



# ***ANTI FRAUD GUIDES FOR ETHICAL BUSINESS CONDUCT***

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The Collision Industry Conference “Anti Fraud” Committee, a group comprised of insurers, repairers, vendors and appraisers has produced a set of guidelines that can benefit the entire industry.

**These guidelines will help everyone work together for the benefit of the industry and consumer, using good business practices, creating mutual respect.**

The Collision Industry Conference requests that all responsible entities: insurers, repairers, adjusters, and vendors endorse and adopt these common sense practices.

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- Never intentionally misrepresent any information in the claims/repair process
  - Disclose all information that they have a duty to be made known
  - Never conspire with anyone in the claims/repair process to defraud or cheat anyone
  - Never accept anything in exchange for acting against the best interest of their employer or to compete unfairly with the employer’s competitor
  - Always fulfill agreements made and not hinder any party from completing their agreement
  - All parties need to be absolutely clear as to the authority they possess
  - Never engage in the practice of cost shifting
  - Clearly communicate with all parties involved during claims/repair process
  - Maintain documentation to support all actions in the claim/repair process
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