

# A Question of Ethics

## What Do CPCUs Have in Common with Rotarians and Boy Scouts?

It's a daunting exercise to write a column for CPCUs about ethics — a challenge to find something that hasn't been dissected and discussed to death. Here are some thoughts about our Society and two other organizations that are very different from us. And yet, as you'll discover, we share some of the same ideals.

I carry two coins in my pocket every day. I cannot spend them, but each is worth more than any other coin I have. One is a Rotary International coin bearing Rotary's Four-Way Test. The Four-Way Test asks, "Of the things we think, say or do ... Is it the truth? Is it fair to all concerned? Will it build goodwill and better friendships? Will it be beneficial to all concerned?" The other is a Boy Scouts of America (BSA) coin that bears the Scout Oath. The oath states: "On my honor I will do my best to do my duty to God and my country and to obey the Scout Law; to help other people at all times; to keep myself physically strong, mentally awake and morally straight."

It's not that I need these keepsakes to remind me of my commitment to ethical conduct, either through the Four-Way Test or the Scout Oath and Law, but rather that others see them and ask what they are. Gee, I wish I had a CPCU coin with the CPCU Society's Code of Ethics somehow microscopically engraved on it.

These three "codes" share three characteristics that serve as convenient guidelines, but unless you are a Rotarian and a current or past Scout or adult leader, you may not be aware of their similarities.

Rotarians believe that everything we say, think or do should be the truth. The Society's Code of Ethics doesn't exactly say that, but it is implicit in the Canons and Rules of the Code of Professional Ethics of the American Institute for CPCU. Scouts believe



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that we should be trustworthy, loyal and obedient. Sometimes that's easy, and sometimes, being absolutely truthful is difficult. I never know how to truthfully answer, "Does this dress make me look fat?" A lawyer reminded me once that the sworn testimony of both parties in a court of law resembles the truth only by coincidence. The problem with "the truth, the whole truth and nothing but the truth" is that it is often shaded by individual perception and social expediency.

Based on two of the Rotary's principles, everything we say, think or do should be fair and beneficial to all concerned. For Scouts, being helpful and kind are easy ways to show fairness. The Institute's Code of Professional Ethics does address that concept, at least in part, in that we should be fair to others by putting their interests ahead of our own. But it is silent about our side of the transaction. Presumably, if we are fair to others, they will reciprocate. That works in a truly civil world, but uncivil acts are, unfortunately, all too common.

Rotarians also believe that everything we say, think or do should build goodwill and better friendship. Scouts believe that being friendly, courteous, cheerful and clean builds goodwill and better friendships. The CPCU codes of ethics don't say we should be friendly, but they certainly do address how we should conduct our business dealings. And adhering to those precepts will develop goodwill, better friendships and our reputations.

A scout is also thrifty, brave and reverent. Being thrifty is a good idea for CPCUs, as it can support the workings of the insurance mechanism and bring credit to the profession, as well as a sense of fairness and being beneficial to all concerned.

Being brave is something CPCUs and Rotarians are, because, for example, it takes courage to walk away from dealings that are less than honest and ethical. The pressure to succeed can cloud judgment, and peer pressure can make it hard to stand apart from the rest. CPCUs and Rotarians rise to the challenge.

Reverent? Well, that's something that CPCU and Rotary don't address, but that's okay. Reverence is not a part of the membership requirement for CPCU and Rotary.

Rotary is over 100 years old. The BSA celebrates its centennial year in 2010. And the CPCU Society will still be a force when it turns 100. All three have endured and will continue to do so because ethical conduct is at the core of each organization.

**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. If you have suggestions for upcoming articles or comments about the "Question of Ethics" column, please contact **William F. Traester, CPCU**, at [wtraester@archinsurance.com](mailto:wtraester@archinsurance.com).*