

In conjunction with the Rules adopted in accordance with Article X, every Servicing Carrier shall establish a Special Investigative Unit and procedures to investigate suspicious or questionable motor vehicle insurance claims for the purpose of eliminating fraud.

Special Investigative Units so established shall be organized and operated to investigate claims for both policies issued through CAR and policies which are issued on a voluntary basis by Servicing Carriers. A claim shall not be investigated by such a unit solely on the basis that such claim arises from a policy issued through CAR. The Governing Committee shall adopt Rules, in accordance with Article X, regarding the imposition of penalties on Servicing Carriers for failure to properly investigate suspected cases of fraudulent claims reported under policies issued through CAR.