

10. Business Norms and Company code of conduct

10.1. Introduction

Developing a Company culture is found to be crucial and imperative to create a common behavior and understanding among our staff members towards attaining the common goal, i.e. providing quality customers' service.

In order to win in fierce competitive environment that has confronted our Company it is vital to primarily understand our customers' needs and thus strongly strive to meet or satisfy their needs.

It is a well-known fact that a satisfied customer is a promoter of our Company, doing more business with us more often and simultaneously referring us to others to buy our products. The more customers we retain, our image improves and profitability increases. Our company's main goal is, therefore, to produce a satisfied and loyal customer who will stay with us over time. In this regard, it should be realized that quality customer service is the tool to meet our customer needs.

The Company's staff members are, therefore, highly expected to provide superior customer service by considering our ultimate goal.

Further to this, Tsehay Insurance S.C. aspires to be a well known company by providing quality customer service. To this end, the management and staff are required to flow the Company's business principle of "Quality Customer Service" and should be guided by the values of hard work towards the provision of quality services to customers. These values include integrity, honesty and professional competence, unfailing security/dependability and social consideration in business i.e. respect to moral and cultural values.

Last but not least, as the company's business norm policy guidelines are developed to improve the Company's image in general and our services in particular, all the staff members should own it as part and parcel of the daily routine work.

10.1.1. Policy – it is the policy of Tsehay Insurance S.C. to conduct its business in a manner that specifies standard norms to be practiced by all employees while carrying out assignments and in dealing with customers at the work place.

10.1.2. Scope of Application – The standard business norms listed out herein apply to all employees regardless of hierarchical positions.

10.1.3. Policy owner

A. All Management members of the Company are expected to ensure those norms and guidelines are observed in their respective functional units.

B. Conducts displayed by Departmental Managers, Service Managers and Branch Managers are monitored by the Chief Executive Officer of the Company and /or MBD Department as per their hierarchical position

10.2. Presentability

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All employees are advised to maintain neat and clean appearances. The Following shall be considered as minimum guidelines to assist in observing personal presentability.

10.2.1.1. Cleanness

- a. Personal hygiene should always be at socially acceptable standard.
- b. Company's Vehicles- cleanly washed inside and on the bodies

10.2.1.2. Office Attire and Grooming

- Normal and decent attire is required for all
 - a. Clean suit with necktie for men
 - b. Coat with normal trousers or skirts with shirts for ladies.
 - No jeans, jackets and sneakers except Saturdays for both gents and ladies
 - c. Employees are not allowed to wear body tight, hot pants, transparent or semitransparent dress of any kind, and other inappropriate dresses that will affect the image of the Company in the eyes of its customers and the general public
 - d. The use of sandals is not allowed
 - e. Hairstyle – Normal cuts and hairdo and proper shaving
 - f. No head cover for all
 - g. Uniform for drivers, guards and messengers/Cleaners
 - Guards - Blue coat, Trousers Cape, ties, Red shirts
 - Drivers - Similar with guards except Cape
 - Messengers/Cleaners – Blue gowns (During cleaning hours only)
 - Motorist – Ruin Coat
 - h. Chewing gums should be avoided during working hours.
 - i. Surveyors and Inspectors should be in gowns if not attired in situation mentioned here above in 4.1.2-a

- Office and toilet shall always be neat and orderly. Clean towels and toilet soaps should be in place at all times.

- Office should be cleaned and ready 15 minutes before office hours.

10.3. Office Manner

- a. Genuine interest in people
- b. Greetings to clients, guests, and staff on arrival & departure
- c. A friendly smile a cheerful but business like attitude
- d. Be courteous and polite
- e. Be a good communicator Select your words carefully while speaking & writing
- f. Respecting colleagues (Workmates)
- g. Tolerance to each other and team work & mutual cooperation for company objectives
- h. Create smooth working relations with colleagues.
- i. Eating in office during office hours is not allowed. Appropriate cleaning and ventilation after eating in the office during lunch hour is required. (Use air fresheners to remove the smell of food)
- j. Respect working hours and make sure that you have well accomplished your daily duties
- k. Make sure your time is effectively utilized while in office.
- l. Do not collect funds for whatever reason without the permission of the Company's Administration. But collection of funds for different social engagements is allowed after informing the Administration
- m. Use medium level of voice/soft voice while in office
- n. Fair/equitable utilization of resources/such a vehicles and other items must exist
- o. Before leaving office make sure:-
 - Files are well arranged,
 - Tables are clear and in order
 - Curtains, windows and etc closed and
 - Light is off and water taps are closed

