

PHILADELPHIA LOSS CONFERENCE

ANTITRUST ADMONITION

The federal antitrust laws help to preserve the free enterprise system of the United States of America and promote competition in the free market place based on price, quality, and service. Insurance companies are subject to State and Federal antitrust laws. The Antitrust laws prohibit agreements that restrain trade, such as boycotts and price fixing between sellers, providers of service, and even buyers.

The purpose and mission of the Philadelphia Loss Conference is to provide a forum for the exchange of information, ideas, and education which relates to Property Claims Adjusting, discussions or agreements with respect to the following are strictly prohibited:

- A) The price to be charged for a product or service, the terms, or any method of developing prices
- B) The allocation of markets, customers or territories to be served
- C) The methods of marketing or distribution of products or services
- D) The development or marketing of new products, services, prices; and
- E) The persons with whom an Insurance Company will or will not do business, whether as a buyer or seller of goods or services.

Accordingly, you are not to discuss the plans of your company in any of these areas.