

These Guiding Principles are presented, not to set specific standards for others to measure individual performance, but for the self-guidance of all those who are striving to understand and meet the responsibilities of an underwriter.

GUIDING PRINCIPLES *for the* **UNDERWRITER**

It is the responsibility of each underwriter to:

- Act promptly, while exercising sound, objective and consistent judgment, in making underwriting decisions.***
- Follow established risk classification principles that differentiate fairly on the basis of sound actuarial principles and/or reasonable anticipated mortality or morbidity experience.***
- Treat all underwriting information with the utmost confidentiality, and use it only for the express purpose of evaluating and classifying the risk.***
- Comply with the letter and spirit of all insurance legislation and regulations, particularly as they apply to risk classification, privacy and disclosure.***
- Avoid any underwriting action which is in conflict with the obligation to act independently and without bias.***
- Act responsibly as an employee with scrupulous attention to the mutual trust required in an employer-employee relationship.***
- Provide information and support to sales personnel to help them to fulfill their field underwriting responsibilities in selecting risks and submitting underwriting information.***
- Strive to attain Fellowship in the Academy of Life Underwriting, maintain a high level of professional competency through continued education, and help promote the further education of all underwriters.***
- Maintain the dignity and sound reputation of the Underwriting Profession.***
- Increase the public's understanding of the underwriting by providing information about risk classification.***

