

Guide to membership in the Coalition

**HOW TO MAXIMIZE
MEMBERSHIP BENEFITS**



**Coalition Against
Insurance Fraud**

ADVOCACY • INFORMATION • OUTREACH



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Introduction

This guide will help you get the most out of your membership in the Coalition Against Insurance Fraud. It contains information about the Coalition, and ideas and information on how to maximize the benefits of your Coalition membership.

Our history

The Coalition was founded in 1993 by 17 organizations representing consumers, insurers, and government agencies. They joined together to combat insurance fraud and increase their impact as diverse organizations united against this crime. The Coalition works in four areas: *Legislative & Judicial, Public Awareness, Research and Collaboration*. The Coalition has grown to more than 230 organizations, and remains a leader in fighting insurance fraud. The organization's diverse membership of consumers, government, academia and industry gives a high degree of credibility and influence with legislators, regulators, media, courts and the public. This unique partnership is a hallmark of our success over the years

Mission statement

Leveraging the combined energy and resources of consumers, government organizations and insurers, the Coalition Against Insurance Fraud will foster an environment and forum where collaboration can thrive to: 1) combat all forms of insurance fraud, 2) reduce costs for consumers and insurers, and 3) promote fairness and integrity of the insurance system.

Values statement

Inclusion. We are committed to including all who seek to combat insurance fraud, while respecting and supporting diversity of perspective.

Integrity. We operate fairly and ethically in dealing with members, partners and other stakeholders to create a relationship of mutual trust.

Leadership. We are committed to maintaining a high level of leadership in the individuals who are selected to lead our organization for the benefit of our members, the fraud-fighting community and society.

Collaboration. We partner with consumers, insurers, government organizations, educational groups and others to empower them in greater, effective fraud-fighting efforts.

Expertise. We thrive on maintaining a credible reputation so the Coalition is continually viewed as a leader in research, collaboration and innovative anti-fraud solutions for our members, news media, government organizations and other stakeholders.

Objectives

Our mission is fulfilled by:

- Educating and increasing awareness among consumers, government organizations, insurers and other stakeholders about the scope and its impact. In this way, we can better help
 - 1) lower tolerance of fraud, and
 - 2) encourage and motivate greater engagement in developing and implementing solutions.
- Advocating laws, regulations and policies that help detect, prevent, deter and prosecute insurance fraud, and seeking appropriate remedies. This will be done through efficient, effective and practical initiatives.
- Serving as the preeminent source of insurance fraud information and expertise, and by conducting research to promote and support more effective and efficient anti-fraud initiatives and activities.
- Strengthening and expanding the Coalition to effectively coordinate and engage more individuals and organizations in combating insurance fraud.

Board of Directors and membership meetings

The Board of Directors meets each year in June and in December to set Coalition policy and initiatives. Major policy decisions to date include approving model legislative bills dealing with insurance-fraud statutes, fraud bureaus and automobile pre-insurance inspection; filing *amicus* legal briefs; and taking strong positions on important legislation.

The Board meetings coincide with the twice-yearly membership meetings, to which all members are invited. The meeting also includes trend reports and presentations by staff, committees and a variety of noteworthy experts about major anti-fraud issues.

Member organizations are asked to send up to three representatives to the meetings. While there is no fee to attend, all attendees must register online in advance.

The December membership meeting is the Coalition's annual meeting. The next year's budget is finalized and officers are elected.

The Board of Directors includes charter members and other Board members. Each Board member appoints a primary representative and an alternate. Member organizations may change representatives at any time. The Board seeks to have equal representation between for-profit and nonprofit organizations.

The Board operates under [*Robert's Rule of Order*](#), except when policy decisions are developed through consensus instead of majority vote.

The Board and Coalition committees also are governed by antitrust guidelines adopted previously by the Board.

Standing agenda items for each Board meeting include reports by the treasurer on the financial condition of the organization, plus reports by major committees and task forces on their recent activities. Members are encouraged to share their organizations' new anti-fraud activities during a special "organizational update" segment usually held at the end of each meeting.

Members wishing to propose new projects should bring their ideas to the appropriate committee chair or the executive director. They also are encouraged to float ideas and get Board feedback during the "new business" segment of the membership meeting.

Committees

Coalition committees and task forces work with staff to execute the policies and programs established by the Board of Directors. Membership on committees and task forces is open to all Board members. Non-Board members may also join committees and task forces at the invitation of the Board or committee.

