

C. Role of Stakeholders		Guiding Reference	Assessor's Remarks
C.1	<p>The rights of stakeholders that are established by law or through mutual agreements are to be respected.</p> <p><i>Does the company disclose a policy that :</i></p>		
C.1.1	<p>Stipulates the existence and scope of the company's efforts to address customers' welfare?</p> <p>Response: Yes, Reference -Schedule G Business Ethics and Compliance Page 1 Introduction : Business Ethics and Conduct Statement - The business ethics and compliance of the company is based upon trust which we strive to do the right thing by its customers, its people, its shareholders and the communities in which we work; Page 2 - Values : such as i) Act in a financially honest and prudent manner, including ensuring the protection of any money and/or property held on behalf of the clients; providing the clients with due respect, consideration and opportunity; be honest and trustworthy and provide suitable and objective recommendations to client. Schedule J - Enumerates the following lists on the Corporate Social Responsibility; 1) Presence of Occupational Safety and Health Program, , Policies and procedures on Drug Free Workplace, Policies and Procedures on Anti-Sexual Harassment ; Policy and procedures on Hepatitis and Tuberculosis, Drug free workplace and Policy on Supplier/Vendor Selection and Sch G - Whistle Blowing Policy.</p>	<p>1. Presence of Occupational Safety & Health Program; 2. Organization of Safety & Health Committee; 3. Presence of Workplace Policies on Drug Free, HIV/AIDS, Anti Sexual Harassment, Hepatitis & TB; 4. Valid Registration of 3rd Party provider; 5. Whistle Blowing Policy</p> <p>Policy on Supplier/Vendor Selection</p>	

C.1.2	<p>Explains supplier/contractor selection practice?</p> <p>Response: Schedule J Policy on Supplier/Contractor Selection and Criteria</p> <ol style="list-style-type: none"> 1. Informal Bidding - solicits 3 contractors to perform the works 2. Choose the lowest responsible bidder - selects contractor with lowest quote and can submit requirements 3. Contract Negotiation - 4. Contract Signing 	Vision, Mission	
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C.1.3	<p>Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?</p> <p>Response: Schedule F - Page 1 - Vision, Mission and Corporate Values and corporate governance structure. Schedule J - Corporate Social Responsibility - Our areas of sustainability focus:</p> <ol style="list-style-type: none"> 1. We continually provide reliable access and innovative solutions that prioritize our customers' unique needs. 2. We help individuals, business and institutions secure their assets by facilitating various trainings on products and services so they can choose the best options where their assets are maximized. 3. When operating our business, we reduce our waste by recycling, buying in bulk, practicing 5S and all other activities related to waste reduction thereby promoting cost efficiency. 	<ol style="list-style-type: none"> 1. Policy on AMLA 2. Policy on Data Privacy 3. Code of Discipline 	
C.1.4	<p>Elaborates the company's efforts to interact with the communities in which they operate?</p> <p>Response: Sch. F - The new vision statement of the Company " to be the trusted and chosen non-life insurance partner in securing assets and in building a better future" . And to provide reliable access to responsive and innovative non-life insurance solutions that prioritize our customer's unique needs every step of the way.</p>		

C.1.5	<p>Describe the company's anti-corruption programmes and procedures? Regular trainings on the following:</p> <p>Response: Schedule G - Code of Buiness Ethics and Compliance and Whistle Blowing Policy</p> <ol style="list-style-type: none"> 1. Anti Money Laundering Act/ Use of KYC 2. Provisions in Code of Discipline on bribery and conflict of interest 3. Sch. G -Manual on Whistleblowing Policy 		
C.1.6	<p>Describes how creditors' rights are safeguarded? Response: Schedule G - Code of Business Ethics and Compliance Pages 1-3, Confidential Information , protection of clients data/ information enumerated the lists of how we safeguard the clients related data, in particular the secrecy of banking and insurance in compliance with Data Protection Legislation.</p>		
<p><i>Does the company disclose the activities that it has undertaken to implement the above mentioned policies?</i></p>			
C.1.7	<p>Customer health and safety</p> <p>Response: Schedule J- Occupationa Safety and Health Program</p>	<p>OECD Principle IV (A) & Global Reporting Initiative</p>	
C.1.8	<p>Supplier/Contractor selection and criteria</p> <p>Response: Ref: Sch J - -Supplier/Contractor Selection Criteria - list of procedures in the selection of suppliers/contractors.</p>		

