

# AZIMUTH

TRUE NORTH



BRP



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BRP is an independently-held firm with a deep commitment to each of our stakeholders – clients, colleagues, external insurance company partners, our communities and our shareholders. We have the expertise and technology of a best-in class firm combined with the personal touch of knowing, understanding and serving our clients. Our goals are to be the go-to resource for insurance protection and counsel, a recognized best places to work and a leader in community engagement. Our ability to achieve our goals is built on a solid foundation of core values, business basics, kept promises and our founding belief: Trust is the key to our success and is earned by coming through in any situation demanding discretion, performance and results.

## PURPOSE

Deliver indispensable, tailored insurance and risk management insights and solutions to ensure our clients have the peace of mind to pursue their dreams, purpose and passions.

## VISION

To be regarded as the preeminent insurance advisory firm fueled by relationships, powered by people and exemplified by client adoption and loyalty, colleague development and engagement and operational acumen and evolution.

# CORE VALUES

Core values define who we are and what we stand for. We use them to guide our thoughts and actions when taking care of our stakeholders.

### Discerning

Seeking and weighing a broad range of perspectives, assuming positive intent, being open to input and nimble when new information arises, promoting diversity of thought and ideas within our culture. Sharing information in a manner that is constructive to the intended audience with the common goal of continual improvement. *Deploying resources and using information in ways that result in thoughtful solutions and the best path to success.* The expert crafting of risk management and insurance coverage architecture that is optimally responsive. Fostering a colleague environment based on the values of diversity, mutual respect, understanding, and cooperation.

### Grit

Embracing opportunities, overcoming obstacles and getting up and back in the game whenever we are knocked down in order to achieve our objectives. *Stepping up to face our challenges and inevitable setbacks with determination; driving to win, being resilient and seeing change as an opportunity to be better.*

### Genuine

Making it easy for others to know and trust us by being approachable, forthright, responsive, calm and transparent. Embracing diversity because it enhances our culture and drives our business success. Doing what we said we would do, even when it is difficult. *Being worthy of trust by always doing the right thing in an open and authentic way.*

### Engaging

Showing respect for the dignity of others and helping and caring for them in tangible ways by being warm and welcoming; soliciting the strong diversity of thought among our colleagues as we recognize we are uniquely dependent on the skill and dedication of our colleagues who provide us with our competitive advantage. Recognizing the creativity and beauty of a passion pursued and work well done. *Having a sense of humor and energy of spirit that is infectious.*

### Purpose

Acting and thinking beyond ourselves and our self-interest; recognizing how our colleagues differentiate us in the marketplace and nurturing a culture of inclusion and belonging that fosters each colleague being able to be the best version of themselves. Having an abiding appreciation for all that we have and our responsibility to give back and make things better. *Celebrating our good fortune and sharing in ways that make our community better.*

### Dreaming

Turning our imagination free, thinking big, looking for a better way and seeing what is possible, but not yet done. *Using today's excellence as the springboard to tomorrow's success.*

# BUSINESS BASICS

Our business basics drive our success. Each of us is accountable for ensuring that these basics are embedded in everything we do.

## POWERED BY PEOPLE

<b>Exceptional Relationships</b>	Nurturing our colleagues and partnering with people who are smart, forthright, creative, and embrace the challenge of constant improvement. Exceptional relationships are defined by mutual trust that compels us to share information directly and are key to keeping our promises and serving others.
<b>Fun</b>	Bringing a sense of humor that contributes to the spirit of our relationships, celebrating our personal and professional successes and living life to the fullest. Fun lightens the moment and creates lasting memories.
<b>Type A</b>	Having perfection as our goal and excellence as our standard. It's in our DNA – a sense of urgency, the desire to win and a commitment to our stakeholders. Being Type A is who we are and keeps us ahead of the curve.
<b>Energy</b>	Demonstrating the zest for service, acting with urgency to get things done and contributing to a positive relationship. Energy sets us apart.
<b>Unquestionable Integrity</b>	Balancing the interests of our stakeholders and being transparent, forthright and accountable for our performance and results. Never leaving in question where we stand and what we stand for. Unquestionable integrity guides our behavior every day.
<b>Speak Straight</b>	Being a trusted advisor by always speaking straight and forthright, giving you the benefit of our experience and counsel. Peace of mind is enhanced with accurate and complete information. Speaking straight, even when delivering a difficult message is vital to establishing and maintaining exceptional relationships.

