

MINISTRY PAPER NO.: _____

PERFORMANCE OF THE FAIR TRADING COMMISSION (FTC) FOR THE 2003/2004 FINANCIAL YEAR AND FOCUS FOR THE 2004/2005 FINANCIAL YEAR

1.0 Purpose of Ministry Paper

This Ministry Paper is intended to provide highlights of the performance of the Fair Trading Commission (FTC) during the 2003/2004 Financial Year and to outline the main focus for the 2004/2005 Financial Year.

2.0 Role and Function

The FTC was established in 1993 with the mandate to administer the Fair Competition Act (FCA). The FCA provides for the maintenance and encouragement of competition in the conduct of trade and business in Jamaica. A competitive environment contributes to optimal allocation of scarce resources and the highest quality goods and services being offered for sale at the lowest prices. It also ensures that incentives exist for product innovation and development. The work of the FTC is critical to competitiveness.

3.0 Priority Programmes and Targets

For the Financial Year 2003/2004 the Commission set the following programmes as its main priorities:

- Investigate complaints and seek amicable resolutions where possible and obtain fees through Consent Agreements, to assist in offsetting costs.
- Initiate legal action for those complaints for which out of court settlements are not forthcoming and conclude legal matters before the courts.
- Monitor the furniture, appliance, computer and motor vehicle sectors.
- Prepare and disseminate advisories, opinions and guidelines.
- Public education including media campaigns; seminars; workshops; meetings; presentations to business entities, trade groups and educational institutions on the requirements of the FCA.
- Enforce provisions of the FCA as they relate to Telecommunications.
- Strengthen the Commission's understanding of the reasons for anti-competitive practices and undertake studies on anti-competitive activities.
- Organize and participate in fora for public sector policy makers.
- Provide technical support to the Ministry of Foreign Affairs & Foreign Trade (MFAFT) as it seeks to determine Jamaica's negotiating position on

competition policy, thereby contributing to the formulation of multilateral and regional rules.

- Participate in discussions with FTAA Negotiating Group on Competition Policy (NGCP).
- Participate in the CARICOM Inter-Governmental Task Force (IGTF) meetings on the finalization of Chapter VIII of the revised Treaty of Chaguaramas, relating to the Rules of Competition.
- Provide technical support in the development of the CARICOM Chapter IX on Disputes Resolution.

4.0 Highlights of Performance/Achievements

4.1 Cases Received and Investigated

Over the period April 1, 2003 to March 31, 2004, a total of one thousand and sixty-four (1,064) cases were investigated by the Commission with two hundred and forty-four (244) being completed (See Table 1 for details of cases investigated and completed). This compares with one thousand one hundred and forty-eight (1,148) cases investigated and five hundred and eighty-nine (589) being completed in the equivalent period in the previous Financial Year.

A total of five hundred and four (504) cases were received during the Financial Year. Of that number, four hundred and thirteen (413) cases were classified as cases of 'Misleading Advertising'. See Table 2. Similar to previous periods, Misleading Advertising cases accounted for the majority of complaints received, comprising approximately eighty-two percent (82%) of all cases dealt with. In the previous period eighty-five percent (85%) of all cases received fell in this category. Of the one thousand and sixty-four (1,064) cases investigated during the Financial Year, nine hundred and nineteen (919) or eighty-six (86%) were classified as Misleading Advertising. The majority of these cases were against used car dealers, furniture/appliance retailers and computer retailers who use marketing promotions that attract, but sometimes mislead consumers.

Cases deemed 'Not covered by the FCA' (NA) and 'Other Offences Against Competition' formed the second highest category of complaints received, each accounting for approximately six percent (6%) (32 of 504) of the cases received, compared with eight percent (8%) and three percent (3%) respectively, in the previous period.

In comparison to the above categories, each of the others represented a relatively small number of the cases received. One case was received in the category "Double Ticketing", twenty-four (24) in the category "Request for Information/Opinion," and three (3) in the category "Sale Above Advertised Price."

Table 3 provides a listing of the number of cases received, investigated and resolved for each category of product or service.

4.2 Resolution Rates

Overall, the Commission successfully completed approximately twenty three percent (23%) of the cases investigated during the Financial Year, compared with fifty one percent (51%) in the previous Year and twenty seven percent (27%) in the Year 2001/2002.

The number of cases being investigated increased significantly in the Year 2002/2003 and remained at the same level during the current Financial Year. The growth in the number of cases received could be a result of the increased level of public awareness of the Commission's role and function. Staffing issues contributed to the reduction in the resolution rate.

