

## MARKET STUDIES INFORMATION STORE

## **SECTOR**

**INSURANCE** 

**UPDATED: MARCH 2020** 



Jurisdiction:	Sweden											
Sector:	Motor industry											
Market:	Motor insurance and auto repair					Rang	e of Po	ossible 0	utcomes			
End Date:	June 2019					ance		rnment	rnment e	Changes to		
Duration:	12 months	nforcement	orcement	ıcation	ation	iness Compli	iness Action	ions to Gove the Law	ions to Gove rket Structur		ird Parties	puno,
Source of idea for study:	Own initiative	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 Government Policy	Referral to Third Parties	No Problems Found
Outcome: (check all releva	ant boxes)			X	X	×	X					
Reason for study (what were the underlying problems?):	The Swedish auto to the auto repair private companie possible to buy a "guarantee" is un guarantee is an ir insurance companew car is made wehicle damage g is claimed, must ha great extent good decreasing stead the service market competition.	markes spenew paique ansurar ny. Or up of to the pervern this part of the pervern the perverne t	tet as vand large assended do control that a contro	well as ge amoger can ger can	the mounts of the mounts of the car mass that the for the repair of author repair of the car mass and the car mass that the car mass and the c	every yout a son any nufact there in during corrised ir garant ga	for ne year fo so-calle other curer of some ir cle dang the f garagages. Tages mages	w cars. Her these point of the country in the country lead to count	ousehold roducts. I can age on Europe on on how rantee. A reary for the internal for the internal for weaker	s, public in Sweder guarante The veh ocured from much of characte or which the surance of ependent	entities n, it is no ee. This icle dam om an the pric cristic of he guara compani garages cion also	and ot nage ce of a the antee ies to is
Link to report:	http://www.kon (in Swedish with				_	assets	/publi	ikationer,	/rapporte	er/rappo	rt_2019-	-2.pdf
Remarks (if any):												



Jurisdiction:	Sweden											
Sector:	Insurance											
Market:	Car insurance, veterinary insurance					R	ange o	f Possible	Outcomes			
End Date:	Feb 12, 2018					e		ent for	ent to	; to		
Duration:	9 months Further studies are Ongoing (Feb 2018)	ıforcement	Enforcement	Education	ıtion	Voluntary Business Compliance	ness 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:	Government commissioned inquiry	Competition Enforcement	Consumer Enfo	Consumer Edu	<b>Business Education</b>	Voluntary Busi	Voluntary Business Action	Recommendations Changes in the Law	Recommendations to Gov Change Market Structure	Recommendations Government Policy	Referral to Third Parties	No Problems Found
Outcome (tick columns):	relevant					$\sqrt{}$						
Reason for stu the problems)	• •	consi	ımeı	s wh	ien b	uying ins	surance	of markets. e? Effects o	n subseque	ent market	s?	
Link to report:		http:/ t 201	•		<u>onkı</u>	ırrensvei	ket.se,	/globalasse	ets/publika	itioner/rap	<u>porter/</u>	<u>'rappor</u>

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Jurisdiction: Market:	Australia Private Health Insurance						Ran	ge of Possibl	e Outcomes			
End Date:	Ongoing	ment	orcement	_			Action	ıges	ge	or ent	ties	
Duration:	Ongoing, yearly report, since 1999	Inforce	forcem	Education	cation	siness		tions to or Changes	tions to to Chang	dations for Government	Third Parties	Found
Source of idea for study:	In compliance with an order agreed to by the Australian Senate.	Competition Enforcement	Consumer Enforcement	Consumer Ed	Business Education	Voluntary Business Compliance	Voluntary Business	Recommendations Government for Ch in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governme Policy	Referral to Th	No Problems
Outcome (tick	relevant columns):		$\sqrt{}$			$\checkmark$						V
Reason for stu problems)?	dy (what were the											
Link to report:		https://www.accc.gov.au/publications/private-health-insurance-reports										

