MEMBERSHIP GUIDE

HOW TO MAXIMIZE MEMBERSHIP BENEFITS
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Introduction

This guide will help you get the most 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. The Coalition’s website www.InsuranceFraud.org also provides access to fraud information and links to member websites.

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 290+ 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.

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.

**Coalition Values**

<table>
<thead>
<tr>
<th>Inclusion</th>
<th>We are committed to including all who seek to combat insurance fraud, while respecting and supporting diversity of perspective.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Integrity</td>
<td>We operate fairly and ethically in dealing with members, partners and other stakeholders to create a relationship of mutual trust.</td>
</tr>
<tr>
<td>Leadership</td>
<td>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.</td>
</tr>
<tr>
<td>Collaboration</td>
<td>We partner with consumers, insurers, government organizations, educational groups and others to empower them in greater, effective fraud-fighting efforts.</td>
</tr>
<tr>
<td>Expertise</td>
<td>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.</td>
</tr>
</tbody>
</table>
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 and Task Forces

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
The 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
The 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: Brent Walker

Legal Affairs Committee
The 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
The Amicus Curiae 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
The 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: Joseph Matos
**Research Committee**
The 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.

**Staff liaison:** Matthew Smith

**Financial Review Committee**
The Finance Committee provides financial analysis, advice, and oversight of the organization’s budget. Their sole responsibility is to ensure the organization is operating with the financial resources it needs to provide programs and services to the community.

**Associate Member Task Force**
Since the inception of the Coalition Against Insurance Fraud the concept of supporting members has been an integral part of our mission to fight insurance fraud. The leadership and staff of the Coalition are keenly aware of the importance of including our Associate, or vendor partners, in all aspects of the Coalition’s mission and strategy. This task force was created to keep Associate partners informed and engaged.

**Fraud Risk Management Task Force**
The Fraud Risk Management Task Force brings together members from across the Coalition to collaborate, share best practices and build awareness of the need for collective enterprise fraud risk management. The task force focuses on key areas such as fraud risk management, principles of fraud risk governance, risk assessment, control activities and program monitoring.

**Life & Disability Task Force**
Life & Disability Insurance taskforce is an entity created by the board of directors in 2001. The taskforce explores fraud issues specific to this line of insurance, life insurers and consumers.

**Workers Compensation Fraud Task Force**
The mission of the Workers’ Compensation Task Force is to study the nature and effectiveness of state approaches to workers’ compensation and related issues.
Coalition Staff

Matthew J. Smith, Esq. Executive Director

Matthew Smith is a respected anti-fraud professional. Under his leadership, the Coalition is bringing together 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 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.

202-393-7332 | Matthew@insurancefraud.org

Tracy M. Thompson, Esq. Deputy Executive Director

Tracy brings to the Coalition over 30 years of experience in criminal justice as an Assistant Prosecutor in the Mercer County Prosecutor's Office, then as a Deputy Attorney General and Assistant Attorney General in the Division of Criminal Justice (DCJ) in the New Jersey Attorney General’s Office.

She received her JD from Temple University Beasley School of Law and her BA in African-American Studies from the University of Pennsylvania. She currently serves as a trustee to both the Capital Area YMCA (Vice-Chair) and the NJ State Bar Association. She was
recently recognized as one of the NJ Law Journal's Outstanding Women Lawyers of 2022.

As the NJ Insurance Fraud Prosecutor, Tracy supervised a staff of over 100 who investigated and prosecuted all types of insurance fraud, including health care, auto, Medicaid, disability, and workers’ compensation. She recently retired from that position and currently serves as adjunct faculty at The College of New Jersey where she teaches Academic Writing and Introduction to Criminal Justice.

