

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 and Prudential Group Health & Safety 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 Business Conduct

<https://www.prudential.co.uk/investors/governance-and-policies/code-of-business-conduct>

Working at Prudential means helping people remove the anxiety from life's big financial decisions. We provide our customers with products that protect them from the financial impact of major events in their lives and we offer savings and retirement income opportunities to help them build a better future. We also invest our customers' savings in the real economy, fostering growth in their communities.

To deliver these benefits, we adhere to the highest professional and ethical standards of conduct. Our standards in five key areas – financial crime, conflicts of interest, information & dealing, communication, and people – form part of this Code of Conduct and all our employees are required to confirm that they both understand and adhere to those standards. It is vital that all of us uphold these standards, and if employees believe colleagues are not meeting the standards set out in this Code, they should not hesitate to use our Speak Out confidential reporting facility.

But I want us to go even further in everything we do. Integrity is doing the right thing when no one's watching. To ensure that we're always doing the right thing for our customers, our business and our communities, and constantly innovating to improve, we need to ask ourselves five simple questions:

1. What if I were a customer?

Putting yourself in the customer's shoes is the best possible discipline for any business. Our businesses are committed to treating customers fairly, openly and honestly; providing and promoting products and services that meet customers' needs, are clearly explained and deliver real value; maintaining the confidentiality of customer information; providing and promoting high standards of customer service; and acting fairly to address customer complaints and any errors we find. Yet all of us need to go further than that. We need to put the customer at the heart of what we do, of every discussion we have, every decision we make and every action we take.

2. What would I do if I owned the business?

We should all see through the eyes of the shareholder. We encourage our employees to take part in various share schemes, but whether we own shares in Prudential or not, taking the shareholder's view is essential in ensuring that we do the right thing in the right way for the business. Our investors want a business that delivers long-term, sustainable value, and so should we. That means taking ownership not only of new opportunities, but also of the risks we take. If this was your own money you were risking, what would you do?

3. Am I getting the most from working with my colleagues?

We have enormous depth of talent and experience across the Group, and all of us need to ensure that we work with our colleagues, both within our own teams and around the world. Whatever the task, there's a good chance that someone else, whether in the next office or in another Business Unit, has faced the same challenge and found a great way to deal with it.

4. What will I tell my friends and family?

What we do as a business is part of our wider obligation to our communities. One simple way to evaluate what each of us does in our working day is to think about how we would describe it, and its wider impact. We help people navigate some of the biggest moments in their lives, and we should be proud to tell our friends and family that we do this. If there's something we should be doing better, we need to look at how we can work with our colleagues to do so.

5. How can I improve?

Initiative and innovation are the lifeblood of a sustainable business. We need to be constantly willing to embrace new ways of working that allow us to better serve our customers. What worked in the past might not work in the future and, whatever we're doing, there's always a better way to do it.

By keeping these key questions in mind, we will continue to deliver value to our customers, our investors and the communities in which we work, to improve our business and to achieve strong and lasting satisfaction in what we do.

Standards of Business Conduct

The following standards present a consolidated view of Group Governance Manual requirements applicable to all employees. They are subject to personal attestation each year.

Standard 1 – Financial Crime

Protecting the business against financial crime is the responsibility of us all. Employees must complete training on financial crime topics (i.e. anti-bribery & corruption, anti-money laundering & sanctions and fraud prevention). Failure of employees to meet their requirements outlined in the training or policies (e.g. declaration of gifts and hospitality, offering or accepting a bribe) may result in disciplinary action or even dismissal.

Employees who know of or suspect money laundering or terrorist financing activities must inform the Business Unit (BU) Money Laundering Reporting Officer (MLRO); for bribery or corruption matters they must inform the BU Anti-Bribery and Corruption Officer (ABCO); or for fraud matters they must inform the BU Fraud Prevention Manager or local Financial Crime Team.

Employees must protect the business against tax crimes, such as the facilitation of UK tax evasion.

Standard 2 – Conflicts of Interest

Employees must seek to identify and where possible avoid situations that could result in apparent, potential or actual conflicts of interest.