Executive Committee provides general oversight of operations, including finance, membership and staff performance. Committee members also include the four elected officers and up to eight others appointed by the Board. There must be equal representation between for-profit and public-interest members. Meets at least quarterly. *Staff liaison:* [*Matthew Smith*](#)

Government Affairs Committee recommends legislative and regulatory policy to the Board, drafts and amends model bills, oversees state and federal legislative strategy, and coordinates the work of task forces. The committee also helps organize state coalitions to work on legislative issues. *Staff liaison:* [*Matthew Smith*](#)

Legal Affairs Committee includes representatives of a select group of law firms around the U.S. that have expertise on legal issues dealing with fraud. The committee advises the Executive Committee and board on emerging legal trends that can impact fraud and anti-fraud solutions. Individual member-firms also assist with drafting amicus briefs filed by the Coalition. *Staff liaison:* [*Matthew Smith*](#)

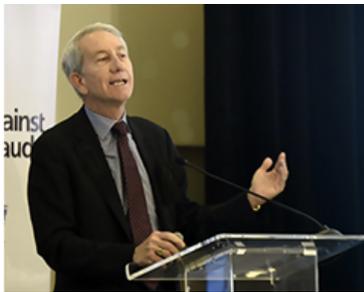
Amicus Review Committee reviews requests from members and other entities for the Coalition to file amicus briefs on important court cases impacting fraud. Decisions on whether or not the Coalition accepts a case for filing are guided by specific criteria established by the Executive Committee. *Staff liaison:* [*Matthew Smith*](#)

Public Information Committee recommends initiatives and policy positions to the Board about public-outreach programs. The committee helps develop public-education programs through diverse channels such as the news and social media, and members. The committee also coordinates the annual *Insurance Fraud Hall of Shame* and *Prosecutor of the Year* award. *Staff liaison:* [Arinze Ifekauche](#)

Research Committee oversees research studies conducted and commissioned by the Coalition. Recent examples include public-attitude research, SIU benchmarking study and research on insurer use of technology. The committee also explores how insurance fraud is measured, varied definitions of fraud, and whether to develop new methodologies that measure fraud more accurately to provide credible estimates.

Coalition Staff

Executive Director



Matthew Smith is a respected anti-fraud professional. Under his leadership, the Coalition is bringing together our diverse members from all sectors of the fraud fight including consumer advocates, insurers, legislators regulators, government agencies, prosecutors, law firms and respected business partners.

Before joining the Coalition staff in 2018, Matthew founded one of the nation's leading law firms specializing in handling of insurance fraud and bad faith cases. He previously served as our Director of Government Affairs and legal counsel. Matthew is a prolific writer and speaker who serves on many boards and committees related to fraud-fighting efforts.

Matthew graduated from the Salmon P. Chase College of Law and the University of Cincinnati College Conservatory of Music where he studied Radio, TV & Film.

Deputy Executive Director



A.D. DuVall oversees the Coalition's business operations. She helps ensure the Coalition's fast-growing membership is continuously informed and updated. She also oversees our finances, technical programs, graphics and electronic outreach efforts.

Before joining the Coalition, A.D. lead all H.R. and Operations for the Thurgood Marshall College Fund — the nation’s largest organization exclusively representing historically black colleges and universities.

A.D. also worked with the Center for Advancing Opportunity (CAO), a research-based initiative exploring the removal of barriers to opportunities in fragile communities. A.D. was responsible for the operational success of the CAO, program through research delivery, seamless team management, development, and quality control.

A.D. is a SHRM Certified Professional, a certified Project Management Professional, and a Gallup-certified Strengths Coach. A.D. received her B.A. in Business Administration and Management Information Systems from the University of the District of Columbia.

Communications Director



Arinze Ifekauche is an award-winning professional with wide-ranging experience in public policy, politics and communications. Before joining the Coalition, Arinze was Communications Director for the Maryland Democratic Party. He also worked on Capitol Hill, and was named a “2015 Rising Star” by Campaign and Elections Magazine for his work in electing Baltimore City State’s Attorney Marilyn Mosby and managing the Freddie Gray crisis.

Arinze has deep experience crafting messages centered on public policy narratives. He has coordinated communications efforts at the state, local and federal levels. He specializes in simplifying complex policy matters into accessible and useful information to stakeholders. Arinze has an undergraduate and Master’s degree in Public Relations from the University of Alabama and Kent State University.

Operations Manager



The Coalition’s internal and member operations are overseen by **Kendra Smith**. Her remarkable organizing skills help make our member meetings run smoothly and make sure our databases are kept current. Kendra is there to make sure Coalition members get fast and accurate answers to questions.

Before joining the Coalition in 2007, Kendra supported senior staff at the D.C. Chamber of Commerce, including being a liaison to the Mayor of D.C. and city council member assistants.

While at Suited for Change, Kendra coordinated more than 100 job-training programs for low-income women. She also trained volunteers — and taught interview skills.

At the Sanz School, Kendra organized career fairs and seminars, and helped students land quality jobs.

Kendra received her BA in Business Administration and AA in Criminal Justice, both from American InterContinental University in 2008.

Staff phone and e-mail

Main office number: 202-393-7330

Matthew Smith , Executive Director	matthew@insurancefraud.org 202-393-7332
A.D. DuVall , Deputy Executive Director	ad@insurancefraud.org 202-393-7333
Arinze Ifekauche , Director of Communications	arinze@insurancefraud.org 202-250-3250
Kendra Smith , Operations Manager	kendra@insurancefraud.org 202-393-7330

The Coalition’s website www.InsuranceFraud.org also provides access to fraud information and links to member websites.