202-393-7333 | tracy@insurancefraud.org

Brent J. Walker, Director of Government Relations

Brent has close to 30 years of combined experience in law enforcement, insurance fraud investigation, and nonprofit volunteer leadership. He was first introduced to fighting insurance fraud as a young police detective and has since spent the majority of his career in the special investigation units (SIU) with two large insurance carriers. He has held various roles to include major case investigator, regional SIU manager, and anti fraud compliance director. In addition, Brent believes in the value of collaboration in the fight against insurance fraud and has been very active in the larger antifraud community for over two decades. He has had the opportunity to serve on the board of the International Association of Special Investigation Units (IASIU), lead a local Texas chapter, chair numerous committees, get involved with advocacy in both regulatory and legislative arenas, plan antifraud educational events, manage a global publication, and participate in many other initiatives. Prior to joining the Coalition Against Insurance Fraud, Brent co-chaired its Government Affairs Committee. Brent received a bachelor's degree from Texas A&M University-Commerce in organizational leadership and holds the Senior Claim Law Associate designation from the American Educational Institute. He has been married for over 30 years, has three children, and is a veteran of the United States Marine Corps.

301-821-6145 | brent@insurancefraud.org
Joseph Matos, Chief of Communications, Outreach & Creative Services

Joseph is a multi-award-winning creative and strategic executive who has successfully raised the bottom line for fortune 100 companies. He has worked with some of the world’s largest and most prestigious ad agencies. He has also been one of the pioneers in the multicultural advertising arena that is now a foundation for many advertisers and organizations. His expertise spans both the general and multicultural markets. Having this skill set gives him the range that organizations and companies alike seek when looking for unique solutions to their advertising, marketing, digital, and communication challenges.

Joseph began his career as a Junior Art Director in Conill Advertising, where he was promoted rapidly to Associate Creative Director within a year. His clients at Conill included Citibank, Procter & Gamble, Hellmann’s Mayonnaise, Toyota, Alka-Seltzer, Verizon, Seiko, and Helene Curtis. A few years later, UniWorld Group hired him as Creative Director to work with such clients as HBO & HBO en Español, Reebok, Mead Johnson, Kodak, Gatorade, Lincoln-Mercury, Zima/Coors, Bristol-Myers Squibb, and Burger King.

In 2001 he opened his agency and won clients such as Pep Boys while consulting for various agencies around the country, helping win multiple blue-chip clients. Joseph moved to Washington, DC in 2002, where he served as Chief Creative Officer for various advertising and media companies. He has provided the creative and marketing direction for numerous brands, including political campaigns. He created the memorable “Be A Hero” cape campaign that continues to be used by Donate Life Maryland today.

Starting in 2014 for nearly seven years, Joseph led the advertising, marketing, branding, and communications efforts for a trade organization in Washington D.C., raising the quality of messaging and outreach that targeted decision-makers and end-users. Most recently, Joseph led the marketing and outreach efforts from the ground up for a new health organization in Northern Virginia, where he developed successful brand/outreach strategies.

Joseph graduated from the prestigious High School of Art & Design in New York City and earned his degree at the City College of New York.

202-250-3250 | joseph@insurancefraud.org
Kendra Smith, Member Services & Events 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, seminars and helped students land quality jobs.

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

202-393-7330 | Kendra@insurancefraud.org

Brady Bell, Communications Associate

Brady is a political theorist and journalist, who has focused on political and marketing in campaigns. He is most passionate about the understanding of the political world and how it impacts everyday Americans.

Brady’s interest in politics began in his early high school years which led to volunteering in local elections. That grew to working and being on staff for local, state and national campaigns in the State of Oklahoma, he has served as a field organizer, strategist, and campaign manager. He learned how to manage local campaigns and use social media to spread their message. He is an advocate of how important the impact of local elections are to all communities. He has also worked as a journalist, during the 2020 primary election he was on a University of Oklahoma team who covered the Iowa Caucuses and interned for the local NPR station KGOU in Norman, Oklahoma.
Starting in 2023, Brady is now working as the Communications Associate for the Coalition.

He holds bachelor’s degree in Broadcast Journalism and Political Science, with a minor in History from The University of Oklahoma.

Brady is currently completing his Masters in Political Theory from The University of Toronto.

✉️ Brady@insurancefraud.org

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**Dominic Dugo, Outreach Coordinator**

Dominic is a retired Chief Deputy District Attorney from San Diego, California, is now an Outreach Coordinator for the Coalition Against Insurance Fraud. He is also a co-chair for the Coalition’s Workers Compensation Fraud committee.

