



## **EMPLOYEE TRAINING AND DEVELOPMENT POLICY**

### **I.a PURPOSE**

AFP General Insurance Corporation is committed to fostering an environment that encourages officers and employees to seek opportunities for professional growth and enrichment. The Company seeks to identify educational, training and development opportunities geared towards optimum improvement of employees' job performance and competencies in current and/or prospective positions.

### **I.b POLICY STATEMENT**

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.

On this tenet, AFPGEN shall provide its officers and employees with the necessary Training and Development Programs to enable them to function more effectively on the job and open them to new performance patterns based on the possible future directions of the Company.

All Training and Development Programs must be related to and congruent with the vision, mission, core values and performance goals or strategic objectives of AFPGEN.

### **I.c OBJECTIVES**

The goal of the Policy is to improve human capital by providing officers and employees with opportunities to gain:

1. Broad knowledge based of their current jobs and duty assignments
2. An understanding of the Company's operational goals and problems in all areas
3. An appreciation of the organizational values to uplift one's morale, understand, own, promote and share the values
4. Professional training in technical, general & leadership skills to avoid knowledge and/or skill obsolescence



5. Current information about skills and knowledge needed for the future; and
6. Quality customer service skills to improve external and internal services of the Company.

#### **I.d DEFINITION OF TERMS**

1. After-Training Report / After-Seminar Report (ATR / ASR) are reports submitted to the President, thru the EVP/GM, HRD and Immediate Superior in order to provide feedback on the Company-sponsored training/seminar.
2. Annual Training Plan (ATP) is a document that outlines identified needs and describes the strategy for addressing those needs. The ATP includes a Training Needs Assessment, a statement of goals, objectives, and methods for achieving them, the funding necessary to implement the Plan and the detailed Action Plan.
3. Employee Development Plan (EDP) is a written plan used to systematically identify and record appropriate training and developmental activities that enhance or optimize an employee's performance in his or her current job assignment or projected future assignment based on employee's Training Needs and Employee Career Development Assessment
4. Employee Career Development Assessment (ECDA) is a career development plan assessed by the Division Head during the performance appraisal as a possible career movement that the employee may qualify based on his/ her job performance.
5. Evaluation is a systematic process that determines the worth, value or significance of training. Training evaluations measure participants' reactions, the accomplishment of program objectives or performance improvement and ultimately measures the return on training investments translated into company performance.
6. In-House Trainings/Seminars are customized programs or courses designed to meet organizational and employees' needs conducted inside Company premises and intended exclusively for employees.



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7. Participants are the employees or officers identified by HRD to attend and participate to approved training or seminar/s after recommendation and endorsement by their respective Supervisors, Managers and or Human Resource Head.
8. Programmed Trainings are trainings that are congruent to the job description of the officer/employee and are offered on a yearly basis.
9. Public or External Trainings/Seminars are packaged programs/courses offered by outside or external training institutions to the public.
10. Training Needs Assessment (TNA) is a systematic method for determining gaps between current and desired performance levels of the employee.
11. Training is a behavioral, cognitive and management development approach provided to participants with the goal to satisfy the Company's need for performance improvement and job enhancement. In the process, stimulate change and professional growth.
12. Behavioral Training Approach is a practical training given to participants specifically on skills development such as games and simulations, behavior- modeling, business games, equipment stimulators, role plays and the like.
13. Cognitive Training Approach is theoretical training given to the participants that can be associated with changes in knowledge and attitude by stimulating learning such as lectures, demonstrations, discussions, Computer Based Training and the like.
14. Management Development Method is a training focusing on Coaching, Mentoring, Job Rotation and the like that attempts to instill sound reasoning process.
15. Training Bond is the amount to be repaid by the officer or employee to the Company representing the actual cost of the training or seminar in case of failure to finish the training/seminar course without valid reason, termination for a cause, resignation prior completion of the training/seminar period, or resignation shortly after finishing the course.
16. Unprogrammed/Unplanned Trainings are those that are congruent to the job description of the officer/employee and is not offered on a yearly basis nor part of the Annual Training Plan (ATP).