Relatively high-resolution rates were recorded in the categories of "Not Covered by the FCA" (NA) and "Requests for Opinion" thirty-two and thirty-nine percent (32% and 39%) respectively. NA cases were expeditiously processed in order to quickly direct the informants to the correct avenues through which they could obtain assistance; and "Requests for Opinion" were treated as high priority.

4.3 Major Cases Investigated

The Commission pursued a number of matters in the Courts during the 2003/2004 Financial Year and continued its focus on enforcing provisions of the FCA specifically as they relate to the telecommunications industry. Other matters investigated included complaints against Key Motors Limited, The Warehouse and airlines' advertisements.

4.3.1 Out-of-Court Settlements

(a) Gotel Communications Limited

During the period June 2003 to August 2003, numerous complaints were made by informants against the above-named respondent in respect of its services. The informants alleged that they had applied to the respondent for telephone and/or Internet service and were promised delivery in six to eight weeks. The respondent failed to deliver the services within the time represented.

Following an investigation into the marketing activities of the respondent, it was concluded that in all instances, the respondent's conduct breached Section 37 of the Fair Competition Act (FCA) which prohibits businesses from making false or misleading representations to the public.

The respondent agreed that it had breached the aforementioned provision of the FCA in respect of the complaints. A Consent Agreement to be signed by the respective parties is being finalized.

(b) Telecommunications Industry - Rules of Conduct in Advertising

During the year under review, an increased number of complaints relating to allegations of Misleading Advertising in the telecommunications industry were received. Generally, in respect of the industry, a total of 79 complaints were received in 2003/2004 compared to 54 in 2002/2003 - an increase of 23.4%.

As a result of the increased number of complaints, the FTC invited representatives from the three (3) leading companies in the telecommunications industry, to discuss and pursue the possibility of formulating a code of conduct for advertising. A meeting was held on October 1, 2003 and representatives of Cable and Wireless Jamaica Limited, Oceanic Digital, and Digicel were present. All parties were amenable to the formulation of a code of conduct and several proposals were made. These include the following:

- (i) Parties would agree to withdraw offensive advertisements upon complaint by a member/members of the public; and such withdrawal should be done within 24 hours; failing which the FTC would be consulted as a last resort
- (ii) Each party would appoint a specific representative with designated telephone numbers to deal with complaints relating to advertising.
- (iii) The code should cover situations in which advertisements are technically correct and the information is sound, but the approach is unprofessional.
- (iv) Parties should approach each other instead of carrying out an acrimonious bantering in the media.

The details of the proposals are to be finalised and the Agreement/Code drafted and vetted.

(c) Airline Advertising

Arising out of a complaint regarding a 53% increase in the cost of an airline ticket after applicable taxes and other charges were added to the advertised price, investigations was initiated into rates and charges applied by all major airlines operating out of Jamaica.

The investigations revealed that airlines were advertising fares without disclosing the relevant taxes and levies. A meeting was held on January 26, 2004, with representatives from the individual airlines and the Board of Airline Representatives of Jamaica. At this gathering all parties agreed that as of March 1, 2004, all airline advertisements would, as far as possible, reflect the total cost of an airline ticket. The general wording required to effect the change was also agreed on. On March 11, 2004, the Commission issued a press release to announce the agreement.

(d) Drug Serv Pharmacy Limited

The Jamaica Association of Pharmacy Owners submitted a complaint about an advertisement placed by Drug Serv Pharmacy Limited in the Daily Gleaner of June 16, 2003 and in the 2004 Cable and Wireless Telephone Directory. The advertisement states that Drug Serv prices are “on the average 30% - 40% below the average market price.” Drug Serv indicated that its price claim is based on quarterly price surveys which it conducted. Following an investigation, the Commission concluded that the advertisement was misleading because (a) the sample size represented too small a sample and was not a true indication of the market; and (b) the time elapsed between the surveys and the introduction of the advertisements was too long.

A Consent Agreement was negotiated between the FTC and Health Corporation Limited, the parent company of Drug Serv Pharmacy Limited, whereby Health Corporation agreed to issue a public statement on a quarterly basis in the Daily Gleaner informing the public that the relevant advertisement was considered to be misleading. The first statement was issued on February 7, 2004. Health Corporation also agreed to pay the Commission two hundred thousand dollars (\$200,000) in settlement of the costs associated with the investigation.