In addition to his role with the Coalition, He is currently the Vice-President, Fraud Division for the Delta Group and the National Prosecution Coordinator for the American Policyholder Association.

Dominic spent 33 years as a prosecutor in San Diego with 27 years prosecuting and then supervising the insurance fraud program. Under his leadership, San Diego has been recognized as having one of the best insurance fraud prosecutorial offices in the country.

After graduating in the top 5% of his law school class at DePaul University in Chicago, Dominic moved to California. He worked 2 years as an attorney for Justice Charles Hamlin of the California Court of Appeal. Thereafter, he joined the District Attorney’s Office.

Dominic established San Diego’s Workers’ Compensation Premium Fraud (1996) and Medical and Legal Insurance Fraud (2005) Task Forces. Both of these were the first of their kind. He also authored several articles on insurance fraud including premium fraud.

Dominic’s success resulted in several awards. In 2016, he received the “Edwin L. Miller Lifetime Achievement Award” from the San Diego District Attorney’s Association. In 2010, Llorente Investigations named him their Nationwide Insurance Fraud Prosecutor of the Year. Previously, in 1999, he was named Insurance Fraud Prosecutor of the Year by the International Association of Special Investigation Units for Southern California. Dominic also was awarded a Certificate of Recognition from the FBI and a Commanding Officer’s Citation from the San Diego Police Department.

Dominic has taught numerous classes throughout the country on how to investigate and prosecute insurance fraud including premium fraud. He also spearheaded and designed in
San Diego one of the most successful anti-insurance fraud outreach programs in the country. This high-profile public campaign to deter insurance fraud included Public Service Announcements on Television, Billboards on Freeways, Anti-Fraud Posters for employers, and Ads in dozens of publications in numerous languages.

Prior to retiring from the DA’s Office in September 2019, Dominic served as Co-Chair of the Coalition Against Insurance Fraud out of Washington, D.C. for 3 years.

Dominic@insurancefraud.org

Carmen Russo, Outreach Coordinator

Carmen joined the Coalition in 2020 as an Outreach Coordinator. He also chairs the Coalition’s Life and Disability Task Force.

Carmen retired in March 2019 as Assistant Vice President of Investigative Services at Manulife Financial/John Hancock where he was responsible for long range strategy and management of a global network of investigators across the United States, Canada and Asia.

Previously, Carmen worked for the Massachusetts Office of the Attorney General, most recently as the Director of Operations and Investigative Services.

Carmen was a member of the Executive Committee of the Coalition Against Insurance Fraud, and a Board member of the New York Alliance Against Insurance Fraud and the Boston Chapter of the Association of Certified Fraud Examiners.

Carmen received a B.S. in Accounting from Boston College and earned a Master’s in Public Administration degree from Suffolk University.

Carmen@insurancefraud.org

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 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 37K+ full news articles.

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## 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 late-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
<table>
<thead>
<tr>
<th><strong>Serve on a committee</strong></th>
<th>wishes to present at a Coalition meeting, please review our speaker guidelines.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Suggest a research idea</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Suggest a legislative/regulatory initiative</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Sponsor an Insurance Fraud Awareness Day at your organization</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Author an article</strong></td>
<td>If you hold a national SIU meeting, staff also can attend and speak on emerging fraud developments.</td>
</tr>
<tr>
<td><strong>Send us your news</strong></td>
<td>The Coalition can help with event ideas and even provide speakers. 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.</td>
</tr>
<tr>
<td><strong>Post our videos on your website</strong></td>
<td>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 <a href="mailto:news@insurancefraud.org">news@insurancefraud.org</a>.</td>
</tr>
</tbody>
</table>

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.
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 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 appear 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
University of Wisconsin Oshkosh

**Associate**
Allied Universal Compliance and Investigations
American Claims Management
Bright Line Investigations, LLC
Carco Group
Carpe Data
Clearspeed
Contego Investigative Services, LLC
CoventBridge
Delta Group
Diligence International Group, LLC
DRN Data
Ethos Risk/Hub Enterprises
Evadata
Frasco Investigative Services
FRISS/Polonious SIU Systems
HealthSherpa
illumifin
Inform GmbH
Intertel
ISG
Legentic
LexisNexis
North American Training Group
Ocean Consulting Group
PhotoFax
Protiviti

