



Code of Ethics for Professional Insurance Agents (PIA)

As a professional independent insurance agent and a steward of the public trust, I commit to upholding the highest standards of ethical conduct, professionalism, and service in all aspects of my work.

1. Integrity and Honesty
 - I will conduct all business with honesty, fairness, and integrity.
 - I will not knowingly make misrepresentations or mislead clients, insurers, or colleagues.
 - I will avoid conflicts of interest and will fully disclose any potential conflicts that may arise.
2. Client-Centered Service
 - I will place the interests of my clients above my own and provide them with insurance solutions best suited to their needs.
 - I will explain all coverages, exclusions, and costs clearly to ensure informed client decisions.
 - I will protect client confidentiality and handle all sensitive information with the utmost care and discretion.
3. Compliance and Legal Responsibility
 - I will adhere to all laws, regulations, and industry standards governing the insurance profession.
 - I will uphold the licensing and continuing education requirements in all jurisdictions in which I operate.
4. Professional Competence
 - I will maintain a high level of knowledge and expertise through ongoing education and professional development.
 - I will only advise on areas in which I am qualified, and I will refer clients to specialists when appropriate.
 - I will only advise in those jurisdictions in which I am licensed, and I will refer clients to specialists when appropriate.
5. Transparency and Fair Dealing
 - I will disclose all material facts and compensation arrangements where required.
 - I will not engage in practices that could be deemed deceptive, coercive, or discriminatory.
6. Respect and Fair Treatment
 - I will treat clients, colleagues, and competitors with respect and professionalism.
 - I will foster inclusivity and avoid behavior that is harassing, disrespectful, or discriminatory.
7. Duty to the Industry and Public
 - I will support and contribute to the integrity and credibility of the insurance industry.
 - I will report unethical conduct and cooperate with investigations when necessary to uphold the public trust.
8. Strengthen Carrier Relationships
 - I will maintain positive and professional relationships with insurance carriers and comply with carrier requirements and contractual obligations.
 - I will support the collaborative partnership between carriers and independent agents.

Affirmation Statement

“As a Professional Independent Insurance Agent, I affirm my commitment to this Code of Ethics and pledge to uphold these principles in service to my clients, my colleagues, insurers, and the insurance profession.”

Signed: _____ Date: _____