



# Code of Ethics

## *Article XI, Sec. 4 of the TAPIA Bylaws*

The Code of Professional Conduct and Ethics apply to all members of the Association.

As professional public adjusters:

- a. Members will conduct themselves in a spirit of fairness and justice to their clients, the insurance companies, and the public.
- b. Members will refrain from improper solicitation.
- c. No misrepresentation of any kind will be made to an assured or to the insurance companies.
- d. Commission rates must, strictly in accordance with and in the State where laws of insurance departments exist, must comply fully with such laws or regulations.
- e. Members will conduct themselves so as to command respect and confidence. They shall work cordially with one another, with their clients, and the insurance companies' representatives, to foster a professional relationship with all branches of the insurance business, and with the general public.
- f. Members must be fitted, by knowledge and experience, for the work they undertake. They must not endanger the interests of the public adjusting profession, or risk injustice to assured or to the insurance companies, by attempting to handle losses or claims for which they are not qualified, and for which they cannot find competent technical assistance.
- g. Members will not engage in the unauthorized practice of law.
- h. Members will not acquire any interest in salvaged property, except with the knowledge, consent, and permission of the assured, in writing.
- i. Members will not disseminate or use any form of agreement, advertising, or any printed matter that is harmful to the profession of public adjusting, or which does not comply with rules and regulations of the Insurance Department of the state in which such member is professionally engaged, or which might subject public adjusting and public adjusters to criticism or disrespect.

AS TAPIA members:

- j. Members will uphold TAPIA's reputation and good standing.
- k. Members will represent TAPIA in a positive manner in all interactions through social media or written and electronic communications with other organizations, insurance professionals, the news and social media, consumers, and the general public.
- l. Members will be cooperative and assist one another in every possible way.
- m. Members will act with integrity, respect others, and value alternative points of view.
- n. Members will act in TAPIA's general interest and will not use their position to unfairly benefit themselves, their employers, or others.
- o. Members will not commit TAPIA in any way, unless authorized to do so by the Executive Committee.
- p. Members will not make any statement on behalf of TAPIA or represent TAPIA through any public media, including social media, unless authorized by the Executive Committee.