

## CUSTOMER HEALTH, SAFETY AND WELFARE POLICIES

To address customer health, safety, and welfare, Pru Life UK adheres to the Group Code of Business Conduct and its supporting policies including the Regional Suitability Framework, Group Customer Commitments Policy, Customer Conduct Risk Policy and Group Resilience Policy. These policies help ensure that the relevant customer elements of the Group Code of Business Conduct are met in addition to local regulatory requirements.

### **I. Group Code of Conduct<sup>1</sup>**

We pride ourselves on leading with integrity and operating ethically by adhering to our fundamental values – known as The PruWay – which define who we are, and what we represent.

We create social capital by building trusted relationships with our employees, customers, shareholders, and communities, and we seek to safeguard that trust through our rigorous approach to digital responsibility.

This Code of Conduct (the "**Code**") empowers us to uphold The PruWay and ensures that we hold ourselves to a high standard and operate with a positive impact. It also helps guide us on how to make decisions every single day.

These five statements underpin what it means to live The PruWay:

#### **#1: Our Customer is our Compass**

*We immerse ourselves in understanding our customers.*

*We commit to our customers' needs and address their pain points with speed and empathy.*

#### **#2: We Pursue our Entrepreneurial Spirit**

*We push boundaries and explore new possibilities.*

*We are resilient, bouncing back from our failures and moving forward with new insight and energy.*

#### **#3: We Succeed Together**

*We win by collaborating as one team.*

*We actively break down silos and work across all levels of the organisation.*

#### **#4: We Respect and Care for One Another**

*We are empathetic and treat each other the way we would like to be treated.*

*We respect differences and create an environment that is safe where everyone can be themselves.*

#### **#5: We Deliver on our Commitments**

*We make responsible decisions and are accountable for our actions to all stakeholders.*

*We are responsive and execute with excellence and integrity.*

**The PruWay** serves as our guiding principles, illuminating the path to ethical and authentic conduct. These values, embodied in our policies, apply equally to all members of Prudential plc and its affiliates. In other words, no matter where we are or what role we play at Prudential, we are duty-bound to uphold our commitment to integrity and ethics.

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<sup>1</sup> <https://www.1-pru.com/sites/group-governance-manual/SitePageModern/32461/group-code-of-conduct>

Our Code reflects broad ethical principles to assist our team members in their decision-making. However, we understand that it cannot cover every potential scenario.

You are expected to adhere strictly to our Code, as well as to our underlying policies. Any violations, whether of the Code, our policies, or the law, could result in immediate suspension or even termination. Similarly, we expect our external stakeholders – including contractors, advisors, agents and suppliers – to abide by principles consistent with ours. We choose to partner only with those who can meet our rigorous ethical standards.

## ***II. Regional Suitability Framework***

### ***Group Compliance Standard 24: Financial Product/Service Sales Process***

Background:

Requirements under this Standard have been established for the conduct in sales of financial product/services to ensure customers are treated fairly.

#### **LBU are required to:**

24.1. Establish a sales process for sales staff to recommend products to prospects/services and customers as per their needs and objectives, and to enable them to make an informed purchase decision. The process must cover the following:

- a. establish to the prospect/customer, the benefits and importance of fact-finding and needs analysis, gather essential information (i.e. needs, financial priorities and propensity to risk) and take reasonable steps to identify and evaluate the prospect's/customer's profile. LBUs should produce a financial needs analysis document containing at the minimum documentation of the prospect's/customer's needs and assessment of their affordability. Further, in the case of investment-linked or related products/services, LBUs should produce an investment risk profile of the prospect/customer;
- b. provide advice and product/service recommendation aligned with the profile and addressing the prospect's/customer's specific financial objectives and needs;
- c. properly document all key information in the sales process, including identified financial objectives and needs, product(s)/service(s) recommended and basis of recommendation, with supporting rationale;
- d. obtain acknowledgement of the prospect/customer on their understanding of the product/service being purchased and the suitability of the product recommendation;
- e. if the prospect/customer chooses not to fully complete the prescribed needs analysis, obtain an explicit signed acknowledgement from him/her on the potential risk of an unsuitable product/service;
- f. if the prospect/customer chooses to purchase a product/service different from their needs, profile or the product/service recommended, obtain an explicit signed declaration from him/her on the acceptance of potential risks and consequences of product/service mismatch. The relevant potential conduct risk must be monitored and assessed in determining whether is within appetite.

