

Re: Antitrust Compliance - Quick Reference

The International Claim Association ("ICA" or "Association") has adopted and implemented an Antitrust Compliance Policy ("Policy"). The Policy is intended for the guidance of ICA member company representatives, officers, directors and staff, when engaged in any activity conducted in the name of, or on behalf of, ICA. All such persons are expected to be familiar with the Policy and to follow it both in letter and in spirit.

The following cautionary statements are taken from the full Policy and are intended to be used as a quick reference tool. This document is not a substitute for the full Policy, which is available from the Association's office and with which all are expected to be conversant. At all Association meetings and events, including informal gatherings before, during or following such meetings and events, ICA members, their representatives and guests will not discuss any of the following competitively sensitive topics:

- 1. Current or future prices, price levels, costs or profit margins.
- 2. What is a fair or rational profit level.
- 3. Actions which could lead to standardizing or stabilizing prices.
- 4. Pricing or bidding methodologies or procedures.
- 5. Pricing practices or strategies, including methods, timing or implementation of price changes.
- 6. Whether or how prices or other terms of sale are advertised.
- 7. Discounts, rebates, service charges or other terms and conditions of sale.
- 8. How to handle claims or classes of claims.
- 9. Projected demand.
- 10. Dividing or allocating geographic or product markets or customers.
- 11. Company market share information.
- 12. Whether or on what terms to do business with a supplier, competitor or customer.
- 13. Whether or on what terms to utilize restrictive covenants with employees or to solicit other companies' employees for employment.
- 14. Complaints about the business practices of individual firms.
- 15. Confidential company plans regarding future product or service offerings.
- 16. Ongoing litigation, unless being reported upon by the Association's legal counsel.

We hope the above rules will be helpful as you participate in ICA meetings and other activities. If you have any questions about antitrust compliance, do not hesitate to contact the Association's legal counsel:

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