



**PHILIPPINES INTERNATIONAL LIFE INSURANCE CO., INC.**

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# COMPANY MANUAL

# **COMPANY POLICY**

## **A. OBJECTIVE**

PHILIPPINES INTERNATIONAL LIFE INSURANCE COMPANY, INC. (PILICI), believes that the best form of discipline is self-discipline. Discipline is not merely a restraint on one's behavior but a total conditioning of oneself for the highest achievable level of performance.

PILICI shall create an environment wherein excellent performance – not merely good behavior – is the preoccupation of all its personnel and where such performance is duly recognized and rewarded. All employees of PILICI is expected to assist in and contribute to the achievements of the goals, values and ideals of the company. In line with these, each one is also expected to observe the highest standards of honesty and integrity, courtesy, punctuality, attendance, performance of his job and responsibilities, respect and all other traits expected during employment.

PILICI believes that discipline and professionalism are necessities in the orderly conduct of the business. It must establish a climate that encourages and rewards outstanding achievement rather than mere compliance. The rules, however, must be respected and followed, either voluntarily (self-discipline) or if necessary, by force of authority (enforced discipline). The company's code of conduct defines the limits and boundaries of permissible behavior. Violations of the code shall subject the offenders to corrective/disciplinary actions. Enforced discipline ensures that these violations remain marginal and do not negatively influence the general behavior of the organization. It is PILICI's belief that the enforcement of penalties to violations is corrective and not punitive.

The maintenance of discipline in PILICI should be guided by the following general principles and policies:

1. The rules shall be clearly documented, communicated, understood and accepted by all. Such rules shall clearly state positive standards of personal behavior and conduct as well as define those acts or forms of behavior that are prohibited and needs correction.
2. The corresponding penalty for each violation shall also be clearly spelled out and defined. It is likewise necessary that management exercises its discretion on mitigating/aggravating circumstances surrounding a violation.
3. Investigations and proceedings shall be expeditious and consistent with the requirements of applicable laws on employment. To be effective, disciplinary action or corrective action shall be imposed immediately after the offense.
4. Discipline shall be imposed consistently. The same penalties must be applied on any offender for offenses committed under similar circumstances.
5. The imposition of disciplinary action and penalties is impersonal. Disciplinary actions and penalties are directed at the behavior rather than at the individual. As a rule, it is the offense alone which shall be the measure of the penalty to be imposed. The offender must be made to realize that it is his punishable behavior that is being reprimanded, not the person.

6. Due process must always be observed. To ensure that every disciplinary action is just, reasonable and fair, aside from making a thorough study and evaluation of each offense, employees concerned must always be given a chance to explain their side of the case as part of the whole proceedings. No management decision should be rendered until mandatory “due process” is complied with.
7. Every executive, manager, and supervisor shall be responsible for the maintenance of discipline within his area of responsibility and the observance by his personnel of the Company’s code of conduct. He shall be strictly accountable for the acts of his subordinates. Correspondingly, each superior is empowered with sufficient authority to impose discipline to determine guilt, and to mete out penalties for unacceptable behavior. Everyone working in CSI must realize that the company is primarily preoccupied not with discipline but with customer satisfaction, competitiveness and profitability. Therefore, it is expected that everyone complies with Company standards of performance and behavior.

By Management.

## **A. EMPLOYEE DISCIPLINE**

**I. SCOPE:** All Employees

### **II: BASIC DUTIES OF AN EMPLOYEE**

#### **A. Observance of the Rules and Regulations**

Employees should fully observe the Company Rules and Regulations while he/she is in service with the Company. The employee shall:

1. Faithfully and professionally follow and comply with the instructions and directions of one's immediate superior/manager, executive officers and the management as a whole.
2. Cooperate with his co-employees to achieve the objectives of the business organization;
3. Maintain order in the workplace and maintain professionalism when dealing with associates, colleagues and clients.
4. Perform one's duties and responsibilities that is necessary and required with confidence and to accomplish all tasks accordingly and on time.

#### **B. Protection of the Company's goodwill and reputation:**

All employees shall always give high regard to, and shall zealously guard, the goodwill and reputation of the Company, one shall not take any action prejudicial to the same. Should one learn of any situation or incidents which may result to damage to the Company's reputation or goodwill, and/or expose the Company's business secrets, he/she is obligated and shall immediately report the same to management.

#### **C. Mandatory Provision**

It is the duty and responsibility of all employees to know and familiarize themselves with the company policies, rules and regulations. Thus, ignorance thereof is not an excuse.

## **III: CODE OF DISCIPLINE**

### **a. OWNERSHIP:**

Ownership of this policy shall properly belong to PILICI which shall provide guidance on the proper implementation of the rules and regulations in coordination with Top management.

