



# CLOSING MEETING

## 1<sup>st</sup> Surveillance Audit

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THANK YOU VERY MUCH!

**LBP (Land Bank of the Phils.) Insurance**

**Brokerage Inc.**

**Management, QMS Team & All staff / Auditees**

- Hospitality
  - Assistance
  - Cooperation
  - Generosity
  - Kind Support
-

## **ISO 9001:2015**

**Type of Audit : 1<sup>st</sup> Surveillance Audit**

**UKAS Accreditation**

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We pledge for the confidentiality of your -

- Information
  - System
  - Customer
  - Strength and weakness
-

**Company: LBP (Land Bank of the Phil.) Insurance Brokerage Inc.**

**Office Address: 12/F SyCip Law Centre, 105 Paseo De Roxas, Legaspi Village, Makati City, 1209 Philippines**

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## Scope of Registration

# Provision of Insurance Brokering and Claims Processing

*Exclusion: Clause 8.3 Design and Development*

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- **Everything cannot be checked**
  - **Audit will be based on sampling**
  - **Audit result will be based on outcome of the verification of audited sample**
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**Non fulfillment of a requirement. Requirement can be from :-**

- ❖ **ISO 9001:2015**
  - ❖ **Your established QMS**
  - ❖ **Statutory & Regulatory requirements**
  - ❖ **Customer requirements**
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## **Nonconformity that does not affect the capability of the management system to achieve the intended results**

**It can be either one of the following situations:**

- **a single system failure or lapse in conformance with a ISO 9001 standard or customer quality management system requirement; or**
  - **a single system failure or lapse in conformance with a procedure associated to the organization's quality management system.**
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**Nonconformity that affects the capability of the management system to achieve the intended results.**

**Nonconformities could be classified as major in the following circumstances:**

**— if there is a significant doubt that effective process control is in place, or that products or services will meet specified requirements;**

**— a number of minor nonconformities associated with the same requirement or issue could demonstrate a systemic failure and thus constitute a major nonconformity.**

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Relates to a matter about which the assessor is concerned but which cannot be clearly stated as a non-conformance.

Opportunity for improvement also indicates trends that may result in a future non-conformance.

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## GOOD POINTS:

- 1) The Top Management's commitment in continuously implementing the QMS was commendable.
- 2) The availability of 2023 LIBI Strategy Map as well as the 2022 LIBI Strategy Map record is a good practice.
- 3) The actions taken and continuous efforts for the improvement of 2021 results of Customer Satisfaction Survey is noteworthy.
- 4) The attainment of Quality Objectives and Targets for Marketing and Accounting Unit were commendable as follows:

Microinsurance Products for Agricultural and Fisheries Development, Financial Viability, Improve Efficiency and Quality Insurance Process, SM 1 Increase Net Income After Tax, SM 2 Improve on Return on Equity.

## **GOOD POINTS:**

5. The creation of LIBI Insurance Application Form as part of continual improvement for insurance brokering is a good practice.
  6. The creation of Claims Processing Requirements Checklists is a good practice.
  7. The active participation of all the Staffs and Auditees during the audit and the willingness to improve are commendable.
  8. The availability of previous QMS records is a good practice e.g. since year 2018, 2019, 2020, 2021 records were maintained.
  9. The updated Insurance Broker's License and other Permits and Clearance are noteworthy.
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## Opportunities for Improvement: 7 OFI (s)

Ref No.	Clause No.	Details of any finding(s) raised.	Type (Major NC, Minor NC, OFI or AoC)
1	Q: 9.3.2	<ol style="list-style-type: none"> <li>1. Ensure improving the required Management Review inputs related to letter 'f,' 'Audit Results' to reflect the results of Internal Audit (e.g. total number of audit findings, number of open, and verified closed-out findings) as well as the External Audit (e.g. NQA Audit findings, COA Audit, etc.)</li> <li>2. Ensure to reflect on letter 'g.' 'The performance of External Providers' management review inputs the number of external providers versus evaluated, both 'New' and 'Existing' external providers.</li> </ol>	OFI
2	Q: 9.3.3	<p>Ensure to separate the Management Review Outputs from the 'Management Actions and Decisions' column intended only for the Management Review Inputs discussion. The required outputs shall include decisions and actions related to:</p> <ol style="list-style-type: none"> <li>a) Opportunities for Improvement;</li> <li>b) Any need for changes to the Quality Management System;</li> <li>c) Resource Needs;</li> </ol>	OFI

