

QUALITY OBJECTIVES

Quality Objective 1: Customer Satisfaction

Reduce annual customer churn by 30% annually, through targeted retention initiatives such as improved onboarding, proactive outreach, and personalized engagement.

Objective 2: Regulatory Compliance

To Maintain Annual key prudential ratios in line with national Bank of Rwanda (BNR) benchmarking standards.

Quality Objective 3: Process Performance & Efficiency

Achieve Gross Written Premium (GWP) growth of 15% annually and Maintain profitability margin at $\geq 10\%$ while maintaining combined ratio to $< 95\%$.

Quality Objective 4: Employee Competence & Engagement

Build and execute Learning and Development annual calendar with $\geq 80\%$ staff participation.

Commitment and Review

The QMS committee will convene at least twice a year to review the effectiveness of the Quality Management System including quality objectives, address any emerging issues and ensure continued alignment with ISO 9001:2015 standards and company strategic objectives.


Col (Rtd) Eugene M. HAGUMA

Chief Executive Officer



Title: Quality objectives
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