**Association**
PwC
Quantexa
Rockholt & Associates LLC
Sedgwick SIU, Inc.
Shift Technology
Signet Claim Solutions LLC
Skopenow
Social Discovery Corp.
TransUnion
Veracity Research Company
Verisk

**Public Interest**
AARP
American Property Casualty Insurance Association
America’s Health Insurance Plans
Claims & Litigation Management Alliance
International Association of SIUs
National Association of Mutual Insurance Companies
National Association of Public Insurance Adjusters
National Health Care Anti-Fraud Association
United Brotherhood of Carpenters and Joiners of America
Consumer Federation of America  
Federal Association for Insurance Reform  
Federation of Manufactured Home Owners of Florida  
Florida Consumer Action Network  
Florida Office of the Insurance Consumer Advocate  
Identity Theft Resource Center  
Institute4Education  
Jarrod’sLaw.org, Inc.  
L.A. Care Health Plan

Lisa Miller & Associates  
Michigan Arson Prevention Council  
National Alliance Against Home Repair Fraud  
National Consumers League  
National Urban League  
Pinnacol Assurance  
Senior Medicare Patrol (SMP) National Resource Center  
State Health Insurance Programs National Technical Assistance Center  
United Policyholders

Los Angeles County (Calif.) District Attorney’s Office  
Louisiana Auto Theft & Insurance Fraud Prevention Authority  
Louisiana Department of Insurance  
Louisiana State Police  
Maine Bureau of Insurance  
Marin County District Attorney’s Office  
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 Office of Attorney General  
Minnesota Commerce Fraud Bureau  
Mississippi Insurance Department  
Missouri Department of Commerce and Insurance  
Missouri Department of Labor Division of Workers’ Compensation  
Montana State Auditor’s Office Commissioner of Securities 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 District Attorneys Association  
Nebraska Department of Insurance  
Nevada Attorney General  
Nevada Division of Insurance  
New Hampshire Insurance Department  
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

Government

Alabama Department of Insurance/State Fire Marshal  
Alameda County District Attorney’s Office  
Alaska Division of Insurance  
Arizona Department of Insurance  
Arizona Office of Attorney General  
Arkansas Insurance Department  
Bucks County (Pa.) District Attorney’s Office  
California Department of Insurance - Enforcement Branch  
California Labor Commissioner’s Office  
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 Division of Investigative and Forensic Services  
Florida Highway Patrol  
Florida Office of Insurance Regulation  
Florida Workers Comp Joint Underwriting Assn  
Fresno County District Attorney’s Office  
Georgetown Township Fire Protection  
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 Department of Insurance  
Louisiana State Police  
Maine Bureau of Insurance  
Marin County District Attorney’s Office  
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 Office of Attorney General  
Minnesota Commerce Fraud Bureau  
Mississippi Insurance Department  
Missouri Department of Commerce and Insurance  
Missouri Department of Labor Division of Workers’ Compensation  
Montana State Auditor’s Office Commissioner of Securities 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 District Attorneys Association  
Nebraska Department of Insurance  
Nevada Attorney General  
Nevada Division of Insurance  
New Hampshire Insurance Department  
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 Workers Comp Administration
New York City Police Department
New York Offices of the Inspector General
New York State Department of Financial Services
New York State Insurance Fund
New York State Medicaid Inspector General
North Carolina Department of Insurance
North Dakota Department of Insurance
Ohio Bureau of Workers’ Compensation Special Investigations
Ohio Department of Insurance
Oklahoma Department of Insurance
Orange County (Calif.) District Attorney
Orange County (Calif.) Sheriff’s Department
Oregon Division of Financial Regulation
Palm Beach County Fire Rescue
Paragould Fire Department
Pennsylvania Insurance Department
Pennsylvania Insurance Fraud Prevention Authority
Pennsylvania Office of Attorney General
Pennsylvania State Police
Rhode Island Department of Business Regulation
- Insurance Division
Rhode Island Workers Compensation Fraud Unit
Riverside County District Attorney
San Bernardino County District Attorney
San Diego County (Calif.) District Attorney’s Office
San Francisco County (Calif.) District Attorney’s Office
San Joaquin County District Attorney
San Mateo District Attorney’s Office
Sedona Fire District
Solano County District Attorney’s Office
Sonoma County District Attorney
South Carolina Department of Insurance
South Carolina Office of Attorney General
South Dakota Division of Insurance
Sussex County (NJ) Prosecutor’s Office
Tennessee Department of Commerce & Insurance
Texas Department of Insurance - Fraud Unit
Tuscaloosa Arson and Fire Prevention Unit
U.S. Department of Labor
U.S. DHHS OIG Office of Investigations
Utah Department of Insurance - Fraud Division
Ventura County District Attorney
Vermont Department of Financial Regulation
Virginia Bureau of Insurance
Virginia State Police
Washington Metropolitan Area Transit Authority
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
Wisconsin Department of Insurance
Wisconsin Office of the Commissioner of Insurance
Wyoming Department of Insurance