4.3.2 Court Matters

(a) FTC v. Pyramid Roofing Systems

The FTC received a complaint against Pyramid Roofing Systems. The informant alleged that she contracted the respondent to install a new roof on her house, but the job was badly done, resulting in an unattractive roof which also leaked.

An Originating Motion was filed in the Supreme Court by the FTC seeking a declaration that the respondent had breached Section 37 of the Fair Competition Act. On June 12, 2001, when the matter was heard, the Court granted the declaration and made an order that the respondent pay a fine of Seven Hundred Thousand Dollars (\$700,000). The FTC is in the process of executing the order.

(b) FTC v SBH Holdings Limited & Forest Hills Joint Venture Limited

The Informants alleged that they purchased townhouses from the respondent developers after reading pamphlets and brochures promising, among other facilities, a swimming pool, tennis court and a clubhouse. The facilities promised were not provided.

The matter was heard on September 27 and 28, 2001. Judgement was handed down on July 19, 2002, in favour of the respondents. The FTC filed Notice of Grounds of Appeal in the Court of Appeal on August 5, 2002. The appeal was heard during the period January 19 to 22, 2003. The decision of the court is being awaited.

(c) FTC v. Airtight Security Limited

The FTC alleged breach of Section 37 of the Fair Competition Act (FCA) by the respondent as it failed to honour the warranty given on electronic gates. The informants had paid the respondent over Five Hundred Thousand Dollars (\$500,000) to install and maintain the gates.

The matter was heard on September 28, 2001; and the respondent was found to be in breach of the FCA. A fine of One Hundred Thousand Dollars (\$100,000) was imposed. The FTC is attempting to have the Judgement executed.

(d) FTC v The Warehouse Limited

During the period December 1993 to November 2003 the FTC received eighty-one (81) complaints against The Warehouse Ltd. The informants claimed to have purchased various items of furniture from the defendant and the required deposits ranging between Eight Thousand Dollars (\$8,000) and Thirty-Eight Thousand Dollars (\$38,000) were paid. At the various times of purchase, the Warehouse promised to deliver the items within seven (7) to (14) days.

In many instances the items were not delivered and in those instances where the items were delivered, the delivery times were well after the dates agreed at the time of purchase. At the beginning of November 2002, the Warehouse continued to accept deposits and to make representations to the public regarding delivery times. On or about mid-November 2002, a number of the informants went to two (2) of the outlets and found that the entrances were padlocked. Most of the informants have been unable to contact anyone who can assist them in either recovering their goods or their money.

As a result, some informants submitted formal complaints. The FTC filed suit on December 2, 2003. The date for first hearing was set for March 23, 2004 in the Supreme Court.

(e) FTC v Key Motors Limited

Between October 1999 and June 2003, the FTC received at least thirty-seven (37) complaints against the respondent company. The informants alleged that they purchased Hyundai motor vehicles of varying models from the respondent at various times, for which they all obtained manufacturer's warranties. The dashboards of the vehicles all started cracking in a short time and it was proven to be a manufacturer's defect. The respondent has been tardy in replacing the dashboards (the average time for replacement has been up to 1 year from notification by the informant) and the Staff continues to receive complaints.

On October 13, 2003 a suit was filed in the Supreme Court against the respondent seeking, among other things, a declaration that the respondent has breached Section 37 of the FCA. The matter came up for hearing on February 26, 2004, and was

adjourned to May 4, 2004. In the meantime discussions are being held, toward arriving at a settlement under a Consent Agreement.

4.4 Public Education Programmes and Media Campaigns

The FTC continued to inform and educate the public on issues related to competition law and policy. During the 2003/2004 Financial Year the Commission rendered opinions and provided guidance in respect of dominant voice carriers and other matters. Guidance was also provided to various associations and companies, including the Trade Board Limited, Financial Investigation Division of the Ministry of Finance & Planning, the Ministry of Education, Registrar General's Department, New Line Motors Limited, Jamaica Veterinary Medical Association, Dental Auxiliary School, Bureau of Standards, Port Authority of Jamaica, Office of Utilities Regulation and the Westmoreland Cooperative Credit Union.

Other avenues for public education activities took the form of press conferences, press releases and advisories, television and radio interviews, seminars/workshops and addresses given by Commission personnel to service clubs and tertiary institutions.