Jurisdiction:	Finland											
Market:	Insurance Markets in Road Haulage						Rang	ge of Possible	e Outcomes			
End Date:	Ongoing	ment	ent	c			Action	nges	ge	or ent	rties	
Duration:		Enforce	forcem	Education	Education	siness	Business /	rtions to for Chan	rtions to to Chang ture	dations for Government	Third Parties	Found
Source of idea for study:	Own initiative	Competition Enforcement	Consumer Enforcement	Consumer Ec	Business Edu	Voluntary Business Compliance	Voluntary Bu	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governme Policy	Referral to Tl	No Problems
Outcome (tick	relevant columns):											
Reason for stu problems)?	dy (what were the	To study how the insurance markets work in terms of refocusing on insurance demand, supply and trading practions noted a sharp increase in the index describing insurance the road haulage sector.						g practices.	The F	CCA		
Link to report		the road naurage sector.										



Jurisdiction:	Croatia											
Market:	Insurance sector in Croatia in year 2014						Ran	ge of Possible	e Outcomes			
End Date:	28 December 2015	'nt					<u>0</u>	Š			S	
Duration:	Yearly basis (6 months)	nforceme	orcement	Education	Education	iness	Business Action	ions to or Changes	ions to Change are	dations for Government	ird Partie	puno,
Source of idea for study:	Own initiative.	Competition Enforcement	Consumer Enforcement	Consumer Edu	<b>Business Educ</b>	Voluntary Business Compliance	Voluntary Bus	Recommendations Government for Ch in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governmel Policy	Referral to Third Parties	No Problems Found
Outcome (tick	relevant columns):											V
Reason for stuproblems)?					e ce r a n iine	ertain con arket s	ompet tudy yers o	ducted to obsition probletis conducted in the marketin Competition	ems identified as a form	ed in the pa of monitori markets sh	ist, so ng.	
Link to report:	nk to report:											



Jurisdiction:	Croatia											
Market:	Compulsory motor insurance in Croatia						Ran	ge of Possible	e Outcomes			
End Date:	23 December 2014	ment	ent				ction	ıges	9	r ent	ties	
<b>Duration:</b>	22 months	Inforce	forceme	ucation	cation	siness	siness A	tions to	tions to	tions fo	iird Par	Found
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 (tick	relevant columns):	$\sqrt{}$	$\sqrt{}$									V
problems)?	dy (what were the	Th To ma Da use reg (H Sir mo co (in co) Re on	ere det det det det det det det det de det de	wer term term targe info tory (Croa inso tition duct mer es of	re cerine ares e do orma do or	ertain co legal fr s, their s cument ation ha dy for s Croatia has bec nee mar partly al of new ). uiry wa	ompet amew retail ation as bee uperv n Insu ome a ket (e lso du produ	ducted to obstition problemork, the platinsurance provided rision of final rance Bure an EU memb specially case to the security, price defends to the municated to the municated to the security of the securi	ems identifice yers on the crice policy internal act by all insurancial and in au.  er (1st July r insurance tor inquiry ecrease, model on the content of the content of the content on th	ed. market and etc. ts etc.) and ance compa nsurance se 2013), com ) became m in question ore benefits ncil, while	other nies a rvices pulsor ore for fir	nd s ry nal
Link to report:												



Jurisdiction:	Italy														
Market:	Third-party vehicle insurance						Rang	ge of Possibl	e Outcomes						
End Date:	February 2013														
Duration:	33 months					<b>9</b>		nent fo	nent to	s to					
Source of idea for study:	Complaints received by the Authority and public and private statistics revealing a significant and generalized increase of premiums charged by companies for car insurance contracts.	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			
Outcome (tick	relevant columns):							V							
Reason for stuproblems)?	dy (what were the	The objective was to investigate the reasons behind premiums and costs oscillations in the third party vehicle insurance market, as well as to identify the potential competitive effects produced by legislation on direct compensation procedure.													
Link to report:						_			<u>ess-release</u>						
		_	_						educe-costs						
									ct-compens:			_			
		<u>int</u>	rod	<u>ucti</u>	on-	of-new-	contra	actual-mode	els-aimed-at	<u>t-controllin</u>	g-cost	<u>:s-</u>			
		<u>in-</u>	ord	<u>er-t</u>	o-re	duce-pi	<u>introduction-of-new-contractual-models-aimed-at-controlling-costs-in-order-to-reduce-premiums-and-making-sw.html</u>								

