

MANAGING YOUR MONEY



Finding A Properly Qualified Insurance Professional

(NAPSA)—When you're sick, you go to a medical doctor. When you need to organize your finances, you go to a CPA. When you need someone to help you understand and purchase auto or homeowners' insurance, you should go to a Chartered Property Casualty Underwriter, or CPCU.

Just as these other professionals work with you as partners, so too is a CPCU your professional insurance partner. CPCU is recognized as the premier professional designation of the property and casualty insurance industry. When you choose a CPCU, you can be sure that you are working with someone who has significant experience and can offer you guidance on all of your insurance decisions. A CPCU must also agree to an enforceable code of ethics and pledge to put your interests above his or her own.

Simply put, CPCUs are dedicated to helping consumers make better insurance decisions—and they're highly qualified to do so. To earn the credential, CPCUs must pass undergraduate- and graduate-level courses covering such diverse subjects as insurance law, ethics, accounting and management. These demanding standards ensure that when you choose a CPCU for your insurance

needs, you are choosing someone who not only has your best interests in mind, but has the background and knowledge to prove it.

Many CPCUs are also members of the CPCU Society, a professional association that provides

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CPCU members with opportunities for continuing education and professional development. These opportunities ensure that CPCUs stay on top of the latest issues in the industry and can pass that knowledge on to their customers.

The CPCU Society was founded in 1944 with a mission to meet the career development needs of a diverse group of professionals who have earned the CPCU designation, so that they may serve others in a competent and ethical manner. There are 26,000 CPCU Society members around the world that help others make sound insurance decisions.

To find a CPCU, visit the Society's Web site at www.cpcu-society.org to access the Agent & Broker Locator—a database of CPCU Society members searchable by location or company. While you're on the site, take a minute to learn more about the CPCU designation and the Society. You can also call the CPCU Society at (800)-932-CPCU.