LBP (Land Bank of the Phil.) Insurance Brokerage, Inc.

CITIZEN'S CHARTER

2019 (1st Edition)

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I. Mandate:

The LBP (Land Bank of the Phil.) Insurance Brokerage, Inc. was created primarily for the purpose of engaging in the business of general insurance brokerage management and consultancy more particularly as follows:

- To act as insurance broker for life, health, accident, motor car, casualty, and fidelity, marine cargo and hull, comprehensive liability insurance and other insurance coverage allied with, and incident to the above-mentioned lines; and
- To engage in management and consultancy work on insurance and in this connection, to hold, own, purchase, acquired, underwrite, obtain participation in and manage the business of any corporation, partnership or equity.

II. Vision:

LIBI envisions to be among the top 10 insurance brokerages in terms of premium produced by 2022.

III. Mission:

LIBI pledges to provide accessible, competitively priced and responsive insurance services to all LBP borrowers and clients and to efficiently facilitate in the processing of insurance requirements originated by LBP Lending Center Account Officers and LBP Branches.

IV. Service Pledge:

In accordance with Republic Act 9485 otherwise known as the Anti-Red Tape Act as amended by Republic Act 11032. The LBP (Land Bank of the Phil.) Insurance Brokerage, Inc., hereby adopts the necessary systems, steps and procedures which shall eliminate any form of bureaucratic red tape in its processes to improve its service delivery to its clients.

The LBP (Land Bank of the Phil.) Insurance Brokerage, Inc., (LIBI) a government owned or controlled corporation was organized and established on October 22, 1981 to serve as the sole insurance broker of Land Bank of the Philippines, its subsidiaries, clients/borrowers and other government offices without prejudice to the provisions of Republic Act 656.

Being a broker, the primary and sole purpose of LIBI is to provide assistance with the Bank's insurance needs, which includes and limited only in the processing of clients' request for quotation, coverage, renewal, endorsement and assisting in the submission of claim documents to the insurance company for processing and settlement of insurance claims. With these instances, LIBI is fully dependent on its insurance service providers in the processing of its clients' insurance requests and the settlement of insurance claims.

We are a steadfast and viable institution where we exceed efforts to meet clients' expectations; embracing ourselves responsible for institutional service commitment and aim for competence as we render services to be adhered to without any reservations or limitations. We believe that by 2022, LIBI will be among the top 10 Insurance Brokerages in terms of premium produced, and therefore, we:

Live by the fundamentals and principles of Insurance Industry thru compliance on statutory and regulatory requirements as well as our Code of Conducts and Ethical Standards as we set the;

Ideal institution that demonstrates respect for each other and hold ourselves accountable for appropriate behavior while displaying a sound knowledge in our fields of operations;

Be courteous, resilient, patient and prompt in redressing clients' need, requirements and complaints at all times by;

Implementing and maintaining professional behavior as we go extra-mile to achieve clients' full satisfaction and will always welcome feedback and inputs in order to continually improve our processes.

In furtherance with the government's mandate to provide an efficient and effective public service and pursuant to Republic Act 11032 particularly on Section 21, we are hereby committed to ensure that all applicants or requesting parties who are within the premises of this office prior to the end of official working hours and during lunch break shall be attended to.

LIST OF SERVICES

Central/Head Office

External Services

1. Request for Insurance Quotation (Accounts Outside Pre-Bidded Quotation)

Submission of Individual Letter Requests for Insurance Quotation originated from LBP Lending Units and clients.

Office or Division:	Marketing Unit
Classification:	Simple
Type of Transaction:	G2G - Government to Government; G2C- Government to Citizen
Who may avail:	LBP Borrowers, LBP Clients, and Direct Individuals

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Appraisal Report (1 clear email/scanned photocopy)	LBP Branches & Lending Centers
Pictures of Properties to be Insured (1 clear colored or black and white email/scanned copy)	LBP Branches & Lending Centers
KYC Form (1 email/scanned copy)	Marketing Unit
Official Registration/Certificate of Registration (Motor Vehicles) (1 clear email/scanned photocopy)	LBP Branches & Lending Centers
Notice of Awards (Bonds) (1 clear email/scanned photocopy)	LBP Branches & Lending Centers
Letter Request (Insurance Quotation) (1 clear email or scanned copy)	LBP Branches & Lending Centers

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit letter request for insurance quotation	1. Accepts and evaluates the submitted letter request for quotation and its corresponding attachments	None	15 mins per account	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit)
None	1.1. LIBI AO will prepare and transmit letter request for quotation to insurance company	None	5 mins per request/transaction	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit)
None	1.2. Upon receipt of the requested quotation from the insurance company, LIBI AO will	None	30 mins per request/ transaction	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1*

	simultaneously prepare a summary of quotation and letter proposal containing the premium computation			*& Account Marketing Specialist 2* (Marketing Unit)
None	1.3. Transmit the insurance quotation to the insured through email or other communication mediums.	None	1 min per insurance quotation	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit)
2. Submit confirmation/approval regarding the requested insurance quotation.	2. Acknowledge the approval made by the insured and wait for the confirmation whether to proceed with insurance coverage or not.	None	3 mins per request	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit)
TOTAL		None	54 minutes	

2. Request for Insurance Quotation (Accounts Within the Pre-Bidded Quotation)

Submission of individual letter requests for insurance quotation originated from LBP lending units and clients

Office or Division:	Marketing Unit
Classification:	Simple
Type of Transaction:	Government to Government; Government to Citizen
Who may avail:	All

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Appraisal Report (1 clear email/scanned photocopy)	LBP Branches & Lending Centers
Pictures of Properties to be Insured (1 clear colored or black and white email/scanned copy)	LBP Branches & Lending Centers
KYC Form (1 email/scanned copy)	Marketing Unit
Official Registration/Certificate of Registration (Motor Vehicles) (1 clear email/scanned photocopy)	LBP Branches & Lending Centers
Notice of Awards (Bonds) (1 clear email/scanned photocopy)	LBP Branches & Lending Centers
Letter Request (Insurance Quotation) (1 clear email or scanned copy)	LBP Branches & Lending Centers

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSIN G TIME	PERSON RESPONSIBLE
1. Submit letter request for insurance quotation	1.1. Accepts and evaluates the submitted letter request for quotation and its corresponding attachments and issue an insurance quotation	None	15 mins per account	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit)
None	1.2. Transmit the "pre-approved" insurance quotation to the client for approval	None	10 mins per account	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit)
2. Submit confirmation/approval regarding the requested insurance quotation.	2. Acknowledge the approval made by the insured and wait for the confirmation whether to proceed with insurance coverage or not.	None	3 mins per request	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2*

