

**QUALITY OBJECTIVES**
**I. POLICY**

**CORPORATE GUARANTEE & INSURANCE COMPANY (CGIC)** shall maintain its Overall Quality Objectives as shown below:

PERSPECTIVE	OBJECTIVES	MEASURES	TARGETS	FREQ. OF MONITORING	IN-CHARGE	RECORDS USED
1. Financial	<b>Improve Profitability</b>	Revenue	Refer to separate document(s)	Monthly	President and COO, Finance <u>Head</u>	Financial Statements, Production Reports
	<b>Manage Liquidity</b>	Margin of Solvency	10% of the total amount of net premium written during the preceding yr. (Should be no less than PhP500,000)	Quarterly	President and COO, Finance <u>Head</u>	Financial Statements
		Net worth	Required Net worth of PhP <u>900M</u> by Dec. 31, <u>2019</u>	Every 2 years		
		Aging of AR	Not more than 90 days	Monthly		

Prepared by/Date:

 LEAH MARIE D. OCAMPO  
 Document Controller

Checked by/Date:

ANDY WILLIAM M. GARCIA  
 Quality Management Representative

Approved by/Date:

AMADOR M. HALILI  
 President and Chief Operating Officer,  
 and QC Chairman

# QUALITY MANUAL

January 28, 2017

February 6, 2017

**MANUAL  
ISSUANCE NO. 1**

Section 5.0 **MANAGEMENT RESPONSIBILITY**  
5.4 **PLANNING**

Subsection 5.4.1

## QUALITY OBJECTIVES

PERSPECTIVE	OBJECTIVES	MEASURES	TARGETS	FREQ. OF MONITORING	IN-CHARGE	RECORDS USED
2. Customer	<b>Enhance Customer Loyalty and Retention</b>	Customer Generation Rate	Refer to Sales Quality Objectives	Monthly	Branch Head, Head Office Sales Head,	Production Report
		Customer Retention Rate	<u>Refer to Sales Quality Objectives</u>	Monthly	Branch Head, Head Office Sales Head,	Production Report
		Customer Satisfaction Rating	100% Very satisfied to excellent rating	Monthly	Marketing Head	COSAT Survey Results

Prepared by/Date:

LEAH MARIE D. OCAMPO  
Document Controller

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AMADOR M. HALILI  
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## QUALITY OBJECTIVES

PERSPECTIVE	OBJECTIVES	MEASURES	TARGETS	FREQ. OF MONITORING	IN-CHARGE	RECORDS USED
3 .Internal Processes	<b>Leverage ISO</b>	NCRs (external)	0 <u>major</u>	Annual	QCC/QMR	3 <sup>rd</sup> Party Audit Reports

PERSPECTIVE	OBJECTIVES	MEASURES	TARGETS	FREQ. OF MONITORING	IN-CHARGE	RECORDS USED
4. Learning and Growth	<b>Develop Strategic Competencies</b>	% of Employees Trained	80% of scheduled employees trained	Annually	Department Heads, <u>Executive</u> Asst. to the President, LGC-HRMD	Training attendance records
		Training Plan Implementation	100%	Annually		Training Masterplan

Targets shall be based on forecasts determined through market trends and interviews with existing customers. Targets are usually set higher (increase in %) over the actual performance of the previous year.

The Overall Quality Objectives shall serve as the general monitoring tool of the company in assessing the attainment of business targets set for a particular period/year.

Also, specific Quality Objectives, which are measurable and consistent with the Quality Policy, shall be established at relevant functions and levels (i.e. departments) within the company.

Support Services Departments' performance under LGC will be evaluated by CGIC which in turn will be considered in the evaluation of their overall KPIs and KRAs established under LGC.

