



Association of Home Office Underwriters

Policy Statement of Anti-Trust Compliance

The Association of Home Office Underwriters (AHO U) is a voluntary association of individual members. The object of the association is to advance the knowledge of sound underwriting of life and disability insurance risks, toward which end it holds meetings, publishes papers and discussions, and promotes educational programs.

Because of the nature of its business – bringing together competitors for the purpose of discussing important facts and issues in life and disability risk appraisal – AHO U and its members must at all times be sensitive to both the spirit and letter of anti-trust laws, which broadly stated, prohibit any activities that might lessen or tend to lessen the desirable competition of the Association's constituents. It is the policy of AHO U to avoid all activities which could or might appear to violate any anti-trust competitive law.

The AHO U will not, through its programs, policies or practices, suggest price fixing. Pricing suggestions which are prohibited include suggested extra ratings or proposed business actions regarding individual applicants for insurance. "Price Fixing" can be broadly interpreted and any semblance of it must be absolutely avoided.