

GUIDELINES FOR THE USE OF THE CPCU® DESIGNATION AND THE CPCU KEY

Revised 6/11/13

CANON 8

CPCUs should honor the integrity of the CPCU designation and respect the limitations placed on its use.

Rules of Professional Conduct

- R8.1:** A CPCU shall use the CPCU designation and the CPCU key only in accordance with the relevant Guidelines promulgated by The Institutes.
- R8.2:** A CPCU shall not attribute to the mere possession of the designation a depth or scope of knowledge, skills, and professional capabilities greater than that demonstrated by successful completion of the CPCU program.
- R8.3:** A CPCU shall not make unfair comparisons between a person who holds the CPCU designation and one who does not.
- R8.4:** A CPCU shall not write, speak, or act in a way that leads another to reasonably believe the CPCU is officially representing The Institutes, unless the CPCU has been authorized to do so by The Institutes.

Guidelines for Professional Conduct

The following are guidelines that derive verbatim from an advisory opinion of the BEI that was issued under the Code's previous name. Any such references to the Code of Professional Ethics are assumed to refer also to the Code under its new name, the CPCU Code of Professional Conduct.

- 08.1** Rule R8.1 of the Code of Professional Ethics stipulates, "A CPCU shall use the CPCU designation and the CPCU key only in accordance with the relevant Guidelines promulgated by The Institutes." These Guidelines, which define and impose restrictions upon the privilege to use the CPCU designation and key, are set forth subsequently. They are designed to prevent undignified commercialization of the designation, unfair comparison with able and well-established insurance practitioners who do not hold the designation, and other unethical practices inconsistent with the professional concepts that the CPCU designation represents. Specifically, every CPCU has an ethical obligation to comply with the following minimum standards:
- a. The designation "Chartered Property Casualty Underwriter," the initials "CPCU," and the CPCU key may be used only in a dignified and professional manner, according to the following provisions:
 1. The designation or initials may be used after the holder's name on business cards, stationery, office advertising, signed articles, business and professional listings, and telephone listings, except where such use would conflict with the provisions of subparagraph a.3.
 2. The CPCU key (actual size or reduced, but not enlarged) may be imprinted only on business cards and stationery used exclusively by CPCUs. Copies of the CPCU key suitable for reproduction are available from The Institutes.
 3. The designation itself, the initials "CPCU," and the CPCU key are not to be used as part of a firm, partnership, or corporate name, trademark, or logo, or affixed to any object, product, or property, for any purpose whatsoever, except by The Institutes.

Different opinions may exist about what constitutes "dignified and professional." The Institutes generally apply a fairly conservative standard. Any use besides those specifically authorized must first be approved by The Institutes. When in doubt, CPCUs are urged to request appropriate permission.

Camera-ready copies of the key are available to designees and CPCUs. The key's actual height is one and one-quarter of an inch. Larger reproductions are not permitted on business cards and stationery.

Because the CPCU designation is rightfully associated only with the person who has earned it, it may not appropriately be used as part of a business name or logo.

Except as specifically authorized in provisions 1 and 2, the initials "CPCU" (whether uppercase or lowercase) and the CPCU key are not to be affixed to any object except by The Institutes or with the explicit permission of The Institutes.

