

**20  
25**

# **SUSTAINABILITY AND ESG REPORT**



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# ABOUT US

GIBCO Insurance Broker Corp. was incorporated and registered in the Philippines in August 1990 as part of the Guevent Group of Companies, founded by Mr. Domingo M. Guevara, Sr. Initially established as an insurance agent, the Company transitioned into a licensed insurance broker in 2004, following the approval of its Board of Directors and the Insurance Commission.

As an insurance broker, GIBCO provides risk management and insurance solutions to individuals and corporate clients, acting as an intermediary between clients and insurance providers. The Company ensures appropriate coverage, regulatory compliance, and efficient claims assistance.

GIBCO remains committed to delivering transparent, ethical, and client-centered services while supporting sustainable and responsible business practices.



## Vision

Empower our community by alleviating financial risks through innovative and tailored insurance solutions.

## Mission

Be the trusted and preferred industry leader among insurance brokers, delivering financial security and peace of mind.

## Core Values

Commitment  
 Customer Satisfaction  
**Excellence**  
 Resilience Teamwork Reliability  
 Integrity Innovation



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# ESG FACTORS

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## Environmental Initiatives

GIBCO promotes resource efficiency through digitalization and 5S practices, while extending the life of fully depreciated assets through resale, reducing waste and supporting circular economy initiatives.

## Social Responsibility

The company supports employee development, client protection, and responsive service, particularly in claims assistance and customer engagement.

S

G

## Governance & Compliance

GIBCO upholds strong governance practices through compliance with regulatory standards, ethical business conduct, and transparent client communication.



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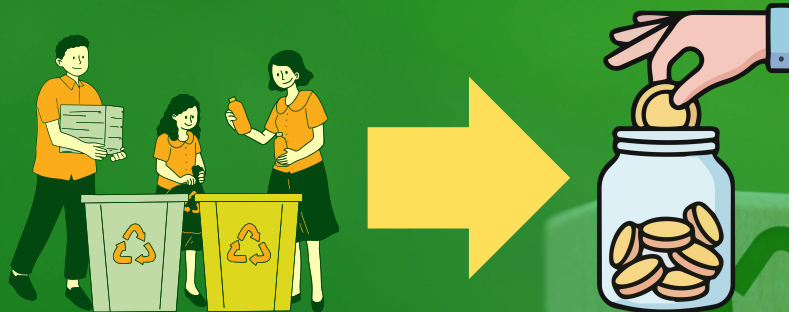


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# ENVIRONMENTAL INITIATIVES

## WASTE REDUCTION INITIATIVES

GIBCO PROMOTES RESPONSIBLE RESOURCE MANAGEMENT THROUGH DIGITALIZATION AND A 5S INITIATIVE THAT ENABLES PROPER DISPOSAL OF OBSOLETE PAPER RECORDS AND IMPROVES WORKPLACE ORGANIZATION.



THE COMPANY ALSO EXTENDS THE LIFE OF FULLY DEPRECIATED ASSETS—SUCH AS OFFICE CHAIRS, LAPTOPS, AND LATERAL CABINETS—THROUGH RESALE TO EMPLOYEES AND PARTNERSHIP WITH HUMBLE SUSTAINABILITY INC. - THE LEADING CLIMATE TECHNOLOGY COMPANY IN THE PHILIPPINES, HELPING BUSINESSES SELL THEIR IT EQUIPMENT. THESE PRACTICES REDUCE WASTE, SUPPORT CIRCULAR ECONOMY PRINCIPLES, AND PROMOTE SUSTAINABLE RESOURCE USE.



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# SOCIAL RESPONSIBILITY

## SAFE AND HEALTHY WORKING ENVIRONMENT

GIBCO PROMOTES A SAFE AND SUPPORTIVE WORKPLACE THROUGH EMPLOYEE-FOCUSED INITIATIVES AND TEAM ENGAGEMENT ACTIVITIES.



GIBCO employees participated in a Rest and Recreation (R&R) activity in Bohol in 2025, promoting work-life balance and team engagement. Special thanks to Cocogen for sponsoring this initiative.



MONTH	ACTIVITY
JAN	Sports & Leisure
FEB	Valentine's Day
MAR	Biggest Loser & Highest Gainer Rest and Recreation
APR	Bubble Tea Day
MAY	Mother's Day
JUN	Father's Day
JUL	Ice Cream Day
AUG	Relaxation Day GIBCO Anniversary
SEP	Cheeseburger Day Family Day
OCT	International Coffee Day World Mental Health Day
NOV	World Kindness Day
DEC	Games Day

The Company continuously conducts HR-led activities to support employee well-being, engagement, and a positive work environment.