				(Marketing Unit)
TOTAL		None	28 minutes	

3. Request for Insurance Coverage

Submission of Individual Letter Requests for Insurance Coverage originated from LBP Lending Units and clients

Office or Division:	Marketing Unit
Classification:	Simple
Type of Transaction:	Government to Government; Government to Citizen
Who may avail:	All

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Appraisal Report (1 clear email/scanned photocopy)	LBP Branches & Lending Centers
Pictures of Properties to be Insured (1 clear colored or black and white email/scanned copy)	LBP Branches & Lending Centers
KYC Form (1 email/scanned copy)	Marketing Unit/Insurance Company
Official Registration/Certificate of Registration (Motor Vehicles) (1 clear email/scanned photocopy)	LBP Branches & Lending Centers
Notice of Awards (Bonds) (1 clear email/scanned photocopy)	LBP Branches & Lending Centers
Letter Request (Insurance Quotation) (1 clear email or scanned copy)	LBP Branches & Lending Centers

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Send letter request to LIBI for Insurance Coverage	1. Upon approval/acceptance of the proposed insurance quotation provided by the Insurance Company, AO will prepare and transmit letter request to insurance company for insurance coverage and issuance of policy then AO will issue a certification confirming that the said risk has been covered respectively.	None	15 mins per account	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit)
None	1.1. Upon receipt of the insurance policy, AO shall verify and tag the received insurance policy and forwarded to the concerned team.	None	2 mins per insurance policy	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit)
None	1.2. The concerned team shall attach the insurance request for documentation and counter check whether the insurance	None	5 mins per insurance policy	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account*

	policy is in accordance with the insurance request. All verified insurance policies will be forwarded to the encoder for the issuance of statement of account (SOA).			*Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit)
None	1.3. After the encoder issued the Statement of Account (SOA), the former will revert the insurance policies to the concerned team for proper segregation and preparation for transmittal and forwarded the same to the dispatching unit	None	10 mins per insurance policy	*Encoder, Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit) & *Administrative Service Staff* (Administrative Unit)
TOTAL		None	32 minutes	

4. Request for Insurance Endorsements

Submission of Individual Letter Requests for Insurance Endorsements originated from LBP Lending Units and clients

Office or Division:	Marketing Unit
Classification:	Simple
Type of Transaction:	Government to Government; Government to Citizen
Who may avail:	All

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Original Copy of Insurance Policy (Flat Cancellation) *Flat Cancellation – no additional premium. – (1 photocopy/scanned copy)	LBP Branches & Lending Centers, Direct Individuals
Letter Request (Endorsement) – (1 scanned copy)	LBP Branches & Lending Centers

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Send letter request to LIBI for Insurance Endorsement	1. Send formal letter request to insurance company for the issuance of endorsements and simultaneously prepare the certification to be transmitted to the insured/LC.	None	15 mins per account	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit)
None	1.1. AO shall verify and tag the received endorsements and forwarded to the concerned team.	None	2 mins per insurance policy	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit)
None	1.2. The concerned team shall attach the insurance request for documentation and counter check whether the endorsements is in accordance with the insurance request. All verified endorsements will be forwarded to the encoder for the issuance of statement of account (SOA) or credit memo (CM).	None	5 mins per insurance policy	*Encoder, Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit)
None	1.3. After the encoder issued the Statement of Account (SOA) or Credit Memo (CM) the former	None	10 mins per insurance policy	*Encoder, Account Marketing Clerk, Account Marketing*

	will revert the endorsements to the concerned team for proper segregation and preparation for transmittal and forwarded the same to the dispatching unit			*Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit), & *Administrative Service Staff* (Administrative Unit)
TOTAL		None	32 minutes	

5. Request for Renewal of Coverage

Submission of Individual Letter Requests for Insurance Renewal originated from LBP Lending Units and clients

Office or Division:	Marketing Unit
Classification:	Simple
Type of Transaction:	Government to Government; Government to Citizen
Who may avail:	All

CHECKLIST OF REQUIREMENTS	**WHERE TO SECURE**
Latest/Updated appraisal report or Depreciation Schedule (For Renewal with Changes) (1 scanned/photocopy)	LBP Branches & Lending Centers, Direct Individuals

CLIENT STEPS	**AGENCY ACTIONS**	**FEES TO BE PAID**	**PROCESSING TIME**	**PERSON RESPONSIBLE**
1. Send letter request to LIBI for renewal of insurance coverage for existing accounts	1.1. Accepts letter request and evaluate the said request. Upon verification, AO will prepare and send formal letter request for renewal to insurance company and simultaneously prepare and transmit the Certification to the insured/LC	None	15 mins per account	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit),
None	1.2. AO shall verify and tag the received renewal policy and forwarded to the concerned team.	None	2 mins per policy	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit),
None	1.3. The concerned team shall attach the insurance request for documentation and counter check whether the renewal policy is in accordance with the insurance request. All verified renewal policies will be forwarded to the encoder for the issuance of statement of account (SOA).	None	5 mins per insurance policy	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit),
None	1.4. After the encoder issued the Statement of Account (SOA), the former will revert the renewal policies to the concerned team for proper segregation and	None	10 mins per policy	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account*

	preparation for transmittal and forwarded the same to the dispatching unit.			*Marketing Specialist 1 & Account Marketing Specialist 2, Encoder* (Marketing Unit) & *Administrative Service Staff* (Administrative Unit)
TOTAL		None	32 minutes	

6. Request for Insurance Quotation (Property Lines)

Submission of Individual Letter Requests for Insurance Quotation for property lines which includes but not limited to hydro-power plant, geo-thermal power plant, hydro-thermal powerplant and other request originated from LBP Lending Units and clients which upon evaluation by the insurance company, requires inspection.