## Opportunities for Improvement: 7 OFI (s)

Ref No.	Clause No.	Details of any finding(s) raised.	Type (Major NC, Minor NC, OFI or AoC)
3	Q: 8.5.1	<p><b><u>Insurance Brokering:</u></b></p> <p>1) Consider aligning with the <b>Marketing &amp; Sales Procedure (LBP-PM-SMd-001 rev. 0 dated June 1, 2018)</b> the created LIBI Insurance Application Form and register these to DRC to form part of the insurance brokering operations continual improvement.</p> <p>2) Consider communicating to Account Officer(AO) the other required portions of the LIBI Insurance Application Form e.g. Request For: Quotation, Coverage, Renewal, Endorsement and Type of Loan: Mortgage Loan, Short-Term Loan, Easy Home, etc.</p> <p><b><u>Claims Processing:</u></b></p> <p>1) Consider ensuring that all created forms are DRC-registered to support the quality of operations of claims processing. Sampled uncontrolled/unregistered forms were as follows:</p> <ul style="list-style-type: none"> <li>- Motor Claim Requirements, Salary Loan/MRI Claim Requirements, Fire Claim Requirements, etc.</li> <li>- 2) Align these forms with the <b>Marketing &amp; Sales Procedure (LBP-PM-SMd-001 rev. 0 dated June 1, 2018)</b> and ensure registering to the DRC.</li> <li>- 3) Ensure the proper filing of all claims processing records to avoid loose filing of hardcopy records.</li> </ul>	OFI

## Opportunities for Improvement: OFI (s)

Ref No.	Clause No.	Details of any finding(s) raised.	Type (Major NC, Minor NC, OFI or AoC)
4	Q: 8.4	<p><b><u>Procurement:</u></b></p> <ol style="list-style-type: none"> <li>1) Ensure evaluating all the external provider of goods and services.</li> <li>2) Ensure to communicate the results of the performance evaluation to all External Providers.</li> <li>3) Consider revisiting the Supplier/Vendor /Contractor Performance Evaluation rating system.</li> </ol>	OFI
5	Q: 7.2	<p><b><u>Human Resources:</u></b></p> <p>Ensure evaluating the training effectiveness both internal and external training conducted.</p>	OFI
6	Q: 7.1.3	<p><b><u>Preventive Maintenance:</u></b></p> <p>Need to establish a preventive maintenance schedule for vehicle, rest room, and equipment e.g. laptops, PC, etc.</p>	
7	Q: 7.5	<p><b><u>Control of Documented Information/Documents &amp; Records Control:</u></b></p> <ol style="list-style-type: none"> <li>1) Ensure to update revision history, e.g. Corrective Action Request QR-QMR-001-007 dated 12/19/2017 revised 06/11/2018</li> <li>2) Ensure coding of the Quality Manual e.g. no document code</li> <li>3) Consider revisiting the Quality Manual e.g. clause 6.1.4 Planning actions – IMS or Integrated Management System was included but current Management System is QMS.</li> </ol>	OFI



## Minor Nonconformity

One (1)

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## Minor Nonconformity: (01)

Ref No.	Clause No.	Details of any finding(s) raised.	Type (Major NC, Minor NC, OFI or AoC)
01	Q: 9.2	<p><u>Internal Audit:</u> The Internal Audit Procedure Manual (ADM-PM-001, Rev.00, Effective Date: November 21, 2018) was not effectively implemented and maintained (reviewed and revised as necessary).</p> <p><u>Evidence:</u></p> <ol style="list-style-type: none"><li>1) Internal Audit Process- was not audited,</li><li>2) There was no Audit Findings Report and Audit Findings Report Summary;</li><li>3) Auditors were not evaluated after the conduct of the internal audit and not reflected on the Procedure Manual (required by ISO 19011:2018 Guidelines for Auditing Management Systems)</li></ol>	Minor NC

## Major Nonconformity

**NONE**

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## Opportunities for Improvements (OFI)

- **No document required to submit**
  - **Held by the client for close out at the next visit.**
  - **Recommended to take action internally and immediately**
  - **Include as input during next management review**
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## 1<sup>st</sup> SURVEILLANCE AUDIT RESULTS

BS EN ISO 9001:2015

**LBP (LANDBANK OF THE PHIL.) INSURANCE  
BROKERAGE INC.**

# PASSED

**Continued Certification is Recommended**

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**2<sup>nd</sup> Surveillance Audit:  
on or before Dec. 2023**

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- *In case of disagreement from the auditee on the findings, auditees may request for review with proper justification/Evidences. Auditor/Lead Auditor shall review*
  - *If not satisfied with the review the auditees can appeal to NQA for review of the findings. NQA will process the appeal as per established independent appeal process*
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# Q&A

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**In behalf of NQA Philippines,**

**THANK YOU VERY MUCH!**

- Hospitality
- Assistance
- Cooperation
- Generosity
- Kind Support

Lead Auditor: Ms. Rhoda Vi B. Demesa

Auditor: Ms. Teresita D. Aquino

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# THANK YOU & CONGRATULATIONS!

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