



## BY VETERANS, FOR VETERANS

NAVR only supports companies that follow ethical practices, as outlined in the table below. These practices ensure fair treatment and protect the interests of Veterans, distinguishing respectable companies from those engaging in unethical behavior.

## GOOD VS BAD ACTORS IN THE VETERANS CLAIMS INDUSTRY

Ethical Practices (Good Actors) VS	Unethical Practices (Bad Actors)
Adopts <b>Outcome-Based Pricing</b> to ensure fees are tied to the value delivered	Charges Arbitrary and Excessive Fees with little to no value to the veteran
Employs a <b>Success-Based Fee Structure</b> , charging fees only upon achieving results	Demands Upfront Fees without subsequent effort or results
Charges <b>Reasonable Fees</b> aligned with standards for accredited attorneys	Imposes Unjustified High Fees not reflective of the service's value
Avoids legal action against veterans; does not report to credit bureaus for delinquency	Engages in Predatory Collection Practices, harming veterans' financial standing
Informs Veterans of Free Options available for their benefit	Hides Free Services, misleading veterans towards unnecessary paid services
Transparently discloses non-accredited status to veterans	Falsely represents or <b>Hides Accreditation Status</b> to mislead veterans
Prioritizes Veteran's Privacy Protection, not sharing personal data	Sells Veteran's Data to third parties, compromising privacy
Uses Independent Medical Service Providers for unbiased assessments	Directly employs providers for claims,  Creating Conflicts of Interest
Maintains an <b>Arm's Length Relationship with Medical Service Providers</b> to ensure impartiality	Practices Robo-signing and Collusion, undermining the integrity of evaluations
Ensures <b>Medical Service Providers are Credentialed</b> akin to Veterans Affairs standards, maintaining professional integrity	Allows Medical Service Providers to <b>Cross State Lines</b> illegally for exams, violating licensing rules
Does Not Collateralize veterans' future payments, protecting their financial freedom	Requires Assignment of Future Benefits, unfairly securing payment from veterans
Offers a <b>No Hassle Termination Policy</b> , respecting veterans' choice	Refuses Termination of agreements, trapping veterans in unfavorable terms
Never requests veterans' login information to safeguard their privacy and security	Misuses veterans' Personal Login Information for unauthorized access to Veterans Affairs accounts