## **I.e APPROVING AUTHORITY**

All Training and Development activities of the Company shall pass through the recommendation of the EVP/GM prior to submission to the President for his approval.

### **1. Programmed Trainings**

Programmed Public/External Training and Seminars for officers and employees amounting to P10, 000.00 and below shall be subject to the approval of the EVP/GM. Whereas, those amounting to more than P10,000.00 and unplanned shall be placed under the approval of the President.

#### **a. Unprogrammed Trainings**

Unprogrammed Public/External Training and Seminars for officers and employees regardless of amount involved shall be approved by the President.

#### **b. In-House Trainings/Seminars**

With regards to In-House Trainings and Seminars initiated, developed, and programmed by the Human Resources Department, the same shall be subjected to the recommendation of the EVP/GM prior final approval of the President.

## **I.f DUTIES AND RESPONSIBILITIES**

### **Human Resources Department**

1. The Human Resources Department shall encourage and assist officers and employees to attend trainings, conferences, conventions, seminars and workshops aimed at enhancing and increasing their work skills and abilities by:
  - a Advising them of training opportunities sponsored by the Company;
  - b Establishing a procedure for the approval of training requests to ensure work-related training; and
  - c Scheduling an employee or officer for training in accordance with the needs of the Department.



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2. Identify the required or desired performance and competencies of the employee through accepted evaluation or assessment tools. Likewise, HR shall determine the actual or current performance of the employee, the causes or reasons for performance gaps, if there is any and how these gaps may be addressed through training or other methods, such as modification of systems and work procedures.
3. Monitor and ensure successful implementation of each Employee Development Plan (EDP) in consonance with the Annual Training Plan (ATP)
4. Provide at a minimum, On-the-Job Training (OJT) or Work-Related Instruction (WRI) to help employees prepare and perform well in their assigned jobs. The instructions shall include among others, operational goals of the Company, technological skills upgrade, and employee orientation in the case of new employees.
5. Underwrite the training or seminar fees of an officer or employee sent to an approved Public or External Training.
6. Responsible for the conduct and preparation of In-House Trainings or Seminars designed exclusively for officers and employees of the Company.
7. Document completed training/seminar and shall maintain training/seminar records for five (5) years following the completion of the training or seminar activity.
8. Ensure that completed/passed training is entered into the employee's training record in his 201 File and at the Human Resource Information System (HRIS).

**Department Heads**

1. Ensure that adequate, responsive, and quality training is provided to their subordinates through close monitoring of the Employee Development Plan as duly furnished by HRD.
2. Give full support in achieving successfully the Employee Development Plan of their subordinates directed towards actualization of the company's vision.
3. Propose possible training opportunities for its officers or employees outside of the Company. The Department Head may also request training or seminar that is specific to the Unit or Department. Likewise,



the Department Head may make a nomination to HRD for his or her employee to attend a particular training or seminar.

### **Trainees/Employees**

1. Attend all designated training programs as identified in the approved training plan brought about by the competency requirement of the present Job Description, the results of Training Needs Analysis and the performance gaps identified in the Performance Appraisal
2. Accomplish and submit to HRD the After Training or After Seminar Report at the end of any training or seminar attended and/or copy of certification provided by the Training provider
3. Apply in the work setting any skill or knowledge learned from the program attended as may be applicable

### **I.g IMPLEMENTING GUIDELINES**

1. The Human Resources Department shall spearhead the conduct of annual Training Needs Analysis with reference to the competencies required by the Job Description, Performance gaps as identified in the Performance Appraisal and the projected competency requirements of the whole organization.
2. The Annual Training Plan will be developed by the Human Resources Department for endorsement of the President to the Board as part of the annual business planning for budget purposes. This shall be composed of the summary of programs classified according to Organizational Sensitivity, Functional and Behavioral, the program descriptions, the provider, the cost and schedule of program run.
3. The Human Resources Department will develop individual profile based on the TNA results as regards possible competency gap on job requirements vis-a- vis training needs and the future competency requirements of the organization.
4. Attendance of employees to training programs whether in-house or public, planned or unplanned may be initiated by the Human Resources Department based on the training plan, the Department Head or the employee himself/herself.
5. Attendance to any training program shall be endorsed by the EVP/GM for approval of the President and CEO.