Office or Division:	Marketing Unit
Classification:	Complex
Type of Transaction:	Government to Government; Government to Citizen
Who may avail:	All

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Appraisal Report	LBP Branches & Lending Centers
Pictures of Properties to be Insured	LBP Branches & Lending Centers
KYC Form	LIBI/Marketing Unit

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submission of letter request for insurance quotation to LIBI	1. Transmit the submitted request for insurance quotation through electronic mail (e-mail) to the assigned insurance company.	None	10 mins per account	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit),
None	1.2. LIBI will arrange and schedule the inspection with the respective insurance company and concerned LBP Unit	None	1 day	*Account Marketing Clerk, Account Marketing Assistant, Account Marketing Analyst, Account Marketing Specialist 1 & Account Marketing Specialist 2* (Marketing Unit),
None	1.3. Inspection Proper	None	5 working days	*General Manager, Marketing Head, Assigned Account Officer,* (Marketing Unit); *Insurance Company's Representatives, LBP Units/ Clients*
None	1.4. Transmit the requested insurance quotation to the insured upon receipt from the insurance company the risk evaluation report	None	Maximum of	Insurance Company

None	1.5. Transmit the requested insurance quotation to the insured upon receipt from the insurance company including the risk evaluation report.	None	Max of 45 mins per account	*Account Officer* (Marketing Unit)
TOTAL		None	6 Days, 55 Minutes	

7. Request for Insurance Quotation (Mortgage Redemption Insurance Application)

Submission of Individual Letter Requests for Insurance Quotation for Mortgage Redemption Insurance (MRI)

Office or Division:	Marketing Unit
Classification:	Simple
Type of Transaction:	Government to Government; Government to Citizen
Who may avail:	All

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
MRI Application Form (1 clear email or scanned copy) Letter Request (Insurance Quotation) (1 clear email or scanned copy)	LIBI/Marketing Unit

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submission of Letter Request for Quotation	1.1. Accept and evaluate the submitted MRI Application Form and determine whether it falls within the No Evidence Limit (NEL) provided by the respective insurance company	None	3 mins per account	*Account Officer* (Marketing Unit)
None	1.2. If not, AO will transmit the same to the insurance company for evaluation (more than No Evidence Limit)	None	3 mins per account	*Account Officer* (Marketing Unit)
None	1.3. AO will transmit the evaluation report to the insured/LC provided by the insurance company upon receipt from the insurance company	None	3 mins per account	*Account Officer* (Marketing Unit)
None	1.4. AO will transmit the letter for medical examination to the concerned LBP Units and secure the availability of clients.	None	3 mins per account	*Account Officer* (Marketing Unit)
None	1.5. Upon confirmation of LBP Units, LIBI AO will request the insurance company to issue a letter of authority (LOA) before the insured can undergo medical examination through the insurance accredited clinics or hospitals	None	3 mins per account	*Account Officer* (Marketing Unit)
None	1.6. Upon receipt by LIBI's AO of the said LOA, the latter will	None	2 mins per LOA	*Account Officer* (Marketing Unit)

	immediately forward the same to the LBP Units/insured.			
None	1.7. LIBI AO will forward the approved insurance quotation to the LBP Units/insured	None	3 mins per quotation	*Account Officer* (Marketing Unit)
TOTAL		None	20 minutes	

8. Claims Processing

Submission of documents for the processing of claim by the insurance company

Office or Division:	Marketing Unit
Classification:	Simple
Type of Transaction:	Government to Government; Government to Citizen
Who may avail:	All

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Motor Car Requirements	LIBI/Claims Unit
OWN DAMAGE ☐ Formal Notice of Claim (inform immediately upon accident) ☐ Copy of Insurance Policy ☐ Certificate of Registration with Official Receipt ☐ Driver's License with Official Receipt ☐ Police Report and/or Driver's Affidavit ☐ Pictures of the damaged vehicles with plate number ☐ Estimate Repairs ☐ Stencils of Chassis and Motor No. **PROPERTY DAMAGED REQUIREMENTS** ☐ Certificate of Registration with Official Receipt ☐ Driver's License with Official Receipt ☐ Pictures of the damaged vehicles with plate number ☐ Estimate Repair ☐ Certificate of No Claim (coming from his/her insurer) **BODILY INJURY** ☐ Medical Certificate ☐ Clinical Abstract ☐ Medical Receipts with Doctor's Prescription ☐ Record of Operation ☐ Birth Certificate ☐ Hospital Bills & Statement of Account	

DEATH CLAIM ☐ Death Certificate ☐ Post Mortem Examination ☐ Funeral & Burial Permit ☐ Birth Certificate ☐ Marriage Contract	
Salary Loan/Death Claim Requirements	LIBI/Claims Unit
☐ Proof of Prem. Payment to LIBI (Credit Advice/OR) / Complete Remittance Schedule ☐ NSO Death Certificate ☐ Salary Loan Application/Promissory Note ☐ Group Application/Health Declaration ☐ Statement of Account/Account Summary ☐ Loan Ledger/Amortization Ledger ☐ Disclosure Statement/Discount Sheet (previous and renewal coverage) ☐ Loan Release (previous and renewal coverage) ☐ Claimant Statement ☐ Attending Physician's Statement ☐ NBI/Police/Accident Report ☐ Barangay Certificate (in case died at home) ☐ Medical Records ☐ Medical Certificate ☐ Marriage Contract ☐ Birth Certificate ☐ Credit Life Certificate	
Accident & Health Requirements	LIBI/Claims Unit
☐ Hospital Statement of Account ☐ Doctor's Certification/Attending Physician's Statement ☐ Charge slips/Official Receipts ☐ Police Report, if applicable ☐ Marriage Contract, if applicable ☐ Birth Certificate, if applicable ☐ Death Certificate, if applicable	
Property Claim Requirements	LIBI/Claims Unit
☐ A Civil Engineer's or Architect's detailed estimate (obtained at the expense of the Assured) to place the building in the same state or repair as before the accident. (*Note: No contemplated improvements may be included in the estimate*	

and/or proper allowance for age and depreciation etc. may be allowed.) ☐ Appraisal Report, if any ☐ Copy of the Building's plan, complete with the dimensions and design specifications ☐ Lease Contract or Agreement, if Assured is not the lot owner ☐ Certified True Copy of Building Permit, Transfer Certificate of the Title and Declaration of Real Property ☐ Original or Copy of the Policy * These are the standard requirements needed by LIBI to process the application and conduct the necessary evaluation for this claim. Other requirements may be required to be submitted depending on the result of the evaluation conducted by the insurer/adjuster.	

