

D.1 Transparent ownership structure		Y/ N	Reference/ Source document
D.1.1	Does the information on shareholdings reveal the identity of beneficial owners, holding 5% shareholding or more?	Y	2016 GENERAL INFORMATION SHEET ( Website) <hr/> 2017 GENERAL INFORMATION SHEET ( Website)
D.1.2	Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?	Y	2016 GENERAL INFORMATION SHEET ( Website) <hr/> 2017 GENERAL INFORMATION SHEET ( Website)
D.1.3	Does the company disclose the direct and indirect (deemed) shareholdings of directors (commissioners)?	Y	2016 GENERAL INFORMATION SHEET ( Website) <hr/> 2017 GENERAL INFORMATION SHEET ( Website)
D.1.4	Does the company disclose the direct and indirect (deemed) shareholdings of senior management?	Y	2016 GENERAL INFORMATION SHEET ( Website) <hr/> 2017 GENERAL INFORMATION SHEET ( Website)

D.1.5	Does the company disclose details of the parent/holding company, subsidiaries, associates, joint ventures and special purpose enterprises/ vehicles (SPEs)/ (SPVs)?		Y	2016 GENERAL INFORMATION SHEET ( Website) <hr/> 2017 GENERAL INFORMATION SHEET ( Website) <hr/> Articles of Incorporation Cover Sheet ( Website)
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<b>D.2 Quality of Annual Report</b>				
<i>Does the company's annual report disclose the following items:</i>				
D.2.1	Key risks	<b>"OECD Principle V (A):</b> (1) The financial and operating results of the company; (2) Company objectives, including ethics, environment, and other public policy commitments; (3) Major share ownership and voting rights, including group structures, intra-group relations, ownership data, beneficial ownership; (4) Remuneration policy for members of the board and key executives, including their qualifications, the selection process, other company directorships and whether they are regarded as independent by the board; (6) Foreseeable risk factors, including risk management system; (7) Issues regarding employees and other stakeholders; (8) Governance structure and policies, in particular, the content of any corporate governance code or policy and the process by which it is implemented.  <b>OECD Principle V (E):</b> Channels for disseminating information should provide	Y	2016 ANNUAL REPORT - Financial Statements, Note 5, pp 29-46 (Website)
D.2.2	Corporate objectives		Y	2016 ANNUAL REPORT - page 13 (Website)
D.2.3	Financial performance indicators		Y	2016 ANNUAL REPORT - Financial Statements (Website)
D.2.4	Non-financial performance indicators		Y	2016 ANNUAL REPORT - Financial Statements (Website)
D.2.5	Dividend policy		Y	2016 ANNUAL REPORT - page 21 (Website)
D.2.6	Details of whistle-blowing policy		Y	2016 ANNUAL REPORT - page 19 (Website)

D.2.7	Biographical details (at least age, qualifications, date of first appointment, relevant experience, and any other directorships of listed companies) of directors/commissioners	for equal, timely and cost-efficient access to relevant information by users.  <b>ICGN 2.4 Composition and structure of the board</b> <b>ICGN 2.4.1 Skills and experience</b> <b>ICGN 2.4.3 Independence</b>  <b>ICGN 5.0 Remuneration</b> <b>ICGN 5.4 Transparency</b>	Y	2016 ANNUAL REPORT - Board of Directors page 3-6 (Website)
D.2.8	Training and/or continuing education programme attended by each director/commissioner	<b>UK Corporate Governance Code (2010)</b> A.1.2 - the number of meetings of the board and those committees and individual attendance by directors.	N	
D.2.9	Number of board of directors/commissioners meetings held during the year	<b>CLSA-ACGA (2010) CG Watch 2010 - Appendix 2</b> (I) CG rules and practices (19) Disclose the exact remuneration of individual directors.	Y	2015 ANNUAL REPORT - Corporate Governance (Website)
D.2.10	Attendance details of each director/commissioner in respect of meetings held		Y	2015 ANNUAL REPORT - Corporate Governance (Website)
D.2.11	Details of remuneration of each member of the board of directors/commissioners		N	
<b>Corporate Governance Confirmation Statement</b>				

D.2.12	Does the Annual Report contain a statement confirming the company's full compliance with the code of corporate governance and where there is non-compliance, identify and explain reasons for each such issue?	<p><b>OECD PRINCIPLE V (A) (8)</b></p> <p><b>UK CODE (JUNE 2010): Listing Rules</b></p> <p>9.8.6 R (for UK incorporated companies) and 9.8.7 R (for overseas incorporated companies) state that in the case of a company that has a Premium listing of equity shares, the following items must be included in its Annual Report and accounts: a statement of how the listed company has applied the Main Principles set out in the UK CG Code, in a manner that would enable shareholders to evaluate how the principles have been applied; a statement as to whether the listed company has complied throughout the accounting period with all relevant provisions set out in the UK CG Code; or not complied throughout the accounting period with all relevant provisions set out in the UK CG Code, and if so, setting out:</p> <p>(i) those provisions, if any, it has not complied with;</p> <p>(ii) in the case of provisions whose requirements are of a continuing nature, the period within which, if any, it did not comply with some or all of those provisions; and</p> <p>(iii) the company's reasons for non-compliance.</p>	Y	2016 ANNUAL REPORT - Corporate Governance - page 13 (Website)
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<b>D.3. Disclosure of related party transactions (RPT)</b>				
D.3.1	Does the company disclose its policy covering the review and approval of material/significant RPTs?	<p><b>OECD Principle V: Disclosure and Transparency</b></p> <p>(A) Disclosure should include, but not limited to, material information on:</p> <p>(5) Related party transactions</p>	Y	2015 ANNUAL REPORT - Corporate Governance & Financial Statements, Note 32, p.66 (Website)