- p. Music on computer must be avoided until centrally administered classical/ instrumental music is arranged by the Company. Music on computers should be of minimum level that it should not be noticed by a clients or a passerby.
- q. Respecting and following hierarchical positions should exist accomplishing duties.

10.4. Telephone/Speaking Manner

- Everybody is requested to give an answer for any ones fixed telephone call.
- Be polite. First you greet people say “Tena yestelegne” “ጤና ይሰጥልኝ” then, Tsehay Insurance _____Branch then what can I help you for external calls. Telling names only is appropriate while internal calls exist.
- Telephone must be used to convey messages – long and unnecessary conversation must be avoided.
- Company mobiles should be answered at all working and leisure times except some special cases such as during serious illness, mourning, travel to some places where cell phones could not function and etc.

10.5. Meeting

- Appear on time at meetings
- Avoid external interruptions such as telephone or cell phone calls and etc.
 - Mobile should be either switched off or ringing tone is on quiet mode.

10.6. Name Tag

- It is important for the Client to identify each staff member by his name. Thus he/she needs to have a name tag

10.7. Medium of Communication

- Both Amharic and English as the situation demands

10.8. Standardized Letters and Memorandum Formats

- Similar styles and formats for external and internal letters as well as for memorandums should exist in all offices

10.9. Get-together (Social Gatherings)

- Get – together or social gathering events are encouraged to smoothen our relationships to the extent of impacting the work
- Employees are required to participate in different social and sports activities

10.10. Executive Management Members (EMMs) pledge to Staff

- EMMs encourage personnel at all levels to input ideas and thoughts about how the working environment, process, and policies can be improved
- EMMs adopt open door policy and deal disputes or grievances as they occur
- EMMs look on mistakes as learning opportunity and encourages staff to question
- EMMs encourage of continuous personal development and improvement through formal and on the job trainings
- EMMs foster a positive praise culture that recognizes and rewards results.

10.11. Forbidden Situations

Each staff member should not be engaged in:-

- An act of sabotage, willfully or with negligence, causing damage to Company property.

- Unauthorized removal of Company property from the offices without permission from concerned authority
- Dishonest acts, like lying about sick or other leaves, falsifying reason for a leave of an absence.
- Violating the non disclosure agreement and giving confidential information to competing organizations or individuals
- Malicious gossip and/or spreading rumors that may create discord and lack of harmony
- Conducting gambling
- Any act of harassment, sexual, racial or other, and making racial ethnic slurs

10.12. Conflict of Interest

- No employee is allowed to participate in or influence the purchase of goods or services from any company which contradicts the company's interest
- No staff member shall use confidential information for his personal interest
- No staff is allowed to disclose to third party financial information of customers without proper authorization
- Employees shall not indulge in activities or take part-time job in similar business undertakings that will affect the competitiveness and image of the company.
- It is strictly prohibited for an employee to carry out personal business during working hours while on duty

10.13. Miscellaneous

- a. Multi skilling & mobility of staff is highly encouraged. Hence, make use of photocopy, typing, etc. by oneself
- b. Acquiring deriving skill/license could be encouraged

- c. Each staff should be equipped with basic facts and figures of the company. So as to give information to potential clients
- d. Tell sufficient information to clients before underwriting.
- e. Provide and tell all the required documents for the claimant in his/her first contact for claim.

1.15. Compliance

Subject to definitions stipulated in labour Proclamations and to work rules stated in the Administrative manual of the Company, all Company employees regardless of terms of employment are obliged to observe the guidelines. Failure to comply with the guidelines would be construed as deviation from standard rules of behavior and may become causes for taking appropriate administrative action.