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6. Mission order will be issued to every attendee of training programs or seminar.
7. Company-sponsored training or seminar attended by an officer or employee using Company time shall be considered as actual office hours rendered. Moreover, the time an officer or employee spends at a training or seminar during normal office hours shall be considered as part of his or her normal work hours and shall not be charged to his or her accumulated leave/s or be treated as leave without pay.
8. Allowance and Transportation costs for trainings/seminars by External Training Institutions, provided that it is excluded from the seminar fee, will be subjected to the existing policy on Official Travel
9. All officers and employees shall submit ATRs / ASRs not later than a week after the training/seminar. A photocopy of the certificate must be attached to the report. The ATR/ASR shall have the following format:
  - a. Background of the Training Program
  - b. Learning Points / Discussion
  - c. Assessment of the Training Program
  - d. Recommendation
10. All ATRs/ASRs should be approved by the President through the EVP/GM. Failure to submit said report will be subject to the Code of Conduct and Discipline.
11. All officers and employees who have undergone trainings that require examinations shall not be required to submit ATR or ASR
12. If officer/employee does not pass the required examination of the program, he/she will repay the Company 50% of the training/seminar fee.
13. In the event that the officer/employee fails to take the examination without a valid reason, he/she will repay the Company the whole amount of the training/seminar fee. The Department Head and/or the employee shall then submit a written explanation as to the reason the trainee was not able to take the examination, coursed through the proper authorities.
14. An officer or employee sent to a Public/External Training or Seminar shall be made to sign a Training Bond Agreement. The Agreement shall provide the period of Company service the officer or employee



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must complete commencing from the last day of the training program to ensure transfer of technology. The actual number of days of training or seminar attended shall be the basis of the holding period as follows:

- a. 1 year – for a training/seminar fee of P50,000.00 up to P 100,000.00
- b. 2 years – for a training/seminar fee of P 100,001.00 to PhP150,000.00
- c. 3 years – for a training/seminar fee of more than PhP150,000.00

15. The employee who attended public or external training or seminar shall cascade the learning from the said seminar to the department members or to those that need the information within one month after the said training or seminar concluded.

16. An officer or employee sent to a Public/External Training or Seminar shall be required to complete and fulfill all requirements of the course. Otherwise, he or she shall be obliged to repay the Company the amount equivalent to the total cost of the training or seminar if the reason for not completing the training/seminar course is not valid and justifiable. The reasons are cited in the Training Bond Agreement for reference and clarification purposes. Further, the defaulting officer or employee shall be dealt with in accordance with the provisions of the Code of Conduct and Discipline.

17. Should the officer or employee who is under a training bond resign or is terminated for cause prior to the completion of the bonded period, he/she will be required to refund the equivalent prorated cost of the training/seminar or the same cost shall be deducted from any benefits due him or her upon separation from service.





## **OFFICIAL TRAVEL OF AFBGEN PERSONNEL**

### **I.a POLICY STATEMENT**

It shall be the general policy of the company to support reasonable expenses of AFBGen personnel traveling within the country.

### **I.b OBJECTIVES**

To ensure that the employees will be able to perform their assigned tasks outside of the head office without worry of logistical requirements.

### **I.c DEFINITION OF TERMS**

AFBGen personnel includes the President, EVP/GM, Managers, Supervisors, Rank and File personnel regardless of employment status and enlisted personnel on detail with the Company.

Official travel approved travel done to carry out official functions

Metro Manila consists of the cities of Metro Manila which can be reached during the day and back to the Home Office without the need for overnight stay.