For products offered via non-face-to-face distribution or through external contracted distribution parties, and for group insurance products, LBUs should implement the above requirements to the extent possible,

or define and apply alternative controls to the same effect.

24.2. Ensure that all sales presentations to prospects and customers are fair, clear, not misleading, appropriate for target customers, and all relevant information must be provided to such customers. All sales presentations to prospects and customers must include clear explanations and, where appropriate, illustrations to enable the prospect/customer to understand the nature of the product. The basis of the illustration and assumptions should be clearly explained.

24.12 Put in place effective controls to assess, verify and confirm customer suitability for proposals/applications received, with special consideration to protect vulnerable customers. Appropriate procedures must be established for handling any deviation. These controls must include whether:

- a. relevant information for financial needs analysis and investment risk profile has been correctly and completely captured as per the LBU's requirement;
- b. suitability assessment/financial needs analysis as required by the LBU has been opted-out without documentation of customer acknowledgement (including signature) and any explanation, if applicable;
- c. the documentation of the basis of product recommendation is not complete/inadequate.

For products offered via non-face-to-face distribution or through external contracted distribution parties, and for group products, LBUs should implement the above requirements to the extent possible, or define and apply alternative controls to the same effect.

### **III. Group Customer Conduct Risk Policy**

The Group Customer Conduct Risk Policy ("the Policy") addresses the risks to customers that the Prudential Group ("the Group") is exposed to. Conduct risk is a core component of the Group Risk Framework ("GRF"). The Group Chief Executive Officer describes the standards and expectations for every employee within the Group Code of Conduct ("the Code").

Customer Conduct risk is defined as:

***"The risk to customers, and the subsequent impact on our stakeholders, that arises from Group companies, or our intermediaries conducting their business in a way that does not ensure the fair treatment of customers at any stage of the product lifecycle."***

Conduct risks can be found throughout the product lifecycle, emanating from the complexity of the Group's products, to its diverse distribution channels and varied servicing needs of its customers. Conduct risk is mitigated with robust processes and controls, which are identified and assessed through regular risk assessments and testing within the Local Business Unit ("LBU")/ entity monitoring programmes.

Conduct risk is prevalent in all BU / LBU in which we operate. Management of customer conduct risk is a Groupwide priority. Prudential strives towards making our products and services affordable and accessible to all.

The risk appetite of the Group is defined in the Group's Non-Financial Risk Appetite Framework ("NFRF").

Failure to develop, implement and monitor appropriate controls to prevent the unfair treatment of customers at any point in the product lifecycle does not align with the HKIA's Group-wide regulatory expectations and the NFRAF.

The objectives of this Policy are to set out:

- the Group's conduct risk framework that supports LBUs/entities in managing the Group's exposure to conduct risk;
- the required principles for effective conduct risk management by LBUs/entities, including Group Head Office ("GHO"), in line with the principles underlying the GRF and the Group Code of Conduct;
- the governance processes to enable Group senior management and Group Risk and Compliance to oversee and challenge the management of the Group conduct risk profile in a consistent and coherent way; and
- the Management Information ("MI") required to support the effective monitoring of conduct risk.

### **Conduct Risk Framework**

Understanding what drives poor conduct can prevent problems emerging in the future. Drivers of conduct risks range from poor culture, remuneration structures that do not support good customer outcomes, products that are not explained well or too complex for customers to comprehend, products that are distributed through diverse distribution channels some of which may not be suitable, and customers' increasing expectations. Regarding the use of Artificial Intelligence, it is essential for LBUs/entities to ensure that no unfair customer bias is created, either intentionally or unintentionally. Prudential has a duty to manage conduct risk via robust conduct risk controls.

The Group's conduct risk framework is designed to support Prudential's LBUs/entities in managing their conduct risks and is summarised below. Prudential's 'Key conduct risks' are those risks that arise from us, or our intermediaries, conducting business in a way that significantly impacts the Group's ability to give good outcomes to its customers.

