

For the 25th anniversary of Ethics Awareness Month, The Institutes and our affiliate the CPCU Society created a survey on ethics for members of The Institutes Community, an online network of insurance professionals. More than 3,000 members responded. Here are the results:

Everyday Ethics

Indicate your level of agreement with this sentence: "I believe ethics plays a large role in my day-to-day professional tasks."



Barriers to Ethical Standards

Which factor makes it the most difficult for professionals to uphold their ethical standards in day-to-day operations?



Reasons to Act Ethically

Of the following, which do you feel is the number-one reason the insurance industry must act ethically?

62%	24%	14%
It's the right thing to do.	The industry's reputation depends on it.	Customers won't trust us without it.

Views on Industry Ethics

How do you view the state of ethics within the insurance industry?

the next decade?



How do you think **the public** views the state of ethics within the insurance industry?



Ethical



Getting Them to Believe in Us

What do you think the insurance industry can do to improve its **52%** ethical reputation among the public? (Select all that apply) More ethical 82% Enhance the public's understanding of how insurance works 23% 20% Provide more transparent pricing 36% 33% Stay the same Share positive 29% news 2% Create a more Clarify policy Less ethical transparent claims language process

To read more about the survey and see the written responses from participants, go to www.TheInstitutesCommunity.org. To learn more about the free ethics courses The Institutes provide, go to www.TheInstitutes.org/guide/online-ethics-courses-free.

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