- b. The designation “Chartered Property Casualty Underwriter,” the initials “CPCU,” and the CPCU key may be used to announce the conferment of the designation.
1. News releases prepared by The Institutes are made available to all new CPCU designees. Only these approved releases, with the addition of personal biographical information, may be used by individual CPCU designees in preparing material for the business and community press. Approved news releases are worded to give due visibility to the accomplishment of the designee, while preserving the dignity of the CPCU designation, and to avoid any wording that might violate R8.2 or R8.3.
 2. The Institutes encourage employers of new designees to publish in company publications articles congratulating the new designees. The Institutes’ official listing of new designees, published at the time of the conferment ceremony, should be used to verify the names of new designees. Copies of the CPCU key are available from The Institutes for reproduction in such articles.
 3. The Institutes encourage the use of dignified advertisements congratulating new designees on earning the CPCU designation. Copies of the CPCU key are available from The Institutes for reproduction in such advertisements. These advertisements must be strictly congratulatory in nature, however, and should not include the business conducted by the firm, the lines of insurance carried by the firm, the firm’s telephone number, or any copy soliciting business.
- c. The designation “Chartered Property Casualty Underwriter,” the initials “CPCU,” and the CPCU key may be used by the CPCU Society in a manner that complies with the Rules and Guidelines of The Institutes’ CPCU Code of Professional Ethics and that has first been authorized in writing by the Ethics Counsel of The Institutes. The CPCU Society sells CPCU jewelry and other items bearing the CPCU designation and/or key. Items sold by the Society have been approved by The Institutes, unless they reflect the CPCU Society logo rather than the CPCU letters or key.
- d. The designation “Chartered Property Casualty Underwriter,” the initials “CPCU,” and the CPCU key may not be used in any manner that violates a Rule of the Code of Professional Ethics. Rules R8.2, R8.3, and R8.4 deserve special mention in this context since they relate directly to, and impose restrictions upon, the privilege to use the CPCU designation.
- e. The designation “Chartered Property Casualty Underwriter,” the initials “CPCU,” and the CPCU key may be used in any other manner that has received prior approval in writing from the Ethics Counsel of The Institutes. Use of the CPCU designation on custom-made items of jewelry or other objects is not authorized unless it is specifically approved by the Ethics Counsel.

This Guideline has been supplemented by two Advisory Opinions. The first prohibits the use of the initials “CPCU”, by themselves or along with other letters or numbers, on license plates. Rule R8.1 incorporates by reference any guidelines published by The Institutes, and these Advisory Opinions therefore have the force of a Rule. Usage prohibited by these Advisory Opinions could lead to sanctions under the enforcement provisions of the Code.

The second Advisory Opinion addresses the use of the CPCU designation and key on Web pages, as follows:

Advisory Opinion Regarding Use of the Designation “Chartered Property Casualty Underwriter,” the Initials “CPCU,” and the CPCU Key on a Web Page:

The Guidelines applicable to business cards, stationery, office advertising, signed articles, business and professional listings, and telephone listings also apply to use of the designation and key on Web pages by CPCUs or organizations employing CPCUs. CPCU keys should not be enlarged, the designation should relate only to individual designation-holders (not the organization), and any explanation should not directly or indirectly overstate the designation’s value. All use should be professional and dignified. CPCUs are encouraged to link their Web pages to The Institutes’ Web site at [www .TheInstitutes.org](http://www.TheInstitutes.org). (The CPCU Society also encourages members to link to its Web site at www.cpcusociety.org.)

The Institutes, the CPCU Society, and CPCU Society chapters may use the designation “Chartered Property Casualty Underwriter,” the initials “CPCU,” and the CPCU key on a Web page, where they may also use the designation or initials as part of the organization name, provided the use is otherwise consistent with these guidelines.

Any questions regarding the appropriateness of existing or draft Web pages may be directed to the Ethics Counsel of The Institutes. Advisory Opinion Regarding Use of the Initials “CPCU” in a Web Page Address or an E-mail Address The initials “CPCU,” whether uppercase or lowercase, by themselves, or within a longer address, may not be used as part of a Web page address or an e-mail address, except by The Institutes, the CPCU Society, and CPCU Society chapters.

08.2 Misrepresentation

Rule R8.2 stipulates, “A CPCU shall not attribute to the mere possession of the designation depth or scope of knowledge, skills, and professional capabilities greater than those demonstrated by successful completion of the CPCU program.”

Unless this Rule is strictly observed by all CPCUs, the public will be misled and the integrity of the designation, as well as the integrity of the violator, will be significantly diminished. The public is protected and the integrity of the designation and its holder are best preserved by avoiding any misrepresentations of the nature and significance of the CPCU designation.

A copy of the CPCU key suitable for reproduction is enclosed.

Any questions regarding the interpretation of these *Guidelines* should be directed to The Institutes’ Board of Ethical Inquiry.

A prompt response will be made to all such requests.