Publications and information services

Any employee of a member organization can sign up for free to Coalition publications and information services.

Fraud News Daily ([view sample](#)). A brief e-recap of insurance-fraud news from the previous 24 hours, delivered every business day. News items include links to the original stories.

The Coalition Quarterly ([view sample](#)) Stay informed about the latest fraud updates, news and analysis. Scam trends you should know about ... key legislation ... alerting and deterring consumers ... precedent-setting court cases — much more. Learn how the Coalition and our partners are having an impact. Published quarterly.

Journal of Insurance Fraud in America ([view sample](#)). *JIFA* reveals the latest fraud trends, investigates emerging scams, contains notable fraud cases, and offers sometimes- controversial opinions on fraud issues. Published continually on the website.

FraudNY Update ([view sample](#)). Compendium of major insurance fraud news in New York State, including links to full-text articles. Published by the New York Alliance Against Insurance Fraud, this e-newsletter is sent every other Wednesday.

Arrest and Conviction Data. Available to Coalition members only. Gives access to arrest and conviction data provided by state fraud bureaus, other law enforcement agencies, court records and media reports. Data is distributed weekly by e-mail in tab-delimited file format. Data fields include: defendant name, city, state, date of arrest, arresting agency, defendant occupation, type of fraud charges, name of prosecutor, prosecutorial jurisdiction, sentence and amount of fraud.

Members-only content. Available to any employee of member organizations. Includes state fraud laws and regulatory requirements, detailed information on arrests and convictions, order information for free public-outreach materials, briefings on key fraud issues, archives to previous Coalition publications, and access to 30,000 full news articles.

FraudWire — [Mobile app](#). You and your co-workers can get the latest anti-fraud information on your iPhone, iPad or Android phone. Contains all publications plus videos, podcasts, blogs, social media and more. Visit the Apple Store or Google Play and search for “FraudWire.”

Get involved

Coalition members are encouraged to get involved in our organization and our activities:

Attend membership meetings. The midyear meeting takes place in June. The annual membership meeting is held each December. They usually run a full morning and into mid-afternoon. The prior evening, we sponsor a cocktail reception to help you network with colleagues and meet new contacts. A pre-meeting event such as a tour or baseball game also is usually scheduled after the reception. Bring select colleagues from your organization, or even better, bring your boss!

Suggest a meeting speaker. We always are looking for interesting speakers on cutting- edge topics that would appeal to the Coalition’s varied audiences. If you are aware of a speaker who would be appropriate for Coalition’s meetings, please contact Matthew Smith. If you or someone from your organization wishes to present at a Coalition meeting, please review our speakers guidelines.

Serve on a committee. The work of task forces and committees is integral to the Coalition operations. There are usually openings each year on committees involving *public outreach, government affairs, membership development* and

research. Committee opportunities are available to others in your organization as well.

Suggest a research idea. The best ideas for Coalition projects come from our members. Have a burning issue you think should be explored? Our Research Committee will consider the idea.

Suggest a legislative/regulatory initiative. If you have an idea for an anti-fraud law or regulation in a given state, we will vet it through our Government Affairs Committee.

Sponsor an Insurance Fraud Awareness Day at your organization. The Coalition can help with event ideas and even provide speakers. If you hold a national SIU meeting, staff also can attend and speak on emerging fraud developments.

Author an article. The *Journal of Insurance Fraud in America* is a prestigious leadership publication with in-depth articles exploring wide-variety of emerging fraud issues and trends. We welcome story ideas and encourage members to propose writing articles.

Send us your news. As the nation's number-one source of insurance fraud news, the Coalition would like to promote your cases and successes. We publish such stories in *Fraud News Weekly*, *Fraud News Daily* and other channels that are distributed to the anti-fraud community and beyond. Just e-mail your information to news@insurancefraud.org.

Post our videos on your website. The Coalition has eight professionally produced 30- second TV commercials. You can post on your website, in social media and use in community presentations. You can even re-brand them with your organization's name, URL and logo. Details at InsuranceFraud.org.

Spread the word. Make sure your fraud-fighting colleagues take advantage of the many information services the Coalition offers. Tell colleagues they can receive publications, access the members-only section of InsuranceFraud.org and receive public outreach materials to help spread the word. Your employees can sign up for subscriptions, information services and access to the members-only section of InsuranceFraud.org.

Other member benefits

Participate in your conferences. Coalition staff makes presentations at conferences sponsored by members as well as other events. These are good opportunities to assist your staff in understanding broader fraud trends, and showcase your anti-fraud leadership.

Co-sponsor projects. The Coalition has a long history of partnering with organizations on joint anti-fraud projects. They range from collaborating on long-term initiatives with multiple partners to one-on-one projects. Examples include the Healthcare Fraud Prevention Partnership (which includes several federal and state agencies and private insurers) and partnering with SAS on a study of how insurers use technology.

