

The **CIU** and **AHOU**
present the following recommended principles as guidance
for those who are striving to carry out the responsibilities of
a professional underwriter.

Guiding Principles for the Underwriter

It is the responsibility of underwriters 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 complete confidentiality, and use it for the sole purpose of evaluating and classifying the risk.

Comply with insurance legislation and regulations, particularly as they apply to risk classification, privacy and disclosure.

Act independently and fairly.

Provide support to distribution partners, to assist them in carrying out their fiduciary responsibilities to the insurance company and their clients.

Endeavour to attain professional underwriting and insurance designations and maintain a level of professional competency through continued education.

Promote the further education of underwriters.

Maintain the dignity and sound reputation of the Underwriting Profession.



May 1st, 2013