Prudential's Business Strategy and Management sets the tone for how conduct risks are managed within the Group, supported by enterprise-wide frameworks and policies. Conduct risk can arise at any time during the customer journey, until all obligations have been fulfilled. When products are manufactured consideration should be given to ensuring they offer real value and meet the needs of specific customers and institutional clients. Sales should be based on needs and expectations must be managed.

CR1 LBUs/entities are required to put in place a conduct risk management framework to manage and mitigate conduct risks using, but not limited to, the following:

- The Group's Code of Conduct and Customer Conduct Principles stated in this Policy; and other related Group policies listed in the appendix;
- A culture that supports the fair treatment of customers, incentivises the right behaviour through proper remuneration, and provides a safe environment to report conduct risk related issues via Speak Out;
- Processes and controls for product design and marketing, including appropriate processes and controls to review product suitability, sustainability, and fairness;

- Processes and controls for distribution, including sufficient controls in relation to distributors to ensure they conduct sales and services in a manner that considers fair treatment of customers, and to the LBUs/entities digital platforms and ecosystems to ensure fair treatment of customers within digital environments;
- Processes and controls for sales and servicing, and maintaining the quality of sales and service processes and training, including the appropriate handling of vulnerable customers and orphan policyholders;
- Processes and controls to support responsible handling of data, and use of artificial intelligence (AI);
- Processes and controls for proper claims management and complaint handling;
- Risk assessments; and
- Deep dives and monitoring reviews of conduct risks

### **Customer Conduct Principles**

The Prudential plc Board has set out five customer conduct principles that LBUs/entities are expected to meet. These are:

1. “Treat customers fairly, honestly and with integrity”: LBUs/entities need to consider where there is a risk that they may fall short of this requirement and what controls are in place to mitigate or manage this risk throughout the customer journey. Attention should also be paid to managing conflicts of interest and ensuring no unfair customer bias is introduced through different means, including the usage of AI.
2. “Provide and promote products and services that meet customer needs, are clearly explained and that deliver real value”: Although many of the financial needs and objectives that customers may be simple, products may be complex from a customer’s perspective. This complexity may make it difficult for a customer to understand the costs and value of the product, and how best to utilise the products to avoid poor outcomes. LBUs/entities need to consider product design, the quality of their communication with customers and the value that products are likely to bring to customers, given the variety of factors involved, for example, customer behaviour and circumstances or expected long term market returns.
3. “Maintain the confidentiality of our customer information”: Customers trust the Group and its representatives with their personal information and as a Group, we have a duty to ensure we properly collect and safeguard it, both where we hold it on our systems and where it is handled by our representatives / partners.
4. “Provide and promote high standards of customer service”: Consistent, ongoing, high-quality service and communication with customers helps ensure products meet their needs and expectations. LBUs/entities should have in place an appropriate set of customer service metrics which cover the relevant product lifecycle and customer journey. Claims should be handled in a timely, fair and transparent manner. Product, contractual and other relevant updates must be disclosed promptly, and payments due to the customer made in a timely manner.
5. “Act fairly and timely to address customer complaints and any errors we find”: Customer complaints are an invaluable source of feedback about the quality and success of our business. LBUs/entities must have in place mechanisms to ensure all complaints are identified and addressed fairly. LBUs/entities must also have processes for analysing complaints to understand their underlying cause with the aim of reducing the overall number of complaints. BUs must perform ongoing monitoring to identify any issues which could lead to customer detriment and take prompt action to address any errors.

These principles apply to all customers as stated in Section 2 which also include activities of prospects such as browsing product/service contents, providing personal data, using relevant applications and enquiring about intended purchases.

