



Statements of Ethics and Business Practices

Introduction and Objective

Premier Insurance Limited., is one of the leading insurance companies in Pakistan. The Management philosophy is to be the Leading Company for our Clients, Shareholders and employees. To achieve this we will be driven by an obsession to be better than the best in a continuous journey, not a destination. Premier Insurance Limited has an enhanced commitment and professionalism to provide expertise at a distinct level. We have the finest professional team in insurance industry of Pakistan who are more prone to quality and have expertise in their own working areas which makes us very proud.

Following are our Statement of Ethics and Statement of Business Practices that all members of staff and Directors are required to follow as “Code of Conduct”.

Statement of Ethics

All Directors and Staff are required to:

- Act with integrity, dignity and in an ethical manner when dealing with the public, clients and peers.
- Protect the confidentiality of client information at all times except where required by law to disclose it.
- Protect the confidentiality of information relating to the Company both during the course of Directorship or employment (as the case may be) and after its termination (regardless of reason).
- Obtain written permission from the Company’s Compliance Officer (or the Chief Executive Officer in the event that the Compliance Officer is unavailable) to hold any position (paid or unpaid) with any outside party, firm or organization. For clarity, positions covered include but are not limited to consultant, employee, Director, representative and agent. Directors are exempt from this requirement.
- Maintain accurate records of business transactions related to the Company or its clients.
- Report any business or professional activities or any beneficial interests that may result in a conflict with or be competitive with the interests of the Company.
- Report any person or activity to the Compliance Officer or CEO that in their opinion is in violation of this statement.
- Disclose their shareholding in the Company's securities upon signing this agreement and any changes in shareholding within 24 hours of any such change.
- Every Director and employee who has knowledge of confidential material information of the Company’s affairs is prohibited from trading in shares of the Company.

Statement of Business Practices:

- Uncompromising integrity. Our business is founded on trust and we manage it ethically, lawfully and fairly.
- Clients first. Nothing we do is more important than protecting and preserving our clients' interests. We hold responsibilities towards our clients in the highest regard.
- Entrepreneurship. We work hard every day to hire the best people, motivate them, reward them and encourage them to innovate. We are a meritocracy and an equal opportunity employer.
- Passion for performance. We contribute towards our Company’s financial goals and concentrate on achieving superior results.
- A culture of excellence. We measure our performance on every task we undertake not just by the results but also by the quality of our work.
- A tradition of success. While we are fair and ethical at all times, we compete aggressively by providing excellent service to our clients.