

# A Question of Ethics

## How Can You Stay Focused on Ethics? Check Out New Online Resources.

From the very beginning, founding members of the CPCU Society worked to ensure that ethics and ethical behavior were cornerstones of the strategic vision for this association of property and casualty insurance credentialed professionals. In fact, this philosophy is embedded in our mission statement:

**The CPCU Society (Chartered Property Casualty Underwriters)** is dedicated to meeting the career development needs of a diverse membership of professionals who have earned the CPCU designation, so that they may serve others in a competent and **ethical** manner.

To keep a focus on ethics, the Society authorized the formation of a standing ethics committee in 1945. As the Society continued to settle in as the premier insurance association in our industry, the committee's role also evolved. The committee's original purpose focused on adjudicating breach of ethics cases of Society members.

During the early 1970s, the Ethics Committee worked to create the Society's original Code of Ethics, and, since that time, has submitted proposed changes to the Code to ensure it remains relevant and



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meaningful to our membership. Other contributions include authoring ethics-related articles for publication and, more recently, developing ethics-focused seminars at Society meetings.

Ethical behavior, or lack thereof, remains a hot topic, and this, combined with an unsettled economy, makes for ripe storylines in the media. Our industry has not been immune from this scrutiny. Fortunately, the CPCU Society helped create Ethics Awareness Month nearly 20 years ago to focus attention on this important subject each year.

In addition, the Ethics Committee has partnered with Society staff to develop key resources and tools on an updated ethics Web page designed to provide more breadth on key ethical concepts. This information will be continually updated throughout the year.

To get to the ethics area, go to the Society's home page, and click on "Ethics" in the left column. Once there, you will find:

- Expanded Ethics Awareness Month material, including articles, case studies, quizzes and exercises.
- An archive of previous "Question of Ethics" articles.

- A revamped and monitored ethics discussion board.
- A new ethics poll section.
- Codes of Ethics and ethics violation procedures.

We are continually working on improving the variety of information available. If there are other materials you would like to see, please send an e-mail to **Jennifer Polachek**, program development specialist, at [jpolachek@cpcusociety.org](mailto:jpolachek@cpcusociety.org).

As CPCUs, our proud heritage of professional excellence, career development and ethical behavior have stood the test of time for more than six decades. The common thread through it all was a single-minded focus on ethical behavior in everything we do. This continued focus is crucial as we strive to strengthen our position as standard bearers for insurance and financial service professionals.

**Editor's note:** The opinions expressed in this column are those of the author and do not necessarily reflect the views of the CPCU Society membership, the Society's Ethics Committee or the author's employer. In upcoming issues of CPCU News, the authorship of the "Question of Ethics" column will rotate among members of the Ethics Committee. If you have suggestions for upcoming articles or comments about the "Question of Ethics" column, please contact **Steve G. Brown, CPCU, CLU**, Ethics Committee chair, at [steve.brown.bid2@statefarm.com](mailto:steve.brown.bid2@statefarm.com).

The screenshot shows the CPCU Society website with a navigation bar at the top. The "Ethics" section is highlighted. The main content area discusses the recent allegations of illegal and unethical practices in the insurance industry and provides a forum for members to discuss these issues. It includes a list of ethics-related links and a sidebar with a "Log In" button and a "Promotional Tools" dropdown menu.

Check the Ethics area of the Society's Web site frequently for new resources.