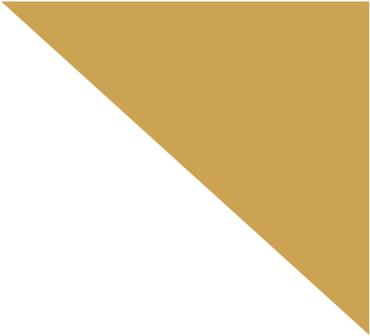


Book of values





Our Mission

Our mission is to help companies shape their optimal level of insurance coverage based on mutual professionalism and partnership within our client relationship.

The foundation of our business is our specialised and client-oriented services. What makes us stand out from the crowd is the fact that we base our service on an equal and transparent partnership relationship with clients that is built on mutual trust.

We focus our activities on securing the interests of our clients in the scope of undertaken and implemented activities, this is achieved by always taking an individual approach to each client's activity and often negotiating insurance terms and conditions in international relations.

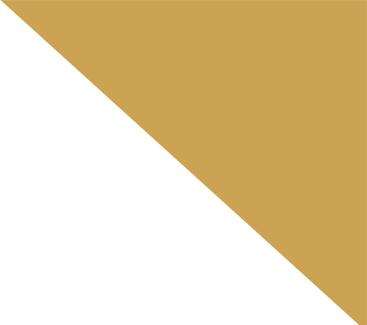
Our values

Our business is guided by our values, which form the lasting foundation of all our relationships, our development and the principles that guide us in our daily work:

Trust

Professionalism

Innovation

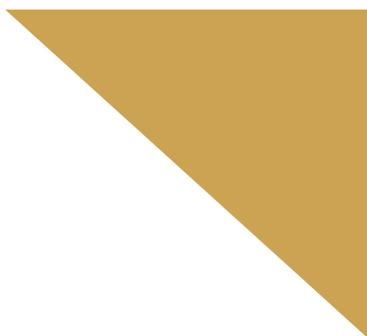


Trust

We build lasting and long-term relationships with our clients, employees, and partners, based on trust, mutual respect, as well as fair and transparent performance.

This **value** means that individually and as a team:

- We work so that we have enough mutual trust not to have to control each other.
- We talk openly about our plans and intentions, and their implementation.
- We have time for each other.
- We give each other support and assistance when needed.
- We respect each other and strive for the best possible mutual understanding.
- We work together with an awareness of shared responsibility for the result.
- We do not favour anyone and strive for equality between all team members.
- We provide a replacement and support in the absence of any of the individuals.
- We work in such a way that we do not cause unnecessary extra work for others.
- We strive to be independent in the performance of our duties so as not to burden others with our dependence.
- We are honest with each other and say straightforwardly what we want to communicate.
- We trust that others will do what they declare without having to be reminded or urged.

- 
- We offer realistic deadlines for the work we undertake.
 - If we demand something from others, we first demand it from ourselves.
 - If problems arise or we cannot find a solution to a problem, we don't hide it - rather report it on an on-going basis to get the support we need.
 - We do not shift the blame and responsibility to others but focus on finding the best solution.
 - We avoid overtones and "hidden agenda" in our statements, and we do not seek them in others.
 - We do not "whitewash" ourselves – and if we could have done something better, we treat such a situation as a lesson to be learnt.
 - We do not abuse the other's trust and willingness to help.
 - We do not reject the offer of help from others if it is needed.
 - We respect our time and our work and try not to interfere each other.
 - We do not take on work or responsibilities that we may not complete within the deadline or with the expected quality.
 - We maintain similar service standards towards all clients. If we see opportunities to provide a higher level of service, we first agree such an initiative within the team and with the managers.
 - When asking others for help, we first ask what their current workload is.
 - We do not refuse to help others if we have the time and capacity to do so.
 - We make decisions responsibly and with an awareness of the consequences. We respect the others' decisions.
 - We count on the opinion of others and show understanding of dissenting opinions.



This **value** means that in the relationship with our clients:

- We perform each service with a view to long-term and comprehensive cooperation.
- We honestly present pros and cons of each proposed solution.
- We make clients aware of the advantages and benefits of a comprehensive service.
- We support our clients in situations requiring insurance cover.
- We identify and advise the client about all risk areas of their business.
- We present various risk protection strategies and models and help implement them.
- We only work on the basis of exclusive mandates.
- As often as possible we try to maintain direct relations with our clients.
- We try to resolve any errors or shortcomings as quickly as possible and do not conceal them.
- If we do not find a solution to the problem referred to us by the client, we do not conceal this, but inform the client of the difficulties arising and the action we are taking.
- We keep the client updated about the progress of work related to their case.
- We learn from our mistakes.
- We present the company in a good light.



