



Business Placement Policy and Ethics Statement

Following are corporate guidelines to be used by all employees in the conduct of business on behalf of Total Insurance Services, Inc. and its clients.

- We have five values that govern everything that we do. If any action or inaction would not support these values, it must not be done. The five values are:
 1. Ethics – the discipline to deal with good and bad by way of a just moral code. Simply stated, do not do anything to others that you would not want done to you.
 2. Integrity – adherence to a code of complete honesty, sincerity and candor, and full disclosure. Do not try to justify or rationalize immoral or bad behaviors.
 3. Passion – have strong positive feelings about your career at Total Insurance Services and the work you do on behalf of its clients.
 4. Professionalism – your appearance, body language, oral and written communications, presentation style and sales materials must be of the highest quality, clarity and aesthetics to eliminate ambiguity and to demonstrate that Total Insurance Services is at the apex of all independent insurance agencies and is best able to represent the interests of its insureds.
 5. Competence – Our true product is our **knowledge** of risk management and insurance. The insurance product, although critical, is secondary. You are expected to know all aspects of your job description and how it fits into the greater objective of serving the needs and interests of the Total Insurance Services client. Ongoing continuing education is required to strengthen your

skills and industry knowledge and to be able to best serve the needs and interests of the client.

- Whether acting in our capacity as agent or broker, we will act to protect and promote the clients interests. We must never put our own interests before that of our clients.
- If there is a conflict of interest whereby protecting and promoting the best interest of a client is adverse to Total Insurance Services, we should resign from the account unless the client gives us written special dispensation to act in recognition of their desire to continue the relationship. At the first recognition of a potential conflict of interest, such potential conflict is to be brought to the attention of agency principals.
- Our compensation for handling the affairs of a client must be reasonable and in keeping with established norms for the work being done.
- We always must make full disclosure as to all sources of compensation received in the handling of accounts.
- No insurance shall ever be placed that is adverse to the client's best interest. Proposals for insurance or other services delivered through this agency are to be competitive. Our purpose is to provide insurance that meets the needs of the insured at a fair and equitable price available from the companies with whom we have working relationships. The manipulation of any bid contrary to the insured's interest is strictly prohibited. Bid rigging in any form is strictly prohibited.
- There shall be disclosure of all quotes received on behalf of any clients or prospects.
- If during the insurance marketing process or at any other time it becomes apparent that we will not be able to place insurance for a client or to properly

execute our fiduciary duties on behalf of the client, we must immediately so communicate to the client so he/she can seek other alternatives.

As part of our efforts to build mutually beneficial, trusting and long term relationships with our clients, we customarily directly or tacitly set high expectations for our performance. The Owners of Total Insurance Services, Inc. expect each and every person within the organization to meet or exceed the clients' expectations. If we do not believe we can do so, we must have early and full disclosure so the client can seek other alternatives. We must always act in accordance with our Vision Statement which reads as follows:

Our Vision is to be a preeminent provider of property & casualty insurance and surety products, benefits including health, life, disability, long term care and dental insurance, and risk management services to individuals and businesses throughout the State of Illinois and the more than 20 other states in which we conduct business. Our goal is to proactively develop a clear ***understanding*** of our clients and prospective clients insurance and surety needs and to provide solutions to satisfy those needs. We will focus on industries and specialties where we have valuable and appropriate expertise and resources. In so doing, we will go about our business with uncompromising ethics, integrity, passion, professionalism and competence.

Adopted December 2002