Employees are required to complete relevant training on conflicts of interest, notifying their line manager or other relevant parties if they identify a potential conflict so that steps can be taken to manage the situation.

Standard 3 – Information & Dealing

Employees must adhere to any restrictions imposed upon their securities dealing activities. Employees who wish to deal in Prudential securities must follow the Securities Dealing Rules. Financial Reporting Employees cannot deal in a closed period. Restricted Employees cannot deal in a closed period and must obtain permission to deal in an open period.

Employees must escalate breaches relating to information barriers procedures and inside information to BU CEOs in the case of BUs and to Heads of Department or GEC members responsible for a department in the case of Head Office, who in turn must then escalate immediately to the Group Company Secretary where relevant.

Employees must adhere to the Group Information Security Policy. This will help safeguard the information used in all aspects of our business operations, defend the Group from potential impacts and liabilities resulting from unauthorised activity and protect our customer and fellow employees by preventing others from inappropriately accessing and misusing their personal information.

Standard 4 – Communication

Employees must obtain permission from the relevant communications team before communicating externally on business matters or in any professional capacity through any public medium, including social media channels, and before accepting invitations to speak at conferences or other speaker events. Any form of media enquiry must be immediately referred to the relevant communications team.

The Group's policy is not to provide endorsement to any third party, and any such requests must be referred to the relevant communications function.

Employees must not issue internal communications unless authorised by the relevant internal communications function.

Social media – If you discover any inaccurate, accusatory or negative comments about the Group online, do not respond or engage in the conversation, but report those comments to the relevant communications function.

Employees must not communicate with City institutions and investors regarding the Group in relation to non-public or privileged information, and any contact from them must be referred immediately to the Director of Investor Relations.

Employees must not share confidential or competitively sensitive information about the Group, its customers or suppliers with our peers or competitors. If you receive competitively sensitive information about our peers or competitors (other than for legitimate purposes), you must immediately tell your Legal team.

Standard 5 – People

To ensure diversity and inclusion are embedded in the culture of the workplace, eliminating any form of discrimination, employees are expected to provide equality of opportunity for all fellow employees, irrespective of sex, race, age, ethnic origin, marital status, pregnancy and maternity, civil partnership status, any gender re-assignment, religion or belief, sexual orientation, disability or part-time/fixed-term work.

Speak Out

Employees have an individual responsibility to promote appropriate behaviour and corporate values in the workplace. If employees believe colleagues are not meeting the standards set out in this Code, they should not hesitate to use our Speak Out confidential reporting facility, training for which is mandatory. Employees can raise potential concerns with the knowledge that such matters will be treated in confidence. The Group adopts a

zero tolerance stance over retaliation against reporters of any concerns through Speak Out.

II. *Regional Suitability Framework*

RCS 19: Suitability

Helping our customers achieve their insurance and financial needs through our products and services lies at the heart of the Group's business strategy. The values and standards for how the Group deals with its customers are laid out in the Group Code of Business Conduct, which are required to be followed by all employees and other persons acting on behalf of the Group/LBU. Protecting customers' interests is also a key area of regulatory focus across the region and evolving regulations are placing increasing accountability on financial institutions to better manage and protect customers' interests.

It is therefore imperative that all LBUs proactively undertake efforts to prudently address evolving customer expectations and regulatory requirements in the area of customer suitability, i.e. helping customers achieve their insurance and financial needs through the right product and service offering.

This standard sets out the following PCA's principles for customer suitability for its insurance businesses and is a key element of PCA's conduct compliance framework.

- a. **Transparency:** We provide adequate disclosure that is fair, clear and not misleading in relation to the key benefits, risks, charges and features of our products;
- b. **Fair Customer Outcomes:** We offer appropriate advice and products to customers in consideration of their financial needs, objectives and background to enable them to make an informed purchase decision;
- c. **Prudence:** We continuously align our products, policies and standards to customer and regulatory expectations on suitability; and
- d. **Fit and Proper:** We ensure all sales force are qualified and fulfil requirements of fitness and propriety.

