

COMPANY NAME  
FINANCIAL YEAR END  
SECTOR  
COMPANY STRUCTURE

AA GUARANTY ASSURANCE CO., INC.  
2017  
Insurance  
Class 3

		Source Document/Location of Information	Answer	Remarks
<b>C</b>	<b>Role of Stakeholders</b>			
<b>C.1</b>	<b>The rights of stakeholders that are established by law or through mutual agreements are to be respected.</b>			
	Does the company disclose a policy that :			
C.1.1	Stipulates the existence and scope of the company's efforts to address customers' welfare?	<a href="#">Specimen Copy - Fire and Motor Car Insurance Policies</a>	Y	The Company's obligation to indemnify its incurred clients are stipulated in the insurance policies approved by the Insurance Commission.
C.1.2	Explains supplier/contractor selection practice?		N	
C.1.3	Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?		N	
C.1.4	Elaborates the company's efforts to interact with the communities in which they operate?		N	
C.1.5	Describe the company's anti-corruption programmes and procedures?	<a href="#">Whistle Blowing Policy (CorpoRate Governance Principles)</a>	Y	The company values the integrity of all its stakeholders. Whistle blowers are protected under the Whistle Blowing Policy.
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	<a href="#">Emergency*Roadside*Assistance</a>	Y	The company provides 24/7 roadside assistance for vehicle emergencies to all its policyholders.
C.1.8	Supplier/Contractor selection and criteria		N	
C.1.9	Environmentally-friendly value chain		N	
C.1.10	Interaction with the communities		N	
C.1.11	Anti-corruption programmes and procedures		N	
C.1.12	Creditors' rights		N	
C.1.13	Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?		N	
<b>C.2</b>	<b>Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.</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?	<a href="http://northwestins.com.ph/#contact">http://northwestins.com.ph/#contact</a>	Y	The company provides the contact details as well as other communication facilities on its website .
<b>C.3</b>	<b>Performance-enhancing mechanisms for employee participation should be permitted to develop.</b>			
C.3.1	Does the company explicitly disclose the health, safety, and welfare policy for its employees?	<a href="#">HMO Agreement</a>	Y	The company provides health coverage to its employees through partnership with an HMO. This is disclosed explicitly through the HMO's pamphlet/member guide distributed to all covered employees. Annual seminars are likewise conducted by the HMO to make the employees become fully aware of their healthcare coverage.
C.3.2	Does the company publish relevant information relating to health, safety and welfare of its employees?	<a href="#">HMO Agreement</a>	Y	

C.3.3	Does the company have training and development programmes for its employees?	<a href="#">Training Certificates</a>	Y	It is a standard operating procedure that all newly hired employees attend the general insurance course at the Insurance Institute for Asia and the Pacific. More specialized / technical trainings are continually provided for the professional advancement of the employees.
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.**

C.4.1	Does the company have procedures for complaints by employees concerning illegal (including corruption) and unethical behaviour?	<a href="#">Whistle Blowing Policy (Corporate Governance Principles)</a>	Y	
C.4.2	Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?	<a href="#">Whistle Blowing Policy (Corporate Governance Principles)</a>	Y	