Insurance
Accident Fund Group
AIG
Allianz Life of North America
Allstate Insurance Company
American Family Insurance
American Fidelity Corporation
American National Insurance
Amica Mutual Insurance
Amtrust North America
Assurant
Auto Club of Southern California
Auto-Owners Insurance
Berkshire Hathaway Homestate Companies
BlueCross BlueShield Association
Canal Insurance Company
Central Insurance
Chesapeake Employers Insurance
Chubb
Cincinnati Insurance
CNA
COUNTRY Financial
Donegal Insurance
EMC Insurance
Employers Insurance Group
Erie Insurance
Everest Insurance
Farm Bureau Insurance Tennessee
Farmers Insurance Group
FCCI Insurance Group
FFVA Mutual Insurance Company
Florida Peninsula/Edison Insurance
Frankenmuth Insurance
Frontline Insurance
Geico
Goodvile Mutual
Great American Insurance Group
Grinnell Mutual
Hanover Insurance Group
Hastings Mutual
Hawaii Employers’ Mutual Insurance Company
Homesite Insurance
Insurance Care Direct
Insurance Company of the West
Intact Insurance
John Hancock Financial Services
Kemper Corporation
Lancer Insurance
Liberty Mutual Group
Mass Mutual
Merchants Insurance Group
MetLife
National Insurance Crime Bureau
Nationwide Insurance Company
New York Automobile Insurance Plan - AIPSO
New York Life Insurance
NJM Insurance Group
Northwestern Mutual
NYCM Insurance
Permanent General Insurance Company
PMA Companies
Progressive Insurance
Prudential Insurance
Physicians Mutual Insurance Company
Repwest Insurance / U-Haul
RGA Reinsurance Company
SC Wind and Hail Underwriting Association
Selective Insurance
Sentry Insurance
Shelter Insurance
State Compensation Insurance Fund
State Farm Insurance
Stillwater Insurance
Swiss Re
Texas Mutual Insurance
The Hartford
The Standard
Travelers Insurance
TruStage (formerly CUNA Mutual Group)
USAA
WCF Insurance
West Bend Insurance
Westfield Insurance
Zenith Insurance Company
Zurich North America

International Partners
Agency for the Fight Against Insurance Fraud (ALFA)

Legal
Bruno Gerbino Soriano & Aitken
Cozen O’Connor
Gladstone Weisberg
Greenberg Traurig, P.A.
Katten Muchin Rosenmann LLP
KPM Law
Lewis Brisbois Bisgaard & Smith LLP
Manning & Kass, Ellrod, Ramirez, Trester, LLP
Marshall, Dennehey, Warner, Coleman and Goggin
Rivkin Radler, LLP
Coalition 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.

As used in these Bylaws:

Article II – Definitions

"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, government organizations including law enforcement with at least one of its purposes being furthering the public interest in consumer protection or combating insurance fraud.