D.3.2	Does the company disclose the name of the related party and relationship for each material/significant RPT?	<b>ICGN 2.11.1 Related party transactions</b> The company should disclose details of all material related party transactions in its Annual Report.	Y	2015 ANNUAL REPORT - Corporate Governance & Financial Statements, Note 32, p.66 (Website)
D.3.3	Does the company disclose the nature and value for each material/significant RPT?		Y	2015 ANNUAL REPORT - Corporate Governance & Financial Statements, Note 32, p.66 (Website)

<b>D.4 Directors and commissioners dealings in shares of the company</b>				
D.4.1	Does the company disclose trading in the company's shares by insiders?	<b>OECD Principle V (A):</b> (3) Major share ownership and voting rights  <b>ICGN 3.5 Employee share dealing</b> Companies should have clear rules regarding any trading by directors and employees in the company's own securities.  <b>ICGN 5.5 Share ownership</b> Every company should have and disclose a policy concerning ownership of shares of the company by senior managers and executive directors with the objective of aligning the interests of these key	N/A	

<b>D.5 External auditor and Auditor Report</b>				
D.5.1	Are audit fees disclosed?	<b>OECD Principle V (C):</b> An annual audit should be conducted by an independent, competent and qualified, auditor in order to provide an external and objective assurance to the board and shareholders that the financial statements fairly represent the financial position and performance	Y	2016 ANNUAL REPORT - Corporate Governance - page 20 (Website)
<i>Where the same audit firm is engaged for both audit and non-audit services</i>				

D.5.2	Are the non-audit fees disclosed?	of the company in all material respects.	Y	2016 ANNUAL REPORT - Corporate Governance (Website)
D.5.3	Does the non-audit fee exceed the audit fees?	<b>OECD Principle V (D):</b> External auditors should be accountable to the shareholders and owe a duty to the company to exercise due professional care in the conduct of the audit.	N	2016 ANNUAL REPORT - Corporate Governance (Website)

<b>D.6 Medium of communications</b>				
<i>Does the company use the following modes of communication?</i>				
D.6.1	Quarterly reporting	<b>OECD Principle V (E):</b> Channels for disseminating information should provide for equal, timely and cost-efficient access to relevant information by users.	N	
D.6.2	Company website		Y	<a href="http://www.mapfre.com.ph">www.mapfre.com.ph</a>
D.6.3	Analyst's briefing		N/A	
D.6.4	Media briefings /press conferences		Y	<a href="http://www.facebook.com/mapfreinsurance/">www.facebook.com/mapfreinsurance/</a> ( Link in Website)

<b>D.7 Timely filing/release of annual/financial reports</b>				
D.7.1	Are the audited annual financial report / statement released within 120 days from the financial year end?	<b>OECD Principle V (C)</b> <b>OECD Principle V (E) OECD Principle V-(A).</b>	Y	GENERAL AUDIT OPINION (Released on March 27, 2017) (Website)
D.7.2	Is the annual report released within 120 days from the financial year end?	<b>ICGN 7.2 Timely disclosure</b>	Y	2016 ANNUAL REPORT (Date of Publication: April 26, 2017) (Website)
D.7.3	Is the true and fairness/fair representation of the annual financial statement/reports affirmed by the board of directors/commissioners and/or the relevant officers of the company?	<b>ICGN 7.3 Affirmation of financial statements</b> The board of directors and the corporate officers of the company should affirm at least annually the accuracy of the company's financial statements or financial accounts.	Y	2016 Statement of Management's Responsibility for Financial Statements (Website)

<b>D.8 Company website</b>		<b>Does the company have a website disclosing up-to-date information on the following:</b>		
D.8.1	Business operations	OECD Principle V (A)	Y	2016 ANNUAL REPORT & 2016 FINANCIAL STATEMENTS (Website)
D.8.2	Financial statements/reports (current and prior years)	OECD Principle V (E) ICGN 7.1 Transparent and open communication	Y	2016 FINANCIAL STATEMENTS (Website)
D.8.3	Materials provided in briefings to analysts and media	ICGN 7.2 Timely disclosure	Y	<a href="http://www.facebook.com/mapfreinsuranc/">www.facebook.com/mapfreinsuranc/</a> ( Link in Website)
D.8.4	Shareholding structure		Y	2016 GENERAL INFORMATION SHEET ( Website) 2017 GENERAL INFORMATION SHEET ( Website)
D.8.5	Group corporate structure		Y	2016 GENERAL INFORMATION SHEET ( Website) 2017 GENERAL INFORMATION SHEET ( Website)
D.8.6	Downloadable annual report		Y	2016 ANNUAL REPORT (Website)
D.8.7	Notice of AGM and/or EGM		Y	2016 STOCKHOLDER'S MEETING NOTICE OF AGM( Website) 2017 STOCKHOLDER'S MEETING NOTICE OF AGM ( Website)

D.8.8	Minutes of AGM and/or EGM		Y	2016 STOCKHOLDER'S MEETING NOTICE OF AGM( Website) <hr/> 2017 STOCKHOLDER'S MEETING NOTICE OF AGM ( Website)
D.8.9	Company's constitution (company's by-laws, memorandum and articles of association)		Y	ARTICLES OF INCORPORATION AND BY-LAWS (Website)

<b>D.9 Investor relations</b>				
D.9.1	Does the company disclose the contact details (e.g. telephone, fax, and email) of the officer / office responsible for investor relations?	<b>ICGN 7.1 Transparent and open communication</b>	N/A	