### **b. POLICIES and PROCEDURES:**

1. To preserve order, decorum, and discipline among all its employees, the Company has established set of rules and regulations to which all employees are subject to observe and follow upon employment with the Company.
2. All employees shall be advise properly on the proper interpretation and implementation of Company rules and regulations.

3. It is the responsibility of every managerial and supervisory employee to humanely and judiciously implement the rules and regulations for every employee.

4. Guidelines in implementing disciplinary actions.

- The Department Supervisor/Manager shall gather, compile and consolidate all necessary information and documents relative to the violation of an employee and submit to Personnel Manager for review and proper evaluation if there is a probable cause for disciplinary actions.
- The Personnel Dept. shall inform the offender (**Notice to Explain**) of the particular rule/regulation he has violated and require him to answer the charges in writing within 48 hours. The “Notice to Explain” memo shall be addressed to the employee at fault. In addition to the “Notice to Explain” memo, all existing evidences shall be provided to the accused employee for him to rebut the evidences presented against him and for him to present his evidences if any.

*\*\* (The accused can be placed under preventive suspension for a period not exceeding thirty (30) days depending on the gravity of the offense or if his presence in the Company premises poses danger to life and property, or that his presence may influence the outcome of the investigation.)*

- If there is an admission of the case by the accused, a decision can be made. If there is no admission on the case, depending on the gravity of the offense committed and the facts on hand, the Personnel Department may at his option call for a hearing or conference to gather additional facts if necessary. Presentation of additional evidences shall be submitted if any and this shall be provided to the accused for him to clarify and defend him/herself.
- The personnel Department shall summarize and evaluate the facts, evidences and investigation result in the following manner:
  - a. Facts of the case (to be supported with evidences)
  - b. Previous related incidents if any
  - c. Aggravating circumstances if any
  - d. Mitigating circumstances if any
  - e. Recommendations and justifications of administrative sanctions or penalty in collaboration with the Department Supervisor/Manager of the concerned employee.
  - f. The administrative sanction or penalty to be imposed would be based on the merits and gravity of the case (corresponding to the level of offenses as stipulated under the ‘Table of Offenses’ and ‘Corresponding Sanction’ for schedule of penalties.
- The Personnel Department shall notify the employee of the decision in writing stating clearly the reasons thereof duly concurred by the Department Manager and of the concerned employees and the top management. In cases of suspension, it is the responsibility of the Department Manager to schedule the suspension dates. In cases of acquittal, the Personnel Department shall issue clearance memo to the employee duly concurred by the Department Manager and the top management.

5. All records of offenses, cases, disciplinary action shall be filed accordingly to the employee's 201 file. A report of these violations and penalties should be made to the Management Team every month.
6. These set of rules and regulations is reviewed periodically in order to adapt to changes in the organization.

### **c. PREVENTIVE SUSPENSION**

Aside from the disciplinary actions mentioned in presented table, an employee may also be sanctioned for a preventive suspension without pay pending investigation not exceeding 30 days based on the grounds as authorized by law.

### **d. APPEAL PROCESS**

Any employee, who feels aggrieved by virtue of a disciplinary or corrective action received, may submit a motion for reconsideration within 24 hours after such corrective action was received with his immediate superior who would resolve the issue within 2 days. In the event that the employee may elevate his motion for reconsideration to his Department Head who will settle the employee's concern within a period of 3 days upon receipt.

Should employee be not satisfied with his Department Head's decision, then such employee may file an appeal within 48 hours with the Employee Relations Committee (ERC) which shall be composed of the President as Head and Executive Committee, who will decide the matter within 2 weeks and whose decision shall be final.

### **e. DISMISSAL**

The following are grounds for termination for cause:

- Fraud or willful breach by the employee of the trust bestowed upon him by the Company or its duly authorized representative.
- Commission of a crime or offense by the employee against co-employees, company officers, agents, or representatives of the Company, or any immediate member of the family of any of the foregoing.
- Intolerable misconduct and intolerable offenses against public morals and offenses against company interest (dishonesty and loyalty issues) and intolerable offenses affecting the security, property, health and safety of its employees in connection with his work.
- Gross and habitual neglect by the Associate of his duties.
- Other causes analogous to the foregoing.

### **f. RESERVATION CLAUSE**

1. In cases wherein the offense/s committed constitute/s CRIMINAL ACT/S under existing penal laws, the company reserves the right to institute the appropriate criminal and/or civil actions for the protection of its interest. In other cases where the offense committed results to loss or damage to company property or funds, or those belonging to other parties but

which the company is held answerable, the offender shall further be obliged to restore the loss or damage by either repayment or replacement of the article lost or damaged. In case of repayment, the amount thereof shall be based on the replacement cost. If the property is replaced by another, the replacement shall be in such a condition that the company may specify.