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submission of Notice of Claim with the corresponding claim requirements.	1.1. Acknowledge the receipt of the Notice of Claim (NOC) with corresponding attached requirements from LIBI clients.	None	1 min per claim report	Claims Clerk, Claims Assistant, Claims Analyst, Claims Specialist, *(Marketing Unit)*
None	1.2. Claims Officer (CO) opens claim file, extensively evaluate and review the respective insurance policy.	None	40 mins per claim	Claims Clerk, Claims Assistant, Claims Analyst, Claims Specialist, *(Marketing Unit)*
None	1.3. Upon verification, CO will prepare the NOC signed by the General Manager (GM).	None	2 mins per claim	Claims Clerk, Claims Assistant, Claims Analyst, Claims Specialist, *(Marketing Unit)*
None	1.4. CO will forward the signed NOC along with the submitted preliminary requirements to the insurance company with the corresponding insurance adjuster assigned by LIBI.	None	3 mins per claim	Claims Clerk, Claims Assistant, Claims Analyst, Claims Specialist, *(Marketing Unit)*
None	1.5. CO conducts timely follow up regarding the evaluation report submitted by the adjuster to the insurance company.	None	5 mins per claim	Claims Clerk, Claims Assistant, Claims Analyst, Claims Specialist, *(Marketing Unit)*

None	1.6. Review and evaluate the settlement offer or recommendation made by the insurer and simultaneously prepare the forwarding letter to the insured/LC for acceptance and final approval.	None	30 mins per claim	Claims Clerk, Claims Assistant, Claims Analyst, Claims Specialist, *(Marketing Unit)*
None	1.7. Forward the accepted letter offer to the insurer for preparation and issuance of settlement check.	None	5 mins per claim	Claims Clerk, Claims Assistant, Claims Analyst, Claims Specialist, *(Marketing Unit)*
None	1.8. Upon receipt of the settlement check from the insurance company, CO will prepare and transmit the settlement check (including all the release papers) to the dispatching unit to be transmitted to the respective clients.	None	5 mins per settlement check	Claims Clerk, Claims Assistant, Claims Analyst, Claims Specialist, *(Marketing Unit)* & *Administrative Service Staff* (Administrative Unit)
TOTAL		None	1 hour & 31 mins.	

Central/Head Office

Internal Services

1. COLLECTION

Collection of AR-Trade (Accounts Receivable)

Office or Division:	Accounting Unit			
Classification:	Simple			
Type of Transaction:	G2G; G2C; G2B			
Who may avail:	Remittance Analyst, Remittance Specialist			
CHECKLIST OF REQUIREMENTS		**WHERE TO SECURE**		
IIBS (System Generated) Bank Snapshots Online Collection		LIBI/Accounting Unit		
CLIENT STEPS	**AGENCY ACTIONS**	**FEES TO BE PAID**	**PROCESSING TIME**	**PERSON RESPONSIBLE**
1. Matching of Official Receipts against SOA	**MONTHLY BILLING OF ACCOUNTS RECEIVABLE:** 1.1 Generates the Aging of Accounts Receivable in the IIBS per Lending Centers, LBP units and Subsidiaries, etc.	None	5 Mins./ LC, LBP Units, Subsidiaries	*Collection Clerk, Collection Assistant, Collection Analyst* (Accounting Unit)
None	1.2 Exports schedules to Excel file and then sort.	None	10 Mins./ LC, LBP Units, Subsidiaries	*Collection Clerk, Collection Assistant, Collection Analyst* (Accounting Unit)
None	1.3 Updates status of each account per Lending Centers, LBP units and Subsidiaries etc. by checking possible payments from the List of Accounts Payable and schedule of Online Collections.	None	5 Mins./ LC, LBP Units, Subsidiaries	*Collection Clerk, Collection Assistant, Collection Analyst* (Accounting Unit)
None	1.4 Prepares monthly collection letter and schedule of Accounts Receivable.	None	30 Mins./ LC, LBP Units, Subsidiaries	*Collection Clerk, Collection Assistant, Collection Analyst* (Accounting Unit)
	1.5 Forwards the schedules		5 Mins./ LC,	*Collection Clerk,*

None	and collection letters to Accounting Head for checking and signing.	None	LBP Units, Subsidiaries	*Collection Assistant, Collection Analyst*
None	1.6 Forwards the schedules and collection letters to LBP units, Lending Center]s, Subsidiaries etc. for transmittal to provincial LCs.	None	5 Mins./ LC, LBP Units, Subsidiaries	*Collection Clerk, Collection Assistant, Collection Analyst* (Accounting Unit)
None	1.7 Sends advance copy of collection letter and schedules to Units concerned through fax or email.	None	5 Mins./ LC, LBP Units, Subsidiaries	*Collection Clerk, Collection Assistant, Collection Analyst* (Accounting Unit)
2. Posting to IIBS to generates General Ledger	**DAILY CALLBACKING AND POSTING OF COLLECTIONS** 2.1 Callbacking: Generates Collection register and Proof list if collection thru the IIBS. Callback daily transaction done by the Treasury unit. Compares collection register listing generated from IIBS against schedules of online collections and snapshot generated from we access. Notify treasurer/Treasury Specialist for any error noted. Check in the screen if necessary correction were already affected. Checks accuracy of the application and details of payments against SOA. Verify information reflected in the prooflist against collection module (screen) in the IIBS. Prepares necessary adjustment for the liquidation of per diem/cash advances/HYSA investment and other form of payments credited to LIBI.	None	2 Minutes / OR	*Financial Account Specialist I* (Accounting Unit)
	Posting:		24 Sec./O.R	*Financial Account*

	2.2 Posting of OR's in the IIBS CLP shall be done daily to avoid delays in the preparation of schedules of premium remittance.	None		*Specialist I* (Accounting Unit)
3. Generate payment reconciliation	**PAYMENT RECONCILIATION OF A/P – TRADE:** 3.1 Runs List of Accounts Payable – Trade for policy application in the IIBS.and Proof list if collection thru the IIBS.	None	15 Mins.	*Financial Account Specialist I* (Accounting Unit)
None	3.2 Runs List of Outstanding Receivables (A/R).	None	20 Mins	*Financial Account Specialist I* (Accounting Unit)
None	3.3 Encodes invoices, saves and posts each payment to Payment Reconciliation Module	None	3 Hrs	*Financial Account Specialist I* (Accounting Unit)
None	3.4 Updates the existing list of A/P Trade (excel file) and deletes the client's account from the list if already applies	None	10 Mins.	*Financial Account Specialist I* (Accounting Unit)
None	3.5 Prepares Reconciliation Statements on the bookings of A/R against payments to determine proper disposition of excess payments or erroneous credits a. Retrieves the client's transactions i.e, SOA, payment/s made. b. Runs full history of the account in the IIBS. c. Prepares coverings memo per LBP Units, Lending Centers. Forwards the covering memo with the Reconciliation Statement to Head, Accounting Unit for checking and signature. Once approved, these are ready for transmittal per Lending Center, LBP Units.	None	3 Hrs	*Financial Account Specialist I* (Accounting Unit)