Jurisdiction:	El Salvador													
Market:	Insurance						Rang	ge of Possibl	e Outcomes					
End Date:	8th November 2011													
Ziiu Zutoi	DECISION DATE							he	et	ادی				
Duration:	Start date (contract): July/2010							inges in t	nge Mark	ment Poli				
	End date (decision): November/2011							Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy				
Source of	In April, 2010 a profile of the					Voluntary Business Compliance		rnme	rnme	nges t				
idea for	insurance sector in	ition tion change es												
study:	El Salvador was concluded. From	me	Consumer Enforcement Consumer Enforcement Consumer Education Business Education Voluntary Business Action Voluntary Business Action Recommendations to Gove Structure Recommendations for Cha Referral to Third Parties No Problems Found											
	its results, it was	rce	em	Consumer Education	nc	ss (	SS /	is to	is to	is fc	Рал	nd		
	determined the	ufo	orc	ıca	<b>Business Education</b>	ine	ine	ion	ion	ion	ırd	No Problems Found		
	need to increase	n E	Jug	Edι	luc	Sus	sns	dat	dat	dat	T I	IS F		
	the knowledge of	tio	er I	er	s Ed	ry E	ry E	len	e	len	to	lem		
	the competition conditions and	eti	H H	H	ıes	ıta	ıta	H	Recomme	E	ral	qo.		
	performance of	III	nsı	nsu	ısir	E	Ę	Recol Law	[0] [0]	[03]	fer	. Pr		
	this sector.	ပိ	ပိ	ప	Bu	Λ	Λ	Re La	Re St	Re	Re	N		
Outcome (tick	ā		$\sqrt{}$					$\sqrt{}$						
Reason for students problems)?	on for study (what were the lems)?  The study's main objective is to determine the competition conformal of the insurance sector through an analysis of the legal fram commercial and administrative strategies, associated commercial practices, profit margins, and licenses granted for exploitation of the services, pricing policies, and calculated internationally accepted indexes to measure market competitive estimate the degree of contestability, including the identification conditions that could enable anticompetitive practices by the economic process.								ramewed ced for ulation fication	vork, osts, the n of and on of				
Link to report:	nk to report:			-		_								
		De	cisi	ons	: <u>htt</u>	p://ww	w.sc.g	gob.sv/page	s.php?Id=1	<u>527</u>				

Jurisdiction:	Honduras											
Market:	Insurance Services						Rang	ge of Possible	Outcomes			
End Date:	2010	ement	ent	_			Action	ns to Changes	to nge	for ment	Parties	
Duration:		Enforcement	Enforcement	Education	Education	usiness	Business .	ations t	ons Cha re	endations for to Government	Third Pa	Found
Source of idea for study:	Internal	Competition	Consumer En	Consumer Ec	Business Edu	Voluntary Bu Compliance	Voluntary Bu	Recommenda Government in the Law	Recommendati Government to Market Structu	Recommenda Changes to Ge Policy	Referral to Tl	No Problems
Outcome (tick	relevant columns):											
Reason for stude problems)?	ly (what were the	То	loo	k in	to co	ompetit	ion co	onditions.				
Link to report:												