This standard must be applied in conjunction with other conduct compliance standards, considering the intrinsic linkages amongst them, and any specific guidance provided by PCA Regional Compliance. Given this consideration, implementation requirements for customer suitability have been specified within other applicable conduct compliance standards. Fulfilment of each of the above principles could be enabled by specifically complying to the following RCS:

- a. Transparency:
 - i. RCS 20: Product Compliance
 - ii. RCS 21: Advertising, Product Marketing and Sales Promotion
 - iii. RCS 23: Insurance Sales Process
 - iv. RCS 24: Non-Face-to-Face Insurance Sales Processes

- b. Fair Customer Outcomes:
 - i. RCS 20: Product Compliance
 - ii. RCS 23: Insurance Sales Process
 - iii. RCS 24: Non-Face-to-Face Insurance Sales Processes

- c. Prudence:
 - i. RCS 25: Insurance Sales Monitoring
 - ii. RCS 26: Complaint Handling and Management
 - iii. RCS 27: Sales Malpractice and Disciplinary Actions

- d. Fit and Proper:
 - i. RCS 22: Fitness and Propriety of Sales Force

To ensure a pragmatic application of this standard, insurance LBUs have been allocated into two distinctive groups in consideration of their market maturity levels and regulatory environment. The distinction of the two groups implies different expectation levels on its implementation and thus variance in the requirements, wherever it is expressly specified in these standards or in any associated guidance. PCA Regional Compliance shall review this allocation whenever these standards are reviewed and updated.

- a. Established Market Group: These markets typically have comprehensive customer protection regulations and an established customer suitability regime. Emphasizing on integrated financial advice, services and a full-scale product suite, financial institutions are subject to stringent requirements from business conduct and prudential regulations as well as direct regulatory oversight and intervention. PACS, PHKL, PAMB, PCALT and PBTB form part of this group.

- b. Developing Market Group: This group includes developing and emerging markets which typically have little or no regulations on customer suitability, though topics around customer protection and relevant regulations could be rapidly evolving. Regulators of these markets often examine and implement customer protection regimes of developed markets with revision to local market considerations. Fulfillment of suitability requirements are often interpreted by financial institutions as disclosure, affordability or customer declaration. PLAI, PVA, PLAT, PLUK, PCLA and PLAL form part of this group.

LBU are required to:

Ref. no.	Requirement Details	Associated Requirement	Group
PCARCS-99	establish and maintain processes and controls to deliver outcomes to fulfil the customer suitability principles (i.e. transparency, fair customer outcomes, prudence and fit & proper), and associated standards/guidance. LBU must also be able to measure and demonstrate that desired outcomes as per these requirements are being achieved in their day-to-day operations. Established Market Group LBU are also required to have mechanisms in place that aim to improve existing suitability controls and measures to further enhance the effectiveness of their suitability regime, and proactively address any related conduct risks.	--	

III. Group Customer Commitments Policy

Group customer commitments framework

Customer commitments

The Code sets out five principal customer commitments that the Prudential plc Board wishes to achieve.

This Policy seeks to manage the risks to achieving these commitments and allow the Group to report to the Board against them. The customer commitments should be evaluated in relation to the local business and regulatory environment.

1. “Treat customers fairly, openly and honestly”

BUs need to consider where there is a risk that they may fall short of this requirement and what controls are in place to mitigate this risk, particularly in relation to sales processes and conflicts of interest.

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 have are simple, the products we design 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 to best utilise the products to avoid poor outcomes. BUs need to consider product design, the quality of their communications with customers and the value that products are likely to bring to customers, given the variety of factors involved, for example, customer behaviour or expected long term market returns.

3. “Maintain the confidentiality of our customer information”

Customers trust us and our representatives with their personal information and as a Group, we have a duty to ensure we properly safeguard it, both where we hold it on our systems and where it is handled by our representatives.

4. “Provide and promote high standards of customer service”

Consistent, ongoing, high-quality service is important for the maintenance and growth of our businesses. BUs should have in place a comprehensive suite of customer service metrics which covers the relevant customer lifecycle.