None	3.6 Forwards updated monthly list of A/P Trade to Marketing Unit and Collection Unit for proper disposition of unapplied payments thru email.	None	3 Mins	*Financial Account Specialist I* (Accounting Unit)
None	3.7 Does payment adjustments on direct payments with tax certificates issued by the client	None	3 Mins	*Financial Account Specialist I* (Accounting Unit)
None	**ACCOUNTS PAYABLE – TRADE (REFUNDS)** 3.8 Post the transaction in the payment recon module, saves and prepares refund using the Refund process to client.	None	15 Mins	*Financial Account Specialist I* (Accounting Unit)
TOTAL:		None	7 hours, 13 Minutes	

2. REMITTANCE

Remittance of Due to Principal to Insurance Companies

Office or Division:	Accounting Unit
Classification:	Simple
Type of Transaction:	G2G; G2C; G2B
Who may avail:	Accounting Assistant (Disbursement)

CHECKLIST OF REQUIREMENTS	**WHERE TO SECURE**
IIBS (System Generated)	LIBI/Accounting Unit

CLIENT STEPS	**AGENCY ACTIONS**	**FEES TO BE PAID**	**PROCESSING TIME**	**PERSON RESPONSIBLE**
1. Disbursement voucher and check preparation	**SCHEDULE OF PREMIUM REMITTANCE TO INSURANCE COMPANIES:** 1.1 Runs the Due for Remittance Register in the IIBS	None	35 Mins. / Insurance Company	*Remittance Analyst* *Remittance Specialist* (Accounting Unit)
None	1.2 Tags accounts that are due for remittance and with correct commission recognized			
None	1.3 Forwards list of accounts with no commission recognized by the IIBS to the Head, Accounting Unit for adjustment of commission			
2. Releasing of Remittance payment to Insurance Company	2.1 Generates Schedule of Premium Remittance (SPR) 2.2 If with tax withheld, checks the file of tax certificates and attaches the tax certificates to SPR 2.3 Forwards the schedule to Financial Account Specialist 1 for checking.			
TOTAL:		None	35 Minutes	

3. DISBURSEMENT

Preparation of Disbursement Voucher

Office or Division:	Accounting Unit
Classification:	Simple
Type of Transaction:	G2G;G2B G2C
Who may avail:	Various Clients

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
IIBS (System Generated) Remittance Schedule Billing Statement Payment Recon Statement BIR Schedule	LIBI/Accounting Unit

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Pick-up checks/ATD from the Cashier and issuance of OR/PR and BIR Form 2307	**PREPARATION OF DISBURSEMENT VOUCHER:** 1.1 Receives Schedule of Premium Remittance, Billing Statement, Reconciliation Statement, LBP Units together with the schedules of HF, monthly schedule of input tax and quarterly schedule of input tax.	None	10 Mins. / DV	*Accounting Assistant (Disbursement)* (Accounting Unit)
None	1.2 Access the Integrated Insurance Brokerage System (IIBS) and input details of remittance.	None		
None	1.3 Generates from IIBS the Disbursement Voucher (DV), VAT – Official Receipt (OR) and Authority to Fund Transfer and forwards the same to authorized signatories per CASA.	None		
None	1.4 Receives signed copy of DV with Supporting Documents from authorized signatories.	None		

	1.5 Checks the completeness of documents and forwards the same to the Treasury Specialist II for the release of check or for crediting to various clients.			
TOTAL:		None	10 Minutes	

4. REPORTING

Financial Statement Preparation

<table>
<tr><td>Office or Division:</td><td colspan="4">Accounting Unit</td></tr>
<tr><td>Classification:</td><td colspan="4">Highly Technical</td></tr>
<tr><td>Type of Transaction:</td><td colspan="4">Government to Government; Government to Citizen, Government to Business entity</td></tr>
<tr><td>Who may avail:</td><td colspan="4">BOD, ExCom, Management, ISO Auditor, COA, AST, BIR, IC, DOF, SEC, LBP</td></tr>
<tr><td colspan="2">CHECKLIST OF REQUIREMENTS</td><td colspan="3">WHERE TO SECURE</td></tr>
<tr><td colspan="2">IIBS (System Generated)
Financial Statement
Bank Statement</td><td colspan="3">LIBI/Accounting Unit</td></tr>
<tr><td>CLIENT STEPS</td><td>AGENCY ACTIONS</td><td>FEES TO BE PAID</td><td>PROCESSING TIME</td><td>PERSON RESPONSIBLE</td></tr>
<tr><td>1. Compliance

2. For decision making</td><td>Preparation of Monthly Bank Reconciliation Statement (BRS)

1.1 Secures copy of DCPR from Treasury Specialist II
1.2 Prepares BRS working paper
1.3 Compares all the debits in the snapshot of Bank Statements from the depository banks, against DV Register for all cleared/ outstanding checks
1.4 Gets copy of CDB for the month from Disbursement Assistant
1.5 Verifies and adjusts the discrepancy between the snapshot of Bank Statement and DV Register
2.1 Checks and prepares JV for erroneous bank debits and bank charges
2.2 Prepares Schedule of Outstanding Checks and Outstanding AFTs
2.3 Obtains the amount of Deposit in Transit at the end of the month based on the OR Analysis Report
2.4 Completes the BRS and forwards the same to Head,</td><td>None</td><td>5 Hours</td><td>Financial Account Specialist I
(Accounting Unit)</td></tr>
</table>

	Accounting Unit for review 2.5 Reviews and signs the BRS and returns the same to Bookkeeper II, Accounting Unit 2.6 Files copy of signed BRS.			
3. Monitoring of PES	**Monitoring and Recording of Investment:** 3.1 Secures copy of COS of GS Confirmation Advice and record investment transactions from the Treasury Specialist II, Cashiering Unit for new placements 3.2 Prepares monthly JV to record placements, receipt and accrual of interests, amortization of discounts or premiums and maturity of investments 3.4 Prepares monthly Schedule of Investments and Schedule of Interest Income Forwards the same to CASA authorized signatories 3.5 Reviews and signs the schedules 3.6 Receives copy of the signed schedules and files the same 3.7 Receives copy of the signed schedules and files the same	None	50 Mins.	*Financial Account Specialist I* (Accounting Unit)
	Monitoring of A/P-Others 1. Prepares Schedule for UCA; Refunds from HMO and Tax, Stale Checks, if any; Outstanding Checks and AFTs not yet credited to the accounts of insurance companies and still under the custody of the Treasury Specialist, Cashiering Unit as of last working day for the month of December 2. Prepares JV, if any, and prints prooflist 3. Signs the schedules and forwards same to Head,	None	1 Hour	*Financial Account Specialist I* (Accounting Unit)

