





Quality Policy Statement

First Mutual Holdings Limited has been in the business of financial services for over a century by providing ecomonic dignity through its strategic business units. These SBU's are First Mutual Life Assurance and First Mutual Health which provide both life assurance and medical aid insurance. In line with our commitment to fulfilling the requirements of ISO 9001:2015 Quality Management System, at First Mutual Life Assurance, its lifeline is to create and grow wealth, while First Mutual Health provides exceptional medical aid cover at competitive rates through its innovative packages.

Our strategic focus is to supply adequate and timely financial services and products and to grow revenue and maintain a competitive market share

To achieve this, we are committed to:

- Satisfy our customers' needs by ensuring quality takes priority over cost;
- Continually improve the way we do business by increasing the variety of our products and services;
- Continually improve business performance through setting and tracking quality objectives;
- Comply with all applicable statutory, regulatory and relevant stakeholder requirements including the requirements of ISO 9001:2015 Quality Management System;
- Addressing risks and opportunities thereby enhancing our delivery on customer results;
- Communicating this policy to all stakeholders as appropriate.

Top management shall continuously review this Quality Policy statement, to ensure its continued suitability and relevance through various applicable mechanisms and forums.

Issue 0/202	Effective date: 31 March 2021	Prepared by: QA Specialist	Approved by: Managing Director:	
		T. Mangunda	W. Chibaya	S. Sisya
			Zr.	Mung