## HONING OUR EDGE

<b>Holistic</b>	Identifying the risk topography, using it to create a unique risk profile and expertly crafting the optimal architecture of protection that minimizes the client's exposure to loss. Our holistic perspective delivers ongoing and sustainable protection for families, businesses and their employees.
<b>Vanguard</b>	Leading the way with our expertise, counsel and service. Vanguard innovation keeps us a step ahead of our best competitors and miles ahead of the rest.
<b>Market Access and Terms Influence</b>	Harnessing our preferred relationships with the right insurers to ensure favorable pricing, terms and conditions, and service. Market access and influence drives our ability to deliver unparalleled service and protection while managing the long-term cost of mitigating risk to our clients.
<b>BRP 20:20</b>	Assessing oneself, each other and our teams in real time with thoughtful reflection and an honest critique of individual and team performance. Looking back with our eyes wide open and a clear lens sharpens our skills and helps us make our way forward.

## STAYING AHEAD

- Investing for the Future** Ensuring our enduring success by investing today with an eye on the future and considering the long-term consequences of short-term decisions. Investing for the future ensures that today's actions build tomorrow's strength.
- Delivering Peace of Mind** Actively listening to our clients and working to understand emerging sources of risks and their solutions. Providing relevant education to help clients make sound insurance and risk management decisions. As our clients' businesses and lifestyles continually evolve, our pro-active stewardship identifies and helps our clients navigate the ever-changing risk topography. Peace of mind is what our clients expect us to provide.
- Constant Vigilance** Challenging ourselves to be the best through education, client listening, gathering industry intelligence and systematically debriefing our failures. Making excellence a defining quality of our culture.

Living by our values, ensuring that our basics are in place and keeping our promises to stakeholders determines whether the position and brand we intend are the ones we achieve in order to lead the industry.

# PROMISES

## COLLEAGUE PROMISES

We are passionate about supporting, challenging and celebrating you. The key to BRP's success is each of us taking the initiative to keep the promises of The BRP Azimuth. Promises to our colleagues:

- True North** Ensuring you understand The BRP Azimuth in detail and your role in living it, including each BRP colleague's responsibility and commitment to each other to create and nurture our culture of inclusion and belonging; knowing where we are going and what we stand for. Providing you with the tools you need to excel and ensuring that you are clear on your priorities and responsibilities. I know what we stand for, where we are going and my role in getting us there.
- A Culture of Accountability** Being accountable, working to improve and never turning our head on a standard. I grow when I am accountable to myself, my colleagues, our clients and the firm and understand it is the only path to success.
- Help to Grow** Clear, timely and honest feedback on your contributions and results so that you know where you stand, are challenged to your potential and have the support to learn from mistakes. We help you identify and capitalize upon your strengths and interests and support you in the pursuit of goals. I thrive in an environment that welcomes my thoughts, values my experience and contributions, expects my best and fosters my growth.
- Respect Through Communication** Recognizing the unique and diverse perspective of each colleague. We continually take the time to clearly articulate the goals, results and challenges of the firm. Our environment requires candid feedback and encourages open exchange of ideas and knowledge. I am respected through timely and effective communication.
- Belonging** Welcoming you as a member of the team in an environment that values diversity, mutual respect, understanding, collaboration and cooperation; and helping you celebrate your successes and including you in the celebration of others. We get to know you, recognize your contributions in ways that you value and celebrate our mutual achievements. I belong here and I am appreciated.
- Putting We Before Me** Being energetic and engaged in ordinary circumstances and taking it to a higher level in extraordinary circumstances. Practicing enterprise leadership by putting the well-being of the firm ahead of the interests of any one stakeholder, including ourselves. *Putting We Before Me* brings a measure of reality to being a valued stakeholder as it tells us why we are a colleague.
- Pick Up** Revitalizing each other with renewed energy, enthusiasm, laughter and a sense of destination. *Pick Up* brings a measure of fun, playfulness and lightness to the challenge of being a valued colleague.

