

WHAT'S UP WITH ETHICS AWARENESS MONTH?

Do you know what month is **Ethics Awareness Month**? Now is a perfect time to start planning special activities, because March is the designated month.

When insurance companies or producers, or other companies with a "trust factor" in our culture, break that trust, negative publicity is extensive. Not only does the media coverage reflect on the company's bottom line directly in sales, it can also raise the levels of fraud among insureds: "If that company can act like that, then I'm justified in filing a fraudulent claim!" One way of helping protect the integrity of your company is to keep ethics in the forefront with your employees.

The CPCU Society (Chartered Property Casualty Underwriters) sponsors a deliberate focus on ethics in the insurance industry, dubbed Ethics Awareness Month. The CPCU website says, "Founded in 1944, the CPCU Society's mission is to "meet the career development needs of a diverse membership of professionals who have earned the Chartered Property Casualty Underwriters (CPCU) designation, so that they may serve others in a competent and ethical manner." Among the Society's many activities, this March designation is one that can be used effectively by any insurer selling any product.

For a number of activity suggestions and discussion aids, visit the Ethics Awareness Month section of their website at <http://www.cpcusociety.org/index.v3page?p=10023> .

If your company has never planned activities for purposes of emphasizing ethics, you can consider a wide range of options. First, make sure all management buys into the concept and will support whatever activities may be promoted.

- a. Start small the first year. Publish or circulate articles in the home office. Or create a small giveaway for every employee that emphasizes your company's and employees' ethical commitment.
- b. Form a committee that will plan one activity a week for the month of March 2005. Some companies also just celebrate an Ethics Week during March.
- c. Options for weekly activities can be all the way from simple email pushes to team/department competitions in non-athletic categories. If your company has a regular newsletter, features can be written regarding how any particular function in the company faces ethical challenges (be sure to include photos of the featured employees to help draw attention). Competitions can feature an ethics crossword puzzle completed by teams racing against the clock; ethics questionnaires completed on-line, with a prize going to the department with the largest percentage completed; or even a legal quiz regarding Unfair Trade Practices. Teams/ departments could compete for prizes such as a pizza party or a large plaque that is passed around each year. Other, non-competitive activities can include role-playing in ethics-challenging situations or having interactive groups selecting which options they would choose in an ethics situation. Even sponsoring a banana-split dessert party served up by top management to emphasize the "ethics is everyone's job" mantra. Reward and recognition – and just having fun with ethics – doesn't have to be costly to the company.
- d. If your company hosts a United Way drive annually, treat Ethics Awareness Month in somewhat the same way – with activities, company meetings, management participation and deliberate employee participation.

Although March is typically a home office emphasis, you may want to consider some communications to the field during that time, as well. Whatever you plan, remember that *something* is better than *nothing*.