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# SOCIAL RESPONSIBILITY

## CONTINUOUS LEARNING PROGRAMS

GIBCO PROVIDES REGULAR TRAINING PROGRAMS TO ENHANCE EMPLOYEES' TECHNICAL KNOWLEDGE AND COMPETENCIES IN THE INSURANCE INDUSTRY.

### PRODUCT KNOWLEDGE

- NON-LIFE, LIFE AND PRE-NEED PRODUCT REFRESHERS
- INSURANCE PROVIDER TRAININGS



### SALES & MARKETING

- ROLE PLAYING ACTIVITIES
- REFERRAL PROGRAMS
- CONTENT CREATION CHALLENGES



### CUSTOMER SERVICE

- COMMUNICATION TRAINING
- CUSTOMER SERVICE MANUAL

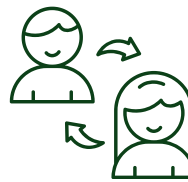


### DEPARTMENTAL PROCESSES

- OPERATIONS, SALES, CLAIMS, ACCOUNTING, IT, AUDIT, FINANCE



Employees participated in training sessions on Basic Non-Life Insurance Lines and refresher courses to strengthen their technical expertise.



well done!

The Company supports employees in taking the Insurance Institute of Asia and the Pacific (IIAP) Basic Non-Life (BNL) examination. In 2025, employees successfully passed, including a Top 2 achiever.



Employees participate in role playing activities to strengthen communication and customer service.



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# SOCIAL RESPONSIBILITY

## EMPLOYEE ENGAGEMENT & OPEN COMMUNICATION

QUARTERLY TOWNHALL MEETINGS AND OPEN COMMUNICATION CHANNELS SUPPORT ALIGNMENT AND EMPLOYEE ENGAGEMENT ACROSS THE ORGANIZATION.



### FLEXIBLE WORK ARRANGEMENTS

GIBCO CONTINUES TO SUPPORT EMPLOYEE WELL-BEING THROUGH THE IMPLEMENTATION OF A HYBRID WORK SETUP, ALLOWING EMPLOYEES TO BALANCE ON-SITE AND REMOTE WORK. SHORTENED ON-SITE WORK HOURS GIVES FLEXIBILITY AND ALLEVIATES COMMUTE/TRAVEL TIME GOING HOME.

### QUARTERLY TOWNHALL



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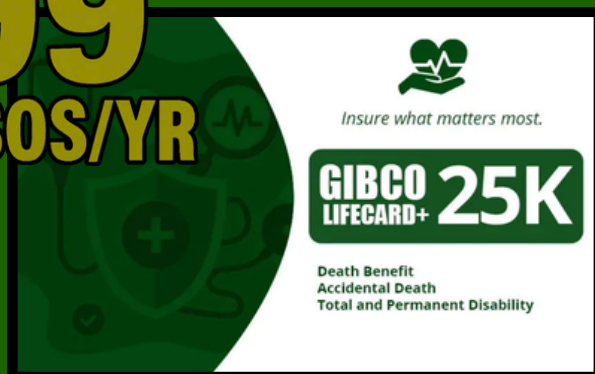
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# SOCIAL RESPONSIBILITY

## AFFORDABLE MICROINSURANCE PROGRAMS

GIBCO OFFERS SIMPLIFIED AND LOW-COST INSURANCE PRODUCTS TO EXPAND FINANCIAL PROTECTION FOR EVERYDAY WORKERS.

**STARTING AT  
99  
PESOS/YR**



### GIBCO LIFECARD+

- Death benefit – Php 25,000
- Total disability – Php 25,000
- Accidental death – Php 25,000
- Annual Premium: Php 99

### GIBCO SULIT PROGRAM

- Accidental death – Php 50,000
- UMA – Php 25,000
- Medical Reimbursement – Php 5,000
- Burial assistance – Php 2,500
- Designed for TODA, tanods, and community workers

## GROUP-BASED PROTECTION

GIBCO enhances financial resilience through group insurance programs, including:

- Group Life Insurance with family assistance
- Family 360 Packages, different tiers
- Total and Permanent Disability coverage
- Accidental Death benefits



These programs support financial inclusion by making insurance accessible, affordable, and relevant to underserved communities.



