

CODE OF CONDUCT

PERLA COMPANIA DE SEGUROS, INC.

The PERLA COMPANIA DE SEGUROS, INC. doing business under the name PERLA COMPANIA DE SEGUROS, INC. Code of Conduct defines the criteria that seek to achieve a work environment where everybody is treated with dignity and respect, a workplace that is free from harassment and offensive behavior to achieve decent and humane working conditions.

PERLA COMPANIA DE SEGUROS, INC. may amend or vary this Code of Conduct from time to time, as it sees fit

PERLA COMPANIA DE SEGUROS, INC. complies with all relevant and applicable laws and regulations of the country where they are situated and implement this Code of Conduct in their applicable facilities.

POLICY STATEMENT:

PERLA COMPANIA DE SEGUROS, INC., in its relationships with and among its Officers, Employees, Customers, and all others, is governed by the following Core Values:

Integrity - honoring our commitments and being honest and fair in all our dealings.

Service Excellence - going beyond our customer's highest service expectations by developing strong relationships with them and providing value-added products and services through empowered and highly motivated employees.

Financial Stability - optimizing the use of our resources to sustain our financial strength to assure our stakeholders of our long-term stability and continued profitable growth.

ETHICAL STANDARDS:

All Associates are bound to follow our Code of Conduct while performing their duties and agree to abide by the following:

I. EMPLOYMENT RELATIONSHIP

All Officers and Employees, collectively called Associates, are governed by the PERLA COMPANIA DE SEGUROS, INC. Code of Conduct, which revolves around the Core Values of the Company. It is designed to serve as a guide on how the Associates should conduct themselves within and outside the premises of the Company and in dealing with clients/customers and co-associates.

II. HARASSMENT OR ABUSE

PERLA COMPANIA DE SEGUROS, INC. treats everybody with respect and dignity. No Associate shall be subject to any physical, sexual, psychological or verbal harassment or abuse. PERLA COMPANIA DE SEGUROS, INC. complies with all laws, rules, regulations and procedures concerning discipline, violence and abuse.

III. HEALTH, SAFETY AND ENVIRONMENT

PERLA COMPANIA DE SEGUROS, INC. shall make available a safe and healthy environment in the workplace to prevent accidents and injury to health and shall comply with all laws, regulations and procedures concerning health, safety, and the environment.

IV. HOURS OF WORK

PERLA COMPANIA DE SEGUROS, INC. complies with local and national laws, regulations, and procedures concerning hours of work, public holidays, and leave, and will not require overtime work that is not consensual. PERLA COMPANIA DE SEGUROS, INC. assures work life balance to all its employees. Reasonable levels of staffing shall be maintained in view of the continuing fluctuations in business demand.

V. BENEFITS AND PRIVILEGES GRANTED TO ASSOCIATES

PERLA COMPANIA DE SEGUROS, INC. complies with local and national laws, regulations and procedures concerning government mandatory benefits. At its own initiative, PERLA COMPANIA DE SEGUROS, INC. may grant additional benefits to its associate subject to management approval and shall be reviewed and changed on a regular basis as the need arise. Proper dissemination to its associates is initiated by the Human Resources Department through the issuance of Employee Handbook and formal orientation.

VI. TREATMENT OF CLIENTS

PERLA COMPANIA DE SEGUROS, INC. considers itself as a service-oriented organization. As such, all Associates are expected to provide consistent, excellent and reliable service to both internal and external clients.

VII. TREATMENT OF PERLA COMPANIA DE SEGUROS, INC. ASSETS

All employees are mandated to protect **PERLA COMPANIA DE SEGUROS, INC.**'s assets and to use the same for authorized business purposes only.

VIII. TREATMENT OF OTHERS

Living out the Core Values of **PERLA COMPANIA DE SEGUROS, INC.** in day-to-day interaction with colleagues assures a work environment that is harmonious, productive, work inspiring, healthy and safe, free from discrimination, harassment and intimidation. Attitudes and behavior that undermine this goal hampers productivity and discourages meritorious performance, thus, are not tolerated.

IX. CONFLICT OF INTERESTS

PERLA COMPANIA DE SEGUROS, INC.'s policy on conflict of interests is simple – Do not compete with or unduly benefit from **PERLA COMPANIA DE SEGUROS, INC.**