Using Coalition articles, videos and other material. Your organization can enhance its reputation as an anti-fraud leader by using Coalition articles, videos, brochures and posters. You can rebrand many materials with your organization's name, logo and URL. Post on your website, newsletter and brochures.

List your organization. If you haven't done so already, make sure your organization has a listing on our [our website](#). Members are listed first and appear with their organization logos. Just send us your ad (260 x 180 pixels) in digital format (jpg, png or pdf). We will place it on our website and link to a URL of your choice.

Advertise your event. If you hold meetings and conferences open to the fraud-fighting community, go to the [events page](#) of InsuranceFraud.org and list your event. Listings also appears in *Fraud News Weekly*.

Support legal initiatives. As a broad-based organization with a reputation for expertise, the Coalition can support legal initiatives by filing amicus friend-of-the court briefs for anti-fraud cases. Previous briefs have helped uphold fraud-bureau funding, insurer-to-insurer immunity, and broad interpretation of criminal and civil fraud laws. Visit [InsuranceFraud.org](#) for details.

Insurance Fraud Helpline. Need an answer about a fraud-related question? Perhaps a contact at another organization, an anti-fraud regulation or fraud data? Just phone us at 202-393-7330 or e-mail. We'll have the answer at our fingertips or usually know where to find the answers.

Termination of Coalition membership

The Coalition has been blessed with committed, stable membership since its founding. If your organization wishes to leave, however, the bylaws require written notice to the executive director. The bylaws also require notice before September 1 to avoid liability for the following year's dues.

Member organizations

* Coalition Board Members are listed in **BOLD**

Academic

Center for Business & Economic Research, Marshall University

Center for Consumer Affairs, University of Wisconsin-Milwaukee

Colorado State University – Global Campus
Indiana University of PA
Southern Utah University
University of New Haven

Consumer

American Council on Consumer Interests

American Policyholders Association
Call for Action
California Health Advocates

Citizen Advocacy Center

Consumer Action

Consumer Auto

Consumer Federation of America

Consumer Institute
Families USA
Federation of Manufactured Home Owners of Florida

Florida Consumer Action Network

Identity Theft Resource Center

International Association of Lemon Law Administrators

Jarrod'sLaw.Org, Inc.,
Michigan Arson Prevention Council
National Alliance Against Home Repair Fraud

National Association of Consumer Agency Administrators

National Consumers League

National Fraud Information Center

National Urban League

Senior Medicare Patrol (SMP) National Resource Center
State Health Insurance Programs National Technical Assistance Center

United Policyholders

Government

Alabama State Fire Marshall's Office
Alaska Division of Insurance
Arizona Office of Attorney General
Bucks County (Pa.) District Attorney's Office
California Department of Insurance - Enforcement Branch
Colorado Department of Regulatory Agencies
Colorado Medicaid Fraud Control Unit
Colorado Office of the Attorney General
Connecticut Department of Insurance
DC Department of Insurance, Securities & Banking
DC Fire & EMS – Fire Investigation Unit
DC Office of Risk Management
Delaware Department of Insurance
Erie (Pa.) Police Department
Federal Bureau of Investigation
Florida Department of Financial Services, Division of Insurance Fraud
Florida Workers Comp Joint Underwriting Assn
Georgia Insurance and Safety Fire Commissioner's Office
Idaho Department of Insurance
Illinois Department of Insurance
Iowa Insurance Fraud Bureau
Kansas Department of Insurance

Kentucky Department of Insurance
Kern County (Calif.) District Attorney's Office
Los Angeles County (Calif.) District Attorney's Office
Louisiana Auto Theft & Insurance Fraud Prevention Authority

Louisiana State Police

Maryland Automobile Insurance Fund
Maryland Insurance Administration - Insurance Fraud Division

Massachusetts Department of Industrial Accidents
Massachusetts Insurance Fraud Bureau
Michigan Department of Insurance & Financial Services
Michigan Department of Licensing & Regulatory Affairs
Michigan Office of Attorney General

