

## **Aioi Nissay Dowa Europe Limited response to provisional findings**

As Head of Claims Suppliers at Aioi Nissay Dowa Insurance UK Ltd, the key points I wish to comment on and hopefully help your insight would be:

1. You believe that Hills and Copart are competitors in relation to our salvage solutions
2. You believe that insurers lack understanding in relation to salvage and recycled parts solutions

From my viewpoint as Head of Claims Suppliers I feel the above points to be inaccurate. I hope the following helps:

- I see no issue in relation to competition based on the proposed merger
- Whilst I know other insurers partner with Hills, we would not consider them as competition to Copart or other organisations we would consider partnering with in relation to salvage solution.
- Through our procurement process we would detail requirements aligned to our business strategies. As these requirements would not be met by Hill, they are not in competition with Copart or other viable salvage partners from my point of views.
- I have had dialogue with Copart regarding potential recycled parts solution – nothing has progressed beyond the initial discussion. The key is that any recycled parts solution aligns to our defined requirements and is workable for our repair partners. We felt that Copart could potentially support a recycled parts solution in line with the approved IAA / Synetiq merger.
- If we do go to tender for our salvage contract (looking at potential suppliers who we would invite to tender), this merger wouldn't change who we would invite or present us with concerns over limited solutions

Kind Regards

Mark

Mark Ferguson

Head of Claims Suppliers & Partnerships

Aioi Nissay Dowa Europe Limited

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