### **Conduct Risk Management Cycle**

The business must determine how to apply this policy given the nature of its activities and customers, in consultation with Compliance. LBUs/entities may broaden the definition and scope of conduct risk based on their business practices and local requirements. This policy covers all products, sales and services provided to customers, distribution / servicing channels and ecosystems. When, due to a distribution arrangement or partnership (e.g. bancassurance or broker channels), LBUs/entities do not have full control over the distribution process, they must ensure that this Policy's Customer Conduct Principles are upheld. LBUs/entities are required to:

#### **3.2.3.1 Identification of Conduct Risk**

Conduct risks need to be identified in order to be managed. A well designed and properly managed risk assessment process covering the five conduct principles, that facilitates bottom-up discussions of conduct risks between the first and second line of defence, will offer significant insight into a LBUs/entities conduct risk and control environment

The Risk and Control Self-Assessment (RCSA) forms an integral element of the overall non-financial risk framework that supports the conduct risk assessment, providing for a systematic means of identifying key control gaps and monitoring management action to close these gaps.

CR2 Risk Assessment: LBUs/entities should perform a risk assessment to identify significant conduct risks and assess the controls in place to ensure good customer outcomes. Conduct risk assessments should be carried out at least on an annual basis.

#### **3.2.3.2 Management of Conduct Risk**

Controls are mechanisms, rules and procedures put in place to manage risk. BUs must ensure that they have relevant sales and servicing processes and robust controls in place to properly manage their conduct risks.

CR3 Key Conduct Risk Controls: LBUs/entities should establish, document, implement and maintain processes and controls to manage conduct risk and meet the five customer conduct principles. Local procedures should be established as required to ensure the fair treatment of the customer throughout the customer journey. Relevant procedures, processes and controls must be reviewed periodically, along with evidence supporting adherence to the requirements within this policy.

#### **3.2.3.3 Monitoring of Conduct Risk**

Monitoring is a means of providing management with an insight into a business's risk profile and performance. Regular monitoring supports the early identification of potential conduct risks and allows a business to mitigate the risk. As digitalization grows and additional data management capability becomes available, these should be used to perform monitoring of conduct risks.

CR4 Regular monitoring: LBUs/entities should implement regular review and monitoring of key conduct risks and associated controls to ensure the risks continue to be properly managed.

CR5 Indicators: LBUs/entities should establish a set of indicators with which to monitor and report on conduct risks. These should cover the product lifecycle, including the sales process, and after sales service (including claims and complaints handling).

### **3.2.3.4 Reporting of Conduct Risk**

Regular reporting on conduct risks is required to support the Group and LBUs/entities CEOs, the Prudential Board and Compliance in properly exercising oversight responsibilities with respect to conduct risk and ensuring the fair treatment of customers across the Group.

CR6 Reporting: LBUs/entities are required to regularly report conduct risk issues to LBUs/ entities governance fora and Group Compliance to adequately inform / describe the level of conduct risk in the LBU/entity as well as the effectiveness of conduct risk controls.

## **IV. *Group Operational Resilience Policy*<sup>2</sup>**

The policy helps Prudential build and maintain operational resilience across its physical security, travel, business continuity (BCM), health and safety (H&S) functions. The policy incorporates legal and regulatory requirements, as well as industry best practices aligned with the principles in the ISO 31000:2018, 22301:2019 and 45001:2018 family of international standards in the context of Prudential strategic, operational, and commercial imperatives.

In summary, this policy provides directives on physical and travel security, H&S and BCM requirements across all Prudential LBUs and Head offices, and aims to identify, assess, prioritise, and treat reasonably foreseeable risks and scenarios in evolving threat landscapes to protect Prudential people, assets, and operations. The Policy covers:

- Governance— to ensure structured and iterative risk management frameworks are in place, and roles and responsibilities defined to protect people, assets, and operations.
- Legal requirements – to ensure Prudential identifies and meets its legislative and regulatory obligations.
- Risk management – to ensure a structured, iterative taxonomy provides an analytical basis to identify security, H&S and BCM threats, vulnerabilities, risk profiles and commensurate mitigations aligned with strategic, operational, and commercial imperatives.
- Crisis response plans – to ensure Prudential has strategies to identify, respond and mitigate reasonably foreseeable business disruption and threat scenarios, and test efficacy of its incident management and business continuity plans.
- Incidents – to ensure security, travel and H&S incidents are reported, investigated, and root causes identified, and treatment plans forestall reoccurrence.
- Work with third-party providers - to ensure contractors, procurement of goods, equipment, and services meet security, H&S and BCM requirements and objectives.
- Training – to ensure information, knowledge and education programmes deliver technical and functional competency in physical and travel security, H&S and BCM disciplines and influence desired behavioural changes.
- Communication and consultation –to ensure transparency, leverage and build inclusive collaborative internal partnerships with key stakeholders and across cross-functional teams to create an environment of ambition, customer-focus, and professionalism.
- Welfare and wellbeing – to ensure facilities and wellbeing strategies and programmes identify