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# SOCIAL RESPONSIBILITY

**GUEVENT INSURANCE**  
BROKER CORP.

## PREPAID HMO

Affordable Healthcare for Filipino Professionals

BENEFITS	WHY CHOOSE PREPAID HMO
Basic Health Coverage	Lower cost than usual HMO
Clinic Consultations	Flexible and easy availment
Lab & Diagnostic Tests	Coverage for essentials

**PROTECT YOUR HEALTH, SAVE ON COSTS!**

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INQUIRE NOW

## EXPANDING ACCESS TO INCLUSIVE & AFFORDABLE INSURANCE

GIBCO OFFERS AFFORDABLE PREPAID HMO PLANS FOR INDIVIDUALS NOT COVERED BY CORPORATE HMO, GIVING THEM ACCESS TO QUALITY HEALTHCARE SERVICES AT A MORE ACCESSIBLE COST.

## PREPAID HMO PLANS

- Unlimited Consultations
- Access to Annual Physical Examinations
- Discounted Laboratory and Outpatient procedures
- Targeting schools and self-employed individuals
- Eligibility for Overaged Individuals
- Available in Metro Manila, Luzon, Visayas, Mindanao



Nationwide Access



Affordable Protection



Emergency Support



Community-Focused

### Consultation



### Emergency



### Telemedicine



### Specialized Health Plan



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# SOCIAL RESPONSIBILITY

## RESPONSIVE CLAIMS HANDLING & TRANSPARENT COMMUNICATION

GIBCO REMAINS COMMITTED TO PROVIDING TIMELY CLAIMS ASSISTANCE AND CLEAR COMMUNICATION TO ENSURE CLIENTS ARE WELL-INFORMED AND SUPPORTED THROUGHOUT THE PROCESS. AS PART OF THIS COMMITMENT, GIBCO ALSO CONDUCTS CARAVAN INITIATIVES BY VISITING RFC BRANCHES TO REFRESH AGENTS ON NON-LIFE INSURANCE PRODUCTS AND ENHANCE THEIR UNDERSTANDING OF HOW THESE SOLUTIONS CAN EFFECTIVELY SUPPORT THEIR CLIENTS' NEEDS.

CHECK IT OUT !!

<https://www.facebook.com/share/v/18Q2fh4oTF/>



GIBCO continues to deliver responsive claims handling and transparent communication, ensuring reliable support for clients at every stage.



nationwide coverage



Operations Team together with Cocogen conducts nationwide visits to RFC branches to strengthen engagement, provide guidance, and support agents on non-life insurance services.



