



Collision Industry Conference

Fraud Awareness Committee

2003 Overview

Palm Springs, CA

2003 Charters

- Unfair claims practices
- State Consumer disclosure/regulation
- Matrix legal requirements by state
- Fraud – Regulatory Impact
- Steering Issues

What we accomplished

- Situational Ethics Survey
- Report on results
- Steering Issues

What's still out there

- Changing industry
 - ✓ Return to ways of the past
 - ✓ Rise of Unfair Claims Practices
- Referrals
 - ✓ What is acceptable
 - ✓ What is NOT acceptable
- Regulatory issues
 - ✓ Current state legislation

Our Thoughts

- Some strides have been made
- More important than ever
 - Changes in industry should not affect ethics, honesty or fair dealing with everyone
 - Everyone should assess whether they should continue with current relationships in some cases
- All stakeholders must participate equally
 - Does no good to sit at empty table
 - All industry segments must face the reality of an ever increasing competitive environment