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<sup>2</sup> [group-resilience-policy.pdf \(prudentialplc.com\)](https://www.prudentialplc.com/group-resilience-policy.pdf)

- risks, and develop responses aligned with Prudential Human Resource programmes.
- Monitoring, review, and audit – to ensure efficacy of security, H&S and BCM programmes, compliance, and identification of opportunities for continual improvements

**V. *Activities Undertaken to Implement Customer Welfare, Health, and Safety Policies***

For the year 2024, Pru Life UK has undertaken and continues to undertake the following activities to implement the customer welfare, health, and safety policies:

- A. Pru Life UK provides a dedicated lane for Persons with Disability (PWD) and senior citizens in its major business centers.
- B. Pru Life UK continues to improve the services it provides to its customers by introducing new processes, tools and technologies for its client-facing application systems including back-office facilities like blasts or alerts through email and Viber Business communication channel. The intent is to improve overall user experience when interfacing with the various customer touchpoints. Pru Life UK also updated its customer portal, PruServices, which aims to provide self-service facility to customers to allow them hassle-free handling of after-sales transactions. Digital products are also available through PruShoppe.
- C. Pru Life UK provides notification for New Business and After Sales transactions which alerts customers that their policy has been processed, issued and released or that a financial transaction has been received and successfully processed. The notifications will keep customers informed of the status of their requests with Pru Life UK. For claims, Pru Life UK corresponds primarily with the servicing agents to communicate progress and the requirements for claims processing.
- D. Pru Life UK offers 24/7 telephone hotline through Interactive Voice Response System (“IVRS”) which provides customers instant access to their policy information any time and any day of the week. Live agents are also available on Mondays to Fridays from 9:00am to 5:00pm.
- E. Pru Life UK offers PRUaccesss which is a web portal developed for its policyowners. Through PRUaccess, policyowners can electronically submit requests such as top ups, fund switches, premium redirection, withdrawal transactions and update details such as contact information, and beneficiary information. In addition, customers can view their policy details, monitor due dates and access premium notices, learn the answers to basic insurance questions through the Frequently Asked Question (FAQ) page, and know the latest updates on Pru Life UK, from any location 24/7. Customers may also chat with a live customer support representative for any inquiries or concerns with their policy on Mondays to Fridays, from 9:00am to 7:00pm.
- F. Pru Life UK continuously reviews and improves its benefit payment process in order to provide faster and more convenient disbursement of policy benefits. Because of the community quarantine, Pru Life UK has pushed for digital disbursements/fund transfers. Pru Life UK is also able to partner with/accredit more banks for a faster disbursement process. Check disbursements are carried out for customers who do not have accounts with accredited bank partners. Pru Life UK has also made available the Online Payment



Request.

- G. Pru Life UK provides the following friendly and convenient payment facilities:

**For Collection:**

1. Online/web payment facility through PRUaccess
2. Recurring credit card payment facility
3. Automatic Debit Arrangement (ADA)
4. Online Banking, Automated Teller Machine (ATM), and phone banking
5. Over the counter (“OTC”) bills payment with accredited banks
6. Fund transfer payments through accredited banks. Pru Life UK has accredited the top banks in the Philippines to enable clients to pay at their preferred banks
8. OTC credit card payment in some Pru Life UK regional offices, branches, and business centers
9. Cash and check payments in SM Payment Centers and Bayad centers, and check payments in Pru Life UK Branches
10. Gcash payment facility
11. Shopee payment facility

**For Disbursement:**

1. Fund Transfers to top banks
2. Check Payments
3. Check pick up and OTC cash withdrawal at Security Bank releasing branches nationwide
4. Direct deposit to bank account
5. OTC dollar cash withdrawal at Metrobank’s provincial branches
6. OTC dollar cash withdrawal at Standard Chartered Bank-Main Office for Metro Manila clients

- H. Pru Life UK conducts random welcome calls to policyowners of new policies issued every month as part of the check and balance of its entire sales process.

