



## STATEMENT ON DIVERSITY, EQUITY AND INCLUSION

The Coalition recognizes both the profession and manner of fighting against insurance fraud have changed dramatically since our founding in 1993. We equally acknowledge and embrace the fact our nation continues to change as well. The Coalition is committed to being a leader in shaping and improving the fight against insurance fraud in the decades to come. In that spirit, the Coalition adopts this Statement on Diversity, Equity, and Inclusion.

The Coalition is committed to creating a diverse, equitable, and inclusive environment for all members regardless of gender, race, ethnicity, national origin, age, sexual orientation or identity, education, or disability. We value and respect diverse life experiences and seek to ensure all voices are valued and heard. The Coalition and its members should model diversity, equity, and inclusion in the anti-fraud profession through our actions and our efforts.

We urge all Coalition members to support these provisions in all ways in their efforts to combat insurance fraud and build for a stronger future:

- We acknowledge diversity, equity and inclusion are connected to the anti-fraud mission and are critical to ensuring the well-being of the professional and public communities we serve.
- The Coalition, and its members, should affirmatively seek and encourage the hiring of more persons of color and diversity into the ranks of the fraud-fighting profession. This includes hiring for all positions, internships, scholarship programs, career education and recruitment efforts. This also applies to the promotion and career advancement tracks for persons of color and diversity so the future leadership of our profession better reflects the demographics and qualities of the communities and nation we serve. As a profession we will grow stronger, and believe our efforts to fight against insurance fraud will be enhanced, through greater inclusion and diversity in our collective ranks.
- We urge members to undertake diversity and cultural training within their anti-fraud teams and management. We encourage listening, dialoguing and seeking education between culturally and ethnically diverse persons and communities. We recognize, for reasons far beyond the anti-fraud fight, systemic biases and prejudices have historically been, and continue to be, a part of our society, and as such, a part of our profession. We affirm to work to eliminate or minimize those biases to the best of our ability so the investigation of insurance fraud is conducted as free as possible from any form of cultural, racial, economic or any other form of bias or prejudice.
- In addition to the individual and societal biases that may diminish the impartiality of anti-fraud efforts, we understand the potential risk bias in the development and application of technology-driven fraud fighting efforts. We call upon all technology developers and those utilizing such systems and data to remain vigilant to identify and protect against the risk of bias. We recognize such duties are ongoing in nature and require regular review, testing and analysis to prevent against the risk of potential bias.

- The Coalition’s members seek to fight against all forms of insurance fraud and the harm it causes to consumers, insurers and businesses across our nation. We urge members to ensure fraud investigations are conducted in a fair and unbiased manner; for law enforcement to apply all laws fairly and impartially no matter the consequences; for legislators and regulators to oversee the investigation of insurance fraud with a recognition of the risk of systemic prejudice and bias and to undertake the reasonable oversight necessary to ensure such actions are not permitted as a part of the American insurance markets.
- We recognize drafting and adopting this Statement is only a first step upon a necessary and extended journey. The Coalition Against Insurance Fraud through its members, board, executive committee and staff unequivocally commit to undertaking actions, both existing and new, with the goal of developing increased opportunities and seeking new pathways to make certain the words expressed herein today become actions for an improved future. The Board hereby directs and empowers the Executive Committee and Coalition staff to work toward identifying specific recommendations, efforts and programs designed to fulfill the goals set forth herein. Such actions may include, but are in no way limited to:
  - Encouraging Coalition partners to adopt this Statement, or a version of their own designed to achieve the same or similar goals and objectives.
  - Urging Coalition members to consider this Statement as an integral part of their anti-fraud and business programs.
  - Incorporating these goals into the primary missions of the Coalition in the areas of public outreach, legislative and judicial advocacy.
  - Undertaking specific research to analyze issues of diversity and inclusiveness in relation to its impact on the future of the anti-fraud profession, and the disparate impact of systemic bias and practices, as they relate to equity in fraud investigation referrals and decisions.
  - Encouraging developers and users of algorithmic and artificial intelligence based anti-fraud programs to work to ensure such programs are free of bias or prejudice.
  - Making certain the Coalition’s employment practices and work environment reflect these objectives and goals.
  - Working to ensure the Coalition’s committees, task forces and leadership reflect these goals and objectives
  - Reporting back regularly to the Executive Committee and the Board on progress made by the Coalition, our partners and our members to achieve the goals and objectives set out in this Statement.

This Statement on Diversity, Equity and Inclusion is hereby adopted by vote of the Board of Directors of the Coalition Against Insurance Fraud this 7th day of December 2022.