

## **ICAE Antitrust Policy and Guidelines**

It is the policy of ICAE to comply with federal and state antitrust laws. To ensure compliance, no meetings, discussions or activities held by ICAE or conducted directly or indirectly in conjunction with ICAE shall involve topics, agreements or understandings that might limit competition among or between ICAE members or other entities or persons.

The purpose of the ICAE is to exchange information, ideas, questions and best practices among insurance professionals from all lines of business. It is not the purpose of this policy to discourage the exploration of any matters of legitimate concern to members or participants; however, members and other participants of ICAE meetings and events should exercise care in all conversations, discussions, presentations, or correspondence of any kind, written or oral, expressed or implied, which might give rise to an allegation of violation of trust laws.

For the purposes of this policy, exchange of information or discussion concerning competitive information includes, but is not limited to:

- current or future prices, rates, discounts, surcharges, rate structures or classifications, or other terms and conditions of sale;
- current or future product design or coverage, marketing practices, underwriting practices or eligibility for insurance;
- the concerted refusal to deal with a customer, supplier, competitor, or to provide an insurance product or service; and
- any forms of joint or cooperative action by insurers beyond that which is authorized by the antitrust laws.