5. “Acting fairly 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. BUs should consider whether they have in place mechanisms to ensure that all complaints are identified and addressed fairly. BUs should also have processes for analyzing complaints to understand their underlying cause with the aim of reducing the overall number of complaints. Bus should perform ongoing monitoring to identify any issues which could lead to customer detriment and take prompt action to address any errors.

BUs are required to:

Ref.:	Requirement	Applies to:
GCCP 2	Implement processes and controls to meet the five customer commitments in the Group Code of Business Conduct.	BUs

Management information and reporting

Regular reporting of customer-related management information is required in order that Group senior management and the Prudential plc Board and its Committees can properly exercise oversight in respect of delivery on its commitments to customers across the group.

BUs are required to:

Ref.:	Requirement	Applies to:
GCCP 3	Maintain appropriate arrangements for regular reporting to BU governance fora and senior management of information which indicates the extent to which the customer commitments are being met.	BUs

BU assessment of controls to deliver the customer commitments

Based on the Code’s customer commitments, BUs should undertake an assessment of the controls in place to deliver the customer commitments in the Group Code of Business Conduct. The form and content of the assessment will be agreed by Group Compliance after consultation with BUs. The results will be used to assess the maturity of BU customer-related processes and controls.

BUs are expected to continuously assess the controls in place to meet the customer commitments in the Group Code of Business Conduct and report their findings to the appropriate BU committees and Group Compliance. Completion of the assessment should be regarded as a minimum requirement.

BUs are required to:

Ref.:	Requirement	Applies to:
GCCP 4	Annually undertake an LBU and/or BU assessment of the controls in place to implement the customer commitments in a form agreed by Group Compliance and submit the results to LBU and/or BU governance committees and Group Compliance.	BUs

Role of Group Compliance

Group Compliance coordinates the production of customer-related reporting based on LBU and BU submissions for the Group governance committees and Board.

Appendix 1: Related Policies

The following policies include regulatory compliance requirements and should be read in conjunction with this Policy:

Related Policy	Group Owner
Group Risk Framework and Policies	Group Risk
Group Compliance Policy	Group Compliance
Group Code of Business Conduct	Group Communications

IV. Prudential Group Health & Safety Policy

<https://www.prudential.co.uk/investors/governance-and-policies/prudential-group-health-and-safety-policy?comply>

Prudential plc is an international financial services group with operations in Asia, the US, the UK, Continental Europe and Africa.

We recognise the importance of effectively managing health and safety and enhancing the health and wellbeing of our employees. This is achieved through the identification, elimination or control of risks to the health, safety and welfare of our employees, business partners, customers and others who may be affected by our operations.

Scope

This policy statement applies to all Prudential Group companies, locations and activities, and takes account of the wide range of health and safety legislation under which our companies operate.

A. Our health and safety core principles

We believe that everyone has a role to play in achieving our health and safety goals. Our Health and Safety Policy is underpinned by three core principles:

1. Ensuring that safety, health and wellbeing are integral to the way in which we manage our business and providing visible leadership that promotes positive behaviours;
2. Each Business Unit, Local Business Unit and Group Function is to implement this Policy in full or develop and implement a local policy that demonstrates Health and Safety risks are understood and managed effectively and in a way which supports this Group Policy and the requirements of the Group Governance Manual; and
3. Each Business Unit, Local Business Unit and Group Function is to allocate and communicate clear duties and responsibilities for safety, health and wellbeing at Board, Senior Management, Line Management and employee level to implement this Group Policy and any other local health and safety policy.

B. Our health and safety commitments

We commit to:

1. Comply with health and safety legislation and standards to which the business is subject;
2. Prevent injury and ill health by creating and maintaining a healthy and safe working environment through the identification of hazards and assessing and controlling the associated level of risk;
3. Investigate those work-related accidents, incidents and occurrences of ill-health that do occur to identify both the immediate and root causes and take the necessary action to prevent such incidents from recurring;
4. Communicate this Policy to all employees so that everyone is made aware of their individual health and safety obligations and those of the business;
5. Provide health and safety related information, instruction and training to employees that is appropriate to their location, duties and responsibilities;
6. Encourage our suppliers and contractors to adopt good industry practice in the management of health and safety. Where appropriate we will collaborate with our suppliers, contractors and business partners on schemes and initiatives to further enhance safety, health and wellbeing; and
7. Continual improvement in our management of health and safety and health and safety performance.