	Accounting for review and signature 4. Receives and checks accuracy of prooflist of MJV then forwards the same to the Financial Account Specialist 1 5. Reviews the schedules prepared by the Financial Account Specialist 1, Accounting Unit and returns the same 6. Receives prooflist of MJV, posts and prints MJV form then forwards the same to Head, Accounting Unit 7.Maintains copy of the signed schedules 8. Signs JV form then forwards the same to Filing Clerk, Accounting Unit 9. Files JV with SDs in chronological order			
	Reconciliation and Analysis of A/P-Trade 1. Runs the SL – A/P-Trade on a monthly basis 2. Exports the file to Excel template 3. Sorts transaction per OR 4. Reconciles transactions against the GL 5. Prepares JV for accounts with adjustments and forwards the same to Accounting Head for review 6. Reviews JV against SD i.e., Reconciliation Statement 7. Signs the JV and returns the same to Financial Account Specialist, Accounting Unit for posting 8. Posts the transaction details in the IIBS and prints JV 9. Forwards JV to Head, Accounting Unit for signature 10. Signs JV and returns to Filing	None	2 Days	*Financial Account Specialist II* (Accounting Unit)

	Clerk, Accounting Unit for filing 11. Files JV in chronological order			
	Monthly Status Reports for AR-Trade and ASR 1. Runs the Schedules of A/R and Accrued Service Fee Receivable in the IIBS 2. Exports file in Excel template 3. Prepares Status of A/R and Schedule of Collectible Accounts 4. Forwards the same to Head, Accounting Unit for checking 5. Checks the reports and returns the same to Financial Account Specialist 1, Accounting Unit 6. Forwards printed reports to Secretary of the President and CEO for compilation and preparation of materials for ExCom and BOD meetings	None	2 Days	*Financial Account Specialist I* (Accounting Unit)
	Reconciliation and Analysis of Due to Principal 1. Runs SL – Premiums Due to Principal per Insurance Company in the IIBS 2. Exports the file to Excel template 3. Sorts transactions per SOA number 4. Reconciles transactions against the Summary of DP from Remittance Analyst/ Remittance Assistant to determine accounts with adjustments 5. Prepares JV and generate proof list for accounts with adjustments 6. Forwards the same to Head, Accounting Unit for review 7. Reviews proof list against SD (i.e., Reconciliation Statement) and returns the same to	None	1 Big InsCo with more than 8,000 accounts while 1 small InsCo with 500 to 1000 accounts Small - 1Hr & 45Mins., Big – 1 day)	*Financial Account Specialist I* (Accounting Unit)

	Financial Account Specialist, Accounting Unit 8. Posts the transaction details in the IIBS			
	Preparation of Lapsing Schedule (i.e. Amortization of Prepaid Expenses and Depreciation of PPR) Based on the source documents, prepares the LS, to wit: a. Building and Improvement b. Furniture and Fixtures c. Motor Vehicle d. Information Technology e. Prepaid Expenses 2. Prepares JV for the depreciation to be booked for Insurance and Forex Divisions 3. Forwards the JV with SDs to Head, Accounting Unit for review and signature 4. Reviews JV against SDs (i.e., LS) 5. Signs the JV and returns the same to Financial Account Specialists, Accounting Unit 6. Inputs all the necessary data in the working paper	None	30 Mins	*Financial Account Specialist I* (Accounting Unit)

	PREPARATION OF JVs – INSURANCE DIVISION 1. Logs the number of JV and indicates particulars in the JV logbook 2. Accesses and encodes JV, particulars and accounting entries in the JV module of the IIBS 3. Print proof list and forwards to Head, Accounting Unit together with SDs for checking 4. Checks proof list and returns the same to Disbursement Clerk, Bookkeeper II, Remittance Analyst/Assistant, Financial Analyst/Specialist, Accounting Unit 5. Effects correction, if any, and prints JV to automatically post JV in the GL 6. Forwards the same to Head , Accounting Unit for signature 7. Signs the JV and forwards the same to Filing Clerk, Accounting Unit 8. Files JV in chronological order	None	15 Mins. / JV	*Financial Account Specialist I, Financial Account Specialist II, Accounting Assistant, Remittance Analyst, Remittance Specialist, Accounting Head* (Accounting Unit)
TOTAL:		None	7 Days, 45 Minutes	

5. RECORDS AND FILES MANAGEMENT

Submission, requisition and retrieval of records and official documents

<table>
<tr><td>Office or Division:</td><td colspan="4">Administrative Unit</td></tr>
<tr><td>Classification:</td><td colspan="4">Simple</td></tr>
<tr><td>Type of Transaction:</td><td colspan="4">G2C; G2B</td></tr>
<tr><td>Who may avail:</td><td colspan="4">Marketing Unit, Administrative Units, Accounting Unit, Auditors and Regulators subject to Data Privacy Law</td></tr>
<tr><td colspan="2">CHECKLIST OF REQUIREMENTS</td><td colspan="3">WHERE TO SECURE</td></tr>
<tr><td colspan="2">Records Request/Turn-over form</td><td colspan="3">Records Room/Administrative Unit</td></tr>
<tr><td>CLIENT STEPS</td><td>AGENCY ACTIONS</td><td>FEES TO BE PAID</td><td>PROCESSING TIME</td><td>PERSON RESPONSIBLE</td></tr>
<tr><td>1. Request Records' Request form

2. Fill-out the Records' Request/Turn-over form signed by the client and submit it to the Records Custodian</td><td>1.1 Acknowledge the request and search the requested documents in master list of records.
1.2 Retrieve the requested documents/folders in the filling compactor and lateral files
1.3 Encode the requested files/records in the records excel file for monitoring purpose

Records Retrieval at the QPRMI (Records Warehouse)

1.4 Records Custodian shall send a request for retrieval to QPRMI through letter-request, e-mail, fax or online inventory - bar coding system

1.5 The retrieval of record boxes from the QPRMI shall be delivered within one (1) day reckoned from the receipt of the</td><td>None</td><td>3 Minutes per folder

1 Day</td><td>Records Custodian, Administrative Specialist 1 (Administrative Unit)

Records Custodian, Administrative Specialist 1 (Administrative Unit) QPRMI</td></tr>
</table>

	letter-request or e-mail by the Administrative Unit			
TOTAL:		None	1 Day, 3 Minutes	

6. EMPLOYMENT

LIBI shall open the recruitment to the public through the acceptance of walk-in applications, referrals or announcements of vacancy in major newspapers. The announcement shall include the job title, salary range, job description and qualification requirements of the position.