Prepared by/Date:

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 LEAH MARIE D. OCAMPO  
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## QUALITY OBJECTIVES

### RETAIL SALES DEPARTMENT

#### Key Objectives :

1. To attain the Total Premium Budget of PhP 140M on all product lines for the year.
2. To attain the Renewal Premium Budget of PhP 86M on all product lines for the year.
3. To attain the LGC Premium Budget of PhP 31M on Motor insurance business coming from assigned Laus Group of Companies (LGC) Dealerships for the year.
4. To attain the New Premium Budget of PhP 20M on all product lines for the year.
5. To attain at least PhP 250K Premium Budget from lost Motor insurance business through the "Customer Recovery Program" on a monthly basis.
6. To recruit at least 1 new producer with an approved MOA on a semi-annual basis.
7. To limit past due accounts over 90 days at 15% of total receivables.
8. To ensure that discounts granted to Insured are within the approved limits as stated in Table of Approving Authorities on Premium Discount.
9. To gather at least 60 accomplished Customer Overall Satisfaction Survey (COSAT) on a monthly basis.
10. To review at least 2 procedures and recommend for enhancement using the Document Modification / Creation Notice (DMCN) form on a quarterly basis.
11. To conduct coaching sessions at least once a month.

Prepared by/Date:

MARY ANNE S. GANA  
Sr. Manager-Retail Sales

Checked by/Date:

AMADOR M. TOLENTINO  
Quality Management Representative

Approved by/Date:

GILBERT M. FERNANDEZ  
President and Chief Operating Officer,  
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### CORPORATE SALES DEPARTMENT

#### **Key Objectives:**

1. To attain the Total Premium Budget of PhP 70M on all product lines for the year.
2. To attain the Renewal Premium Budget of PhP 33M on all product lines for the year.
3. To attain the New Premium Budget of PhP 37M on all product lines for the year.
4. To recruit at least 1 new producer with an approved MOA on a monthly basis.
5. To limit past due accounts over 90 days at 15% of total receivables.
6. To ensure that discounts granted to Insured are within the approved limits as stated in Table of Approving Authorities on Premium Discount.
7. To gather at least 30 accomplished Customer Overall Satisfaction Survey (COSAT) on a monthly basis.
8. To review at least 2 procedures and recommend for enhancement using the Document Modification / Creation Notice (DMCN) form on a quarterly basis.
9. To conduct coaching sessions at least once a month.

Prepared by/Date:

CATHERINE S. YAMBAO  
Manager-Corporate Sales

Checked by/Date:

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Quality Management Representative

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### MARKETING DEPARTMENT

#### Key Objectives:

1. To implement effective marketing initiatives that will result in increased sales, as scheduled.
2. To have regular media advertisements thru newspaper, television, radio, internet and mobile phone, as scheduled.
3. To provide adequate and suitable company giveaways to Head Office Sales and Branches on a monthly basis.
4. To enhance at least 4 marketing collaterals on a quarterly basis.
5. To schedule a periodic review of company forms and correspondences to determine needed enhancements.
6. To conduct activities that will uphold the company's commitment to Corporate Social Responsibility (CSR) on a quarterly basis.
7. To measure customer satisfaction level and analyze customer feedback to assist in the formulation of appropriate actions on a monthly basis.
8. To ensure that accreditation requirements of Financial Institutions for new and renewal are submitted as scheduled.
9. To conduct the required trainings for new hire within 7 days upon endorsement of LGC HRMD to concerned department.
10. To review at least 2 procedures and recommend for enhancement using the Document Modification / Creation Notice (DMCN) form on a quarterly basis.
11. To conduct coaching sessions at least once a month.

