

C.1	The rights of stakeholders that are established by law or through mutual agreements are to be respected.	Y/ N	Reference / Source document	
Does the company disclose a policy that :				
C.1.1	Stipulates the existence and scope of the company's efforts to address customers' welfare?	OECD Principle IV (A): The rights of stakeholders that are established by law or through mutual agreements are to be respected. In all OECD countries, the rights of stakeholders are established by law (e.g. labour, business, commercial and insolvency laws) or by contractual relations. Even in areas where stakeholder interests are not legislated, many firms make additional commitments to stakeholders, and concern over corporate reputation and corporate performance often requires the recognition of broader interests.	BPI/MS Annual Report 2015 BPI/MS Mission page 1 "Through our insurance and financial service business, we commit ourselves to: * Bring security and safety to people and businesses around the world, and make a lasting contribution to the enrichment of the society. Corporate Governance Report Our Stakeholders Section Item B. Customers (page 1)	
C.1.2	Explains supplier/contractor selection practice?		Y	Purchasing Procedure (QP-BCA-007)
C.1.3	Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?		Y	Corporate Governance Report Our Stakeholders Section Item F. Environment (page 5)
C.1.4	Elaborates the company's efforts to interact with the communities in which they operate?		Y	Corporate Governance Report Our Stakeholders Section Item D. Communities page 3
C.1.5	Describe the company's anti-corruption programmes and procedures?		Y	Guidelines on Conflict of Interest (G-Com-07) "E. Improper payments 1. Political donations are prohibited. Employees may only make donations as individuals to legally registered political parties. 2. Bribes or inducements are prohibited. 3. If third parties approach BPI/MS staff and offer bribes or inducements, this must be reported to the Compliance Controller."
C.1.6	Describes how creditors' rights are safeguarded?		N	
Does the company disclose the activities that it has undertaken to implement the above mentioned policies?				
C.1.7	Customer health and safety	OECD Principle IV (A) & Global Reporting Initiative	BPI/MS Annual Report 2015 BPI/MS Mission page 1 "Through our insurance and and financial service business, we commit ourselves to: * Bring security and safety to people and businesses around the world, and make a lasting contribution to the enrichment of the society. BPI/MS Annual Report 2015 Message from the President page 4 "Guided by our aspiration to decrease road accidents and save lives, BPI/MS introduced "My Safe Drive" an innovative new smart phone application powered by iOnRoad. This app is designed to promote safer and smart driving." Corporate Governance Report Our Stakeholders Section Item B. Customers page 1	
C.1.8	Supplier/Contractor selection and criteria		Y	Purchasing Procedure (QP-BCA-007)
C.1.9	Environmentally-friendly value chain		Y	Corporate Governance Report Our Stakeholders Section Item F. Environment (page 5)
C.1.10	Interaction with the communities		Y	Corporate Governance Report Our Stakeholders Section Item D. Communities page 3 BPI/MS 2015 Annual Report Message from the President page 5 "A strong financial performance becomes more meaningful when you see your company giving back to the community.especially the children."
C.1.11	Anti-corruption programmes and procedures		Y	2015 Compliance Training is a mandatory training to all employees. Topics to include the Conflict of Interest which explains the anti-corruption programmes and procedures of the BPI/MS
C.1.12	Creditors' rights		N	
C.1.13	Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?		Y	Corporate Governance Report Our Stakeholders Section BPI/MS Website News Navigation BPI/MS Annual Report 2015 Pages 18-19
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	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>OECD Principle IV (B): Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.</p> <p>The governance framework and processes should be transparent and not impede the ability of stakeholders to communicate and to obtain redress for the violation of rights.</p>	Y	<p>BPI/MS Website Contact Navigation: For comments/suggestions/complaints, please email bpimshelpline@bpi.com.ph feedback@bpims.com</p> <hr/>
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C.3				
Performance-enhancing mechanisms for employee participation should be permitted to develop.				
C.3.1	Does the company explicitly disclose the health, safety, and welfare policy for its employees?	<p>OECD Principle IV (C): Performance-enhancing mechanisms for employee participation should be permitted to develop. In the context of corporate governance, performance enhancing mechanisms for participation may benefit companies directly as well as indirectly through the readiness by employees to invest in firm specific skills.</p> <p>Firm specific skills are those skills/competencies that are related to production technology and/or organizational aspects that are unique to a firm.</p> <p>Examples of mechanisms for employee participation include: employee representation on boards; and governance processes such as works councils that consider employee viewpoints in certain key decisions. With respect to performance enhancing mechanisms, employee stock ownership plans or other profit sharing mechanisms are to be found in many countries.</p>	Y	<p>Corporate Governance Report Our Stakeholders Section C. Employees (page 2)</p> <p>"Employees are compensated based on performance and over-all qualifications. Adequate provisions for medical, health and other essential benefits; and workplace safety are provided to promote employee welfare and well-being."</p>
C.3.2	Does the company publish relevant information relating to health, safety and welfare of its employees?		Y	<p>Corporate Governance Report Our Stakeholders Section C. Employees (page 2)</p> <p>"Employees are compensated based on performance and over-all qualifications. Adequate provisions for medical, health and other essential benefits; and workplace safety are provided to promote employee welfare and well-being."</p>
C.3.3	Does the company have training and development programmes for its employees?		Y	<p>Corporate Governance Report Our Stakeholders Section C. Employees (page 2)</p> <p>"BPI/MS is committed to the development and welfare of its employees. As the Company sustain its efforts in building a high performance culture to fully respond to the requirements of the new business environment, employees are continuously trained and developed to enable them to achieve excellent performance founded on our Corporate Mission. All employees are required to attend a 5-day training a year. Career development programs are implemented to ensure professional growth through skills and job enrichment opportunities, learning and development programs, performance management and promotion systems."</p>
C.3.4	Does the company publish relevant information on training and development programmes for its employees?		Y	<p>Corporate Governance Report Our Stakeholders Section C. Employees (page 2)</p> <p>In 2015, out of four hundred nine (409) employees in BPI/MS, four hundred eight (408) or 99.76% completed the 5-day mandatory training days requirement. The training of employees are based on the competencies which are analysed and evaluated every year to ensure that employees are equipped with the necessary skills and knowledge to handle the job. Each employee has a yearly Training Plan to address the gap on the competencies.</p>
C.3.5	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?		Y	<p>Corporate Governance Report Our Stakeholders Section C. Employees (page 2)</p> <p>"Employees are compensated based on performance and over-all qualifications. Adequate provisions for medical, health and other essential benefits; and workplace safety are provided to promote employee welfare and well-being."</p>

C.4				
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.				
C.4.1	Does the company have procedures for complaints by employees concerning illegal (including corruption) and unethical behaviour?	<p>OECD Principle IV (E): Stakeholders, including individual employees 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>	Y	<p>> Guidelines on Handling Dishonest and Unlawful Acts (DUA) (G-HR-02)</p> <p>> 2015 Corporate Governance Report Policies, Processes and Practices Section B. Whistleblower Policy</p>
C.4.2	Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?		Y	<p>Corporate Governance Report Policies, Processes and Practices Section B. Whistleblower Policy (page 1)</p> <p>"The confidentiality of the whistleblower's identity shall be maintained to the extent possible. An individual who makes a protected disclosure shall not suffer harassment, retaliation or adverse employment consequences. Any person who retaliates against any individual who makes a protected disclosure shall be subject to discipline."</p>