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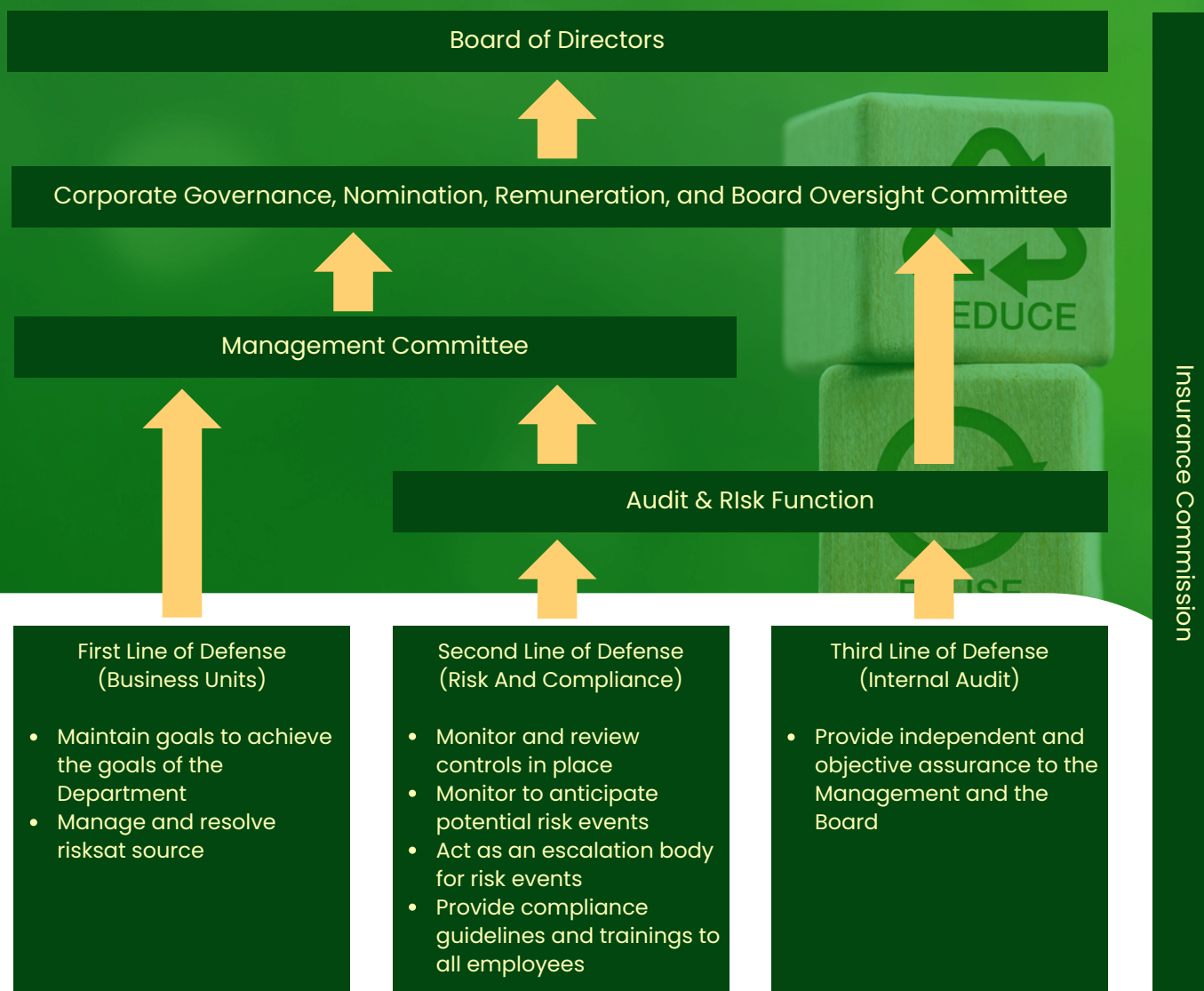


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# GOVERNANCE AND COMPLIANCE

## GOVERNANCE POLICIES

THE COMPANY HAS ESTABLISHED FORMAL POLICIES THROUGH ITS AUDIT, RISK, AND CORPORATE GOVERNANCE HANDBOOK TO STRENGTHEN COMPLIANCE, INTERNAL CONTROLS, AND ETHICAL BUSINESS PRACTICES.



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# GOVERNANCE AND COMPLIANCE

## WHISTLEBLOWING MECHANISM AND ETHICAL REPORTING

GIBCO HAS ESTABLISHED A FORMAL WHISTLEBLOWING MECHANISM UNDER ITS ANTI-FRAUD AND WHISTLEBLOWER POLICY, AS INCORPORATED IN THE UPDATED EMPLOYEE HANDBOOK. THIS SUPPORTS ITS COMMITMENT TO INTEGRITY, TRANSPARENCY, AND ACCOUNTABILITY.

THE POLICY APPLIES TO ALL EMPLOYEES AND STAKEHOLDERS AND PROVIDES CLEAR CHANNELS FOR REPORTING SUSPECTED FRAUD, MISCONDUCT, AND POLICY OR REGULATORY BREACHES, INCLUDING THROUGH HR, ANONYMOUS FACILITIES, AND A DEDICATED EMAIL CHANNEL.

ALL REPORTS UNDERGO A STRUCTURED REVIEW AND INVESTIGATION LED BY THE AUDIT & RISK FUNCTION, IN COORDINATION WITH RELEVANT UNITS. APPROPRIATE CORRECTIVE OR DISCIPLINARY ACTIONS ARE IMPLEMENTED BASED ON FINDINGS.

GIBCO ENFORCES STRICT CONFIDENTIALITY AND A NON-RETALIATION POLICY TO PROTECT INDIVIDUALS REPORTING IN GOOD FAITH. OVERSIGHT IS EXERCISED BY THE AUDIT & RISK FUNCTION, WITH ESCALATION TO MANAGEMENT AND THE BOARD, AS NECESSARY. THE POLICY IS ALIGNED WITH THE CODE OF CONDUCT AND APPLICABLE REGULATORY REQUIREMENTS.



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# GUEVENT INSURANCE BROKER CORP.

Get Insured, Be Covered. GIBCO, At Your Service!

All information presented is accurate as of 2025

## CONTACT US

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