

111TH CONGRESS
1ST SESSION

H. R. 1583

To further competition in the insurance industry.

IN THE HOUSE OF REPRESENTATIVES

MARCH 18, 2009

Mr. DEFAZIO (for himself, Mr. TAYLOR, Ms. KAPTUR, Mr. BAIRD, Mr. HARE, and Mr. NADLER of New York) introduced the following bill; which was referred to the Committee on the Judiciary, and in addition to the Committees on Energy and Commerce and Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To further competition in the insurance industry.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Insurance Industry
5 Competition Act of 2009”.

6 **SEC. 2. ANTITRUST ENFORCEMENT AUTHORITY.**

7 (a) IN GENERAL.—The Act of March 9, 1945 (59
8 Stat. 33; 15 U.S.C. 1011 et seq.) (commonly known as
9 the McCarran-Ferguson Act) is amended—

1 (1) in section 2(b) (15 U.S.C. 1012(b)), by—

2 (A) inserting “as it relates to unfair meth-
3 ods of competition,” after “Commission Act, as
4 amended,”; and

5 (B) striking “to the extent that such busi-
6 ness is not regulated by State law” and insert-
7 ing “The Federal Trade Commission Act, as it
8 relates to areas other than unfair methods of
9 competition, shall be applicable to the business
10 of insurance to the extent that such business is
11 not regulated by State law.”; and

12 (2) by striking section 3 (15 U.S.C. 1013).

13 (b) FEDERAL TRADE COMMISSION ACT.—Section 6
14 of the Federal Trade Commission Act (15 U.S.C. 46) is
15 amended by striking the third undesignated paragraph fol-
16 lowing subsection (i).

17 **SEC. 3. JOINT ENFORCEMENT POLICY STATEMENT.**

18 The Department of Justice and the Federal Trade
19 Commission may issue joint statements of their antitrust
20 enforcement policies regarding joint activities in the busi-
21 ness of insurance.

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