Professionalism

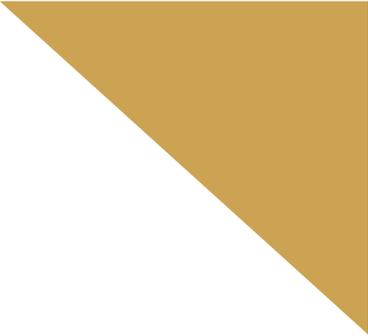
We fulfil all our obligations responsibly and with utmost care.

Based on our experience and competence, we build authority in each of our specialisations.

We strive for the best results through a thorough search for solutions. We inspire each other by sharing knowledge and ideas.

This **value** means that individually and as a team:

- In every situation, we ask ourselves “is there anything more I can do about it?”
- We bring things to a conclusion. If for various reasons it is not possible, we make sure that the matter is dealt with properly.
- We respect the knowledge, competence, experience, and work of other team members.
- We act with awareness that even excellent solutions can be improved.
- We strive to broaden our specialisations and to become an authority in them.
- We are up to date in our areas of expertise and:
- We know the current legal state.
- We keep track of changes and updates to insurance products.
- We expand our knowledge in areas of specialisations.
- We follow industry trends and events.
- We always offer scope before price.
- We use our experience to build know-how.
- We achieve the best results both in terms of quality (content) and efficiency (we strive for operational excellence).

- 
- We never say that something is impossible until we have tested it.
 - We hold meetings to share knowledge, experience, and solve current problems (anyone can initiate such a meeting).
 - Each of us knows what they bring to the team and tries to increase their input. This way, we all benefit from the synergies that arise.
 - We create development opportunities for each of us, taking into account individual predispositions and expectations.
 - We provide access to sources of up-to-date knowledge and industry authorities.
 - We do not stand still – we develop our competences, expand our knowledge, learn what allows us to be better and generate the best solutions.
 - We put 100% of ourselves into our daily activities.
 - We are persistent in our pursuit of our goals, bearing in mind reliability, meticulousness, and accuracy.
 - We give specific answers and convey information in a clear manner.
 - We share our knowledge, competence, and experience.
 - We are punctual and meet deadlines, and if difficulties arise, we advise of possible delays as soon as possible.
 - We avoid treating matters routinely, superficially, and without commitment.
 - We do not neglect or underestimate even the simplest duties – we do not handle them selectively, treating some as “below our competence”.



This value means that in the relationship with our clients:

- In every situation, we ask ourselves “is there anything more I can do about it?”
- We bring things to a conclusion. If for various reasons it is not possible, we make sure that the matter is dealt with properly.
- The conclusions of each damage analysis allow us to constantly improve the solutions we propose.
- We respect the work of other brokers.
- We strive to get to know our clients’ businesses as well as possible to identify all risks and offer them adequate protection.
- We ask questions to provide the best solutions (but we don’t ask questions if we know the answers).
- We inform clients that they can count on us in any crisis situation.
- We never say that something is impossible until we have tested it.
- We operate internationally – we accompany our clients and partners in their operations in foreign markets.
- We do not create situations that create conflicts of interest. We identify any conflict of interest situation and seek to resolve it.
- We benefit from the knowledge and experience of clients and partners.



Innovativeness

We take initiative by embarking on new challenges.

We create solutions to prevent problems.

This **value** means that individually and as a team:

- We act with awareness that even excellent solutions can be improved.
- We are constantly expanding our knowledge and competences, as these constitute the source of ever better solutions, improvements, and new products.
- We do not rely solely on ways of doing things that have already been developed.
- We grow and are active because ideas for innovative actions derive from listening, observing, and reading.
- We strive to use modern technology in all aspects of our business.
- We treat current external events and emerging changes as a source of inspiration and new challenges.
- We systematically look to develop new and improve the existing products.
- We see innovation as a competence that applies to all aspects of our business, especially those that seem to work perfectly.
- We are looking to develop and implement new products to keep the company competitive.
- We learn to go beyond the usual patterns and look out there for developmental inspiration.
- We do not stop at meeting our clients' expectations but anticipate and actively address them.

- 
- We are committed to improving the quality of our work and developing our skills.
 - We treat the search for market niches as part of our daily work.
 - We share solutions that help us in our daily work, with others.
 - We use the synergy of our team by organising brainstorming sessions to work out / find the best solution.
 - We verify the effectiveness of new solutions, and if it is not higher than the existing ones, we do not introduce them “by force”.
 - We do not only identify the problem, but also immediately seek solutions.

This **value** means that in the relationship with our clients:

- We strive to use modern technology in all aspects of our business.
- We ask our clients what we can do better.
- We treat current external events and emerging changes as a source of inspiration and new challenges.
- We systematically look to develop new and improve the existing products.
- We are looking to develop and implement new products to keep the company competitive.
- We do not stop at meeting our clients’ expectations but anticipate and actively address them.