The fourth lecture in the Shirley Playfair Lecture Series was held on September 11, 2003, at the Knutsford Court Hotel. It was one of the events held during the week of September 6th to 13th, 2003 to commemorate the tenth anniversary of the Commission. The lecture was presented by Dr. James Mathis, lecturer at the Amsterdam Law School and law school instructor in the Department of International Law, University of Amsterdam.

The Lecture, aimed at a general audience, was entitled "Competition and Regulatory Policies in the WTO: Implications of a Multilateral Competition Policy Framework". The one hundred and twenty-three (123) persons in attendance included members of the business community, the legal fraternity, academia; journalists and representatives of various Government ministries and agencies. Dr. Mathis also appeared on several radio and television talk shows.

Other events which were held to commemorate the tenth anniversary of the Commission were (a) consumer outreach at the Mandeville Shopping Centre; (b) church service at the Boulevard Baptist Church; (c) media breakfast; (d) chat room on the Gleaner's gojamaica.com; (e) dinner/dance at the Terra Nova Hotel; and (e) essay competition open to sixth form students of high schools.

The Jamaica Information Service (JIS) was employed to assist with the promotion of the various events.

On April 2nd to 4th, 2003, the Commission hosted a World Trade Organisation (WTO) regional workshop on competition policy, economic development and the DOHA mandate. The workshop was fully funded by the Inter-American Development Bank (IDB) and the presenters were provided by the WTO. This event was attended by

representatives of other CARICOM states, the local business community, academia and the Commission.

The Commission also participated in (a) a Consumer Affairs Commission(CAC) programme on the subject of genetically modified foods; (b) a workshop hosted jointly by the Jamaica Conference Board and the Briefing Room, entitled “Civil Society’s relationship with the FTAA process”; (c) Internet Forum, with a presentation on the subject of “Competition Issues in the Provision of Network Access;” (d) a Scientific Research Council (SRC) conference, with the Commission presenting on “Competition Advocacy for a Knowledge-based Society;” (e) an Office of Utilities Regulation (OUR) symposium on “Provision of Quality Service by Jamaica’s Utility Providers: Fact or Fiction?.”

Senior officers of the Commission spoke on radio talk shows such as Nationwide, the Breakfast Club, Drive Time Live, Straight Talk, First Edition, and You & the Law. A variety of competition and consumer related issues was discussed. The Commission also conducted presentations to students of various secondary and tertiary level institutions.

The December 2003 issue of the Commission’s annual newsletter was published and circulated to a number of interest groups.

4.5 Economic Studies

In addition to investigations into the pharmaceutical industry, the Commission conducted investigations into (a) competition issues regarding the opening hours of licensed bookmakers vis-à-vis those of Caymanas Track Limited; (b) the delineation of relevant markets affected by the termination of right of access by Stevedoring Co. to the port facilities of Kingston Wharves Ltd.; (c) a proposal to establish a single exchange rate to be used by all agents of MoneyGram; (d) whether or not the National Health Fund is in contravention of the FCA.

4.5.1 Major On-going Investigations

Currently, investigations are being conducted into the markets for electronic money transmission and cambio services, to determine specifically whether the practice of tied selling exists in these markets. A probe is also being carried out into services provided by the telecommunications sector. In addition, the FTC has been mandated to develop a Code of Conduct to apply to the various players in the petroleum sector.

5.0 Participation in the Development of Trade Policies

During the Financial Year 2003/2004, the FTC participated in meetings of the Jamaica Trade and Adjustment Team (JTAT), the CARICOM Community Secretariat meeting to

review the draft model law on competition policy and the CARICOM pre-Cancun meeting on WTO issues in competition.

Submissions were made on issues such as (a) the liberalization of the telecommunications industry; (b) draft model law on competition produced by the United Nations Conference for Trade & Development (UNCTAD); (c) technical assistance towards negotiating FTAA rules and their implementation; (d) technical assistance in WTO negotiations and rules implementation.

The Commission also provided information and support staff to the Sir Arthur Lewis Institute of Social & Economic Research for a research project on trade and competition issues in CARICOM countries.

In addition to hosting the WTO regional workshop on competition policy, economic development and the DOHA Mandate, the Commission participated in international seminars/workshops hosted by UNCTAD, the Organisation for Economic Co-operation and Development (OECD), Eastern Caribbean Telecommunications Authorities (ECTEL), Sir Arthur Lewis Institute of Social & Economic Studies (SALISES), International Competition Network (ICN), and Bundeskartellamt, the German competition agency.

