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## **Code of Conduct and Ethics of CARE MBA, Inc.**

CARE MBA is a self-help organization, owned and governed by the members with a common bond, established to provide security and risk protection services to the poor and low-income households.

Founded on the values of listening, recognizing, respecting, proposing, doing, involving and blending, the CARE MBA shall be guided by this Code of Conduct in its decision-making, activities and behavior of employees, volunteers and Board of Trustees.

1. The **MEMBERS' INTEREST** comes first.
2. Products and services shall be pursued relentlessly without regard to political consideration.
3. We commit to PAY CLAIMS within 1-3-5 days from time of claims notice.
4. Foster policy and process that promotes open communication, transparency, and arms-length transactions in our dealings with partner implementers.
5. We hold ourselves accountable as STEWARDS of the Association's resources and aim of meeting the highest ethical and professional standards in our dealings.
6. Board membership is a VOLUNTEER position; we perform services willingly for the highest good of all the members.
7. Ways shall be explored for our members to PARTICIPATE in the ownership, authority and business activities of the Association to bring about the best result.
8. We are proud to be regulated; we will work with our regulators to advance growth, quality service, and sustainable agenda.
9. Other providers are partners in the mission, the member has the right to choose affiliation based on informed decision.
10. We shall promote MUTUALITY among ourselves.