Jurisdiction:	Croatia											
Market:	Insurance sector in Croatia in year 2008				•		Rang	ge of Possibl	e Outcomes	,	,	•
End Date:	9 September 2009							_				
Duration:	4 months (the market study started on 21 May 2009); the study is done on yearly basis.	ement	nent	u		Compliance	Action	to Government for	to Government to	for Changes to	ırties	
Source of idea for study:	Sectoral investigation of a regulatory body for supervision of financial and insurance services.	Competition Enforcement	Consumer Enforcement	Consumer Education	Business Education	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Changes in the Law	Recommendations to Gov Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
	relevant columns):											V
Reason for stuproblems)?	dy (what were the	Th	ere	wer	е се	rtain co	mpet	ition proble	tain an insi ems identifi d as a form	ed in the pa	st, so	et.
Link to report:												



Jurisdiction:	Netherlands											
Market:	Auto repair insurance						Rang	ge of Possible	e Outcomes			
End Date:	April 2009	nt	ement				on	s in			S	
Duration:	9 months	rceme	ement	Enforcement Education		SS	ess Action	ns to Changes	ns to hange	dations for Government	Partie	pu
Source of idea for study:	Complaints by consumers and auto (glass) repair shops about the behaviour of auto(glass)insuran ce companies.	Competition Enforcement	Consumer Enforc		Business Education	Voluntary Business Compliance	Voluntary Business	Recommendations Government for Ch the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governmes Policy	Referral to Third Parties	No Problems Found
Outcome (tick	relevant columns):											
Reason for stuproblems)?	dy (what were the	NMa had received a substantial number of reports on the anti- competitive role that insurance companies allegedly played on the auto repair market.							auto			
Link to report:		https://www.acm.nl/nl/download/bijlage/?id=7799										



