

QUESTIONS	YES/NO	SOURCE DOCUMENT/LOCATION OF	REMARKS
<b>C.1 The rights of stakeholders that are established by law or by mutual agreement are to be respected.</b>			
<b>Does the company disclose a policy that:</b>			
<b>C.1.1 Stipulates the existence and scope of the company's efforts to address customers' welfare?</b>	<u>Y</u>	<u>2014 ACGR and Company Website</u>	The company's policy and commitment to the welfare of customers is clearly stated in the corporate Vision-Mission, core values and tagline, which are reflected in the 2014 ACGR and in the Company Website - Mission and Vision, <a href="http://afpgen.com/?page_id=2">http://afpgen.com/?page_id=2</a>
<b>C.1.2 Explains supplier/contractor selection practice?</b>	<u>Y</u>	<u>Administration Manual and 2014 ACGR</u>	The Asset Management Committte requires suppliers to submit quotations and the award shall be given to the lowest bidder who meets the requirements. This is further explained in the Administration Manual, Guidelines for Procurement, page 9.
<b>C.1.3 Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?</b>	<u>Y</u>	<u>2014 ACGR and Company Website</u>	The company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development include the use of LED lights to save electricity, water-free urinals in male restrooms to conserve water, online transactions as well as recycling. These policies are reflected in the 2014 ACGR and in the Company Website.
<b>C.1.4 Elaborates the company's efforts to interact with the communities in which they operate?</b>	<u>Y</u>	<u>Quarterly Newsletter, 2014 ACGR and Company Website</u>	In December 2014, the company carried out its CSR project to directly benefit the children of AFPGEN's target market. A group of twenty staff members committed themselves to serve as "Big Kuya, Big Ate" mentors to Help Educate Rear Orphans (HERO) foundation orphans. The company also had a Personal Accident Christmas Cards tie- up with HERO Foundation. This is reflected in detail in the Quarterly Newsletter, 2014 ACGR and Company Website - News and Events - Corporate Responsibility.

<b>C.1.5 Describe the company's anti-corruption programmes and procedures?</b>	<u>Y</u>	<u>Code of Conduct &amp; Discipline, 2014 ACGR and Company Website</u>	The company's policy against dishonesty and other offenses against company interest is seen in the Code of Conduct and Discipline, Section VII. Offenses and Penalties, pages 4-5, 2014 ACGR and Company Website.
<b>C.1.6 Describes how creditors' rights are safeguarded?</b>	<u>Y</u>	<u>2014 ACGR and Company Website</u>	The company strictly monitors a 90-day premium payment warranty (PPW) for incoming reinsurance companies, as reflected in the Memorandum of Agreement. This is indicated in the 2014 ACGR and in the Company Website.
<b>C.1.7 Customer health and safety</b>	<u>Y</u>	<u>2014 ACGR and Company Website</u>	<p>AFPGEN ensures that it is fully responsive to the needs of its customers. As such, the company fulfills its mandate to:</p> <ul style="list-style-type: none"> <li>• Provide excellent non-life insurance products and services</li> <li>• Treat the customers with the utmost respect</li> <li>• Provide immediate response to clients</li> <li>• Create Call Center Facility and Roadside Assistance 24/7</li> </ul> <p>These are further explained reflected in the 2014 ACGR and in the Company Website.</p>
<b>C.1.8 Supplier/Contractor selection and criteria</b>	<u>Y</u>	<u>Administration Manual and 2014 ACGR</u>	YES. The Company prescribes guidelines to ensure mutually beneficial relationship with its suppliers, as discussed in the Administration Manual - Procurement, page 9 and 2014 ACGR.
<b>C.1.9 Environmentally- friendly value chain</b>	<u>Y</u>	<u>2014 ACGR and Company Website</u>	<p>The company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development include the use of the following devices: LED lights to save electricity, water-free urinals in male restrooms to conserve water, online transactions as well as recycling.</p> <p>These policies are reflected in the 2014 ACGR and in the Company Website.</p>