Article III – Office and Registered Agent

Section 1. Offices. The Coalition shall continuously maintain its principal office in the District of Columbia, as may be designated by the Executive Director. Any other office location(s) must be approved in advance by the Executive Committee.

Section 2. Agent. The Coalition shall continuously maintain within the District of Columbia a registered agent.

Article IV – Purposes and 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. The Coalition shall not perform any activities other than those permitted to be performed and completed by an organization exempt from federal income tax under Section 501(c)(4) of the Internal Revenue Code of 1986 or amended.
Article V – Membership

Section 1. Corporate Members. An insurer, corporation or legally established partnership may become a member of the Coalition by: (a) submitting a membership application signed by the authorized representative stating that it will, as a member of the Coalition, abide by these Bylaws, (b) timely pay all dues or fees, and (c) comply with such other conditions as the Board may specify.

Section 2. Public Interest Members. A public interest organization that seeks to assist in the fight against insurance fraud may become a member of the Coalition by (a) submitting a membership application signed by the authorized representative stating that it will, as a member of the Coalition, abide by these Bylaws and (b) comply with such other conditions as the Board may specify. Public interest members are not assessed dues as members.

Section 3. Associate and Association Members. An established and incorporated or otherwise legally established business entity, organization or association whose mission includes the fight against insurance fraud may apply for membership of the Coalition subject to approval by the Executive Director. Such business entities, organizations and associations may apply to become a member of the Coalition by (a) submitting a membership application signed by the authorized representative stating that it will, as a member of the Coalition, abide by these Bylaws, (b) timely pay all dues or fees, and (c) comply with such other conditions as the Board may specify.

Section 4. Law Firm Members. As set forth subsequently in these Bylaws, no more than ten (10) law firms may be selected by invitation only and approved by the Executive Committee to join the Coalition as members to assist the Coalition in its efforts. Such law firms must (a) submit a membership application signed by the authorized representative stating that it will, as a member of the Coalition, abide by these Bylaws, (b) timely pay all dues or fees, and (c) comply with such other conditions as the Board may specify.

Section 5. Academic Members. Institutions of higher education, with a dedicated program addressing insurance fraud prevention, shall be eligible for full Coalition Membership. On a limited basis academic staff and graduate or doctoral level students may apply for limited Coalition membership. Such membership may be restricted in terms of benefits or privileges afforded and to a set period to conduct research or secure access to Coalition data for scholarly research or study purposes.

Academic membership shall be complementary.

Section 6. International Partners. Non-U.S.-based established anti-fraud organizations, operated by or under the auspices of a governmental agency or an established trade association, may apply to become affiliated with the Coalition. This category of membership shall be
complementary. Such organizations may be granted limited access to Coalition publications or data but shall have no other membership rights nor be eligible for Board membership. Executive Committee approval shall be required for this category of membership.

Section 7. 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, or the Executive Committee as authorized by the Board or by these Bylaws.

Section 8. 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 for any reason by a vote of the Executive Committee, or (d) if it is a dues paying member, it fails to pay any dues pursuant to these Bylaws.

Section 9. Resignation of Membership.

A member may resign from the Coalition by giving at least ninety days’ written notice to the Executive Director. Still, such resignation shall not relieve the member so resigning of the obligation to pay any dues or other charges accrued and unpaid, nor shall such resignation relieve the member so resigning of the obligation to pay any dues for the ensuing fiscal year pursuant to Article XI, Section 3 of these Bylaws unless the resignation is given no later than by September 1st 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. Members in all categories of members who are in good standing shall be eligible for membership on the Board.

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

Section 2. Term of Office. A Board member shall continue to serve on the Board until they die, resign, or is removed by the member that appointed them, or until such member’s membership terminates pursuant to Article V, Section 9 or 10.

Section 3. Powers. The Board shall have the responsibility for general oversight of the affairs of the Coalition, shall determine questions of policy, shall approve by vote all officers and 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. Between annual meetings such actions and
responsibilities shall be vested in the Officers and Executive Committee as elected by the Board.