2. Any relaxation or non-enforcement of any of the provisions of the company rules and regulations and its table of offenses or other subsequent regulations thereof, even when repeated at any time or for any duration, shall not be a bar to the imposition of the corresponding disciplinary action, or to be construed as constituting a precedent or deserved as an implied waiver on the part of the company.

3. Miscellaneous Provisions

- The Company may, from time to time, issue rules, regulations or policies, which shall amend or supplement the provisions hereof. No vested right to the particular provisions in these Company Rules and Regulations shall be created as would prohibit or prevent the Company from issuing such amendment or supplemental rules, regulations or policies.

**TABLE OF OFFENSES AND CORRECTIVE ACTIONS**

To ensure the standard and uniform application of disciplinary actions, as part of being reasonable, fair and just, a matrix has been organized and made part of this employee discipline policy, for every employee to know and to familiarize themselves with, so that effort can be exerted to avoid or prevent committing them as much as possible, including any of the minor offenses. It covers all employees in all levels regardless of employment status.

Infractions are classified under 4 levels of offenses namely MINOR, SERIOUS, GRAVE & INTOLERABLE with corresponding disciplinary/corrective actions as follows:

<b>LEVELS OF OFFENSES</b>	<b>COUNTS</b>	<b>DISCIPLINARY/ CORRECTIVE ACTION</b>
<b>MINOR (Level 1)</b>	1 <sup>st</sup> 2 <sup>nd</sup> 3 <sup>rd</sup> 4 <sup>th</sup> 5 <sup>th</sup>	<b>Written Warning 2 Days Suspension 5 Days Suspension 30 Days Suspension with warning for dismissal Dismissal for cause</b>
<b>SERIOUS (Level 2)</b>	1 <sup>st</sup> 2 <sup>nd</sup> 3 <sup>rd</sup> 4 <sup>th</sup>	<b>5 Days Suspension 15 Days Suspension 30 Days Suspension with warning for dismissal Dismissal for cause</b>
<b>GRAVE (Level 3)</b>	1 <sup>st</sup> 2 <sup>nd</sup>	<b>10 Days Suspension 30 Days Suspension with warning for dismissal</b>

	3 <sup>rd</sup>	Dismissal for cause
<b>INTOLERABLE (Level 4)</b>	1 <sup>st</sup>	Dismissal for cause

Likewise infractions which are classified into 4 levels are also categorized in terms of offenses (see below list) that can be attributed to the particular violation in the company rules and regulations.

1. **NEGLECT OF DUTY AND PERFORMANCE** - The Company relies on all employees to accomplish their assigned task and do their responsibilities with diligence and care. Employees are expected to meet the time, quality and quantity standards of work required.
2. **MISCONDUCT** - Employees are expected to observe proper decorum in the conduct of their personal and official affairs. It is expected that courtesy shall be practiced by the associate in dealing with the Company, co-associates and the general public, especially to customers.
3. **OFFENSES AGAINST PUBLIC MORALS** - Employees are expected to observed proper morals and decorum as not to tarnish his name and the reputation of the Company.
4. **OFFENSES AGAINST COMPANY PROP., SECURITY, HEALTH & SAFETY** - A safe, secured and healthy work environment benefits all employees and the Company. Thus everyone is expected to follow policies and to work hand-hand in achieving a safe, secured and healthy workplace. Likewise, employees are expected to safeguard the property and assets of the company in order for the company to be viable and competitive and so as not to waste the company resources.
5. **OFFENSES AGAINST PERSON/ INDIVIDUAL** - One of the fundamental beliefs of the company are the respect for individual. In order to realize this is for employees to take responsibly for his actions and to recognize and respect individual differences and to treat each other fairly. Respect begets respect and will bring a harmonious relationship among employees.
6. **OFFENSES AGAINST COMPANY INTEREST (DISHONESTY/TRUST & LOYALTY ISSUES)** - Employees are expected to zealously guard the company's interest and should not take any action prejudicial to the same. Employees must be honest and loyal to the company in all his dealings. In doing so, he does not only give honor to the company but to himself as well.

Notwithstanding the above schedule of penalties, a dismissal penalty may be commuted by the President to a lesser penalty of suspension, the duration of which shall be determined by him depending on the mitigating circumstances present in each case. All cases for dismissal must be jointly handled by the Administrative Department and Department Manager concerned. Their decision is only recommendatory and has to be endorsed to Top Management for approval.

With reference to the Miscellaneous Provision of the company's Rules and Regulations, the Disciplinary actions for offenses or infractions made by an employee, that is not listed or prescribed in the rules and regulations, will be recommended for approval by the Personnel Department to the Top Management.