Minnesota Commerce Fraud Bureau

Missouri Department of Commerce and Insurance

Monterey County (Calif.) District Attorney's Office

National Association of Insurance Commissioners

National Conference of State Legislators

National Council of Insurance Legislators

National Criminal Justice Association

National District Attorneys Association

Nebraska Department of Insurance

Nevada Division of Insurance

New Jersey Department of Banking & Insurance

New Jersey Office of the Cape May County Prosecutor

New Jersey Office of Insurance Fraud Prosecutor

New Jersey Property-Liability Insurance Guaranty Association

New Mexico Office of the Superintendent of Insurance

New Mexico Worker's Comp Administration

New York City Police Department

New York State Department of Financial Services

New York State Insurance Fund

New York State Medicaid Inspector General

North Carolina Department of Insurance

Ohio Department of Insurance

Oklahoma Department of Insurance

Orange County (Calif.) District Attorney

Orange County (Calif.) Sheriff's Department

Palm Beach County Fire Rescue

Paragould Fire Department

Pennsylvania Insurance Fraud Prevention Authority

Pennsylvania Office of Attorney General

Pennsylvania State Police

Rhode Island Workers Compensation Fraud Unit

San Diego County (Calif.) District Attorney's Office

San Francisco County (Calif.) District Attorney's Office

Sedona Fire District

South Carolina Department of Insurance

South Carolina Office of Attorney General

Sussex County (NJ) Prosecutor's Office

Tennessee Department of Commerce & Insurance

Texas Department of Insurance - Fraud Unit

USDA Risk Management Agency

U.S. Department of Labor

Utah Department of Insurance - Fraud Division

Virginia Bureau of Insurance

Virginia State Police

Washington Office of the Insurance Commissioner

Washington State Department of Labor and Industries

West Virginia Office of the Insurance Commissioner

West Virginia Securities Commission

Wisconsin Department of Health Services

Insurance

Accident Fund Group

AIG

Allstate Insurance Company

American Family Insurance

American Fidelity Corporation

American Property Casualty Insurance Association

Amica Mutual Insurance Company

Amtrust North America

Anti-Fraud Alliance

Assurant

Auto Club of Southern California

Auto-Owners Insurance

BlueCross BlueShield Association

Canal Insurance Company

Central Insurance

Chubb

Cincinnati Insurance

Citizens Property Insurance Corporation

Claims & Litigation Management Alliance

CNA

COUNTRY Financial

Donegal Insurance

EMC Insurance

Employers Insurance Group

Erie Insurance

Farm Bureau Insurance Tennessee

Farmers Insurance Group

FCCI Insurance Group

Florida Peninsula/Edison Insurance

Frankenmuth Insurance

Geico

Great American Insurance Group

Grinnell Mutual

Hanover Insurance Group

Hastings Mutual

Homesite Insurance

Insurance Care Direct

Insurance Company of the West

Intact Insurance

International Association of SIUs

John Hancock Financial Services

Kemper Corporation

Kentucky Employers' Mutual Insurance

L.A. Care Health Plan

Lancer Insurance

Liberty Mutual Group

Mass Mutual

Merchants Insurance Group

MetLife

National Association of Public Insurance Adjusters

National Health Care Anti-Fraud Association

National Insurance Crime Bureau

Nationwide Insurance Company

New York Automobile Insurance Plan - AIPSO

New York Life Insurance

NJM Insurance Group

Northwestern Mutual

Pacific Speciality Insurance

Permanent General Insurance Company

Pinnacol Assurance

Progressive Insurance

Prudential Insurance

RGA Reinsurance Company

Selective Insurance

Sentry Insurance

Shelter Insurance

State Compensation Insurance Fund

State Farm Insurance

Stillwater Insurance

Swiss Re

The Hartford

The Standard

Travelers Insurance

USAA

West Bend Insurance

Westfield Insurance

Zenith Insurance Company

Zurich North America

Associate

American Claims Management

BAE Systems Applied Intelligence

Carco Group

Carpe Data

Contego Investigative Services, LLC

CoventBridge

Delta Group

Diligence International Group, LLC

Ethos Risk Services

Frasco Investigative Services

FRISS

G4S Compliance & Investigations

Globue Technologies

Hub Enterprises

IBM Analytics

Inform Software, Inc.

Intertel

ISG

Legentic

LexisNexis

Luxoft Global Operations GmbH

Master Trace

North American Training Group

Ocean Consulting Group

PhotoFax

Polonius SIU Systems

Rockholt & Associates LLC

SAS Institute, Inc.

Sedgwick SIU, Inc.

Shift Technology

Skopenow

TransUnion

Veracity Research Company

Verisk/ISO

Legal

Cozen O'Connor

Gladstone Weisberg

Greenberg Traurig, P.A.

Katten Muchin Rosenmann LLP

KPM Law

Lewis Brisbois

Manning & Kass, Ellrod, Ramirez, Trester, LLP

Marshall, Dennehey, Warner, Coleman and Goggin
Rolfes Henry Co., LPA

Bylaws

Article I

Name

The name of this organization shall be The Coalition Against Insurance Fraud, a nonprofit entity incorporated in the District of Columbia.

Article II

Definition

As used in these Bylaws:

"Coalition" means The Coalition Against Insurance Fraud, Inc.

"Board" means the Board of Directors of the Coalition.

"Bylaws" means the Bylaws of The Coalition Against Insurance Fraud as set forth in this document.

"Corporation" means an insurer, a group of affiliated companies licensed to write insurance or another for-profit business whose mission includes helping to prevent, detect or investigate insurance fraud.

"Public interest organization" means a nonprofit entity or government organization which has as at least one of its purposes furthering the public interest in consumer protection, improving law enforcement or combating fraud.