Office or Division:	Administrative Unit			
Classification:	Complex			
Type of Transaction:	G2C- Government to Citizen			
Who may avail:	Job Applicants			
CHECKLIST OF REQUIREMENTS		**WHERE TO SECURE**		
Resume				
Referrals		Manpower Agencies		
Announcement of Vacancy		Newspaper and Official Website		
Interview and Examination Results		Administrative Unit		
Medical Examination Result		Administrative Unit		
Background Checking Result		Administrative Unit		
CLIENT STEPS	**AGENCY ACTIONS**	**FEES TO BE PAID**	**PROCESSING TIME**	**PERSON RESPONSIBLE**
1. Selection	1.1 Selection methods and criteria shall be job-based. 1.2 The preliminary screening of the applications shall be done by the Administrative Unit in order to determine whether or not the applicants meet the minimum qualification requirements of the position being filled up.		15 Minutes	*Administrative Specialist 1, Administrative Assistant.* (Administrative Unit)
2. Testing and Interview	2.1 All candidates for vacant or newly created position coming from outside the Company shall undergo a written examination to be administered by the Administrative Unit or designated Manpower Service Provider 2.2 Candidates coming	None	4 hours	*Administrative Specialist 1, Administrative Assistant.* (Administrative Unit)

	from within the Company may or may not be required to undertake a written examination, at the discretion of the President & CEO and/or the General Manager 2.3 The examination shall measure the general intellectual and psychological aptitude of the candidate. 2.4 Candidates who pass or were not required to take the written examination shall be required to undergo a series of interviews with Administrative Unit Head, the Head of the Department, which requested for the candidate, the Head of the Division concerned, the General Manager and/or the President & CEO. 2.5 An interview sheet shall be accomplished by all interviewers after each interview. The interview sheets shall serve as one of the bases for evaluating the			

	candidates.			
3. Medical Examination	3.1 Candidates selected after the testing and interview process shall be required to undergo a medical examination prior to joining the Company. LIBI shall bear the cost of the medical examination.	None	3 Days	*Administrative Specialist 1, Administrative Assistant.* (Administrative Unit)
4. Background Checks	4.1 To ensure that individuals selected possess the qualification to perform the duties of the position most effectively, LIBI through the reputable private investigation agency shall conduct background investigation (BI) requirements. 4.2 Background checks may include but not necessarily be limited to, confirmation of the individual's identity, review of the individual's criminal conviction record, if any, or verification of any license, certificate or degree required for the appointment 4.3 The Company may also require	None	1 Day	*Administrative Specialist 1, Administrative Assistant.* (Administrative Unit)

	the final candidates to secure an NBI, Police clearance/Court clearance and provided the names and telephone numbers of individuals who may be contacted by LIBI for background checks			
5. Appointment of Candidate	5.1 The qualified candidate shall be notified through telephone, email or mail and a formal notice of appointment shall then be given the selected candidate upon his/her acceptance of the offer and upon officially reporting for work.		5 Minutes	
TOTAL		None	4 days, 5 hours	

7. OVERTIME

Overtime work shall be initiated by the Supervisor to meet essential operating needs. All employees entitled to Representation and Transportation Allowance (RATA) shall not be entitled to overtime pay.

Office or Division:	Administrative Unit			
Classification:	Simple			
Type of Transaction:	G2G – Government to Government			
Who may avail:	All rank and file employees			
CHECKLIST OF REQUIREMENTS		**WHERE TO SECURE**		
Authority to Render Over time Form		Administrative Unit		
CLIENT STEPS	**AGENCY ACTIONS**	**FEES TO BE PAID**	**PROCESSING TIME**	**PERSON RESPONSIBLE**
1. Request approval to render over time	1.1 An employee assigned to render overtime work shall obtain the prior approval of the General Manager or the Administrative Head with the recommendation of the employee's supervisor on the prescribed overtime authorization form.		5 Minutes	*Administrative Specialist 1, Unit Heads* (Administrative Unit)
2. Suspension of Work	2.1 In case a regular workday is suspended or declared as a holiday, overtime work shall be rendered as follows: a) If the declaration is made after the start of the regular working hours, (i.e., 8:00 a.m.), overtime work shall start thirty (30) minutes after the suspension of work.	None		*Administrative Specialist 1, Unit Heads* (Administrative Unit)

	b) b If the declaration is made before the start of the work day (i.e., 8:00 a.m.), overtime shall start 8:00 a.m.			
3. Recording of Overtime	3.1 Authorized overtime work shall be recorded on the time card. The time card and the approved authority to render overtime shall be the basis for computing overtime pay.	None	1 hour	*Administrative Specialist 1,* (Administrative Unit)
4. Compensation for Overtime	4.1 Overtime pay shall be paid and included on the fifteenth or first half of the following month for overtime service rendered during the previous month. All overtime pay and night differential pay shall be computed at the rate prescribed by the pertinent provision of the Labor Code and other related laws	None	1 hour	*Administrative Specialist 1,* (Administrative Unit)
TOTAL		None	2 hours, 5 minutes	

8. LEAVE

All officers and regular employees (inclusive of probationary employees) of the Company shall be entitled to fifteen (15) working days' vacation leave with full pay for every year of actual service. This leave benefit already includes the service incentive leave required under the Labor Code. New hires, regular or probationary, shall earn vacation leaves from the start date of actual service. However, probationary personnel can only use or avail of vacation leaves after regularization.