For purposes of application of disciplinary actions, the prescriptive period stated below shall be followed:

LEVEL OF OFFENSE	PRESCRIPTIVE PERIOD
<b>MINOR</b>	<b>One (1) year</b>
<b>SERIOUS &amp; GRAVE</b>	<b>Two (2) years</b>
<b>INTOLERABLE</b>	<b>Five (5) years</b>

Any repetition of the same or similar offense as defined and penalized under the same section of this rule, within the said period shall be cumulative and counted for purposes of the imposition of the proper penalty. On the other hand, any repetition of such offense after the said period shall be considered as first offense. The cumulative period shall commence to run from the date the first decision on the said offense was served to the erring Associate. This is, however, without prejudice to the effect of the totality of all his infractions, whether penalized under the same section or not to the application of this rule (Habitual violation of Company rules and regulations).

When a single act or omission constitutes two or more offenses under these rules, both or all resulting offenses shall be recorded and taken into consideration in counting the number of offenses within the applicable cumulative period and/or in the totality of all his infractions but the penalty to be imposed shall be that which corresponds to the more or most serious offense.

It should be noted that this “matrix” is by no means inclusive of all possible offenses and misdemeanors. Similar or analogous infractions will be treated on a case to case basis, applying the same principle of being reasonable, fair and just at all times and the doctrine of industrial due process.

**VIOLATIONS AND ITS CORRESPONDING CORRECTIVE/DISCIPLINARY ACTIONS**

**MINOR OFFENSES (LEVEL 1)**

<b>NUMBER of OFFENSE</b>	<b>SANCTION</b>
First	Written Reprimand / Warning
Second	2 days suspension
Third	5 days suspension
Fourth	30 days suspension
Fifth	DISCHARGE

**A. NEGLIGENCE OF DUTY / WORK PERFORMANCE**

1. Intended not to time in/time out using bio-metrics. Failure to scan or non-observance of the proper procedure in using the bio-metric machine.
2. Disregard requirement to render overtime work during actual or emergencies or when the company so requires in order to prevent loss of life or property without justifiable reason.
3. Failure or intentionally not to advise the immediate superior/manger when unable to report to work.
4. Doing things that are not work related or personal in nature during working hours.
5. Maligning or feigning illness to avoid the assigned work.
6. Failure to observe and abide Standard Operating Procedures (SOP) that causes ill effect with other related or connected work.
7. Failure of a superior who has knowledge of any violation of this code and other company work rules to report such violation, and/or act on the same.
8. Tardiness frequency of more than six (6) times in a month within a year
9. Unauthorized undertime of more than four (4) times a month.
10. Inefficiency and incompetence and negligence in official duties.
11. Intermittent absences without written authorization of more than 5 days a month.
12. Quitting work without permission before time-off.

**B. MISCONDUCT**

1. Peddling or vending any type of goods during working hours or within office premises, unless authorized by the management. Use or possession of another employee's tools or property without consent.
2. Wearing indecent or inappropriate outfit in reporting for work

3. Use of company-owned equipment without permission for personal use. .

**C. OFFENSES AGAINST PROPERTY, SECURITY, HEALTH, & SAFETY**

1. Commits a breach of any rule prescribed for good order, discipline or health.
2. Carelessness or violation of office/building safety rules or practice
3. Poor housekeeping, improper disposal of wastes that affects working environment.
4. Failure to keep equipment or workplace for which employee is responsible in proper condition.
5. Unauthorized defacing, removal or placing of policies, signs or writing in any form on company's premises at any time.

**SERIOUS OFFENSES (Level 2)**

NUMBER of OFFENSE	SANCTION
First	5 days suspension
Second	10 days suspension
Third	30 days suspension
Fourth	DISCHARGE

**A. NEGLECT OF DUTY / WORK PERFORMANCE**

1. Willful holding back, slowing down, hindering or limiting work output or inducing or encouraging other employees to do the same and directly affects one's productivity or those of others.
2. Leaving work assignment during working hours without permission resulting to damage or loss of Company property due to interruption of work.
3. Unfitness to work at reasonable efficiency or affecting quality of work as a result of drinking alcoholic beverages or any intoxicating substances before reporting to work

**B. MISCONDUCT**

1. Horseplay, practical jokes; running; scuffling, throwing things or unruly conduct as to cause disorder, disrupt work or create scandal.
2. Malingering or pretending to be sick or making excuse/alibi to be absent.
3. Any act of insubordination or willful disobedience in carrying out lawful and reasonable instructions of superior.
4. Failure to observe/ follow instructions of which the employee has been directly notified orally or in writing.
5. Interfering with or refusing to cooperate with management supervision regarding safety and/or security.
6. Negligence or improper conduct leading to damage of company-owned or customer-owned property.
7. Covering up facts about working conduct of oneself or others in relation to investigation regarding any violation of company rules and regulation.
8. Gambling in any form within the company premises.
9. Using insulting or foul language towards co workers and co-employees
10. Interference with other employee on the job in such a way as to affect the other employee's efficiency/ performance of his/ her task and/or disruption of the work process.