Prepared by/Date:

LEAH MARIE D. OCAMPO  
Manager-Marketing

Checked by/Date:

AMADOR M. TOLENTINO  
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### UNDERWRITING DEPARTMENT

#### Key Objectives :

1. To provide appropriate Surplus Treaty Facilities to support the CGIC Premium Budget on Fire, General Accident and Marine Insurance on an annual basis.
2. To provide appropriate Motor and Fire Excess of Loss (XOL) Treaty Facility on an annual basis.
3. To provide precise, timely and well managed insurance policies:
  - Motor - within 24 hrs
  - Fire and Other-Lines - within 48 hrs
  - Policy Conditions Review - Quarterly basis
  - Underwriting Guidelines - Quarterly basis
4. To provide precise, timely and well managed reinsurance binder within 48 hrs.
5. To monitor effectively all Outward Facultative Premium Payment Warranty (PPW) on a monthly basis.
6. To ensure that the monthly premium register on Motor, Fire and Other Lines are available:
  - in soft copy to Finance Department on or before 5th of the month;
  - in printed copy for filing purposes on or before 8th of the month.
7. To submit the required reports to the regulatory body and concerned departments:

Required by	Period Covering	Due Date
Treaty Reinsurers	12 months ending March of the current year	on or before May 11 of the current year
	12 months ending June of the current year	on or before August 10 of the current year
	12 months ending September of the current year	on or before October 30 of the current year
	12 months ending December of the current year	on or before February 5 of the following year
Facultative Reinsurers	Upon request of the cedant/s	24 hours upon receipt of request

Prepared by/Date:

GIOVANNI P. MIRANDA  
Sr. Manager-Underwriting

Checked by/Date:

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Type of Report	Required by	Period Covering	Due Date
Catastrophe Peril Protection Report	IC	12 months ending June of the current year	on or before July 25 of the current year
		12 months ending December of the current year	on or before January 25 of the following year
Bonds Report	IC	Month end results	on or before 15 <sup>th</sup> day of the following month
Confirmation of Cover (COC) Issued Report	IC and PIRA	Quarter end results	on or before 15 <sup>th</sup> day after each quarter
Motor and Property Risk Profile	IC and Reinsurers	Quarter end results	on or before last day of the following month after each quarter
Expiry List for Fire and Other Lines	CGIC Sales and Branches	Monthly	90 days before expiry date

8. To ensure that Underwriting Department has an appropriate monitoring system for the following:
  - New Accounts (Fire and Other Lines) - monthly
  - Lost Accounts (Fire and Other Lines) - monthly
  - Claims Losses (Motor, Fire and Other Lines) – monthly
  - Inward Facultative Losses - monthly
9. To review and decide on inward reinsurance offer for any product lines by other insurance company within 48 hours.
10. To provide sales unit with approved rates and recommendations on property insurance within 24 hours after the date of survey.
11. To provide an effective and adequate technical training for the CGIC Employees as a result of the TNA survey by HR Department at least once a year.
12. To ensure that the Underwriting Group are knowledgeable on all underwriting aspects by providing sufficient training and coaching session at least once a month.
13. To review at least 2 procedures and recommend for enhancement using the Document Modification / Creation Notice (DMCN) form on a quarterly basis.

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 GIOVANNI P. MIRANDA  
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### CLAIMS DEPARTMENT

#### Key Objectives :

1. To maintain a Loss Ratio not higher than 60% on all product lines on a monthly basis.
2. To provide an efficient Claims Center Facility by documenting all reported claims within the day.
3. To award at least 80% of all the issued LOAs to LGC Service Centers and CGIC Motor Vehicle Repair Facility (MVRF) on a monthly basis.
4. To increase to more than 20% the recovery rate from the sale of Total Wreck (TW) units by year-end.
5. To assist in collecting 50% of the Treaty & Facultative Recoverables from concerned Reinsurers by year-end.
6. To collect Php 100,000 Motor Recoverable claims on a monthly basis from adverse parties.
7. To ensure that claim settlement should be on or before 30 days upon receipt of complete set of claim documents.
8. To conduct a Claims Process Flow Review to every LGC Dealership Insurance Claims Coordinator (DICC) on a quarterly basis.
9. To review at least 2 procedures and recommend for enhancement using the Document Modification / Creation Notice (DMCN) form on a quarterly basis.
10. To conduct coaching sessions at least once a month.
11. To ensure that there is feedback mechanism in providing accurate updates to the Assured as to the status of the claim being processed on a weekly basis.

