

CIMA Code of Professional Ethics

The purpose of the CIMA Code of Professional Ethics is to set forth the minimum standards of individual conduct expected of CIMA employees. It is also hoped that this Code will facilitate and inspire voluntary compliance with standards considerably higher than the required minimums.

At all times, each employee is a representative of CIMA, our customers, and our insurers. As a representative of each and all, the employee has special responsibilities and duties.

As a representative of CIMA, an employee must at all times act in a professional, ethical, compassionate manner to fulfill the obligation of: providing our customers with professional service of excellence; assisting our customers in every way possible in constructing, developing, and maintaining a viable risk management/insurance program to aid in the growth and profitability of their operations; and respecting and working with fellow employees.

Each employee is charged with the duty to act in a competent, professional, diligent manner in the fulfillment of these responsibilities.

Each employee must maintain open, honest communication with all and keep in confidence information to which he/she is privileged.

Each employee must conform to the requirements of the applicable insurance laws and the laws in general, both in fulfilling his or her professional job requirements and in his or her personal affairs.

Each employee must continually strive to improve his/her knowledge and to use this knowledge in service to our customers, our companies, and to assist other employees in the fulfillment of their job responsibilities.

Each employee is urged to engage in educational activities which will improve his or her professional knowledge, skills, and competence.

In addition to specific guidelines, philosophies, and codes, each employee must ultimately be guided by his/her personal conscience. All employees should strive to maintain the highest level of skill in their respective duties to improve themselves and CIMA, to better serve our customers and our companies, and to exemplify CIMA's ideals.

The following code of Professional Ethics is a code of reason. Some of the specific items are imperatives and must be followed without exception. Others set forth ideals or goals and are meant to set forth the highest level of achievement which all employees should strive to attain.

The Code is designed to provide guidance and goals. The Code is binding on all employees. A violation of an imperative within the Code subjects the employee to proper disciplinary action. When an employee is uncertain as to the propriety of a specific action, he or she should refrain from that action until he or she has obtained clarification.

- I. An employee should endeavor to place the public's, customers', insurers', and CIMA's interest above his/her own interest.

- II. An employee has a duty to understand and abide by The CIMA Code of Professional Ethics and the rules of conduct and professional behavior as set forth in the CIMA Policies and Procedures manual.
- III. An employee should seek to constantly maintain and improve his or her scope and depth of knowledge relating to his or her particular job function at CIMA, and should engage in activities, and assist and encourage others to do the same, which will enhance their professional competence.

An employee must obey and abide by all insurance laws and other laws and regulations relating to the conduct of insurance business and avoid any conduct or activity which would/could cause harm, injury, or damages to others.

An employee must strive at all times to establish and maintain an honest, courteous, professional relationship with customers, insurers, fellow employees, and with members of other professions.

- VI. An employee should strive to promote an "esprit de corps" among fellow employees and treat fellow employees with dignity, understanding and respect.
- VII. An employee must maintain the confidentiality and privilege of CIMA, client and insurer information.
- VIII. An employee should assist in maintaining and raising professional standards within CIMA and in the risk management and insurance industry, and in improving the public understanding of insurance and risk management.