**C. OFFENSES AGAINST PROPERTY, SECURITY, HEALTH, & SAFETY**

1. Negligence or carelessness resulting to injury to person or damage/destruction to property.
2. Refusal to submit to or failure to follow safety and security requirements of the company.
3. Contributing to unsanitary or unsafe conditions such as but not limited to spitting, urinating, defecating, in places other than provided by the company and improper use of lavatories and

toilets, unauthorized writing or drawing, etching, printing or posting of memos and/or drawings to deface a company's property.

4. Entering restricted areas or unauthorized entry to company premises during suspension period.
5. Vandalism or destruction of company property.
6. Any other act harmful to the interest of the company or its other employees.
7. Use or possession of another employee's tools or property without consent.

**D. OFFENSES AGAINST PERSON/INDIVIDUAL**

1. Causing injury to another due to negligence or horseplay.
2. Quarreling or verbal altercation without use of physical force within company premises.
3. Disorderly conduct, using disrespectful, abusive, indecent or offensive language against another associate within company premises.

**E. OFFENSE AGAINST COMPANY INTEREST (DISHONESTY/LOYALTY ISSUES)**

1. Receiving undeclared moneys or gifts or bribery or any form to do matters in favor of the giver.
2. Failure to liquidate cash advance within three (3) working days after the official transaction or activity has been completed.
3. Offering or accepting anything of value in exchange for purchase order, requisitioned jobs, work assignment, work location or favorable job conditions or any other similar considerations.
4. Using company's time, material, or other equipment to do unauthorized work.

**GRAVE OFFENSES (Level 3)**

<b>NUMBER of OFFENSE</b>	<b>SANCTION</b>
First	15 days suspension
Second	30 days suspension
Third	DISCHARGE

**A. MISCONDUCT**

1. Falsification of and/or alteration of personal records or other company records.
2. Gambling inside company premises.
3. Private misconduct:
4. Misconduct of the job which destroys an employee's efficiency on the job.
5. Notorious misconduct off the job which destroys the company's reputation.
6. Harassment.
7. Abuse of authority.

**B. OFFENSES AGAINST PUBLIC MORALS**

1. Exhibition/ distribution and/or posting of pornographic materials including electronic and IT facilities provided by the company.
2. Associates who were diagnosed positive for illegal drugs.
3. Attempted or frustrated theft, pilferage or stealing from the company and/or fellow employees.

**C. OFFENSES AGAINST PROPERTY, SECURITY, HEALTH, & SAFETY**

1. Deliberate misuse or removal from office premises without proper authorization of company records and/or property on confidential information of any nature.

2. Negligence or carelessness resulting to damage / destruction to property amounting to more than Php 20,000.00 but not exceeding Php 50,000.00 or injury to person requiring confinement beyond 3 days but not exceeding 7 days or loss of business not exceeding Php 50,000.00.

**D. OFFENSES AGAINST PERSON/INDIVIDUAL**

1. Provoking or instigating another employee to engage in commotion inside company premises including quarreling and heated exchange of fighting or violent words, belligerent and or aggressive conduct towards another and challenging a fight.
2. Using profane or defamatory language in addressing an employee or another person.
3. Discourtesy towards clients.

**E. OFFENSE AGAINST COMPANY INTEREST (DISHONESTY/LOYALTY ISSUES)**

1. Concealment of defective work.
2. Advocating trouble between management and employees.
3. Bribery: both giving and accepting of gifts or loans.
4. Attempt to defraud company through misinterpretation.
5. Unauthorized solicitation.

**INTOLERABLE OFFENSES (Level 4)**

NUMBER of OFFENSE	SANCTION
First	DISMISSAL

**A. MISCONDUCT**

1. Soliciting insurance application inside the office and submitting the application to any agents or misrepresenting the company for personal or financial interest and benefits.
2. Any act of forgery committed on documents.
3. Committing violence or inciting other employees to violence.
4. Committing any fraudulent act for selfish interest.
5. Commission of two Grave Offenses or of three serious Offenses during a 12-month period.
6. Grave disrespect or committing offensive actions to company officers, supervisors, managers and members of the executive body.

**B. OFFENSES AGAINST PUBLIC MORALS**

1. Conviction for felony involving moral turpitude.
2. Proven Theft of fraud or being an accessory thereto or making an attempt threat.
3. Intimidation or sexual or other in lawful or unwelcome harassment.
4. Confirmed acts of immorality whether or not done on Company premises or time, but which may affect the Company's reputation.
5. Assault, battery, murder or allied crimes.
6. Engaging in immoral, illicit affair with co-associates which are offensive to common sense of decency and morality.
7. Conviction by final court judgment of any crime.
8. Any other act or omission which by law is a just cause for dismissal.