- I. Pru Life UK employees are required to enroll and attend training programs focusing on customer centricity. In 2024, customer service upskilling training titled “Customer Obsession Skills @ Work” was rolled out to the frontliners in the Customer Centers, Contact Center and Helpdesk channels. The training aimed to equipped our customer service frontliners with the tools on how to navigate customer interactions by building empathy and assertive communication.

- J. Pru Life UK has strengthened the capability of its staff with the customers in mind through its holistic transformation program called “Make It Easy”. Pru Life UK promotes continuous improvements in mindset to deliver effortless experience for the customers (e.g. enhancement of forms). New Business, Underwriting, After Sales Management and Claims process improvement events were held to streamline the end-to-end process.

- K. The Life Operations Division conducts regular quality assurance reviews, improvement events, and other service improvement initiatives to improve operational efficiency and customer experience. The implementation of performance management reviews and the promotion of employee engagement aim to increase the customers' overall welfare.
- L. Financial education and inclusion remain integral to Pru Life UK's commitment to helping Filipinos achieve financial security and prosperity. In 2024, the Company further expanded its suite of educational programmes to meet the evolving needs of its diverse customer base, including high net worth individuals, overseas Filipino workers (OFWs), business owners, and the mass market. These initiatives underscore Pru Life UK's long-standing mission to promote financial literacy as a foundation for inclusive economic growth.

Under the banners of PRUPremier, PRUgreso sa Negosyo, PRUConversations, and PRUWise, the Company delivered an array of compelling online and in-person sessions across the country. These programmes covered a wide spectrum of financial topics, from personal financial wellness, retirement readiness, and investment planning, to business continuity and women's economic empowerment. Each event was tailored to resonate with its specific audience, fostering a deeper understanding of financial management at every life stage.

Renowned financial experts, successful entrepreneurs, and high-profile personalities such as Francis Kong, Chinkee Tan, RJ Ledesma, Jayson Lo, and Alessandra Araullo lent credibility and inspiration to the discussions. Their real-life insights and practical guidance helped demystify complex financial concepts and empowered attendees to take actionable steps towards securing their financial future.

In addition to its customer-facing programmes, Pru Life UK continued to enhance financial literacy within its agency force and distribution network. The PRUPremier Monthly Market Pulse remained a flagship platform, offering timely market insights and economic outlooks in partnership with investment experts from Eastspring Investments and ATRAM. These sessions ensured that the Company's agents and distributors remained well-informed and equipped to provide sound financial advice to clients.

Together, these initiatives reflect Pru Life UK's unwavering dedication to fostering a financially informed and resilient Filipino society. By prioritising education and access, the Company continues to play a vital role in closing the financial inclusion gap in the Philippines.

- M. The Agency Division of Pru Life UK has promoted the use of the Life Stage Financial Planning ("LSFP") and the Suitability Assessment Form ("SAF"). The LSFP is a step-by-step sales presentation that is hinged on identifying and prioritizing the different financial needs of a customer. The SAF is an insurance application document that establishes the correlation between the priority need of the customers and the product recommendation made by the agent. The SAF must be endorsed by an agency leader and is a requisite for Pru Life UK to accept the application. The LSFP and SAF complement each other to achieve a more needs-based approach to selling.

The needs-based approach to selling, including the SAF and LSFP, is part of the Recruit Onboarding Program and the annual refresher course training deck and examinations. BQ-

Quality Assurance also conducts the Compliance Monitoring Program on a per-month basis, which includes the sampling of issued businesses and ensuring alignment of these applications with needs-based selling requirements, SAF, and other guidelines