<b>C.1.10 Interaction with the communities</b>	<u>Y</u>	<u>2014 ACGR and Company Website</u>	The Company actively interacts with the scholars of the Hero Foundation, as reflected in the 2014 ACGR and Company Website - News and Events - Corporate Social Responsibility <a href="http://afpgen.com/?page_id=747#tabs-747-0-0">http://afpgen.com/?page_id=747#tabs-747-0-0</a> and <a href="http://afpgen.com/?p=6017">http://afpgen.com/?p=6017</a> .
<b>C.1.11 Anti-corruption programmes and procedures</b>	<u>Y</u>	<u>Code of Conduct &amp; Discipline and 2014 ACGR and Company Website</u>	The company's policy against dishonesty and other offenses against company interest is seen in the Code of Conduct and Discipline, Section VII. Offenses and Penalties, pages 4-5 and in 2014 ACGR.
<b>C.1.12 Creditors' rights</b>	<u>Y</u>	<u>2014 ACGR and Company Website</u>	The company strictly monitors a 90-day premium payment warranty (PPW) for incoming reinsurance companies, as reflected in the Memorandum of Agreement. This is indicated in the 2014 ACGR and in the company website - About Us - Corporate Governance.
<b>C.1.13 Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?</b>	<u>Y</u>	<u>2014 ACGR and Company Website</u>	The official website contains a separate corporate social responsibility (CSR) section. Projects include mentoring the HERO scholars and PA Christmas Cards, as reflected in the Company Website - News and Events - Corporate Social Responsibility <a href="http://afpgen.com/?page_id=747#tabs-747-0-0">http://afpgen.com/?page_id=747#tabs-747-0-0</a> and <a href="http://afpgen.com/?p=6017">http://afpgen.com/?p=6017</a>
<b>C.2 Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.</b>			
<b>C.2.1 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?</b>	<u>Y</u>	<u>2014 ACGR and Company Website</u>	The Company website (www.afpgen.com), has a section, "Contact Us" that can be used by all stakeholders to send their feedback, concerns and inquiries. This is disclosed in the 2014 ACGR and in the Company Website - Homepage, <a href="http://afpgen.com/?page_id=32">http://afpgen.com/?page_id=32</a> .
<b>C.3 Performance-enhancing mechanisms for employee participation should be permitted to develop.</b>			

Side note:

<b>C.3.1 Does the company explicitly disclose the health, safety, and welfare policy for its employees?</b>	<u>Y</u>	<u>Administration Manual, Human Resources Manual, 2014 ACGR and Company Website</u>	The company discloses in the Admin manual the security plan and fire disaster operation policies,II.7 and II.8, pages 19-26. Also, as reflected in the HR Manual, there are provisions for Annual Physical Examination, Retirement Plan, Vacation Leave (pages 1-4)/Sick Leave (pages 4-5)/Emergency Leave (page5) and Official Travel (pages 9-14). These are also reflected in the 2014 ACGR and Company Website .
<b>C.3.2 Does the company publish relevant information relating to health, safety and welfare of its employees?</b>	<u>Y</u>	<u>Administration Manual, Human Resources Manual, 2014 ACGR and Company Website</u>	The company publishes the security plan and fire disaster operation policies, as reflected in the Administration manual,II.7 and II.8, pages 19-26. Also, the company provides Annual Physical Examination, Retirement Plan, Vacation Leave (pages 1-4)/Sick Leave (pages 4-5)/Emergency Leave (page5) and Official Travel (pages 9-14). These are also reflected in the 2014 ACGR and Company Website .
<b>C.3.3 Does the company have training and development programmes for its employees?</b>	<u>Y</u>	<u>Human Resources Manual, 2014 ACGR and Company Website</u>	It is the policy of the Company to make training and development available to officers and employees to meet organizational and human capital needs for the purpose of building and retaining a skilled and efficient AFPGEN work force, as reflected in the Human Resources Manual (pages 1-8), 2014 ACGR and Company Website .
<b>C.3.4 Does the company publish relevant information on training and development programmes for its employees?</b>	<u>Y</u>	<u>Human Resources Manual, 2014 ACGR and Company Website</u>	The company publishes relevant information on training and development programmes for its employees in the Human Resources Manual (pages 1-8), 2014 ACGR and Company Website.
<b>C.3.5 Does the company have a reward/ compensation policy that accounts for the performance of the company beyond short-term financial measures?</b>	<u>Y</u>	<u>Human Resources Manual, 2014 ACGR and Company Website</u>	The Human Resources Department undertakes the Performance Management System of all employees, which accounts for the performance of the company beyond short-term financial measures, as disclosed in the Human Resources Manual (pages 6-17), 2014 ACGR and Company Website .
<b>C.4 Stakeholders including individual employee and their representative bodies should be able to freely communicate their con cerns about illegal or unethical practices to the board and th</b>			

<b>C.4.1 Does the company have procedures for complaints by employees concerning illegal (including corruption) and unethical behaviour?</b>	<u>Y</u>	<u>Code of Conduct and Discipline, 2014 ACGR and Company Website .</u>	A Notice of Investigation shall be given to the employee prior to the investigation. The Investigation Committee shall have the authority to take testimony or receive evidence for the case, as discussed in the Code of Conduct and Discipline, Section VIII.21. Specific Guidelines and Procedure on Administrative Investigation and Proceedings pages 22-24, 2014 ACGR and Company Website.
<b>C.4.2 Does the company have a policy or procedures to protect an employee/ person who reveals illegal/unethical behavior from retaliation?</b>	<u>N</u>		

