 year											
<b>Source of idea for study:</b>	Assignment by the Ministry											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>The software markets differ from traditional markets because of economies of scale and network effects. These features imply that one firm may become dominant in the market and furthermore that software developers compete for the market instead of competing within the market. The software markets are therefore seen as dynamic and driven by rapid technological change and large investments in research and development, where the interaction between competition and incentives to innovate is of great importance.</p>											
<b>Link to report:</b>												

<b>Sector:</b>	<b>Media</b>											
<b>Market:</b>	<b>Book market</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2008	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	Approximately one year											
<b>Source of idea for study:</b>	The study follows up the earlier study, "The effect of free books prices," from 2006											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>This study documents the development of sales, prices and variety in the book industry after the transition to the new net book agreement on 1st May 2005. The study follows up the earlier study, "The effect of free books prices," from 2006 and expands the database by two years as well as extends it to include sales via book clubs. The study is purely positive (descriptive) with no specific recommendations.</p>											
<b>Link to report:</b>												

**Information Store**

<b>Sector:</b>	Pharmaceuticals											
<b>Market:</b>	Nordic pharmaceutical markets	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2008	Competition Enforcement	Consumer Enforcement	Consumer Education	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
<b>Duration:</b>	Approximately 1 year											
<b>Source of idea for study:</b>	Internal - Joint report by the Nordic competition authorities											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Reason for study (what were the problems)?</b>	<p>The objective of the report was to draw together the experience of various approaches to the regulation of structure and price, and various competition-related issues and experience in the pharmacy and pharmaceutical sector in the Nordic countries. This provides a better knowledge base for the respective competition authorities in their assessments of proposed changes in framework conditions for the sector, as well as a better basis for choosing where to direct their own initiatives. The report also provides a better basis for handling cases related to the sector, including the assessment of mergers. The report aims at presenting, in a systematic way, differences in market structure as well as approaches and experiences from a competition perspective in the Nordic countries. The study is purely positive (descriptive) with no specific recommendations.</p>											
<b>Link to report:</b>												



### Information Store

<b>Sector:</b>	<b>Media</b>										
<b>Market:</b>	<b>Broadcasting markets</b>	<b>Range of Possible Outcomes</b>									
<b>End Date:</b>	January 2008	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	August 2007-January 2008										
<b>Source of idea for study:</b>	Commissioned report by the NCA.										
<b>Outcome (tick relevant columns):</b>											
<b>Reason for study (what were the problems)?</b>	<p>Exclusive rights for Canal Digital to distribute TV2, and TV2's re-auctioning of these rights.</p> <p>The commissioned report focuses on competition issues in the Norwegian broadcasting markets. Particular attention is given to exclusive dealing and competition between different platforms for distribution of TV signals.</p>										
<b>Link to report:</b>											

<b>Sector:</b>	<b>Energy</b>										
<b>Market:</b>	<b>Nordic Electricity Market</b>	<b>Range of Possible Outcomes</b>									
<b>End Date:</b>	2007	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	Approximately 1 year										
<b>Source of idea for study:</b>	Joint report from the Nordic competition authorities										
<b>Outcome (tick relevant columns):</b>											
<b>Reason for study (what were the problems)?</b>	<p>The report brings attention to several competition challenges. Among these are owner concentration, cross-ownership and the transmission capacity among the Nordic countries. It is pointed out that ownership concentration in the Nordic power market is still high, and is aggravated by widespread cross-ownership and joint ownership of generating plants.</p>										
<b>Link to report:</b>											

### Information Store

<b>Sector:</b>	<b>Energy</b>										
<b>Market:</b>	<b>Norwegian power production market</b>	<b>Range of Possible Outcomes</b>									
<b>End Date:</b>	2006	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	Approximately 1 year										
<b>Source of idea for study:</b>	Internal -Commissioned report by the NCA										
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>											
<b>Link to report:</b>											

