

# **CODE of ETHICS**



*We believe in the insurance business and its future, and that the Independent Insurance Agent is the instrument through which insurance reaches its maximum benefit to society and attains its most effective distribution.*

*We will do our part to uphold and build the Independent Agency System which has developed insurance to its present fundamental place in the economic fabric of our nation. To our fellow Independent Insurance Agents, we pledge to always support right principles and oppose bad practices in the business.*

*We believe that these three have their distinct rights in our business: first, the Public; second, the Insurance Companies; and third, the Independent Insurance Agents, and that the rights of the Public are paramount.*

## **To the public**

*We regard the insurance business as an honorable occupation and believe that it affords us a distinct opportunity to serve society.*

*We will strive to render the full measure of service that would be expected from an Independent Insurance Agent.*

*We will analyze the insurance needs of our clients, and to the best of our ability, recommend the coverage to suit those needs.*

*We will endeavor to provide the public with a better understanding of insurance.*

*We will work with the national, state, and local authorities to heighten safety and reduce loss in our community.*

*We will take an active part in the recognized civic, charitable, and philanthropic movements which contribute to the public good of our community.*

## **To the companies**

*We will respect the authority vested in us to act on their behalf.*

*We will use care in the selection of risks, and do our utmost to merit the confidence of our companies by providing them with the fullest creditable information for effective underwriting, nor will we withhold information that may be detrimental to our companies' sound risk taking.*

*We will expect our companies to give us the same fair treatment that we give to them.*

## **To fellow independent agents**

*We pledge ourself to maintain friendly relations with other agencies in our community. We will compete with them on an honorable and fair basis; make no false statements, nor any misrepresentation or omission of facts.*

*We will adhere to a strict observance of all insurance laws relative to the conduct of our business.*

*We will work with our fellow independent insurance agents for the betterment of the insurance business.*

*Realizing that only by unselfish service can the insurance industry have the public confidence it merits, we will at all times seek to elevate the standards of our occupation by governing all our business and community relations in accordance with the provisions of this Code and by inspiring others to do likewise.*