Article III

Offices and Registered Agent

Section 1. Offices. The Coalition shall continuously maintain in the District of Columbia a registered office at such place as may be designated by the Board. The principal office of the Coalition and such other offices as it may establish shall be located at such place(s), either within or without the District of Columbia, as may be designated by the Board.

Section 2. Agent. The Coalition shall continuously maintain within the District of Columbia a registered agent, which shall be designated by the Board.

Section 3. Changes. Any change in the registered office or registered agent of the Coalition shall be accomplished in compliance with the District of Columbia Corporations Act.

Article IV

Purposes and Tax Status

Section 1. Purpose and Federal Tax Status. The Coalition is organized as a 501(c) (4) nonprofit entity to undertake public advocacy, research and education to combat all forms of insurance fraud as determined by the board, and shall not perform any activities not permitted to be performed by an organization exempt from federal income tax under Section 501(c)(4) of the Internal Revenue Code of 1986 as it now exists or may hereafter be amended.

Article V Membership

Section 1. Corporate Members. A corporation may become a member of the Coalition by (a) submitting a membership application signed by the corporation's authorized representative stating that it will, as a member of the Coalition, abide by these Bylaws, (b) paying any assessments levied pursuant to Bylaws, and (c) complying with such other conditions as the Board may specify pursuant to Section 8 of this Article.

Section 3. Public Interest Members. A public interest organization may become a member of the Coalition by (a) a membership application signed by the public interest organization's authorized representative stating that it will, as a member of the Coalition, abide by these Bylaws and (b) complying with such other conditions as the Board may specify pursuant to Section 8 of this Article.

Section 5. Charter Members. The charter members of the Coalition shall be the following public interest members:

Consumer Federation of America

Consumer Fraud Watch

National Association of Consumer Agency Administrators National Association of Insurance Commissioners National District Attorneys Association

The National Urban League

International Association of Insurance Fraud Agencies and the following corporate members:

AEtna Life & Casualty

American Insurance Association

Continental Insurance Companies

Fireman's Fund Insurance Companies

ITT Hartford
National Insurance Crime Bureau
Nationwide Insurance Company
State Farm Insurance Company
Travelers Insurance Companies

Section 6. Powers of Charter Members.

(a) Each charter member shall be empowered to appoint one Director to serve on the Board provided that and only for so long as it continues to pay the assessment or assessments levied pursuant to these Bylaws.

Section 7. Non-Charter Members That May Be Empowered to Appoint a Director to the Board. A corporate or public interest member who is not a charter member may be empowered to appoint a Director to the Board upon a vote of two-thirds of the Directors then in office.

Each member so empowered that is a corporation shall pay any assessments levied pursuant to these Bylaws. Such member will be empowered to appoint a Director to the Board only for so long as it continues to pay such assessments.

Section 8. Conditions of Membership. The conditions of obtaining and retaining membership and the rights and obligations pertaining thereto, other than or in addition to those stated herein, shall be determined by the Board.

Section 9. Termination of Membership. A member's membership in the Coalition shall continue until (a) it fails to meet any condition of membership; (b) it resigns, pursuant to Section 10 of this Article; (c) it is removed from membership by a vote of two-thirds of the Directors then in office or for any reason at the sole discretion of the Board; or (d) if it is a corporate member, it fails to pay any assessments levied upon it pursuant to these Bylaws.

Section 10. Resignation of Membership. A member may resign from the Coalition by giving at least ten (10) days written notice to the Executive Director, but such resignation shall not relieve the member so resigning of the obligation to pay any assessments or other charges theretofore accrued and unpaid, nor shall such resignation relieve the member so resigning of the obligation to pay any assessment or charge for the ensuing fiscal year pursuant to Article XI, Section 3 of these Bylaws unless the resignation is given at least one hundred and twenty (120) days prior to the ensuing fiscal year.

Article VI
Board of Directors

Section 1. Board of Directors. The Board shall consist of up to sixty (60) Directors, but not fewer than eight (8) Directors.

Upon a vote of two-thirds of the Directors then in office, any member other than a corporate member or public interest member may be empowered to appoint a Director to the Board.

Upon a vote of two-thirds of the Directors then in office, a person who does not represent any member of the Coalition may be appointed as a Director, with all the rights and duties of other Directors.

A member may remove and replace its appointed Director at its discretion.

Section 2. Initial Board. The initial Board shall be named as specified in the Articles of Incorporation. At the organization meeting of the Board, the initial Board will admit the charter members to membership and will elect the Directors appointed by the charter members to serve on the Board to replace the initial Board.

Section 3. Term of Office. A Director shall continue to serve on the Board until he or she dies, resigns or is removed by the member that appointed him or her, or until such member's membership terminates pursuant to Article V, Section 9.

Section 4. Powers. The Board shall have the responsibility for general oversight of the affairs of the Coalition, shall determine questions of policy, shall fix the compensation of all officers and determine the manner of fixing the compensation of the executive director and, in addition to any specific powers conferred by these Bylaws, shall have general power to take such action as it deems appropriate to carry out the purposes of the Coalition.

