

## Customer Charter

MAPFRE INSULAR being one of the leading providers of non-life insurance in the country, WE aim to uphold our reputation for acting responsibly and with integrity, respecting the laws and regulations, traditions and culture of the markets in which we operate as well as internationally accepted standards of best practices of business conduct.

The Board of Directors of MAPFRE INSULAR requires the highest possible standards of professional and ethical conduct from all employees of the company. Equivalent standards of conduct are expected from all the intermediaries acting on behalf of our company. The company is implementing this Charter precisely in order to help maintain the highest possible ethical standards.

All our employees and other persons, who are authorized to act on behalf of our company, are expected to treat compliance with this Charter as an important element of their relationship with the company.

We place YOUR needs first.

*We help you identify which of our products and services provides the best solution for your insurance needs.*

We commit to superior SERVICE.

*We continuously find ways to improve our service and efficiency to be able to deliver in the fastest and most convenient way.*

We are FAIR and HONEST.

*We strictly adhere to good governance in all our undertakings and will always be transparent to you.*

We value YOUR TRUST.

### **Compliance with Guidelines on Electronic Commerce of Insurance Products (Circular Letter Nos. 2014-47, 2016-15 and 2016-60)**

MAPFRE INSULAR conducts its business activities in the full observance of the current legislation, the regulatory bodies and the authorities in the Philippines, and takes a neutral stance with regard to the different political options.