- N. The Agency Division of Pru Life UK has implemented several initiatives for a more seamless need-based approach to clients (i.e. The client proposal system and PRUone have been enabled to generate quotations based on a sum assured input or premium payment input).
- O. Quality Assurance reviews are conducted in identified branches annually to check on the product knowledge and sales practices of the Agency force of Pru Life UK.
- P. Pru Life UK's product pricing is in accordance with generally accepted actuarial practices and requirements as set by the Insurance Code or Republic Act No. 10607. Product approval goes through a rigorous review process from local product committee, Group Head Office, and the Insurance Commission, the local regulator. The foregoing ensures that the (i) product provides value to customers, (ii) product disclosures are clear so that customers are aware of corresponding risks and benefits, and (iii) customers are treated equitably.
- Q. The Board has appointed a Data Protection Officer to provide oversight on the overall data privacy program of Pru Life UK to ensure that the confidentiality of its customer information is maintained and always safeguarded.
- R. Pru Life UK established a Health & Safety (H&S) Committee that identifies roles and responsibilities associated with Health & Safety, primarily to promote occupational health and safety within the Company, develop safer and healthier ways of working, and implement the necessary improvements that lead to increased productivity of the employees. Appropriate training for the H&S Officers and Working Committee Members were provided on a regular basis.
  - 1. In compliance with the Department of Labor and Employment's (DOLE) implementing rules and regulations (IRR) for the implementation of Republic Act No. 11058, also known as the Occupational Safety and Health Standards (OSHS) law that became effective last January 2019, the H&S Committee conducted the following orientations and seminars:
    - Basic Safety and Health Seminar,
    - Occupational Illness Orientation (HIV, Tuberculosis, Drugs Free Workplace, Mental Health),
    - Behavioural-Based Defensive Driving,
    - Fire and Earthquake Preparedness Seminar, and
    - First Aid.

Evacuation drills were conducted in the head office and several branches this year to check the readiness of the employees in the event of an incident and to familiarize them with their appointed building evacuation sites.

In addition to the mandatory trainings and seminars offered by Pru Life UK as part

of complying with D.O. 198, the materials used for new hires orientation by the H&S Officer include but are not limited to the following:

- incident management,
- fire and earthquake safety,
- electrical safety,
- mail handling,
- robbery and theft,
- ergonomics, and
- other related facility and maintenance services.

2. Pru Life UK has certain statutory and compliance obligations to report workplace accidents, injuries and dangerous occurrences to relevant health and safety authorities, primarily to ensure that Pru Life UK meets its obligations following the reporting procedures prescribed by the law. All employees are encouraged to report near-misses, minor or major accidents, incidents and illnesses encountered by Pru Life UK employees, contractors and visitors while in office premises or as they perform their function even when outside the premises via [ireportincident@prulifeuk.com.ph](mailto:ireportincident@prulifeuk.com.ph)

Inquiry and investigation may take place depending on the incident reported and assistance from the various functional units handling housekeeping, clinic, maintenance and security may be required.

Investigations are required for the Committee to understand the cause and to prevent similar accidents occurring in the future. The investigation should help the Committee to understand the facts so that appropriate actions may be taken and similar incidents will be avoided in the future.

- S. Pru Life UK enhanced the safety features of the existing branch offices by providing evacuation maps. Fire maps, exit and fire extinguishers signs have been posted at strategic locations (walk-way and entrance) to display escape routes, first aid arrangement, fire evacuation reminders, etc. These maps are equipped with emergency telephone numbers of hospitals, police and fire stations that anyone can dial during emergency situations. Trainings were also provided to Customer Service Support and outsourced personnel such as security guards who underwent a fire safety evacuation seminar.
- T. Pru Life UK offices are guarded 24/7 by security personnel. CCTV cameras are set up covering main entry/exit points including general areas on top of the electronic door access. These CCTVs are managed and monitored by the Corporate Asset Management Team and/or the assigned security representative on site, morning and night operations.
- U. The Head Office of Pru Life UK follows local and regional standards on Information Technology (e.g. safe and friendly cabling and network equipment, local and international call facilities, and redundant uninterruptible power supply (UPS) and Security (e.g. closed-circuit television [CCTV], roving guards, and high-technology door lock) designed to drive operational effectiveness and performance in order to better serve its customers.

- V. The branch offices of Pru Life UK are constructed/renovated in such a way to ensure that they are fully functional and well-maintained in order to better serve and ensure the safety of its customers.