Section 5. Meetings. The Board shall meet at least semi-annually at such time and place as the Board shall determine. In the discretion of the Board, additional meetings may be called as may be deemed necessary. A meeting shall be held in the month of December and shall be designated as the annual meeting. A special meeting shall be held at the request of the Co-Chairs or one-third of the Directors.

Section 6. Quorum. A quorum for the transaction of business shall consist of a majority of Directors then in office including at least three (3) appointed by corporate members and three (3) appointed by public interest members.

Section 7. Notice of Meeting. Notice stating the place, date and hour of the meeting shall be sent or given to each Director at his or her office address by letter at least ten (10) days prior to the meeting or by telephone or other electronic means at least five (5) days prior to the meeting.

Section 8. Voting. Except as otherwise provided herein, action may be taken by a majority vote of the Board present and voting at a meeting where a quorum exists. No action dealing with expenditures of unallocated funds or approval of expenditures for new projects shall be adopted by the Board unless such action has been approved by a vote of two-thirds of the Directors then in office.

Section 9. Action Without a Meeting. Any action required or permitted to be taken at any meeting of the Board may be taken without a meeting, if the matter agreed upon is communicated verbally or sent in writing by hard copy or electronic means to all Directors, and all Directors then in office consent to such action in writing, setting forth the action taken, such consent in writing shall have the same force and effect as a unanimous vote and may be described as such in any document executed by the Coalition.

Article VII

Meeting of Members

In conjunction with the Annual Meeting of the Board, the Co-Chairs shall call a meeting of all members of the Coalition. At such meeting, the Co-Chairs shall review the activities of the Coalition during the preceding year and contemplated activities of the Coalition for the next year. All members of the Coalition shall be afforded an opportunity to make suggestions for future activities of the Coalition.

Article VIII

Officers

Section 1. Officers. Elected officers of the Coalition shall consist of a President (who shall be known as the Executive Director), two Co-chairs, a Treasurer and a Secretary. At each Annual Meeting, the Board shall elect a President and any other officer position, as necessary.

Corporate co-chair and Treasurer shall be elected in odd-numbered years, and the Co-chair elected from among the Public Interest Members and the Secretary shall be elected in the even-numbered years.

Section 2. Terms of Officers. With the exception of the President, each of the officers elected by the Board shall serve for the term of two (2) calendar years or until his or her successor is elected. The Board shall fill any vacancy in any office.

One or both Co-Chairs of the Board shall preside at all meetings of the Board and shall perform such other duties as may be required by the Board. Co-chairs may also serve on any committee as an ex-officio member.

Section 4. Secretary. The Secretary shall perform the duties which customarily appertain to this office and such other duties as may be assigned from time to time by the Board. The Secretary or his or her designee shall maintain accurate minutes of all proceedings of the Board, as well as proceedings of all standing and ad hoc committees. The Secretary shall give notice of all annual and other meetings of the Board. The Secretary shall have charge of such books and papers as the Board may place in the Secretary's care, and shall make such reports to the Board as may be required.

Section 5. Treasurer. The Treasurer shall oversee the receipt and disbursement of all monies of the Coalition and shall deposit the funds in the name of the Coalition in such bank or banks as may be designated by the Board. The Treasurer or his or her designee shall keep full and accurate records and accounts and books belonging to the Coalition of receipts and disbursements in showing the financial condition of the Coalition, and shall make a complete and accurate report at the end of each fiscal year. The Treasurer or his or her designee shall render to the Board, upon its request, such statements and reports as may be required at any time. The books and accounts shall be open at all times during business hours for inspection by any Director or by any auditor appointed by the Board. Such funds shall be disbursed in such manner as may be determined by resolution of the Board. The Treasurer shall also serve as the chair of the Finance Committee.

Article IX

Executive Director

Section 1. Duties. The chief administrative officer of the Coalition shall be the Executive Director appointed by the Board to serve at its pleasure. In addition to such duties and responsibilities as may be given him or her by the Board, the Executive Director shall implement the policies and decisions of the Board and supervise the work of the staff.

Section 2. Board and Executive Committee Participation. The Executive Director shall attend and participate in meetings of the Board and Executive Committee, unless specifically requested to be excluded, and shall serve as an ex-officio member of all standing and ad hoc committees.

Article X

Committees

Section 1. Executive Committee. There shall be an Executive Committee elected by the Board consisting of the Co-Chairs of the Board and the Secretary and Treasurer of the Coalition plus up to twelve (12) other Directors appointed by the Board. The Executive Committee shall consist of equal numbers of Directors appointed by corporate members and Directors appointed by public interest members. The Executive Committee shall have power to provide direct oversight of regular operations of the Coalition, in addition to carrying out such instructions as the Board may give it. The Executive Committee shall report its actions in a timely manner to the Board, but no later than at the next meeting of the Board. The Executive Committee shall appoint chairs of each standing committee prior to each fiscal year and for any vacancy of committee chairs that might arise during the year.