<b>Sector:</b>	<b>Financial Services</b>												
<b>Market:</b>	<b>Nordic Retail Banking</b>	<b>Range of Possible Outcomes</b>											
<b>End Date:</b>	2006	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	Approximately 1 year												
<b>Source of idea for study:</b>	Nordic competition authorities - Joint report												
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>The financial sector in the Nordic countries is important for many reasons. No consumer can manage without access to retail banking. An efficient financial sector is a prerequisite for an efficient and globalized economy. A number of reforms were underway that would shape the market conditions for many years to come. In addition, competition concerns have been raised concerning the concentration in the market, the low degree of consumer mobility, and the high profitability.</p>												
<b>Link to report:</b>													

### Information Store

<b>Sector:</b>	Health											
<b>Market:</b>	Specialist health care	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2006	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	10 months											
<b>Source of idea for study:</b>	Commissioned report by the NCA											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	A commissioned report focusing on competition in the Norwegian specialist health care sector, concluding i.e. that waiting times and quality can be improved if public hospitals have to compete for patients. Important conditions for this are free patient choice and sufficiently high 'voucher' value for the specific treatment.											
<b>Link to report:</b>												

<b>Sector:</b>	Insurance											
<b>Market:</b>	Casualty insurance	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2006	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	6 months											
<b>Source of idea for study:</b>	Ministry assignment											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	A study of the Norwegian casualty insurance market. The market is characterized by a few large companies. It is i.e. concluded that an Internet portal for comparison of conditions and prices may increase customer mobility and strengthen competition.											
<b>Link to report:</b>												

### Information Store

<b>Sector:</b>	Groceries (Food And Drink)											
<b>Market:</b>	Norwegian grocery market	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2005	Competition Enforcement	Consumer Enforcement	Consumer Education	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
<b>Duration:</b>	10 months											
<b>Source of idea for study:</b>	Media allegations as well as a case with a dairy producer being excluded from one of the chains as a consequence of alleged pressure from a dominant supplier											
<b>Outcome (tick relevant columns):</b>		√	<input type="checkbox"/>	<input type="checkbox"/>	√	√	√	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	The study analyses the competitive effect of slotting allowances (listing payments) in the Norwegian grocery market. Listing payments encompass a whole spectrum of discounts, bonuses and up-front payments, which the suppliers pay in order to obtain favourable placement in the shelves of the retail chains. The study found that such payments may foreclose small suppliers from the market.											
<b>Link to report:</b>												

### Information Store

<b>Sector:</b>	Professions										
<b>Market:</b>	Liberal professions	<b>Range of Possible Outcomes</b>									
<b>End Date:</b>	2005	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	4 months										
<b>Source of idea for study:</b>	OCED Report										
<b>Outcome (tick relevant columns):</b>											
<b>Reason for study (what were the problems)?</b>	<p>OECD report (2004) on the liberal professions. Commission report on competition in liberal professions (2004). Ministry assignment.</p> <p>Analysis of laws and regulations affecting competition in the liberal professions.</p>										
<b>Link to report:</b>											

<b>Sector:</b>	Groceries (Food And Drink)											
<b>Market:</b>	Dairy sector	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	2005	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	8 months											
<b>Source of idea for study:</b>	Commissioned study											
<b>Outcome (tick relevant columns):</b>												
<b>Reason for study (what were the problems)?</b>	<p>Commissioned analysis of the competition situation and recommended measures to increase competition in the dairy sector.</p>											
<b>Link to report:</b>												

### Information Store

<b>Sector:</b>	<b>Groceries (Food And Drink)</b>												
<b>Market:</b>	<b>Nordic food markets</b>	<b>Range of Possible Outcomes</b>											
<b>End Date:</b>	2005	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>											
<b>Duration:</b>	Approximately 1 year		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Source of idea for study:</b>	Nordic competition authorities – joint report.												
<b>Outcome (tick relevant columns):</b>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Reason for study (what were the problems)?</b>	<p>Food prices tend to be higher in the Nordic countries compared to other European countries. At the same time the supply of food articles in the Nordic supermarkets appear to exhibit a narrower range of products than in other European countries. Against this background, it was decided at the Nordic meeting of Competition Authorities in September 2004 to look closer at the conditions on the Nordic food markets.</p>												
<b>Link to report:</b>													