C. Measuring and reporting on our health and safety performance

We will monitor and review our health and safety performance against our health and safety principles and commitments set out in this policy and reporting requirements set out in Group Reporting of the Group Governance Manual.

On an annual basis we will report on our health and safety performance and review this Policy to ensure that it remains relevant and appropriate.

The Prudential plc Board has overall responsibility for approving and reviewing this Policy.

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

For the year 2019, 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 short message service (“**SMS**”) blasts or alerts. The intent is to improve overall user experience when interfacing with the various customer touchpoints.
- C. Pru Life UK provides SMS and email 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.
- 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.
- E. Pru Life UK offers PRUaccess 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, beneficiary information and credit card. In addition, customers can view their policy details, monitor and get premium due date advisories, learn the answers to basic insurance questions through the Frequently Asked Question (FAQ) page, chat with an available live customer support representative for any inquiries or concerns with their policy, and know the latest updates on Pru Life UK, from any location 24/7.
- F. Pru Life UK continuously reviews and improves its benefit payment process in order to provide faster and more convenient disbursement of policy benefits. The initiatives implemented to improve the benefit payment process include: (1) implementation of the Auto-Check Preparation Request process to improve turnaround time on disbursing financial transactions; (2) implementation of the Claims Automation to improve turnaround time on claims and living benefits processing; (3) expansion of the number of bank partners in releasing payouts to

policyowners; and (4) campaign for increased utilization of the fund transfer facility in order for payouts to be faster and more secure.

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 all Pru Life UK Branches, SM Payment Centers, and Bayad centers
10. Gcash 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 developed a customer-centric program across the organization using the results of the customer satisfaction survey conducted for Pru Life UK by a third-party agency. The survey collected customers' feedback on their experience and various touchpoints (i.e. new business, after sales management, call center, claim, etc.) with Pru Life UK.

I. 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.

J. Pru Life UK conducts the Customer Experience Made it Easy (“**CEME**”) program across Customer Contact Management staff/specialists with the participation of representatives from each Life Operations Department. CEME is a Training

Program developed for Pru Life UK Life Operations which aims to provide customers an effortless experience to increase customer loyalty. At the end of the session, Pru Life UK customer service advocates will be able to: (1) perform their functions with professionalism and customer focus; (2) enhance the customer's perception of ease when doing business with Pru Life UK; (3) apply proactive communication and experience engineering skills when communicating with the customers; and (4) practice the CEME standard behaviors with peers and receive feedback for improvement. CEME has been introduced across Life Operations and has certified fourteen (14) trainers.

- K. 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.
- L. Pru Life UK partnered with private companies in promoting financial literacy among its employees through regular email blasts, booth events and financial wellness sessions.
- M. 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.
- N. 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.
- 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. 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.

- Q. 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 has been enhanced to show both the sum assured requirement and premium paying capability of the client).
- R. 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 teams, Regional Head Office (Prudential Corporation Asia), 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.
- T. 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.
- U. One of the many advocacies of Pru Life UK is to promote financial wellness. This inspired Pru Life UK to conduct regular financial wellness sessions for millennials and Overseas Filipino Workers' families under the "Sip & Talk" and "PRUtektadong OFW" programs. Financial wellness sessions were also conducted for employees, doctors, entrepreneurs and students.
- V. As part of continuing service, Pru Life UK holds Investor's Forum sessions for its existing and prospective clients to help them make sound and informed financial decisions.
- W. The Board appointed a Data Protection Officer to provide oversight on the overall Data Privacy Programme of Pru Life UK in order to ensure that the confidentiality of its customer information is maintained and safeguarded at all times.
- X. 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

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.

- Y. 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.
- Z. 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.