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CII CODE OF ETHICS AND CONDUCT FOR MEMBERS

The Chartered Insurance Institute (CII) encourages the highest professional and ethical standards in insurance and financial services worldwide.

The Council and membership of the CII look to all members to meet these standards and to maintain the reputation of the CII by following this Code of Ethics and Conduct (the Code). It sets down the principles which all members of the CII should follow in the course of their professional duties. Members are obliged to comply with this Code. If they do not comply this may result in the CII taking disciplinary action against the member.

The key values which set the standards for the behaviour of all CII members in respect of the key stakeholders in sections 1 to 5 are:

A) Behaving with **responsibility** and **integrity** in their professional life and taking into account their wider responsibilities to society as a whole. Acting in a courteous, honest and fair manner towards anyone they deal with. Being trustworthy and never putting their interests or the interests of others above the legitimate interests of their stakeholders;

B) Complying with all relevant Laws (including the laws of the CII) and meeting the requirements of all applicable regulatory authorities, and appropriate codes of practice and codes of conduct.

C) Demonstrating **professional competence** and **due care** including:

a) Meeting the technical and professional standards relating to their level of qualification, role and position of responsibility;

b) Completing their duties with due skill, care and diligence;

D) Upholding **professional standards** in all dealings and relationships;

E) Respecting the **confidentiality** of information at all times;

F) Applying **objectivity** in making professional judgements and in giving opinions and statements, not allowing prejudice or bias or the influence of others to override objectivity.

Members should respect the traditions and cultures of each country in which they operate. They should carry out business in any country according to all applicable local Laws, Rules and Regulations. Where there is a conflict between local custom and the values stated above, the Code will act as a guide to help members to act professionally.

A member operating in a professional capacity has duties, arising from the above key values, to a number of different groups. Within these relationships a member should always act ethically and their behaviour and conduct should meet the following principles:

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