

PART C

C.1 The rights of stakeholders that are established by law or through mutual agreements are to be respected.		Y/ N	Reference / Source Document / Remarks
Does the company disclose a policy that :			
C.1.1	Stipulates the existence and scope of the company's efforts to address customers' welfare?	Y	YES. The company stipulates the existence and scope of the company's efforts to address customer's welfare. SOURCE: Updated Company Policy on Customer's Profile: Statement of Service to Customer, Efforts to Address Customer's Health and Safety / Code of Business Conduct and Ethics
C.1.2	Explains supplier/contractor selection practice?	Y	YES. The company explains supplier / contractor selection practice. SOURCE: Updated Company Policy on Customer's Profile: Statement of Service to Customer, Efforts to Address Customer's Health and Safety / Code of Business Conduct and Ethics
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	YES. The company ensure that its value chain is environmentally friendly or consistent with promoting sustainable development. SOURCE: Letter of Appreciation from the Philippine Business for Social Progress dated March 9, 2015 for contributions made in 2014 / Corporate Social Responsibility - Donations
C.1.4	Elaborates the company's efforts to interact with the communities in which they operate?	Y	YES. The company elaborates efforts to interact with the communities in which they operate: SOURCE: Corporate Social Responsibility - Donations
C.1.5	Describe the company's anti-corruption programmes and procedures?	Y	YES. The company describes anti-corruption programmes and procedures. SOURCE: Updated Company Policy on Anti-Corruption Programs and Procedures / Code of Business Conduct and Ethics
C.1.6	Describes how creditors' rights are safeguarded?	Y	YES. The company describes how creditors' rights are safeguarded. SOURCE: Updated Company Policy on Anti-Corruption Programs and Procedures / Code of Business Conduct and Ethics
		<p>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.</p> <p>Global Reporting Initiative: Sustainability Report (C1.1 - C.15) International Accounting Standards 1: Presentation of Financial Statements</p>	

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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	Y	YES. The company ensures customer health and safety. SOURCE: Updated Company Policy on Anti-Corruption Programs and Procedures / Code of Business Conduct and Ethics
C.1.8	Supplier/Contractor selection and criteria		Y	YES. The company has a criteria for supplier / contractor selection. SOURCE: Updated Company Policy on Procedures for the Procurement, Issuance and Maintenance of Office Supplies and Printed Forms
C.1.9	Environmentally-friendly value chain		Y	YES. The company has environmentally-friendly value chain. SOURCE: Corporate Social Responsibility - Donations
C.1.10	Interaction with the communities		Y	YES. The company has interaction with the communities. SOURCE: Corporate Social Responsibility - Donations
C.1.11	Anti-corruption programmes and procedures		Y	YES. The company has programmes and procedures on anti-corruption. SOURCE: Updated Company Policy on Anti-Corruption Programs and Procedures / Code of Business Conduct and Ethics
C.1.12	Creditors' rights		Y	YES. The company describes how creditors' rights are safeguarded. SOURCE: Updated Company Policy on Anti-Corruption Programs and Procedures / Code of Business Conduct and Ethics
C.1.13	Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?	OECD Principle V (A): Disclosure should include, but not be limited to, material information on: (7) Issues regarding employees and other stakeholders. 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.	N	

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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	YES. The company provides contact details via the company's website. SOURCE: mblifeinsurance.wordpress.com /about-us /contact-us
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	YES. The company discloses the health, safety, and welfare policy for its employees. SOURCE: Code of Business Conduct and Ethics
C.3.2	Does the company publish relevant information relating to health, safety and welfare of its employees?		Y	YES. The company publishes relevant information relating to health, safety and welfare of its employees. SOURCE: Code of Business Conduct and Ethics
C.3.3	Does the company have training and development programmes for its employees?		Y	YES. The company has training and development programmes for its employees. SOURCE: Dale Carnegie Certifications and Company Policy on Employee Training and Development
C.3.4	Does the company publish relevant information on training and development programmes for its employees?		N	
C.3.5	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?		N	
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.				

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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>YES. The company have procedures for complaints by employees concerning illegal (including corruption) and unethical behaviour. SOURCE: Code of Business Conduct and Ethics</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>YES. The company have a policy or procedure to protect an employee / person who reveals illegal / unethical behaviour from retaliation. SOURCE: Code of Business Conduct and Ethics</p>