Neighboring areas of commutable distance are place outside of Metro Manila which can be reached during the day and back to the Home Office without the need for overnight stay.

Daytime travel travel which does not require any lodging

Overnight travel travel which requires lodging

Meal subsidy subsidy given to defray the meal expenses of an AFBGen personnel while on official travel

Transportation allowance support/subsidy given to defray transportation expenses of an AFBGen personnel while on official travel.

### **I.d IMPLEMENTING GUIDELINES**

#### **B. Official travel within Metro Manila**



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1. All official travel within Metro Manila to include travel to Antipolo, Cainta, Taytay, San Mateo, Montalban, Obando, Meycauayan, Polo, Bacoor in Cavite and San Pedro in Laguna will be supported with a corresponding meal subsidy under any of the following conditions:
  - a. The travel is at least four (4) hours and 12:00 noon falls within the scheduled fieldwork
  - b. The travel is before 6:30am
  - c. The return to office is after 7:00pm

This shall also apply to employees who are regularly on field work as travel is inherent in their positions. The meal subsidy will be as follows:

For Rank and File	-	PhP75.00
For Supervisors	-	PhP150.00
For Managers	-	actual meal expenses but not to exceed PhP250.00

2. The basis of departure and arrival time is the log-in and out of the guard on duty in the vehicle trip ticket or the clearance to travel.
3. Employees traveling with managerial personnel on daytime travel who had their meals paid by the managers with them are entitled to the same rate of meal subsidy allowed to managers.
4. Employees going out on official functions without the use of company vehicle may reimburse the actual cost of their transportation expenses using ordinary means of transportation which may include air-conditioned buses and mega taxis but not taxis. Provided however, that the itinerary and the corresponding fare is indicated in the request for reimbursement and accordingly noted by their respective Division Heads. In exceptional cases, the use of taxis may be allowed subject to the approval of the EVP/GM. Supervisors and manager are allowed the use of taxis.
5. Personnel in the Home Office going out on a official function using their own vehicles may be given gas allocation by the Administration Division through the company's authorized gas station on a cost per kilometer basis (Annex H & I). However, the company shall not be liable for the damages which may be incurred by the vehicle during the travel. In case of multiple destinations, the employee may claim the corresponding gas allocation sufficient to cover the distance to be traveled.
6. Only those included in the clearance to travel form or those



passengers listed in the vehicle trip ticket shall be allowed to claim meal subsidy. Any changes in the list must be initialed by the guard on duty (for clearance to travel forms) or the driver (for vehicle trip tickets). Corrections must be done on the same day of the official travel.

7. Mission order shall no longer be required for travel within Metro Manila and neighboring areas of commutable distance. An approved clearance to travel or vehicle trip ticket shall serve as the authority to travel.

**B. Official travel outside Metro Manila**

**B.1. Daytime Travel**

1. All personnel who go on official travel to areas not included in the listing of places within Metro Manila and nearby towns shall be given a meal subsidy the rate of which are as follows:

For Rank and File	-	PhP100.00 (with or without receipts)
Supervisors	-	PhP200.00 (with or without receipts)
For Managers	-	actual meal expenses but not to exceed PhP300.00

2. A meal subsidy for breakfast or dinner shall also be given provided that the travel is before 6:30am or the return is after 7:00pm.
3. Actual transportation expenses incurred for fares on boats, bus and jeepneys among others and other incidental expenses such as toll fees and parking fees are reimbursable.
4. In cases where, due to valid and justifiable reasons, a previously approved daytime travel will require an overnight stay, the rate for overnight travel will apply. Provided further that a mission order extending the duration of travel/mission be issued to the employee concerned.

