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**FTCNewsLine** is an online quarterly newsletter of the **FAIR TRADING COMMISSION (FTC)** that contains information on competition matters dealt with by the Fair Trading Commission as well as other competition agencies from around the world. The aim is to provide readers with insights into some of the matters that are prosecuted in other jurisdictions and assist businesses and consumers in better identifying issues that may pose competition concerns.

Competition legislation is specific to each jurisdiction and activities prohibited in one jurisdiction are not necessarily prohibited in other jurisdictions. For information on the prohibitions under Jamaica's competition legislation, the **FAIR COMPETITION ACT (FCA)**, please visit our website at [www.jftc.gov.jm](http://www.jftc.gov.jm).

*In this Issue, we feature matters arising during the period July 1, 2025, to September 30, 2025.*

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## FTC Reviews Proposed Joint Venture between the Gleaner Company Ltd. & Jamaica Observer Ltd.



The FTC is reviewing a proposed joint venture between Jamaica's two leading newspapers to assess potential competition concerns. The parties have requested the FTC's non-objection, stating that the arrangement is intended to "improve both companies' efficiencies in production and distribution of print newspapers and provide greater access to print newspapers throughout Jamaica."

Under section 17 of the Fair Competition Act (FCA), transactions such as mergers, acquisitions, and joint ventures are subject to review. The FTC prohibits agreements that have as their object or effect the substantially lessening of competition in a market. Transactions that enhance competition or do not negatively impact competitive dynamics are generally not opposed by the FTC.

The FTC's assessment is expected to take between three to six months.

## FTC Reviews BCIC's Acquisition of JN General Insurance

The FTC is reviewing the acquisition of Jamaica National General Insurance Company (JNGI) by British Caribbean Insurance Company (BCIC) to assess its potential impact on competition in the general insurance market. This transaction could significantly reshape industry.



Before the acquisition, the market was considered unconcentrated, meaning no single company held a dominant market share. However, following the transaction, BCIC and JNGI combined would control the largest share in the property insurance segment, creating a moderately concentrated market.

Another concern is that the merged company could gain preferential access to a major segment of the property insurance customer base—specifically, the mortgage portfolios of Victoria Mutual Business Society and JN Bank Limited.

## Proposed Guidelines on Panel Management: *FTC issues framework to promote fair competition and transparency*



The FTC has finalized Guidelines for Businesses Establishing Panels, aimed at reducing the risk of enforcement actions under the Fair Competition Act (FCA). These guidelines apply to practices where businesses—such as commercial banks, insurance companies, and mortgage institutions—require customers to use complementary products from third-party providers listed on panels managed by the business.

Panels are often created to maintain quality standards for third-party products. However, they can pose competition risks by restricting market entry and limiting provider participation, especially when selection criteria are unclear or subjective. Businesses that do not align their panel management practices with the Guidelines may face increased exposure to FCA litigation.

The Guidelines recommend that panels be designed and managed to minimize anti-competitive effects. They provide a framework to ensure transparency in panel selection, fair competition in complementary markets, and efficient transactions that benefit consumers.

The Guidelines are currently under review to incorporate stakeholder feedback and are scheduled for publication in January 2026.

## FTC Completes Study on Ride-Hailing Regulations

The FTC has completed a study on regulating ride-hailing platforms in Jamaica. The study highlights the benefits of ride-sharing services and proposes a framework to legitimize the use of private vehicles for public passenger transport, while addressing key issues such as labor standards, passenger safety, and other social concerns. Recommendations were informed by international best practices from the USA, the European Union, Singapore, and China.



The FTC recommends a dual regulatory approach to preserve the strengths of the sharing economy while encouraging innovation and passenger choice, ensuring competition is safeguarded. Key Policy Recommendations proposed include introducing a new labor classification specifically for the ride-hailing economy and requiring ride-hailing operators to register with the Transport Authority under a distinct category, separate from traditional PPVs, with tailored obligations.

These recommendations have been shared with the Ministry of Energy, Telecommunications and Transport as it develops a national Ride-Hailing Policy. The proposed measures aim to enhance passenger safety and confidence, reduce unfair competition between taxis and ride-hailing operators, support innovation and efficiency, and align with global best practices while addressing local realities.

### **MIIC Participated in the 9<sup>th</sup> United Nations Conference on Consumer Protection and Competition**

The 9th United Nations Conference on Consumer Protection and Competition was held at the UN headquarters in Geneva from July 7–11, 2025. This conference is the highest-level global meeting on consumer protection and competition policy. Jamaica was represented by the Ministry of Industry, Investment and Commerce (MIIC), which shared Jamaica's peer review experience and delivered a statement to UNCTAD supporting the observance of **World Competition Day**.

During the event, the MIIC highlighted the **FTC's** voluntary peer review conducted in 2010, aimed at improving processes and legislative frameworks. The review identified weaknesses in operations and legislation, while also highlighting new and challenging areas for development. Since then, significant changes have been made or are underway to the FCA to strengthen compliance with principles of natural justice and implement UNCTAD's recommendations—such as introducing a framework for mergers and acquisitions, which includes pre-merger notification.

A comprehensive review is underway to assess whether any issues remain outstanding.

### **FTC's Participation in WIPO's Regional Workshop on IP and Competition Law**

An FTC Legal Officer and a Competition Analyst attended the Regional Intellectual Property (IP) and Competition Law Workshop held from June 30 to July 2, 2025, in Port of Spain, Trinidad and Tobago. The workshop was organized by the World Intellectual Property Organization (WIPO) in

collaboration with the Government of Trinidad and Tobago, through the Trinidad and Tobago Intellectual Property Office, the Trinidad & Tobago Fair Trading Commission, and the CARICOM Competition Commission.



The workshop provided a foundation for Caribbean regulators to better align IP and competition policies, ensuring innovation is encouraged while consumer welfare is protected. Discussions emphasized that IP and competition policies must coexist, with neither stifling innovation nor enabling monopolistic practices. Key topics included digital markets and pharmaceutical competition, offering insights into global trends and regional implications.

#### FTC Participation in OECD-INDECOPi Workshop on Competition Law



An FTC Competition Analyst attended the “Introduction to the Application of Competition Law for New Staff” Workshop, held from August 19–21, 2025, in Lima, Peru. The event was organized by the National Institute for the Defense of Competition and the Protection of Intellectual Property (INDECOPi) in collaboration with the Organisation for Economic Co-operation and Development (OECD).

Presenters included experts from national competition authorities in Costa Rica, Brazil, and Colombia. The key topics covered were the origins and evolution of competition law, the fundamentals of abuse of dominance, and the fundamentals of merger control.