**C. OFFENSES AGAINST PROPERTY, SECURITY, HEALTH & SAFETY**

1. Possession of firearm or any other dangerous weapon inside company premises.

2. Possession of or using of narcotics/prohibited substances during working hours or at employee's work area or attempting to bring narcotics within the company premises.
3. Gross negligence or carelessness resulting to death or grave injury to persons calling for confinement or absence from work beyond 7 days or grave damage/destruction to property or grave loss of business beyond Php 10,000.00.
4. Committing violation resulting to grave injury to person, grave damage/.destruction to property, or grave loss of business. The company may take more drastic steps such as filing of charges against violators if fire results to death of persons, or if damage to property is quite considerable.
5. Committing Theft or designing and organizing plan with intent to commit theft.
6. Willful damage or destruction of company property or the property of others; commission of acts intended to destroy company property or those of others, whether or not destruction occurs.
7. Substituting or attempting to substitute company property, resources & equipment with intent to defraud the company.

**D. OFFENSES AGAINST PERSON / INDIVIDUAL**

1. Attempting or deliberately inflicting bodily harm on another resulting to felony.
2. Threatening, intimidating or coercing company security guards, supervisors, managers and executives including that of their immediate family.
3. Fighting or assaulting others; while on the premises or attempting to injure or in any other way to intimidate an employee.
4. Threatening, intimidating, harassing (sexually or otherwise) or coercing other employees.

**E. OFFENSES AGAINST COMPANY INTEREST (DISHONESTY / LOYALTY ISSUES)**

1. Willfully making false report or making false entries on receipts, reports or other company documents.
2. Any form of dishonesty, fraud or deceit committed against the company or its clients or employees.
3. Misrepresentation that adversely effect, the image and business of the company through comments, statements and allegations to clients, customer, and suppliers.
4. Commission or conspiracy to commit sabotage or any other subversive activity.
5. Causing any damage or loss to the company through misinterpretation & fraud.
6. Misappropriation of company funds or withholding of funds due to the company.
7. Defrauding, stealing money or anything of value or attempting to steal from the company or from other fellow employees/suppliers/dealers/visitors/providers or agency workers.
8. Giving false data/information during an interview and on application form.
9. Commission of fraud or willful breach of trust against the Company.
10. Revealing or disclosing of trade secrets or confidential business and personal information relating to the operation of the firm including the following:
  - The names of the suppliers, clients, business associates and partners and the like
  - Security arrangements applicable to the company
  - Disclosing personal information of any employee and officers of the company
  - Financial information of the company
11. Engaging in rumor mongering, spreading malicious gossip and false information regarding other company employees or officials within Company premises or while representing the Company.
12. Failure to account for Company resources in employees' possession for which the employee is responsible.
13. Using company confidential information for personal purpose.

## **B. REMUNERATION**

Remuneration is the compensation package given to the employees for their services rendered to the company in parallel with employee's position and rank. The remuneration is composed of;

- 1, Basic Salary plus overtime
2. Allowances

It is of company policy that remuneration shall be:

- a. Confidential in nature
- b. Salary appraisal is conducted after performance evaluation for those that shall average rating very satisfactory, outstanding or Excellent from its immediate superior and other officers of different department.
- c. Salary appraisal shall be subject to approval by the board of directors.

### **PAYROLL:**

- 1. Payroll Procedures** – salary can be received through Automated Teller Machine (ATM) accounts.
  - Employee salary maybe received through accredited bank account set-up for payroll.
  - Requirements needed in processing of ATM:
    - Valid ID – two (2) pieces of any valid and unexpired ID.
    - Opening Deposit – depending on the prevailing opening amount required by the bank.
- 2. Payroll Cut-off** – all employee's attendance time record will be consolidated by the Personnel Dept. for time keeping on the following payroll cut off.
  - **Monthly** - Every \_\_\_\_th and \_\_\_\_th of the month for the office monthly based employee
- 3. Payroll Period**
  - a. **Monthly Basis** - given on every 15<sup>th</sup> and 30<sup>th</sup> of the month
- 4. Overtime Work and Corresponding Pay** – overtime work will be computed only if with prior approval and properly filed in the company's official overtime Form and indicated therein the valid reason and the nature of work to be done with the notified confirmation of its immediate superior. The OT Form should be submitted to the Personnel department prior to every payroll cut. Late submission and no prior approval of OT Form will no longer be consider for compensation computation.

**5. Undertime and tardiness** - corresponding deductions (as discussed and presented to you during your employee's orientation).

a. For Tradiness – for less than or more than one (1) hour

**6. Salary Components**

a. Regular Working Days (with or without OT)

b. Special Holiday pay / Special Holiday Worked with premium (if reported for work).

d. Legal Holiday pay / Legal Holiday Worked with premium (if reported for work).

