

## **A TERMS OF REFERENCE**

- A.1 The OFT, in exercise of its powers under Sections 131 and 133 of the EA02, hereby makes a reference to the CC for an investigation into the supply or acquisition of private motor insurance and related goods or services in the UK.
- A.2 The OFT has reasonable grounds for suspecting that a feature or a combination of features of the market or markets for the supply or acquisition of private motor insurance and related goods or services in the UK prevents, restricts or distorts competition in connection with their supply or acquisition.
- A.3 For the purposes of this reference, 'private motor insurance' means insurance cover against damage to property and personal injury that is supplied to or acquired by drivers of privately owned motor cars designed and used for non-business (private) use. It excludes motorcycles.



Clive Maxwell

CEO

28 September 2012