Section 2. Finance Committee. There shall be a Finance Committee appointed by the Board consisting of two (2) Directors appointed by corporate members and two (2) Directors appointed by public interest members in addition to the Treasurer who shall serve as chair. The Finance Committee shall have the power to recommend a yearly budget for the Coalition and shall have the power to recommend the manner of assessing corporate members to meet the projected financial needs of the Coalition. The Finance Committee also shall have such other powers as may be given it by the Board.

Section 3. Government Affairs Committee. There shall be a Government Affairs Committee consisting of Directors appointed by corporate members and Directors appointed by public interest members and such other persons, who need not be Directors or representatives of members of the Coalition, whom the Board may appoint. The Government Affairs Committee shall have the power to recommend specific legislative projects for the Coalition to undertake, which recommendations shall include an estimation of the cost of any recommended project. The Government Affairs Committee shall also have such other powers as may be given it by the Board.

Section 4. Public Information Committee. There shall be a Public Information Committee consisting of Directors appointed by corporate members and Directors appointed by public interest members and such other persons, who need not be Directors or representatives of members of the Coalition, whom the Board may appoint. The Public Information Committee shall have the power to recommend specific communications and awareness projects for the Coalition to undertake, which recommendations shall include an estimation of the cost of any recommended project. The Public Information Committee shall also have such other powers as may be given it by the Board.

Section 5. Other Committees. The Board shall have the power to appoint, or to authorize the appointment of such other standing and ad hoc committee as may be deemed necessary, and to determine their duties and powers. Such committees, when

so authorized or appointed, shall hold office until their successors are appointed or until the special purpose is accomplished. Members of such committees need not be Directors or representatives of members of the Coalition.

Section 6. Action Without a Meeting. Any action required or permitted to be taken as necessary at any meeting of a committee may be taken without a meeting if the text of the resolution or matter to be agreed upon is sent in writing to all members of the committee and all such members consent to such action in writing, setting forth the action taken. Such consent in writing shall have the same force and effect as a unanimous vote and may be described as such in any document executed by the Coalition.

Article XI

Finances

Section 1. Fiscal Year. The fiscal year of the Coalition shall commence on January 1st and end on December 31st of each year.

Section 2. Budget. Annually, prior to the beginning of each fiscal year, the Finance Committee shall recommend a budget of income and expenditures for the ensuing year which shall be approved by the Board. The approved budget shall be the basis for appropriation of funds to the Coalition by each member. Allocations of funds in the budget may be changed by the Board. Any unexpected balance not appropriated at the end of each fiscal year may be credited to the reserve funds of the Coalition.

Section 3. Assessments. Only corporate members shall be subject to assessments.

(a) All corporate members except as otherwise indicated in these Bylaws, shall pay an annual assessment as determined by the Board.

(b) Additional assessments or waivers of assessments of corporate members may be fixed by a vote of two-thirds (2/3) of the Executive Committee upon recommendation of the Finance Committee.

Section 4. Audit. The Executive Committee shall appoint an Audit Committee to review the books and accounts of the Coalition as soon as practical after the close of each fiscal year, and issue a report on the state of the Coalition's Finances. A copy of such audit report shall be distributed to each Director. The Audit Committee shall be chaired by the Treasurer and include two (2) other members of the Finance Committee, one (1) member not a member of the Finance Committee and a certified public accountant appointed by the Executive Committee.

Article XII

Distribution of Assets on Dissolution

Should the Coalition for any reason be dissolved, the assets of the Coalition remaining after satisfaction of all the Coalition's obligations outstanding as of the date of or in connection with dissolution shall be distributed by the Board to such nonprofit anti-fraud organizations designated by the Board.

Article XIII

Indemnification

Section 1. Any individual made or threatened to be made a party to any action, suit, or proceeding, because such individual served on the Board or a committee or was an officer of the Coalition may be indemnified against all judgments, fines, amounts paid in settlement, reasonable costs and expenses, including attorneys' fees and other liabilities that may be incurred as a result of such action, suit or proceeding, or threatened action, suit or proceeding, if such individual acted in good faith for a purpose which he or she reasonably believed to be in the best interests of the Coalition.

Section 2. In each instance in which a question of indemnification arises, entitlement thereto, pursuant to the conditions set forth in Section 1 of this Article, shall be determined by the Board acting by a quorum consisting of directors who are not parties to such action, suit, or proceeding. Such decisions may be made in consultation with or subject to final input and decision from any insurer providing applicable coverage to the Coalition. The decision to provide or decline indemnification may also be reversed or modified by the Board as additional information or evidence may warrant at any time.

Article XIV

Amendments

These Bylaws may be amended at any meeting of the Board upon a vote of two-thirds of the Directors then in office, but an amendment shall be acted upon only after thirty (30) days' written notice has been given to the Board, together with a copy of the proposed amendment or a statement of the substance thereof.

Adopted June 1993 Revised March 1996 Revised September 1998 Revised December 2003 Revised September 2005 Revised December 2015