**7. Salary Deductions**

a. Government Mandate Contributions

b. SSS, PhilHealth, Withholding tax, Pag-Ibig

c. Amortized payment for Cash Advances / Loans (if any)

d. Tardiness and undertime

e. Cash advances or loans (if any)

f. Charges (if any)

**BENEFITS:**

**1. Statutory Benefits**

a. SSS (Social Security System)

- Maternity/ Paternity Benefit
- Sickness Benefit
- Salary Loan Benefit
- Calamity Loan Benefit

b. Phil. Health (Phil. Health Insurance Corp.)

- Sickness & Hospitalization

c. Pag – IBIG (Home Development Mutual Fund)

- Housing Loan

d. 13th month pay

e. Regular Holiday pay

f. In lieu of SILP – Company Leave Benefits

g. Retirement Benefit (if any)

**2. Company Benefits**

a. SILP (5 days after 1 year of employment)

b. Sick Leave (*earned 1 day per year after 3 years of employment up to maximum of 15 days over the years convertible to cash if not consumed*)

c. Vacation Leave (*earned 1 day per year after 3 years of employment up to maximum of 15 days over the years – non-convertible to cash if not consumed*)

d. Uniform

## **C. TRAINING POLICY and PROGRAMS**

### **1. OBJECTIVES**

- 1.1. It aims to conduct Behavioral and Technical Trainings to ensure the Company's employees are provided the appropriate and timely training and coaching to effectively perform each tasks, duties and responsibilities effectively and efficiently.
- 1.2. To address the needs to further the know-how to perform the tasks with ease and confidence.
- 1.3. To ensure that the company's employees are properly trained to develop well-rounded personality, maintain and improve the effectiveness and efficiency in the performance of their respective jobs, and the continuing quality of their work.
- 1.4. To define the specific needs in the training and development of the PhilInter employees and agents to achieve the high level of competency in the performance of their duties and responsibilities.
- 1.5. To impart the know-how, develop and improve certain phases of an individual's skills, attitude and knowledge to make him effective in his current job or to prepare him/her for another job level and become a Leader in his own area and utilize his potential to the fullest.
- 1.6. Individual development and training plans will be pursued and supported depending on actual need.

### **2. SCOPE**

- 2.1 The Training and Development Programs covers all regular employees including sales agents.
- 2.2 Continuous education and training for board members and executive officers that shall be deemed useful for the operation and its development and/or maybe required by the Insurance Commission.

### **3. POLICIES**

- 3.1. The Company shall be solely responsible for the effective planning, control and implementation of the Corporate Training and Development Plans and Program.
- 3.2. It shall ensure that training and development needs of each employee is identified, analyzed, provided and monitored.

3.3. The company shall conduct the Training Needs Analysis (TNA) annually for all employee levels.

3.4. The Training Needs Analysis shall anchor in two-categories, Behavioral and Technical Modules to develop employee's well-rounded personality.

3.5. Proposal for the Training and Development Plans and Program shall be annually in reference to the result of the TNA.

3.6. The Human Resources Department shall be responsible for the timely planning, effective implementation and monitoring of Employee's Training and Skills Inventory Records as an effective tool for the performance of their tasks and career improvement as well as advancement.

3.7. The program shall answer the training needs to further enhance the knowledge and skills of the Employees and Agents Specific Programs.

a. BASICS and FOUNDATION

1. Company History, Mission and Vision
2. Company Policies and Procedures, Code of Discipline
3. Department Orientation
4. Center Operation

b. BEHAVIORAL and SKILL TRAINING PROGRAM – for enhancement

1. Culture Integration
2. Positive Work Attitude
3. Communication Skills
4. Customer Service Excellence
5. Leadership

c. TECHNICAL TRAINING PROGRAM

1. Agents Sales and Training Program
2. Employee Technical Training Program

**3. PROCEDURES**

- a. Prepare the Training and Development Programs and shall be implemented and conducted on a quarterly basis and develop as it progresses.
- b. Shall be schedule based on the needs of the each department and employee level.
- c. Shall be implemented to all Rank and File and Supervisory Level shall undergo the Culture Integration Module.
- d. Shall need to undergo the module to refresh the knowledge thus sharpens each employee skills.
- e. Shall maintain all training plans and programs, training records, training materials, certificates, and training evaluation.
- f. In case there is a need, shall provide an opportunity to attend any outside Seminar to enhance the skills and know-how.
- g. Shall subsidize the training / seminar expenses.

- h. Upon completion of the training / seminar, the attendee shall provide Human Resource a copies of manual, handbook or other learning materials and information of the training / seminar.

## **D. PROCUREMENT POLICY:**

### **OBJECTIVE**

To establish guidelines for the selection/accreditation of suppliers for local purchases on credit.