These promises are half of the excellence that defines our team. The other half is you keeping the promises of a great colleague.

## CLIENT PROMISES

Our goal is to be your resource for the BRP Holistic Protection™ for the risks inherent in your lifestyle, profession or business. We keep these promises to you.

- You First** ● Understanding your concerns and needs by listening to you, changing as your needs evolve and putting you first in every action we take. Putting your interest and well-being front-and-center in our thoughts and actions.
- Holistic Protection** ● Identifying and translating the interconnections among your passions, profession and enterprise into your unique risk profile, explaining the origins and consequences of your risk typography, setting priorities and presenting you with optimal coverage architecture. Making sure that obvious and nuanced needs for protection are addressed, one client at a time.
- Peace of Mind** ● Providing relevant education to help you to make sound insurance and risk management decisions. As your business and lifestyle evolve, our proactive stewardship helps you navigate the ever-changing risk topography. Ensuring that we have done the best possible job of protecting you from loss and exposure.

We are a proactive partner in protecting people and the things that are important to you. We know we have done our job when you look forward to our conversations and enthusiastically recommend BRP to your colleagues, friends and family.

## COMMUNITY PROMISES

Our being a vital part of the communities where we do business and the communities that are important to our colleagues is important to us. BRP encourages and rewards community involvement, is driven to make a difference in the quality of life in our communities and dedicates a portion of its earnings to community well-being. In the spirit of our commitment, we promise our community:

- Support** ● Our colleagues are involved in the charities, events and causes that are important to them. The firm provides philanthropic support as well as paid time off for colleague involvement, is involved in the best of times and steps up to provide extraordinary support in times of crisis or special need.

BRP has a spirit of service and community, strives to be counted among the companies recognized for corporate citizenship and responsibility and to have an enduring positive influence on the communities where we live and do business.

## PROMISES FROM OUR COLLEAGUES

- Being On** ● It is you bringing the best of who you are to each moment and striving for personal and professional excellence. Understanding The BRP Azimuth and working to be a role model for living it.
- Collaboration** ● Understanding the interdependence of our team and doing whatever you can for the team to be successful, helping others and asking for help before it is too late, offering your input, challenging when challenge is due and supporting decisions once they have been made. I am great to work with, give 110% and emphasize “we over me.”
- Energy** ● Having a sense of urgency to get things done, a will-do attitude and tackling adversity with a solution; being of service and enthusiastically looking for ways to take care of our stakeholders. I bring positive energy to what I do and lift the spirit of others.
- Truthful Vigor and Closing Ranks** ● Telling each other how we see it, unfiltered and pure – getting better by giving and receiving what we each must know and learn to grow as individuals and as a partnership. Engaging in direct, hard edged discussion and debate to articulate the best way forward. Sharing our individual perspective, intellect and experience to achieve the right answer to each opportunity or issue. Vigorously debating an issue, but enthusiastically embracing a decision once it has been made. *Truthful Vigor and Closing Ranks* brings a measure of collegiality and professionalism to the challenge of being a valued colleague.

Keeping these promises is what it means to be accountable, the path to personal success and the source of BRP being a great place to work, grow and be rewarded for my contributions.



## LEADERSHIP PROMISES

Leadership is an honor that results from hard work, contribution, character and the commitment to the development of others. Being a leader requires a higher standard of responsibility to our Azimuth as we serve as examples to others.

