

In response to Minister Bruton's request for submissions regarding copyright laws and their effects on startup businesses I would like to inform you of my recent experience in the area.

I was involved with a company whose aim was to produce a fully independent comparison of motor insurance premiums in Ireland. My responsibility was to write software which would take a member of the public's details on a form on our website (working in a similar way to [www.comparethemarket.co.uk](http://www.comparethemarket.co.uk)), we then sent this information to motor insurance websites, read the premiums and displayed all the premiums to the user so they could compare the prices.

The software was written to work with 14 insurance websites initially and could be expanded and it covered both Insurance Company & Broker websites so we were therefore providing a comprehensive and transparent comparison service for consumers. In addition the service was free to consumers and more importantly it was free to the Insurance Companies and Brokers – we did not seek or receive any fees or commissions from them.

Once completed, we put our website live. We were attracting up to 700 users a day without doing any advertising. Our revenue model was based on selling advertising on our site, in a similar way to any other website which funds itself through advertising. As our site got more popular, we were offered significant advertising deals with 2 major Irish brands. We were unable to complete these deals following threats from the insurance industry.

Within 1 month of our service running, we received legal correspondence from 2 of the insurance websites (1 broker and 1 insurance company). These letters demanded that we shut down our service and if we did not, then High Court action would be taken to prevent us from operating. The legal advice we received stated that the only possible area that the companies had any grounds to stop us was on "Screen Scraping", as there is no definition of this in Irish Law. We were also advised that in the event of us losing in the High Court that we would face a large bill for legal services, so we decided to take our service offline.

Following this, we engaged the services of a lobbying firm to engage with the insurance companies with a view to doing a deal which would allow us to resume our service, however no progress was made.

As a small company, we spent a considerable amount of time and money developing this product, and a very good service for the public and the economy was prevented from operating, with no good reason whatsoever. As a result, consumers were denied access to factual information - not protected by copyright - about insurance prices, and were denied the opportunity to comparison shop. We have had to shut down our business as a result of this.