### **SCOPE**

This covers the procedure of selecting the best suppliers and accrediting new supplier for all local purchases of the company

### **PROCEDURES**

#### **a. Purchase Requisition**

1. All materials and supplies needed to be purchased shall be subject for assessment and evaluation.
2. A Requisition Form shall be used as a request form for any items to be purchased indicating the name, description, quantity and purpose for its use.
3. The request shall be used for canvassing of brand, price and supplier's service (if required) prior to the approval of the purchase.
4. All purchases shall be under terms or on credit.

#### **b. Selection of Suppliers**

1. The selection of suppliers shall be from regular suppliers accredited by the company.
2. In case of new suppliers, it should be accredited by the company following the accreditation process and once approved, then such purchase and arrangement of terms and condition shall be made between the supplier and the company.

#### **c. Databank of Suppliers**

1. The Purchasing Officer shall maintain a databank of suppliers. Sourcing shall be course through:
  1. Telephone directory / Google search
  2. Previous suppliers or Referral from other companies
  3. Unsolicited suppliers offering their products and services

The databank shall contain the following information:

- a. Full name of the company
- b. Complete address
- c. Website (if applicable)
- d. Contact Person and Position (at least two officers)
- e. Email addresses of contact persons
- f. Products and services offered

**d. Accreditation Process for Suppliers**

All suppliers shall be checked as to

1. Compliance with government regulations.
2. Trade background and references (major suppliers, clients, trade partners).
3. bank reference

The following documents shall be required from prospective suppliers:

4. Filled up Supplier Accreditation Form (Company Form)
5. DTI/SEC Registration
6. Mayor's Permit and Business Permit

**e. Supplier selection**

Supplier will be selected according to the following standards.

1. Previous experience and past performance with the product/service to be purchased.
2. Relative level of sophistication of the quality system, including meeting regulatory requirements or mandated quality system registration (for example, ISO 9001, QS- 9000).
3. Ability to meet current and potential capacity requirements, and do so on the desired delivery schedule.
4. Financial stability.
5. Technical support availability and willingness to participate as a partner in developing and optimizing design and long-term relationship.
6. Total cost of dealing with the supplier (including material cost, communications methods, inventory requirements and incoming verification required).
7. The suppliers track record for business- performance improvement.

**f. Supplier (Credit) payment**

1. To furnish all payment via check to all suppliers upon due date based on terms agreed upon.
2. To ensure that all conditions, discounts and other terms are met and satisfied by both parties prior to payments.
3. Ensure that Official Receipts is issued upon payment to validate the transactions.

## **E. GOVERNMENT and SOCIAL RESPONSIBILITIES**

### **OBJECTIVE**

To comply with the government and its agencies with its requirements as required to the member companies under insurance industry and to support private and public institutions social projects enrich the lives of the people in the community.

#### 1. Government.

- a. To conform with the recycle programs of the government in order to support its campaign for a discipline and clean environment.
  1. Follow the material recycle program.
  2. Follow the garbage collection schedule and policies for commercial institution.
  3. Follow the regulation on safety, sanitation, fire prevention program and clean environment for people.
- b. To conform with the Insurance Commission order to comply with the following;
  1. AMLA regulation (procedure and policies)
  2. Insurance Commission Regulations

#### 2. Social Programs

- a. To support the PLIA association community program and project for 'Bahay Kalinga'.
- b. To support and provide donation with ABS-CBN – 'Sagip Kapamilya Projects'
- c. To provide support to less fortunate children by donation of school supplies every anniversary of the company.

## **E. HANDLING CUSTOMERS**

### **OBJECTIVE**

To provide quality service to the client and to provide a safe and clean environment during visitation to the office and to attend to all the needs and requirements of clients in order to have a productive results on any of their concerns.

### **PROCEDURES**

#### **1. OFFICE / PERSONAL ENGAGEMENT (face to face).**

- a. To install a security camera inside the office in order to protect the rights of both the company and customers in case of any emergency that may transpire.
- b. Provide basic facilities like water station, comfort rooms, viewing room and comfortable for the clients as they await to accomplish their concerns.
- c. To provide courteous attention to all clients during their visit.
- d. To provide full attention to all of their concerns and to settle for any possible resolution necessary.
- e. Not to allow the clients leave without satisfactory result of any of their concerns

#### **2. NON-PERSONAL ENGAGEMENT (Non-face to face).**

- a. To provide information to all clients about the facilities (website, social media and communication lines (telephone and cellular) available for them to use to send or express any of their concerns to be able to address them accordingly and immediately.
- a. Act immediately matters or concerns sent to the official website or social media account of the company and reply immediately and accordingly to the client.
- b. Any update and concern regarding to the account of the client, immediately send official communication to the client and advise them of the circumstance in order to resolve any concern that may exist.
- c. Full disclosure of any information should be observed in order not to blindside any clients that may constitute further problems.