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Digital Comparison Tools: Government Responds to CMA Market Study

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Earlier this year, the Competition and Markets Authority (CMA) published the results of a <u>market study</u> into the use of digital comparison tools in a number of sectors, including car insurance, home insurance and credit cards.

The findings of the market study included strong concern about the use of 'most favoured nation' clauses, which can be used by comparison websites to prevent suppliers from offering better prices on competitor websites. The CMA has opened an investigation into one such website's contracts with home insurers.

The CMA proposed a number of recommendations for regulators, Government and charities and consumer bodies. The Department for Business, Energy and Industrial Strategy (BEIS) has responded on behalf of the Government. BEIS' response notes that a full response to the CMA's recommendations will be provided in Spring 2018, but it makes a point of welcoming the CMA's investigation into the use of 'most favoured nation' clauses. This suggests that ensuring that digital comparison tools are operating effectively in enabling customer choice will be an area of attention in 2018.

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