Papers entitled “Challenges/Obstacles Faced by Competition Authorities in Achieving Greater Economic Development through the Promotion of Competition” and “How Enforcement against Private Anti-Competitive Conduct has Contributed to Economic Development”, were submitted to the Global Forum on Competition hosted by the OECD.

The Commission was able to secure full financing from the hosting entities and international funding agencies, to allow for participation in these events.

6.0 Legislative Processes

As set out in the FTC Ministry Paper of March 2002/03, drafting instructions for regulations to be established under Section 40 of the FCA were prepared. Progress on the enactment of the regulations referred to above as well as amendments to the Fair Competition (Notices and Procedures) Regulations, 2000, was slowed to advance the Commission’s efforts to have the Act amended.

Detailed proposals for amending the Act, to cure the jurisdictional dilemma highlighted in the Jamaica Stock Exchange case were submitted to the Ministry and an opportunity was provided for stakeholders to contribute to discussions. Responses have now been obtained from the Legal Reform Department and from the Solicitor General.

7.0 Budgetary Allocation

For the Financial Year 2003/2004, the Commission was allocated \$41.9M. The Commission's recurrent expenditure for the Financial Year totaled \$35.9M, in line with the actual amount of \$36.0M that was disbursed by the Ministry.

This reduction in the allocated amount resulted in revisions to plans such as purchase and upgrade of computer equipment, improvement of library facilities and staff training.

8.0 Other Highlights

In recent years the number of cases received has risen significantly, from three hundred and thirty two (332) in 1999 to five hundred and eighty five (585) in 2002, with a subsequent decline to five hundred and two (502) in 2003. This growing caseload has resulted in a reduced resolution rate, which decreased from sixty seven percent (67%) in 1999 to twenty three percent (23%) in 2003. Even with the streamlining of investigative procedures, the resolution rate has been adversely affected by staffing constraints.

Weaknesses in the FCA, which were highlighted in the Court of Appeal Judgement in the Jamaica Stock Exchange v Fair Trading Commission case, prohibited the Commission from properly investigating a number of complaints. Steps have been taken to amend the legislation, so addressing the shortcomings.

During the review year, the Commission benefited greatly from the assistance of the New Economy Project (NEP), an arm of the United States Agency for International Development (USAID). The programme, which was designed to provide technical assistance to the Commission for capacity building in competition policy, commenced in September 2002, and was completed in February 2004. The objectives achieved were: (a) restructuring of the FCA to allow effective enforcement against anticompetitive practices; (b) formulating and funding a comprehensive skills development programme for the Commissioners and Technical Staff; and (c) improving the Commission's database management system by assisting with the development of a new case and workflow management system which will reduce the number of inactive cases by about fifty percent (50%) and the time taken to extract data and create reports by about ninety percent (90%).

The Commission worked with the Trade Board, the Customs Department, and the Financial Investigation Division of the Ministry of Finance & Planning for the purpose of establishing standards in the motor vehicle sector and amending the Motor Vehicle Import Policy.

9.0 Summary Of Main Programmes For the 2004/2005 Financial Year

For the Financial Year 2004/2005, the Commission has established as its prime goals the following: -

- Fostering competition advocacy – entailing, *inter alia*, coordinating activities with the Consumer Affairs Commission, the Bureau of Standards of Jamaica and the Ministry of Education.
- Facilitating the training of the Judiciary.
- Influencing innovation and encouraging improvements in services provided to consumers thereby enhancing competitiveness among all players in the market.
- Educating manufacturers and distributors as to the need to provide adequate and relevant information on products and services offered for sale.
- Achieving a wider level of understanding of the FTC and the FCA on the part of consumers, the business community, the media and policy makers within Government thereby improving competitiveness among players in various sectors.
- Focus on the business community, to educate it on its responsibilities under the FCA, thereby reducing breaches of the Act.
- Technical support to the Ministry of Foreign Affairs & Foreign Trade as it seeks to keep Jamaica's competition policy relevant, thereby contributing to the formulation of FTAA, CARICOM and WTO rules in the area of competition law and policy.

10.0 Budgetary Proposal For 2004/2005

The following table summarises the budgetary request for the Financial Year 2004/2005 and the actual amounts spent in each of the previous three (3) Financial Years.

