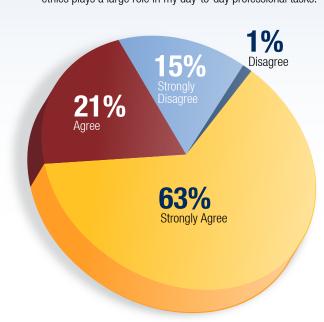


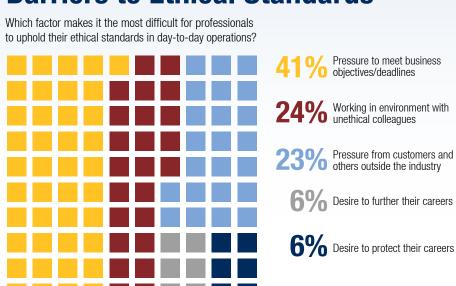
For the 25th anniversary of Ethics Awareness Month, The Institutes and our affiliate the CPCU Society created a survey on ethics for members of The Institutes Community, an online network of insurance professionals. More than 3,000 members responded. Here are the results:

### **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**



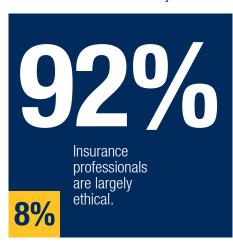
### **Reasons to Act Ethically**

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

## Views on Industry Ethics

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



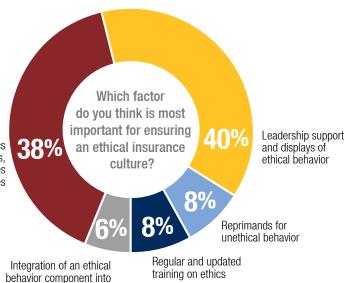
Insurance professionals are largely unethical.

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

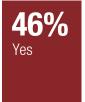


individual performance

Integration of ethics into company goals, business processes and strategies



54%



### **Priority Recruiting**

With the insurance industry facing a talent shortage, attracting millennials (aged 18 to 34) to the industry is a priority. With that in mind, do you believe millennials view ethics as an important factor when choosing a career?

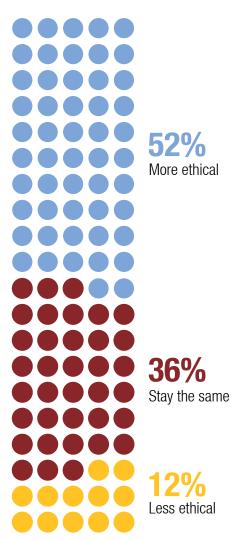
#### **Ethics Over the Last 10 Years**

Do you perceive that the insurance industry is acting more ethically than it did 10 years ago?



# **Ethical Trends**

Do you believe the insurance industry's practices will become more or less ethical in the next decade?



## **Getting Them to Believe in Us**

What do you think the insurance industry can do to improve its ethical reputation among the public? (Select all that apply)