**B.2. Overnight travel**

1. Employees on official overnight travel shall be given the following meal subsidy:

Rank and File	-	PhP500.00/day
For Supervisors	-	PhP750.00/day
For Manager	-	Php1,200.00/day



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2. As to lodging allowance, the following shall apply:
  - For Rank and File - actual lodging expenses but not to exceed PhP1,200.00/day
  - For Supervisors - actual lodging expenses but not to exceed PhP2,000.00
  - For Managers - actual lodging expenses but not to exceed PhP3,000.00/day
  
3. Employees on official travel for more than fifteen (15) days are entitled to the following lodging allowance:
  - For Rank and File - actual lodging expenses in decent boarding/pension houses and hostels but not to exceed PhP10,000.00/month.
  - For Supervisors - actual lodging expenses in decent pension houses and hostels but not exceed PhP750.00/day.
  - For Managers - actual lodging expenses but not to exceed PhP1,200.00
  
4. The lodging allowance of employees sharing hotel rooms shall not exceed the allowance ceiling.
  
5. Meal subsidy shall be adjusted on pro-rata when expenses for breakfast, lunch or dinner are changed as representation expenses.
  
6. All employees on overnight travel shall be given a fixed taxi allowance of PhP600.00. This shall cover for taxi fare from residence/office to area of destination and vice versa.
  
7. Fees for porters, excess baggage and rebooking are subject to approval of the President.
  
8. All personnel on overnight travel are allowed to claim for actual cost of transportation expenses incurred for fares on planes, boats, bus, jeepneys among others, including terminal fees provided that the full details of their itinerary are presented. Taxi fares other than that under item B2.6 shall be subjected to approval off the President. Toll fees and parking fees may be reimbursed where warranted.
  
9. Miscellaneous expenses incurred during travel/mission is reimbursable provided that it is accordingly supported by official receipts or cash/sales invoices. In cases of lost receipts, employees must secure an affidavit to be noted by his/her Division Head and approved by the



President.

**C. Relocation Expenses**

Permanent change of station (PCS) will entitle an employee to a relocation subsidy amounting to PhP5,000.00.

**D. Representation Expenses**

Managerial personnel are entitled to reimburse representation expenses incurred during travel. Representation expenses shall be supported by official receipts or cash/sales invoices.

**E. Premium Pay**

The policy on overtime pay shall apply.

**F. Travel Insurance**

Employees on official overnight travel shall be covered by travel insurance with a face amount of PhP500,000.00 the premium of which shall be paid for by the company.

**G. Allowance for Communication Expenses**

All personnel on official overnight travel shall be given an allowance for communication expenses amounting to Php20.00/day.

**H. SCHEDULE OF KILOMETER DISTANCE FROM AFPGEN TO AREAS IN METRO MANILA AND NEARBY TOWNS**

	Kilometers (from AFPGen) One Way
<u>Metro Manila</u>	
Makati	10-12 kms
Mandaluyong	8-4 kms
San Juan	1-2 kms
Las Pinas	18 kms
Malabon	15 kms
Navotas	16 kms
Valenzuela	18 kms
Muntinlupa	25 kms
San Mateo	15 kms



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Montalban	17 kms
<u>Rizal</u>	
Taytay	20 kms
Antipolo	22 kms
Angono	23 kms
Binangonan	28 kms
Cainta	18 kms
Katarungan Homes	13 kms
<u>Bulacan</u>	
Malanday	20 kms
Malinta	22 kms
San Jose Del Monte	24 kms
<u>Cavite</u>	
Bacoor	30 kms
<u>Laguna</u>	
San Pedro	30 kms
Cabuyao	45 kms
Calamba	55 kms

**I. SCHEDULE OF OFFICIAL GAS ALLOCATION FOR EMPLOYEES GOING OFFICIAL TRAVEL USING THEIR OWN VEHICLES**

<b>KILOMETERS</b>	<b>GAS EQUIVALENT</b>
1-10 kms	6 liters
11-20 kms	9 liters
21-30 kms	12 liters
31-40 kms	15 liters
41-50 kms	18 liters
51-60 kms	21 liters
61-70 kms	24 liters
71-80 kms	27 liters
81-90 kms	30 liters