<b>Unconditional Support</b>	Understanding and showing appreciation for the individual strengths and qualities that make our diverse and individual contribution unique and compelling. Harnessing our collective skills, experiences and biases in a manner that creates compelling synergy and relationship harmony. Promoting a team environment that values inclusion and support of each valued team member. <i>Unconditional Support</i> brings a measure of comfort to the challenges of being a valued partner.
<b>Gracious and Giving</b>	Demurring from the limelight, being quick to praise and give credit, drawing out the diverse thoughts and perspectives of each valued team member, giving generously of your time and counsel and sharing our good fortune and success with each other, our colleagues and our community. <i>Gracious and Giving</i> brings a measure of civility to the challenges of being a valued partner.
<b>Pick Up</b>	Revitalizing each other with renewed energy, enthusiasm, laughter and a sense of destination. Promoting collaboration and cohesion among the team, fostering unity and a sense of togetherness. <i>Pick Up</i> brings a measure of fun, playfulness and lightness to the challenge of being a valued partner.
<b>Truthful Vigor and Closing Ranks</b>	Telling each other how we see it, unfiltered and pure – getting better by giving and receiving what we each must know and learn to grow as individuals and as a partnership. Engaging in direct, hard-edged discussion and debate to articulate the best way forward. Sharing our individual perspective, intellect and experience to achieve the right answer to each opportunity or issue. Vigorously debating an issue, but enthusiastically embracing a decision once it has been made. <i>Truthful Vigor and Closing Ranks</i> brings a measure of collegiality and professionalism to the challenge of being a valued partner.
<b>Putting We Before Me</b>	Being energetic and engaged in ordinary circumstances and taking it to a higher level in extraordinary circumstances. Practicing enterprise leadership by putting the well-being of the firm, and the team, ahead of the interests of any one stakeholder, including yourself. <i>Putting We Before Me</i> brings a measure of reality to being a valued Stakeholder as it tells us why we are a colleague.
<b>Accountability</b>	Being a model for others to follow when it comes to living The BRP Azimuth. <i>Accountability</i> brings a measure of responsibility to being a valued partner and tells us that what we do, as well as what we do not do... matters.

Keeping these promises is what it means to be accountable, the path to personal success and the source of BRP being a great place to work, grow and be rewarded for my contributions.

## INSURANCE COMPANY PARTNER PROMISES

Our Insurance Company Partnerships are vital to our success. We add a level of service, insight and precision that serves to differentiate your products and services. You complete the partnership by striving to deliver your best pricing, terms and conditions, while delivering superior service. In the spirit of partnership, we promise you:

<b>Opportunity</b>	Presenting clients and prospects that are well-prepared, thoroughly researched, on time and that accurately represent the risks involved.
<b>Focus</b>	Delivering business within the guidelines of your policies and strategic direction.
<b>Clarity</b>	Keeping you informed of our clients' circumstances, our situation and the changing dynamics in the marketplace.

Success in the insurance business is a highly competitive team sport where each of us has to excel and do our part in order to earn the loyalty of our clients.



# THE BRP WAY

## SUCCESS

Success is being a firm that we are proud of and that our stakeholders believe is worthy of respect, trust and admiration. Success is also increasing shareholder value while building long-term relationships. We measure success with our clients by retention and referrals; with our colleagues by engagement, personal growth, and retention; with insurance company partners by growth and enthusiasm for helping us secure favorable terms and conditions; and with our community, by positive regard.

## PERSPECTIVES, OPPORTUNITY & COLLABORATION

The BRP Way is rooted in creating a culture of inclusion and belonging. An environment based on the values of diversity, mutual respect, and understanding and cooperation drives our business success. We are a firm uniquely dependent on the skill and dedication of our colleagues who differentiate us in the marketplace and provide us with a competitive advantage. Embracing diversity only enhances our culture and the engagement of our colleagues, which in turn fuels our success.

## INSIGHT BEYOND INSURANCE

BRP's Holistic Protection™ transcends the tradition of siloed protection to map the obvious as well as the nuanced topography of risk emanating from your Lifestyle, your Profession, and your Enterprise resulting in the expert crafting of an optimal architecture of protection.