Payment   Protection   Insurance   Payment   Protection   Protection	Jurisdiction:	UK					matio	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
Duration: 2 years  Source of idea for study:  Referred to the CC by the OFT under section 131 of the Enterprise Act 2002  Outcome (tick relevant columns):  Reason for study (what were the problems)?  Distributors and intermediaries fail actively to seek to win customers by using the price or quality of their PPI policies, as a competitive variable.  Consumers who want to compare PPI policies, stand-alone PPI or short-term IP policies, are hindered by barriers to search including: product complexity; the perception that taking PPI would increase their chances of being given credit; the bundling of PPI with credit; the limited scale of stand-alone provision and in relation to retail finance PPI, the bundling of retail PPI with credit accounts and with merchandise cover.  The time taken to obtain accurate price information in relation to the provision of personal loan PPI, mortgage PPI and second-charge mortgage PPI.  Consumers who want to switch PPI policies to other PPI providers or other insurance products are hindered by expensive switching terms; terms which risk leaving consumers uninsured; lack of access to consumers' balance information.  The sale of PPI at the point of sale by credit providers restricts the extent to which other PPI providers can compete effectively.		Payment Protection						Ran	ge of Possible	e Outcomes			
Outcome (tick relevant columns):  Reason for study (what were the problems)?  Distributors and intermediaries fail actively to seek to win customers by using the price or quality of their PPI policies as a competitive variable.  Consumers who want to compare PPI policies, stand-alone PPI or short-term IP policies, are hindered by barriers to search including: product complexity; the perception that taking PPI would increase their chances of being given credit; the bundling of PPI with credit; the limited scale of stand-alone provision and in relation to retail finance PPI, the bundling of retail PPI with credit accounts and with merchandise cover.  The time taken to obtain accurate price information in relation to the provision of personal loan PPI, mortgage PPI and second-charge mortgage PPI.  Consumers who want to switch PPI policies to other PPI providers or other insurance products are hindered by expensive switching terms; terms which risk leaving consumers uninsured; lack of access to consumers' balance information.  The sale of PPI at the point of sale by credit providers restricts the extent to which other PPI providers can compete effectively.	End Date:	January 2009	nt					uo	s in			S	
Outcome (tick relevant columns):  Reason for study (what were the problems)?  Distributors and intermediaries fail actively to seek to win customers by using the price or quality of their PPI policies as a competitive variable.  Consumers who want to compare PPI policies, stand-alone PPI or short-term IP policies, are hindered by barriers to search including: product complexity; the perception that taking PPI would increase their chances of being given credit; the bundling of PPI with credit; the limited scale of stand-alone provision and in relation to retail finance PPI, the bundling of retail PPI with credit accounts and with merchandise cover.  The time taken to obtain accurate price information in relation to the provision of personal loan PPI, mortgage PPI and second-charge mortgage PPI.  Consumers who want to switch PPI policies to other PPI providers or other insurance products are hindered by expensive switching terms; terms which risk leaving consumers uninsured; lack of access to consumers' balance information.  The sale of PPI at the point of sale by credit providers restricts the extent to which other PPI providers can compete effectively.	Duration:	2 years	orceme	cement	ation	ion	ess	ess Acti	ns to Change	ns to hange	ns for	d Partie	pun
Distributors and intermediaries fail actively to seek to win customers by using the price or quality of their PPI policies as a competitive variable.  Consumers who want to compare PPI policies, stand-alone PPI or short-term IP policies, are hindered by barriers to search including: product complexity; the perception that taking PPI would increase their chances of being given credit; the bundling of PPI with credit; the limited scale of stand-alone provision and in relation to retail finance PPI, the bundling of retail PPI with credit accounts and with merchandise cover.  The time taken to obtain accurate price information in relation to the provision of personal loan PPI, mortgage PPI and second-charge mortgage PPI.  Consumers who want to switch PPI policies to other PPI providers or other insurance products are hindered by expensive switching terms; terms which risk leaving consumers uninsured; lack of access to consumers' balance information.  The sale of PPI at the point of sale by credit providers restricts the extent to which other PPI providers can compete effectively.	idea for	by the OFT under section 131 of the Enterprise Act	Competition Enf	Consumer Enfor	Consumer Educ	<b>Business Educat</b>	Voluntary Busin Compliance	Voluntary Busin	Recommendatio Government for the Law	Recommendatio Government to ( Market Structur	Recommendatio Changes to Gove Policy	Referral to Thir	No Problems Fo
by using the price or quality of their PPI policies as a competitive variable.  Consumers who want to compare PPI policies, stand-alone PPI or short-term IP policies, are hindered by barriers to search including: product complexity; the perception that taking PPI would increase their chances of being given credit; the bundling of PPI with credit; the limited scale of stand-alone provision and in relation to retail finance PPI, the bundling of retail PPI with credit accounts and with merchandise cover.  The time taken to obtain accurate price information in relation to the provision of personal loan PPI, mortgage PPI and second-charge mortgage PPI.  Consumers who want to switch PPI policies to other PPI providers or other insurance products are hindered by expensive switching terms; terms which risk leaving consumers uninsured; lack of access to consumers' balance information.  The sale of PPI at the point of sale by credit providers restricts the extent to which other PPI providers can compete effectively.	Outcome (tick	relevant columns):											
	problems)?		va  Co sho pro the lim PP me Th pro do th ter co Th	nsu ort- odu eir c nite il, th erch e tir ovis ortg nsu her rms nsu e sa	mer term ct co chan d sca e bu and me t ion age mer insu whi mers	s who is a war and war and is a	no want policies lexity; to feing of standing of recover.  In to obter ersonal less leaves lance in the leaves lance	to co s, are the pe g give l-alon retail tain ac l loan to sw ucts a ving co nform	mpare PPI phindered by reception that n credit; the e provision PPI with credit PPI, mortgatich PPI polare hindered onsumers unation.	policies, star barriers to at taking PP e bundling c and in relate dit account e information ge PPI and licies to oth by expensi- ninsured; la	nd-alone PF o search inc I would inc of PPI with cion to retai s and with on in relatio second-cha er PPI prov ve switchin ck of access ders restric	PI or luding rease credit l finar on to t rge iders g term s to	; the nce he
	Link to report:		CA			. 1110	. Totalel	1111	JI O VIGCI O CA	ii compete (	orrectively.		

