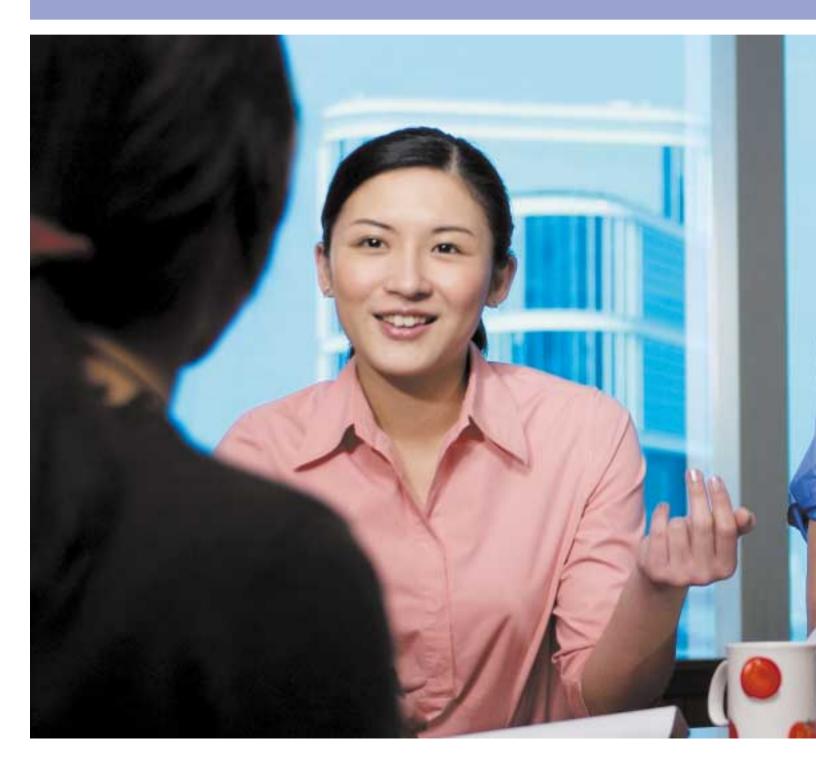
## CARING FOR OUR PEOPLE



**NURTURING THEIR DEVELOPMENT** Our staff and agents have always been our main asset. We are strengthening our staff and agency force and we are committed to providing training and development to ensure that they are well equipped with effective skills, superior knowledge and professional ethics.