### HOLISTIC VANTAGE POINT

- Seeing what others do not see
- Embracing our strength of diversity of thought among our colleagues
- Discerning the parts to construct the whole
- Breaking down silos to create informed risk profiles
- Designing optimal insurance architecture



### COLLABORATIVE APPROACH

- Nurturing relationships and acting in forthright and transparent manner
- Fostering an environment based on the values of diversity, mutual respect, inclusion, and understanding
- Constantly improving through honest critique and vigorous debate
- Demonstrating respect through a sense of urgency and accountability
- Managing divergent interests towards a singular outcome



### PURPOSE & GRIT

- Acting beyond self interest
- Seeing challenges as new opportunities
- Embracing responsibility
- Overcoming obstacles by creating solutions
- Generating long term mutually beneficial relationships
- Recovering and evolving from mistakes



### DISCERNING & LEARNING

- Seeking a broad range of perspectives and acting in the best interest of one another
- Growing through continual learning
- Recognizing opportunity in every difficulty
- Valuing the unique perspectives and diversity of thought that each colleague brings to the table
- Harnessing a myriad of thoughts and ideas into holistic solutions
- Displaying insight and understanding



### GENUINE & ENGAGING

- Making it easy for others to know and trust us
- Being warm and welcoming with a spirit that is infectious
- Doing what we said we would do, even when it is difficult
- Being approachable, forthright, responsive, calm and transparent
- Showing respect and helping and caring for others
- Bringing the best of who you are to each moment

# BRP VERNACULAR

## TERMS FOR OUR UNIQUE SERVICES AND CULTURE

<b>BRP Azimuth</b>	Shooting our course, making our way, calculating our bearing, laying our path. Setting a clear course from where we are today, to where we want to be tomorrow: as a firm, as teams and as individuals.
<b>BRP Holistic Protection</b>	The expert crafting of risk management and insurance coverage architecture that is optimally responsive to the correlation of risks and exposure to loss across our clients' entire risk profile at every stage of their lives.
<b>Risk Silo</b>	Viewing risks and the associated exposure to loss within the confines and constraints of narrowly defined structure. This is the antithesis of our Holistic Approach.
<b>Risk Topography</b>	The specific risk categories/types, frequency of and severity of exposure to loss that emanate from your lifestyle, passions, profession and business interest.
<b>Risk Profile</b>	The summation and correlation of your risk topography that generates a comprehensive view of exposure to loss from the pursuit of your lifestyle, passions, profession and business interest.
<b>Risk Map</b>	The formal plotting, organization of and evaluation of your specific risks into a document that guides the crafting of your insurance coverage architecture.
<b>Insurance Architecture</b>	The custom design of insurance coverage, pricing and terms that ensure optimal protection for your unique Risk Profile.
<b>BRP 20:20</b>	Assessing oneself, each other, and our teams in real time with thoughtful reflection and an honest critique of individual and team performance.
<b>Sundown Rule</b>	The commitment to keep clients up to date and informed by following up by the end of the day, even if there is not an immediate solution.
<b>Own It</b>	Thinking beyond one's self-interest by demonstrating a spirit of engagement and commitment. Our colleagues approach challenges and opportunities with integrity, initiative and creativity and continuously seek feedback to increase accountability and value to our firm.
<b>Insight Beyond Insurance</b>	Understanding that managing risk is more than the purchase of insurance, we provide insight beyond insurance to educate clients on alternative approaches to managing risk including risk mitigation, safety training, wellness integration and claims management. Insight Beyond Insurance reduces the dependency on insurance products and thereby reduces premium expense over time.
<b>Power of One</b>	Since our inception in 2006, we have been defined, differentiated and distinguished by the influence, impact and attitudes that each one of our colleagues demonstrates on a daily basis. We continue to marvel at how powerfully change can occur and accelerate based on the efforts of a single individual.
<b>Vitality</b>	Our holistic approach to the integration of enterprise safety and wellness into a unified experience for the employees of an organization. By creating a proactive work environment that avoids, prevents and attends to risks before, during and after an event, employees are made to feel safe and valued-both physically and financially.
<b>Emotional Intelligence</b>	Identifying and understanding emotions in yourself and others; using that awareness to manage yourself and your relationships for a better outcome.
<b>Risk Mitigation Services</b>	Organizational risk management and safety.
<b>B2B</b>	Business to Business: Employee Benefits, Commercial Risk, Asset & Income Protection, Commercial Insurance, Specialty
<b>B2C</b>	Business to Consumer: Private Risk, Asset & Income Protection, Medicare products, Personal Insurance,