Table 10.1: Summary of Actual Expenditure for Past Three Years and Proposed for 2004/05

| Object | 2004/2005 Estimate | 2003/2004 Actual | 2002/2003 Actual | 2001/2002 Actual |
|---------------------------------------|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
| Compensation | 32,346,000 | 25,718,656 | 24,652,702 | 23,726,175 |
| Travel Expense & Subs. | 2,572,000 | 2,057,986 | 1,632,161 | 1,187,675 |
| Rental of Bldg., Equip etc. | 3,085,000 | 3,096,670 | 2,866,196 | 2,895,547 |
| Public Utility Services | 913,000 | 910,999 | 769,195 | 709,390 |
| Purchase of other Goods & Services | 1,468,000 | 3,557,179 | 2,469,565 | 2,678,182 |
| Asset Purchases | 306,000 | 489,071 | 76,623 | 301,351 |
| Totals | 40,690,000 | 35,845,490 | 32,466,442 | 31,498,320 |

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May 12, 2004

APPENDIX - TABLES

Table 1: Cases Received, Investigated and Closed Categorized by Breach for April 1, 2003 - March 31, 2004

| Breach/ Investigation | Received | Investigated | Resolved |
|--|-----------------|---------------------|-----------------|
| Abuse of Dominant Position | - | 2 | 1 |
| Application for Authorization | - | - | - |
| Double Ticketing | 1 | 1 | 1 |
| Investigation Initiated by the FTC | - | 1 | - |
| Market Restriction | - | - | - |
| Misleading Advertising | 413 | 919 | 205 |
| Not covered by the FCA | 32 | 50 | 16 |
| Other Offences Against Competition | 31 | 51 | 7 |
| Request for Information/Opinion | 24 | 36 | 14 |
| Sale Above Advertised Price ¹ | 3 | 4 | - |
| Tied Selling | - | - | - |
| TOTAL | 504 | 1064 | 244 |

Table 2: Top 10 Categories of Cases of Misleading Advertising Received Categorized by Product for April 1, 2003 - March 31, 2004

| PRODUCTS AND SERVICES | Received |
|---|-----------------|
| Automobiles | 111 |
| Telecommunication Services/Equip. | 73 |
| Household Appliances and Appliances | 54 |
| Household Furnish./Fixtures/ Supp./ Misc. | 24 |
| Computers | 14 |
| Educational/ Fees and Services | 12 |
| Clothing & Accessories | 11 |
| Financial Services | 11 |
| Hardware Products | 9 |
| Professional and Specialist Services | 9 |
| | |

¹ Includes Failure to supply at a bargain price

**Table 3: Cases Received, Investigated and Closed Categorized by Breach
for April 1, 2003 - March 31, 2004**

| PRODUCTS AND SERVICES | Received | Investigated | Resolved |
|---|-----------------|---------------------|-----------------|
| Airline Services | 6 | 20 | 2 |
| Auto Parts & Accessories | 7 | 17 | 6 |
| Automobiles | 115 | 262 | 65 |
| Banking Services | 8 | 14 | 2 |
| Business Practices | 5 | 7 | 1 |
| Clothing & Accessories | 15 | 32 | 11 |
| Computers & Computer Accessories | 16 | 60 | 18 |
| Construction/Home Repairs | 5 | 13 | 1 |
| Educational/ Fees and Services | 14 | 32 | 3 |
| Electronics | 8 | 9 | 1 |
| Financial Services | 15 | 35 | 14 |
| Food Items and Supplements | 9 | 22 | 4 |
| Gaming and Contests | 1 | 5 | 1 |
| Hardware Products | 10 | 20 | 3 |
| Household Appliances | 56 | 133 | 36 |
| Household Furnish /Fixtures/ Supp./ Misc. | 26 | 70 | 12 |
| Industrial Equipment & Machinery | 3 | 11 | 1 |
| Insurance ² | 6 | 12 | 2 |
| Media | 9 | 13 | 5 |
| Office Furnishings and Equipment | 1 | 5 | - |
| Petroleum Product and Accessories | 5 | 9 | 3 |
| Professional and Specialist Services | 12 | 20 | 2 |
| Real Estate | 3 | 12 | 5 |
| Services – Other ³ | 11 | 19 | 5 |
| Telecommunication Services/Equipment | 94 | 146 | 25 |
| Transport | 2 | 6 | - |
| Utilities | 4 | 6 | 1 |
| Other | 38 | 54 | 15 |
| TOTAL | 504 | 1064 | 244 |

² Insurance includes Insurance, Insurance Claims, Life and Health Insurance

³ Services – Other includes Advertising, Medical, Courier and Employment Services