Jurisdiction: Market:	Korea Non-life insurance		Range of Possible Outcomes											
End Date:	December 2008	ment	ement	c			Action	ns to Changes	to	or ient	rties			
Duration:	9 months	Enforce	forcem	Education	Education	siness	Business .	ations to for Chan	rtions t to Char ture	dations for Governmen	Third Parties	Found		
Source of idea for study:	Consumer interest groups, media	Competition Enforcement	Consumer Enforcement	Consumer Ed	<b>Business Edu</b>	Voluntary Business Compliance	Voluntary Bu	Recommendations Government for Ch in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governmer Policy	Referral to T	No Problems		
Outcome (tick	relevant columns):					$\sqrt{}$	V		V					
Reason for stu- problems)?	dy (what were the	reg co fu	By analyzing the market structure, nature of competition, institutions regarding the relevant industry, the KFTC tried to find out anticompetitive factors and implications on competition law area to use as undamentals for establishing desirable competitive market structure in the future.											
Link to report:		in the future.												

Jurisdiction: Market:	Russia Property Insurance		Range of Possible Outcomes												
End Date:	June 2008	ment	ent	_			Action	to anges	ge	for ment	Parties				
Duration:	3 months	Enforce	Enforcement	Education	Education	usiness	Business /	ations to for Chan	ations to to Change ture		Third Pa	Found			
Source of idea for study:	Complaints by bank customers	Competition Enforcement	Consumer En	Consumer Ed	<b>Business Edu</b>	Voluntary Bu Compliance	Voluntary Bu	Recommendations Government for Ch in the Law	Recommendations Government to Cha Market Structure	Recommendations Changes to Govern Policy	Referral to Tl	No Problems			
Outcome (tick	relevant columns):				$\sqrt{}$										
Reason for stuperoblems)?	dy (what were the	Restrictive practices suspected.													
Link to report:															

Jurisdiction:	Turkey											
Market:	Automobile Insurance						Rang	ge of Possibl	e Outcomes			
End Date:	January 2008	ment	ent	c			Action	nges	ge	or lent	rties	
Duration:	8 months	Enforce	forcem	Education	Education	siness		itions to	tions to to Chan	dations for Government	nird Paı	Found
Source of idea for study:	Numerous complaints from individual automobile repairers	Competition Enforcement	Consumer Enforcement	Consumer Ec	<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 Governme Policy	Referral to Third Parties	No Problems Found
Outcome (tick	relevant columns):	$\sqrt{}$										
Reason for students problems)?	dy (what were the	With a previous decision of Competition Board, the contracts between insurance companies and independent repairers had been exempted from the application of Article 4 of the Competition Act prohibiting anticompetitive agreements, concerted practices and decisions. This decision had enabled the insurance companies to impose non-compete obligations on the repairers requiring them to use only spare parts produced by manufacturers designated by the insurance companies under the coverage of automobile insurance. As complaints from repairers continued, a market investigation was carried out to fully analyse the										
Link to report:		impact of non-compete obligations on the market.										

Jurisdiction: Market:	US - FTC Automobile Insurance						Rang	ge of Possibl	e Outcomes			
End Date:	July 2007	ment	ent	ď			Action	to anges in	to nge	or ient	rties	
Duration:	3 years	Enforce	forcem	Education	cation	siness	Business /	tions t for Cha	itions t to Char ture	dations for Government	Third Parties	Found
Source of idea for study:	Congress	Competition Enforcement	Consumer Enforcement	Consumer Ed	Business Education	Voluntary Business Compliance	Voluntary Bu	Recommendations to Government for Changes the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governmel Policy	Referral to Th	No Problems Found
Outcome (tick	relevant columns):											√
Reason for stu problems)?	dy (what were the								nes the effect y of automobi		ed	
Link to report:								redit-based-i ongress-fede	<u>nsurance-sco</u> ral	res-impacts-	consun	ners-

