

Anti Fraud Committee



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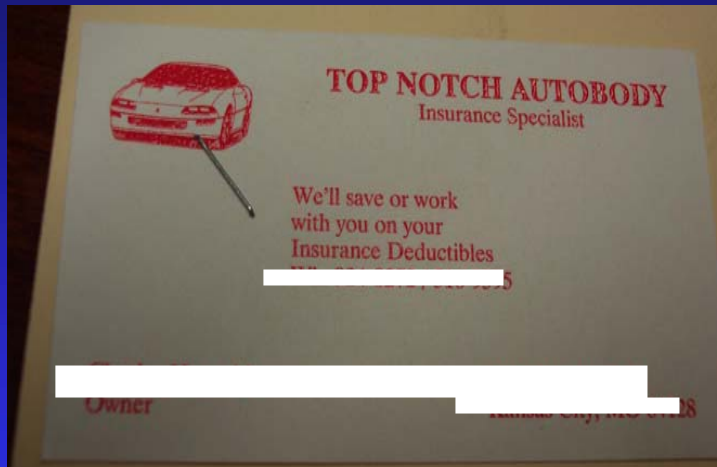
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Last Meeting

- ✓ Examples of everyday occurrences
- ✓ Things not necessarily outright fraud
- ✓ Things which could be perceived to be
 - ✓ “less than ideal” business practices
- ✓ Avoidance

Perceptions



- ✓ Actual business card
 - ✓ Phone Books
 - ✓ Coupons
 - ✓ Flyers

Unwritten Policies

- ✓ Don't write everything on first appraisal
- ✓ Only if they really "insist"
- ✓ Or only when "*they*" ask for it
- ✓ Put it some where else

FREEBIES

- ✓ Lunches
- ✓ Golfing
- ✓ Car washes
- ✓ What do *you* do?
- ✓ Again, an endless list

The Consumer

- ✓ Do I have to pay my deductible?
- ✓ Can you include this little.....?
- ✓ "I demand a new part".
- ✓ Leave as is
- ✓ DV
- ✓ All time favorite – *"It was perfect before..."*

Fairness & Equality

- ✓ Criminal
- ✓ Civil
- ✓ Biggest difference is ? ? ?
- ✓ Fraudulent violation of other laws?

Bottom Line Discounts

- ✓ Third party administrators
 - ✓ Discounts from bottom line
 - ✓ Review and editing by same entity
- ✓ Desk audits/Software audits

Simple Solutions

- ✓ Get over denial of an issue
- ✓ Realize there is a problem
- ✓ Education
- ✓ Practice what we preach
- ✓ Don't engage in a lie
- ✓ Don't be part of THE Problem

Food for Thought

“Choose what is right instead of what is politically correct?”

[Choose what is right instead of what really may be “main stream thinking”]

A persistent lie: “The end justifies the means”

Byrd Baggett