C.1.9	<p>Environmentally-friendly value chain</p> <p>Response: Schedule G page 5 Item C – Community and Environment and Schedule J – Areas of Sustainable Focus</p>		
C.1.10	<p>Interaction with the communities</p> <p>Response: Schedule F - Code of Ethics and Compliance page 2 –Community and Environment and Schedule J- Areas of sustainable focus</p>		
C.1.11	<p>Anti-corruption programmes and procedures</p> <p>Response: Section G - Code of Ethics and Compliance - page 6 and the policy on the Whistle-blowing policy approved by the Management</p>		
C.1.12	<p>Creditors' rights</p> <p>Response: Schedule G - Code of Business Ethics and Compliance - Page 3 Section G- Confidential Information, Protection of Client Data/Information requests by Public Authorities and Section H- Customers Information and Advice</p>		

C.1.13	<p>Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?</p> <p>Response: Reference: Schedule J - PhilBritish Areas of Sustainability Focus Policy</p>	<p>OECD Principle V (A): Disclosure should include, but not be limited to, material information on:</p> <p>(7) Issues regarding employees and other stakeholders.</p> <p>Companies are encouraged to provide information on key issues relevant to employees and other stakeholders that may materially affect the long term sustainability of the company.</p>	
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C.2	Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.		
C.2.1	<p>Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers, general public etc.) can use to voice their concerns and/or complaints for possible violation of their rights?</p> <p>Response: Yes Rerence - website of PhilBritish www.philbritish.com - " Contact Us" - to voice their concern and/or complaints.</p>	<p>1. http://www.philbritish.com/ 2. https://www.facebook.com/philbritish.ph 3. https://twitter.com/pbacofficial 4. https://www.instagram.com/pbac.official/</p>	

C.3	Performance-enhancing mechanisms for employee participation should be permitted to develop.		
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C.3.1	<p>Does the company explicitly disclose the health, safety, and welfare policy for its employees?</p> <p>Response: Yes Reference Schedule Schedule G Code of Business Ethics and Compliance pages 4 - 5 Healthy and Safety and Schedule J Occupational Safety and Health Program</p>	<p>List of participants for training</p> <p>Schedule of trainings for the year</p>	
C.3.2	<p>Does the company publish relevant information relating to health, safety and welfare of its employees?</p> <p>Response: The HR Department is in-charge of monitoring and providing information with confidentiality reports relating to health, safety and welfare of the employees.</p>		
C.3.3	<p>and Data Privacy Act - Refer to Sch. G - Code of Business Ethics and Compliance -Page 3 Confidential Information/Protection of Client/Data information, Customer Information and advice.</p>		
C.3.4	<p>Does the company publish relevant information on training and development programmes for its employees?</p> <p>Response: Yes - the HR Dept is in charge of trainings and development programmes and in-charge on the enrollment of candidates to related position they were hired such as underwriters, claims processors and Accounting seminars for non-life insurance Company.</p>		

C.3.5	<p>Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?</p> <p>Response - Yes, there is performance bonus award based on their annual performance and profitability of the company. The program of school activity is provided by Asian Institute for Asia Pacific (AIAP) since the Company is a registered member of AIAP/</p>		
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C.4	<p>Stakeholders including individual employee and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.</p>		
C.4.1	<p>Does the company have procedures for complaints by employees concerning illegal (including corruption) and unethical behaviour? Response: Schedule G -Whistle-Blowing Policy with detailed steps and procedures of reporting of unethical behaviour.</p>		

C.4.2	<p>Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?</p> <p>Response: Yes Schedule J- Whistle-Blowing Policy - detailed procedures and anonymous reporting , escalation and investigation procedures and confidentiality and protection of the whistleblower.</p>	Whistle blowing policy	
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