Prepared by/Date:

AMADOR M. TOLENTINO  
Sr. Manager-Claims

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Quality Management Representative

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### FINANCE DEPARTMENT

#### Key Objectives :

1. To contribute towards the attainment of the additional PhP 100 Million Net Worth by year-end.
2. To assist Claims Department in the collection of Paid Losses Recoverable from facultative reinsurers on a monthly basis.
3. To ensure accurate and prompt remittance of taxes to Bureau of Internal Revenue (BIR) on set deadlines.
4. To ensure compliance with all Insurance Commission's (IC) requirements on set deadlines.
5. To ensure compliance with all Surplus Treaty Reinsurers' requirements on set deadlines.
6. To ensure compliance with Motor Car Excess of Loss and Fire Risk & Catastrophe Excess of Loss Treaty requirements on set deadlines.
7. To ensure premium collection from all sources on set deadlines.
8. To ensure compliance with concerned Government Agencies' requirements on set deadlines.
9. To ensure completion of monthly and year-end financial statement reports for top management and external auditor on set deadlines.
10. To create or review at least 2 procedures and recommend for enhancement using the Document Modification / Creation Notice (DMCN) form on a quarterly basis.
11. To conduct coaching sessions at least once a month.

Prepared by/Date:

MARY JANE R. FLORES  
Senior Manager-Finance

Checked by/Date:

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Quality Management Representative

Approved by/Date:

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## QUALITY OBJECTIVES

### CGIC METRO MANILA BRANCH

#### Key Objectives :

1. To attain the Total Premium Budget of PHP 80M on all product lines for the year.
2. To attain the Renewal Premium Budget of PhP 46M on all product lines for the year.
3. To attain the LGC Premium Budget of PhP 9M on Motor insurance business coming from assigned Laus Group of Companies (LGC) Dealerships for the year.
4. To attain the Renewal Premium Budget of PhP 2.5M on Reinsurance for the year.
5. To attain the New Premium Budget of PhP 18M on all product lines for the year.
6. To attain the New Premium Budget of PhP 3M on Reinsurance for the year.
7. To attain at least PhP 125K Premium Budget from lost Motor insurance business through the "Customer Recovery Program" on a monthly basis.
8. To recruit at least 1 new producer with an approved MOA on a quarterly basis.
9. To limit past due accounts over 120 days for Direct Accounts (Retail, Corporate, Agents & Brokers) and over 180 days for Reinsurance, at 20% of total receivables.
10. To ensure that discounts granted to Insured are within the approved limits as stated in Table of Approving Authorities on Premium Discount.
11. To gather at least 10 accomplished Customer Overall Satisfaction Survey (COSAT) on a monthly basis.
12. To review at least 2 procedures and recommend for enhancement using the Document Modification / Creation Notice (DMCN) form on a quarterly basis.
13. To conduct coaching sessions at least once a month.

Prepared by/Date:

RONY R. PUNU  
Manager-CGIC Metro Manila

Checked by/Date:

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Quality Management Representative

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### CGIC BULACAN BRANCH

#### Key Objectives :

1. To attain the Total Premium Budget of PhP 70M on all product lines for the year.
2. To attain the Renewal Premium Budget of PhP 40.3M on all product lines for the year.
3. To attain the LGC Premium Budget of PhP 15M on Motor insurance business coming from assigned Laus Group of Companies (LGC) Dealerships for the year.
4. To attain the New Premium Budget of PhP 12.9M on all product lines for the year.
5. To attain at least PhP 150K Premium Budget from lost Motor insurance business through the "Customer Recovery Program" on a monthly basis.
6. To recruit at least 1 new producer with an approved MOA on a quarterly basis.
7. To limit past due accounts over 90 days for Direct Accounts (Retail & Corporate) and over 120 days for Agents, at 15% of total receivables.
8. To ensure that discounts granted to Insured are within the approved limits as stated in Table of Approving Authorities on Premium Discount.
9. To gather at least 30 accomplished Customer Overall Satisfaction Survey (COSAT) on a monthly basis.
10. To review at least 2 procedures and recommend for enhancement using the Document Modification / Creation Notice (DMCN) form on a quarterly basis.
11. To conduct coaching sessions at least once a month.