Section 4. Meetings. The Board shall meet at least semi-annually in a manner and at such time and place as the Executive Committee shall determine. A meeting shall be held in December and shall be designated as the “Annual Meeting”. The Annual Meeting shall normally occur in the Washington, D.C. area. A special meeting shall be held at the request of the Co-Chairs, a request by a majority of the Executive Committee or a request by one-third of the Board of Directors.

Section 5. 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 6. Notice of Meeting. Notice stating the location, date, and hour of the meeting shall be provided to each Director at least ten (10) days prior to the meeting.

Section 7. Voting. Except as otherwise provided herein, action may be taken by a majority vote of the Directors present and voting at a meeting where a quorum exists.

Section 8. Action Between Board Meetings. During periods between the meetings of the Board, the Executive Committee shall be empowered to act on behalf of the Board. Actions taken between meetings shall be communicated to the Board at its next meeting.

Article VII – Meetings 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 meetings, the Co-Chairs shall review the activities of the Coalition during the preceding year and contemplate activities of the Coalition for the next year. All members of the Coalition shall be provided the meeting agenda in advance and shall be afforded an opportunity to provide comments or suggestions for current or future actions of the Coalition either in advance or at the meeting.

Article VIII – Officers

Section 1. Officers. Elected officers of the Coalition shall consist of a President (who shall be 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.

The Corporate Co-Chair and Treasurer shall be elected in odd-numbered years; the Public Interest Co-chair 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 their successor is elected. The Executive Committee shall fill any vacancy in any office which occurs between the Annual Meetings.

Section 3. Presiding Officers. One or both Co-Chairs of the Board shall preside at all meetings of the Board and perform such other duties as may be required by the Board. Co-Chairs may also serve on any committee as a member.

Section 4. Secretary. The Secretary shall perform the duties customarily appertain to this office and such other duties as may be assigned by the Board. The Secretary or their designee shall maintain accurate minutes of all proceedings of the Board and 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 records 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 or their designee 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. The Treasurer or their designee shall keep complete and accurate records and accounts and books belonging to the Coalition of receipts and disbursements 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 on the Financial Review Committee appointed by the Executive Committee.

Article IX – Executive Director

Section 1. Duties. The chief executive 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 all 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) additional Directors appointed by the Board at the Annual Meeting. The Executive Committee shall consist of equal numbers of members representing public interest (50%) and combined corporate, associate or association members (50%). For corporate, associate and association members, a majority of the 50% shall be insurer members. In addition, a representative from the Coalition’s law firm membership may, at the Board’s discretion, be invited to serve as an advisor to the Executive Committee as well.

The Board may also extend invitations to the Chief Executive Officer of the National Insurance Crime Bureau (NICB) and to the President of the International Association of Special Investigation Units (IASIU) to sit on the Executive Committee as advisors.

Members of the Executive Committee shall serve for a term of four (4) years. Terms shall be staggered with an equal number of corporate, associate or association and public interest seats up for vote at least every two (2) years. Vacancies on the Executive Committee may be filled for the remainder of the elected term by vote of the Executive Committee subject to approval at the next Annual Meeting.

The Executive Committee shall have the power to provide direct oversight of the Coalition’s regular operations and carry out such instructions as the Board may give. The Executive Committee shall report its actions in a timely manner to the Board, but no later than at the board’s next meeting. The Executive Committee shall appoint chairs of each standing committee prior to each fiscal year and any vacancy of committee chairs that might arise during the year.

Section 2. Coalition Committees and Task Forces

Membership on committees shall be open to any Coalition member in good standing. While not mandatory, committees should represent to the fullest extent possible a balance of all categories of members. Limited exceptions to these standards are as set forth in the committee descriptions described in this section. All committees shall operate under the direction of and report at least annually on their activities to the Board. Each committee is expected to meet at least quarterly throughout the year, with the exception of the Financial Review Committee as noted below. Each committee shall have a Coalition staff person assigned to assist the committee with carrying out its mission and objectives.

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 to all members of the committee and a majority of members consent to such action, setting forth the action taken. Such consent shall have
the same force and effect as a committee meeting vote and may be described as such in any document executed by the Coalition.