Jurisdiction:	UK													
Market:	Payment Protection Insurance	Range of Possible Outcomes												
End Date:	February 2007		ment	Enforcement Education	c	S	S	to v	to ange	for ment		ō		
Duration:	17 months		force	Education	Education	ısiness	Busines	dations it for the Law	ations to Chi ture	lations for Government	Third	Found		
Source of idea for study:	Super-complaint (formal complaint from consumer body designated to complain)	Competition	Consumer En	Consumer E	Business Edu	Voluntary Bu Compliance	Voluntary B	men ımen es in	Recommendations to Government to Chang Market Structure	Recommendations Changes to Govern Policy	Referral to T Parties	No Problems		
Outcome (tick columns):											V			
·	idy (what were ?	1. ab 2. 3.	Market study to examine in more detail:  1. the difficulties consumers face in relation to getting information about technical issues and alternative suppliers  2. barriers to entry for stand-alone PPI providers  3. variation in pricing in the sector  4. gross profit margins.											
Link to report	:													

Jurisdiction: Market:	Ireland Private Health Insurance		Range of Possible Outcomes											
End Date:	2007	ment	ent	c			Action	o nges	ge 0	or ent	rties			
Duration:	1 year	Enforce	Enforcement	Education	cation	siness	siness /	itions to	tions to to Chang ture	dations for Government	nird Pa	Found		
Source of idea for study:		Competition Enforcement	Consumer En	Consumer Ed	<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 Found		
Outcome (tick	relevant columns):					$\sqrt{}$		$\sqrt{}$	$\sqrt{}$	$\sqrt{}$				
Reason for stuproblems)?	dy (what were the	and cor mi	In 2006, the Minister for Health and Children requested the Competition Authority and the Health Insurance Authority to report on 'further measures to encourage competition in the health insurance market and the strategy or strategies which might be adopted in order to create greater balance in the share of the market held by competing insurers'.											
Link to report:		http://www.ccpc.ie/competition-private-health-insurance-market												



Jurisdiction:	Norway						Don	go of Doggibl	o Outcomes			
Market:	Casualty insurance						Kan	ge of Possible	e Outcomes			
End Date:	2006	ment	ement	_			Action	ns to Changes	o 0	or ient	rties	
Duration:	6 months	Enforce	forcem	Education	Education	siness		ations t for Cha	itions t to Char ture	dations for Governmen	Third Parties	Found
Source of idea for study:	Ministry assignment	Competition Enforcement	Consumer Enforcement	Consumer Ed	<b>Business Educ</b>	Voluntary Business Compliance	Voluntary Business	Recommendations Government for Ch in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governme Policy	Referral to Tl	No Problems
Outcome (tick	relevant columns):											
Reason for stu- problems)?	dy (what were the	ch: Int	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.									
Link to report:												

Jurisdiction: Market:	Portugal Non life insurance (motor, fire, employer liability, personal, passenger, health, transport, occupier liability)		Range of Possible Outcomes											
End Date:	March 2005	ment	ent	_			Action	nges	ge	or ent	ties			
Duration:	4 months (December 2004 – March 2005)	Inforce	forcem	Education	Education	siness		tions to	tions to	dations for Government	iird Par	Found		
Source of idea for study:	Merger case under investigation by the PCA	Competition Enforcement	Consumer Enforcement	Consumer Ed	<b>Business Edu</b>	Voluntary Business Compliance	Voluntary Business	Recommendations to Government for Chan in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Governmel Policy	Referral to Third Parties	No Problems Found		
Outcome (tick	relevant columns):	$\sqrt{}$												
Reason for stupproblems)?	dy (what were the	wa	After initial analysis of a proposed merger in this market, the PCA realised there was very little information available on this market as a whole and in particular, on the potential impact of competition policies in this area.											
Link to report:														