

Consultant 59

6 February 2014

Dear Mr Witcomb and Panel Members,

The Competition Commission Provisional Report

I am deeply disappointed to read with your recent report.

This report, I am afraid to say is seriously flawed in my opinion and did not consider important factors such as location, level of expertise and complexity of the case etc.

I also felt like I have no alternative but to sign contract to either BUPA or AXA as they control over 60% of market.

I strongly suggest to reconsider the remedies.