The following shall be the standing committees of the Coalition:

Government Affairs.

The Government Affairs Committee shall recommend specific legislative priorities for the Coalition to undertake. The Committee shall seek input from all members to assess such priorities. A final list of the Committee’s recommended priorities shall be submitted to the Executive Committee to review and approve or make any changes. The final legislative priorities for the upcoming year shall then be presented at the board’s Annual Meeting. The Government Affairs Committee may also draft and recommend adoption by the Coalition of model legislation through the same process. The Government Affairs Committee shall also have such other powers as may be given it by the Board.

Public Information.

The Public Information Committee shall have the power to recommend specific communications and awareness projects for the Coalition to undertake. In addition, the Committee shall work to ensure the Coalition provides a broad scope of public information resources directed to the fight against insurance fraud and that the Coalition remains focused on providing information and resources addressing all forms of insurance fraud. The Public Information Committee shall also have such other powers as may be given it by the Board.

Research.

The Research Committee shall oversee the research studies undertaken by the Coalition. The Committee will identify areas where anti-fraud research is needed and seek partnerships with Coalition members to fund, develop and execute such studies. The Committee will submit all recommendations for studies to the Executive Committee for approval prior to undertaking any research study.

Legal Affairs.

Membership on the Legal Affairs Committee is by invitation only extended to no more than ten (10) law firms by the Executive Committee. Invited law firms must exhibit a proven commitment to fighting against insurance fraud in their practice. Law firms whose focus may be on insurer, public interest or consumer rights are eligible for consideration. Law firm members agree to the payment of dues in the amount of five-thousand dollars ($5,000) per year and must commit to a minimum period of five (5) years participation on the Committee. The Legal Affairs Committee shall advise the Coalition on legislative, regulatory and judicial advocacy matters. The Committee shall also assist in keeping the Coalition’s state regulation and laws databases current and with the Coalition’s amicus curiae program.
Amicus Curiae Review.

Membership on this committee shall be by invitation only from the Executive Committee. A majority of this committee shall be from the public interest membership. The committee shall review all potential cases for consideration under the Coalition’s amicus curiae program. Cases recommended by the committee for amicus curiae brief filing shall be subject to final approval by the Executive Committee. This committee shall work closely with the Government and Legal Affairs Committee to make sure the amicus curiae program represents all aspects of the Coalition. Assistance shall also be sought in helping to identify cases for consideration and assistance with the drafting and filing of briefs.

Financial Review.

The Executive Committee shall appoint a Financial Review Committee to review the books and accounts of the Coalition as soon as practical after the close of each fiscal year and report on the state of the Coalition’s finances to the Executive Committee. Once the report is submitted, the work of this Committee shall be deemed complete for the year with no further meetings required. The Financial Review Committee shall be chaired by the Treasurer and include at least two (2) other members of the Executive Committee. Coalition staff shall provide the committee with full access to all financial records, banking or investment account statements and with full access to any financial service providers involved with the Coalition’s financial accounts.

Other Committees.

The Board shall have the power to appoint or authorize the appointment of such other standing or ad hoc committees as may be deemed necessary and determine their duties and powers. When so authorized or appointed, such committees shall hold office until their successors are appointed or until the particular purpose is accomplished.

Task Forces

At its discretion, the Executive Committee may authorize continuing or ad hoc task forces to assist the Coalition’s efforts, and better involve members in the activities and mission of the Coalition. Such task forces may include, but not be limited to, special interest groups of membership categories (such as Associate or Association members) or areas of specific anti-fraud interest (such as life and disability, workers compensation, or other insurance lines). Such task forces shall be open to all Coalition members in good standing.
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 Executive Committee shall recommend a budget of income and expenditures for the ensuing year, which the Board shall approve. 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. Dues.

Corporate, associate, association and law firm members shall be subject to dues. Public interest members shall not be assessed dues. Annual dues shall be determined by the Board based on the recommendation of 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 serve(s)(d) on the Executive Committee, Board or a committee or (is) (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, shall be determined by the Executive Committee 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 Executive Committee or 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 a majority of the Board members. Any 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
Revised December 2021