Office or Division:	Administrative Unit			
Classification:	Simple			
Type of Transaction:	G2G – Government to Government			
Who may avail:	All regular employees			
CHECKLIST OF REQUIREMENTS		**WHERE TO SECURE**		
Leave Form (1 copy) SSS Required Forms Birth Certificate (1 Copy) Medical Certificate (1 Copy)		Administrative Unit		
CLIENT STEPS	**AGENCY ACTIONS**	**FEES TO BE PAID**	**PROCESSING TIME**	**PERSON RESPONSIBLE**
1. Application and Approval of Vacation Leaves	1.1 Applying for Vacation Leave Application for vacation leave of one full day or more must be submitted to the Administrative Unit on the prescribed form, at least, two (2) days prior to the date of leave. 1.2 Approving Officers Vacation leave shall be duly noted and endorsed by the employee's Immediate Supervisor and approved by the authorized signatory under the Codified Approving and signing Authorities (CASA). Vacation leave for a period of at least thirty (30) days, shall only be	None	10 Minutes	*Administrative Head* (Administrative Unit)

	approved upon presentation of clearance of all accountabilities. 1.3Use of Accrued Vacation Leave for Illness or Disability In cases when the sick leave credits have been exhausted, vacation leave may be used to cover absences due to sickness.			
2. Application and Approval of Sick Leaves	2.1Reporting of absences due to illness All personnel are required to notify on the same day the Administrative Unit and/or their superiors of absences due to sickness or accident. 2.2Filing of Application for Sick Leave Application for sick leave must be filed within two (2) days after the officer or employee reports back to work. Use of sick leaves for medical appointments, scheduled medical procedures or doctor advised rest shall be filed in advance. A medical certificate is required to be submitted to support a sick leave of absence in excess of five	None	3 Minutes	*Administrative Head* (Administrative Unit

	(5) days. 2.3 Approving Officers Application for sick leave shall be duly noted and endorsed by the employee's immediate supervisor and approved by the authorized signatory under the CASA. A home visit may be requested by the approving officer to check on an employee applying for sick leave. 2.4Half Day Absences and Early Departure from Work Due to Sickness Half-day absences and early departure from work resulting from sickness shall be applied against sick leave. However, the officer or employee should inform and seek the approval of the immediate superior prior to leaving the office, otherwise, the employee shall be considered absent without leave.			
3. Filing of Maternity or Paternity Leave	3.1 Maternity Leaves Soon after learning of her pregnancy, an officer or employee of the Corporation shall inform her superior and the Administrative Unit of	None	3 Minutes	*Administrative Head* (Administrative Unit

	such condition and the probable date of her delivery. She shall accomplish the forms required by the Social Security System with thirty (30) days of the probable date of delivery. After the delivery, abortion or miscarriage, a copy of relevant documents such as the birth certificate and the medical certificate shall be submitted to the Administrative Unit. 3.2 Paternity Leaves Married male officer or personnel whose spouse is pregnant, shall inform his immediate superior and the Administrative Unit of such situation and the probable date of delivery (paternity leave). 3.3 Filing of Application for Maternity/Paternity Leaves Application for maternity or vacation leave must be submitted to the Administrative Unit on the prescribed form, at least, two (2) days prior to the date of leave. 3.4Limitations/Restrictions Maternity and paternity leaves may only be availed up to the fourth			

	delivery, abortion or miscarriage. Maternity and paternity leaves are not cumulative nor convertible to cash.			
4. Special Leave Privilege	4.1Entitlement, Allowable Purposes, and Filing of Special Leaves a) Entitlements and Allowable Purposes All officers and regular employees of the Corporation shall be entitled to three (3) days special leave privilege in a year with full pay and not deducted from their earned vacation leave. Special leave privileges can be used for any three (3) of the following listed special occasions or emergency: • Birthday of employee or immediate family members • Wedding Anniversary • Graduation Day • Enrollment Day • PTA Meetings • Burial Obligation • Domestic Emergency 4.2 Application for and Approval of Special Leave Privilege	None	3 Minutes	*Administrative Head* (Administrative Unit

	Application for special leave of one full day or more shall be submitted to the Administrative Unit on the prescribed form five (5) days prior to the date of leave. In case of burial obligation and domestic emergencies, the officer and regular employees is required to notify on the same day the Administrative Unit and file within two (2) days after the officer or employee reports back to work. Special leaves shall be duly noted and endorsed by the immediate supervisor and approved by the authorized signatory under the CASA.			
TOTAL		None	19 Minutes	

9. Asset Procurement

The Corporation follows the prescribed timeline in R.A. 9184 Government Procurement Reform Act and its implementing Rules and Regulations.

10. Asset Disposal

The Corporation follows the prescribed timeline on COA Circular No. 89-296 Audit Guidelines on the Divestment of Property and Other Assets of National Government and Instrumentalities, Local Government Units and Government-Owned or Controlled Corporations and their Subsidiaries.

FEEDBACK AND COMPLAINTS MECHANISM	
How to send feedback	Accomplish the feedback form and drop it in the suggestion/complaint box located at the lobby of LBP (Land Bank of the Phil.) Insurance Brokerage, Inc., 12th Floor Sycip Law Center, 105 Paseo de Roxas, Legaspi Village, Makati City.
How feedbacks are processed	Every day, the assigned officer – in-charge opens the suggestion box and collects the feedback forms submitted by the clients. Every feedback form which requires answering will be forwarded to the Unit concerned for proper action and the reply shall be received within three (3) working days.
How to file a complaint	Answer the complaint form and drop it in the complaint/suggestion box located at the lobby of LBP (Land Bank of the Phil.) Insurance Brokerage, Inc., 12th Floor Sycip Law Center, 105 Paseo de Roxas, Legaspi Village, Makati City. Complaints may also be filed via telephone calls with the following information: Name of the person being complained: Incident: Evidence (i.e. documentation supporting said complaint):
How complaints are processed	The assigned officer-in-charge opens and collects the complaints forms submitted by the client and evaluates each complaint. Upon evaluation, the assigned officer-in-charge shall evaluate the complaint and will immediately transmit the same to the unit concerned for proper action.

Contact Information of Contact Center ng Bayan (CCB)	Direct Line: 1-6565 Mobile No. 0908-8816565 Email: email@contactcenterngbayan.gov.ph
Philippine Complaint Center (PCC)	Trunkline: +63 (2)-8736-8645 Fax: +63(2)-87368621 Email: pcc@malacanang.gov.ph
Anti-Red Tape Act Authority (ARTA)	Direct Line: 8478-5091/8478-5099 Email: info@arta.gov.ph complaints@arta.gov.ph

Office	Address	Contact Information
Central/Head Office	12th Floor Sycip Law Center Building 105, Paseo de Roxas, Legaspi Village Makati City	Direct Lines: (8)867-1064, 840-4011, 818-7794, 848-6250,817-1564 Trunk Lines: (8) 893-5638, 812-4911 Facsimile: (8) 893-7224, 818-7794 Email:libi@lbp-insurance.com

Noted and Approved by:

RAYMUND FRANCIS I. ALDEGUER
General Manager

TOMAS T. DE LEON, JR.
President & CEO