Prepared by/Date:

RUSHEL G. TORRES  
Manager-CGIC Bulacan

Checked by/Date:

AMADOR M. TOLENTINO  
Quality Management Representative

Approved by/Date:

GILBERT M. FERNANDEZ  
President and Chief Operating Officer,  
and Quality Council Chairman

**QUALITY OBJECTIVES**

**CGIC NORTH LUZON**

**Key Objectives :**

1. To attain the Total Premium Budget of PhP 65M on all product lines for the year.
2. To attain the Renewal Premium Budget of PhP 27M on all product lines for the year.
3. To attain LGC Premium Budget of PhP 33M on Motor insurance business coming from assigned Laus Group of Companies (LGC) Dealerships for the year.
4. To attain the Renewal Premium Budget of PhP 1M on all product lines of BDO Accounts policy holders for the year.
5. To attain the New Premium Budget of PhP 1.8M on all product lines for the year.
6. To attain the New Premium Budget of PhP 1M on all product lines of BDO Accounts policy holders for the year.
7. To attain at least PhP 100K Premium Budget from lost Motor insurance business through the "Customer Recovery Program" on a monthly basis.
8. To recruit at least 1 new producer with an approved MOA on a semi-annual basis.
9. To limit past due accounts over 90 days for Direct Accounts (Retail & Corporate) and 120 days for Agents, at 15% of total receivables.
10. To ensure that discounts granted to Insured are within the approved limits as stated in Table of Approving Authorities on Premium Discount.
11. To gather at least 15 accomplished Customer Overall Satisfaction Survey (COSAT) on a monthly basis.
12. To review at least 1 procedure and recommend for enhancement using the Document Modification / Creation Notice (DMCN) form on a quarterly basis.
13. To conduct coaching sessions at least once a month.

Prepared by/Date:

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Approved by/Date:

AINIE E. JARDIN  
Manager-CGIC North Luzon

AMADOR M. TOLENTINO  
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### CGIC TARLAC BRANCH

#### Key Objectives :

1. To attain the Total Premium Budget of PhP 25M on all product lines for the year.
2. To attain the Renewal Premium Budget of PhP 16M on all product lines for the year.
3. To attain the LGC Premium Budget of PhP 8M on Motor insurance business coming from assigned Laus Group of Companies (LGC) Dealerships for the year.
4. To attain the New Premium Budget of PhP 700K on all product lines for the year.
5. To attain at least PhP 25K Premium Budget from lost Motor insurance business through the "Customer Recovery Program" on a monthly basis.
6. To limit past due accounts over 90 days at 15% of total receivables.
7. To ensure that discounts granted to Insured are within the approved limits as stated in Table of Approving Authorities on Premium Discount.
8. To gather at least 10 accomplished Customer Overall Satisfaction Survey (COSAT) on a monthly basis.
9. To review at least 1 procedure and recommend for enhancement using the Document Modification / Creation Notice (DMCN) form on a quarterly basis.
10. To conduct coaching sessions at least once a month.

Prepared by/Date:

AMADOR M. TOLENTINO  
Head-CGIC Tarlac

Checked by/Date:

AMADOR M. TOLENTINO  
Quality Management Representative

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## QUALITY OBJECTIVES

### **BDO ACCOUNTS SERVICING UNIT (BASU)**

#### **Key Objectives :**

1. To attain the Total Premium Budget of PhP 60M on all product lines for the year.
2. To attain the Renewal Premium Budget of PhP 33M on all product lines for the year.
3. To attain the New Premium Budget of PhP 27M on all product lines for the year.
4. To limit past due accounts over 120 days at 15% of total receivables.
5. To conduct coaching sessions at least once a month.

