

WSIA Anti-Trust Policy

It is the policy of WSIA to comply in all respects with federal and state anti-trust laws. In furtherance of that policy, the following guidelines are offered to assist attendees at WSIA meetings to identify permissible and impermissible topics of discussion.

As a general rule, discussions of companies' or firms' plans or market actions are to be avoided. However, discussions of the general market impact of governmental policy are permissible.

Attendees at WSIA meetings should not, in formal or informal sessions, discuss or exchange information regarding sensitive competitive practices.

Attendees may discuss topics that deal with joint actions designed to exercise the constitutional right to petition the government. These topics may include legislative lobbying, joint statistical research, and joint media campaigns. However, discussion of joint market actions, even though designed to influence legislation or regulation, is prohibited. For example, discussions of withdrawal from a particular market to influence the enactment of less restrictive laws or regulations would run afoul of the anti-trust laws.

While the McCarran-Ferguson Act provides a limited exemption to the insurance industry from federal anti-trust laws, the exception is very narrow and the exemption may not exist to the same degree, if at all, under state anti-trust laws. Thus, attendees must assume that the entire gamut of state and federal anti-trust laws applies to their discussions and activities.

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