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Congress of the United States House of Representatives

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The Honorable Makan Delrahim Assistant Attorney General U.S. Department of Justice 950 Pennsylvania Avenue, NW Washington, DC 20530-0001

Re: Docket # 63 Civ. 3106, Consent Decree in US vs Association of Casualty and Surety Companies

Dear Assistant Attorney General Delrahim:

I greatly appreciate the efforts of the U.S. Department of Justice Antitrust Division to review and terminate "legacy" antitrust judgements that no longer serve to protect market competition. However, I would urge the Antitrust Division to reconsider its proposal to terminate the 1963 consent decree regarding automobile repairs in *United States v. Association of Casualty and Surety Companies, et al.*

In the 1963 consent decree, it was found that insurers were "engaged in a combination and conspiracy in unreasonable restraint of the aforesaid trade and commerce in the adjustment and settlement of automobile property insurance claims, the automobile material damage appraisal business and the automobile damage repair business, in violation of Sections 1 and 3 of the Sherman Act." It was understood that insurer practices of price fixing and "steering" consumers to repair shops beholden to insurance companies greatly increased the risk of an improper repair, jeopardized the safety of consumers, and stifled competition amongst collision repair shops.

The Justice Department's August 2019 announcement to review nearly 1,300 antitrust judgements without sunset dates included this specific consent decree and has now identified it as a candidate judgement for termination. Given the pretext of this consent decree's implementation and the protections it offered thereafter, I believe the termination of this agreement may come at the expense of the American consumer and small business owners.

Once again, I applaud the efforts of the Justice Department to unburden our nation's economy from unnecessary and outdated regulations. However, given the 1963 consent decree's utility in protecting against anti-competitive behavior and promoting safety, I encourage you to consider its continuation.

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Member of Congress