Prepared by/Date:

GIOVANNI P. MIRANDA  
Head-BASU

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Quality Management Representative

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### CGIC EXTENSION OFFICE

#### Key Objectives :

1. To attain the Total Premium Budget of PhP 90M on all product lines for the year.
2. To attain the Renewal Premium Budget of PhP 53M on all product lines for the year.
3. To attain the LGC Premium Budget of PhP 16M on Motor insurance business coming from assigned Laus Group of Companies (LGC) Dealerships for the year.
4. To attain the New Premium Budget of PhP 12M on all product lines for the year.
5. To attain at least PhP 750K Premium Budget from lost Motor insurance business through the "Customer Recovery Program" on a monthly basis.
6. To recruit at least 1 new producer with an approved MOA on a semi-annual basis.
7. To limit past due accounts over 90 days at 15% of total receivables.
8. To ensure that discounts granted to Insured are within the approved limits as stated in Table of Approving Authorities on Premium Discount.
9. To gather at least 70 accomplished Customer Overall Satisfaction Survey (COSAT) on a monthly basis.
10. To review at least 2 procedures and recommend for enhancement using the Document Modification / Creation Notice (DMCN) form on a quarterly basis.
11. To conduct coaching sessions at least once a month.

Prepared by/Date:

CATHERINE S. YAMBAO  
Manager-Retail Sales

Checked by/Date:

AMADOR M. TOLENTINO  
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### OFFICE OF THE COO

#### MANAGEMENT SUPPORT SERVICES

##### **Key Objectives :**

1. To submit the Accounts Receivables Status Report with recommendations on actions to be taken on past due accounts on or before 28th of the month.
2. To coordinate with Head Office Sales, Branches and Finance Department on premium collections on behalf of CGIC within 24 hours upon receipt of LGC Affiliates' email advice.
3. To conduct coordination meeting with Finance and assigned Banks, regarding on-line deposits on or before the end of every quarter.
4. To provide suggestions to Management on how to further improve collection efficiency.
5. To review the Quality Workplace Audit results and come up with recommendations on monthly basis.
6. To monitor the upkeep of the workplace area in Head Office and Branches and come up with suggested maintenance or repair works periodically or as the need arises.

Prepared by/Date:

EDENITA S. RONQUILLO  
Head-Management Support  
Services

Checked by/Date:

AMADOR M. TOLENTINO  
Quality Management Representative

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4

## OFFICE OF THE COO

### PURCHASING

#### **Key Objectives :**

1. To utilize services of only accredited suppliers.
2. To conduct evaluation of suppliers every January.
3. To accomplish the required requisition form for all services/request needed, i.e. a Service Request Form accomplished and submitted to General Services Department & ICTD, and a Manpower Requisition Form to HRMD.
4. To ensure that supplies received tallies with the specifications indicated in the Purchase Order.

### INFRASTRUCTURE

#### **Key Objectives :**

1. To conduct Quality Workplace Audit monthly.
2. To achieve 100% Quality Workplace Audit score.

### CASHIER

#### **Key Objectives :**

1. To ensure that actual amount received tallies with the issued Official Receipt &/or Provisionary Receipt.
2. To ensure correctness of check & voucher printed versus documents attached.
3. To ensure availability of petty cash fund daily.
4. To ensure timely issuance & release of check payments to suppliers.
5. To timely & accurately print Daily Cashier's Report & Petty Cash Fund Report.

Prepared by/Date:

AMADOR M. TOLENTINO  
Quality Management Representative

Checked and Approved by/Date:

GILBERT M. FERNANDEZ  
President and Chief Operating Officer, and QC Chairman

# QUALITY MANUAL

**MANUAL  
ISSUANCE NO. 1**

**ISO 9001:2008**

Section 5.0 **MANAGEMENT RESPONSIBILITY**  
5.4 **PLANNING**

Subsection 5.4.1

Effectivity Date:

March 17, 2014

Revision No.  
2

**DELETED**

**DELETED**

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GILBERT M. FERNANDEZ  
President and COO, and QC Chairman

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