## COLLEAGUE DEVELOPMENT & RECOGNITION

<b>Give a Wow</b>	<p>We have several ways to recognize your fellow BRPeeps through Give a Wow recognition system that is built around our purpose, vision and core values.</p> <ul style="list-style-type: none"><li>• High 5 (internal recognition)</li><li>• Brag on a Buddy (internal recognition)</li><li>• Brag on a Team (internal recognition)</li><li>• Smarty Pants (external recognition)</li></ul>
<b>Azie All-Star</b>	<p>Quarterly recognition of colleagues who demonstrate the Azimuth and the BRP purpose, going above and beyond, and consistently giving 110%.</p>
<b>Vitality</b>	<p>Our holistic approach to the integration of enterprise safety and wellness into a unified experience for the employees of an organization. By creating a proactive work environment that avoids, prevents and attends to risks before, during and after an event, employees are made to feel safe and valued-both physically and financially.</p>
<b>Colleagues in Action</b>	<p>Our community involvement program includes community service PTO, support for charitable organization, wellness activities and initiatives, and CIA t-shirts.</p>
<b>Emotional Intelligence</b>	<p>Identifying and understanding emotions in yourself and others; using that awareness to manage yourself and your relationships for a better outcome.</p>
<b>BRP Tech Tip</b>	<p>Relevant IT tips included in BRP Fast Blast.</p>
<b>BRP University</b>	<p>Ongoing training sessions available to all BRP colleagues. Training sessions range from business segment related content to general content.</p>

## TERMS OF ENDEARMENT

- How we refer to BRP  
**Firm** instead of **Agency**
- How we refer to ourselves and each other  
**Colleagues** instead of **Employee**
- How we refer to traditional D&I terms  
**Perspectives, Opportunity, Collaboration** instead of **Diversity, Equity, Inclusion**
- How we refer to our sales professionals  
**Risk Advisors** instead of **Producers/Agent**
- How we refer to our service and behind-the-scenes professionals  
**Account Executive/Client Service Manager/Relationship Manager/DRM/Risk Analysts** instead of **Customer Service/CSR/Processor**
- How we refer to those we serve  
**BRP Client** instead of **Customer/Insured**
- How we refer to the companies that provide the products we sell  
**Insurance Company Partners** instead of **Carriers**
- How we refer to our primary business disciplines  
**Business Segments** instead of **Commercial Lines, Health & Welfare, Personal Lines and Life Insurance**
- How we refer to each BRP Entity  
**Partner Firm or Family of Companies** instead of **Acquisition or NewCo**
- How we refer to our colleagues across the BRP Brands  
**Colleagues or Colleagues of (Newly) Partner Firms** instead of **Employees/Team Members**
- How we refer to our BRP Operating Groups  
**Middle Market/MainStreet/Medicare/Specialty** instead of **BKS and Divisions / BRP**
- How we refer to the due diligence team  
**Integration Team; Partnership Team** instead of **M&A Team**
- How we refer to the leaders in each BRP Brand  
**Brand Leader / Brand Partners / Brand Leadership** instead of **Old Bosses / Owners / President / Principal Agent**
- How we refer to our Operations Teams  
**Growth Services (Nerd Herd, Profiteers, Quad Squad, Thrive Hive, The Navigators)** instead of **Operations (IT, Accounting, Marketing, HR, Strategic Operations)**



BRP