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C.1	The rights of stakeholders that are established by law or through mutual agreements are to be respected.	Y/ N	Reference / Source document
<b>Does the company disclose a policy that :</b>			
C.1.1	Stipulates the existence and scope of the company's efforts to address customers' welfare?	<p><b>OECD Principle IV (A):</b> The rights of stakeholders that are established by law or through mutual agreements are to be respected. In all OECD countries, the rights of stakeholders are established by law (e.g. labour, business, commercial and insolvency laws) or by contractual relations. Even in areas where stakeholder interests are not legislated, many firms make additional commitments to stakeholders, and concern over corporate reputation and corporate performance often requires the recognition of broader interests.</p> <p><b>Global Reporting Initiative: Sustainability Report (C1.1 - C.15) International Accounting Standards 1: Presentation of Financial Statements</b></p>	<p>Source: www.acegroup.com Investor Information; Corporate Governance; Highlights; Integrity First: The Chubb Code of Conduct, page 23, Our Dedication to Customers and Business Partners</p> <p><a href="http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf">http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf</a></p>
C.1.2	Explains supplier/contractor selection practice?		<p>Source: www.acegroup.com Investor Information; Corporate Governance; Highlights; Integrity First: The Chubb Code of Conduct, page 23, Our Dedication to Customers and Business Partners</p> <p><a href="http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf">http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf</a></p>
C.1.3	Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?		<p>Source: www.acegroup.com About Us; Environment</p> <p><a href="http://www.acegroup.com/about-ace/environment.aspx">http://www.acegroup.com/about-ace/environment.aspx</a></p> <p>Source: www.acegroup.com Investor Information; Corporate Governance; Highlights; Integrity First: The Chubb Code of Conduct, page 30, Environmental Responsibility</p> <p><a href="http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf">http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf</a></p>

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C.1.4	Elaborates the company's efforts to interact with the communities in which they operate?	Y	Source: www.acegroup.com Investor Information; Corporate Governance; Highlights; Integrity First: The Chubb Code of Conduct, page 27, Commitment to Chubb's Communities  <a href="http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf">http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf</a>
C.1.5	Describe the company's anti-corruption programmes and procedures?	Y	Source: www.acegroup.com Investor Information; Corporate Governance; Highlights; Integrity First: The Chubb Code of Conduct, page 10, Avoiding Bribery and Corruption  <a href="http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf">http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf</a>
C.1.6	Describes how creditors' rights are safeguarded?	N	
<b><i>Does the company disclose the activities that it has undertaken to implement the above mentioned policies?</i></b>			

C.1.7	Customer health and safety		Y	<p>Source: www.acegroup.com Investor Information; Corporate Governance; Highlights; Integrity First: The Chubb Code of Conduct, page 6, Maintaining a Safe and Healthy Workplace</p> <p><a href="http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf">http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf</a></p>
C.1.8	Supplier/Contractor selection and criteria		Y	<p>Source: www.acegroup.com Investor Information; Corporate Governance; Highlights; Integrity First: The Chubb Code of Conduct, page 23, Our Dedication to Customers and Business Partners</p> <p><a href="http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf">http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf</a></p>

C.1.9	Environmentally-friendly value chain
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Y	<p>Source: www.chubb.com.ph About Us; Corporate Social Responsibility</p> <p><a href="http://www.acegroup.com/ph-en/about-ace/corporate-social-responsibility.aspx">http://www.acegroup.com/ph-en/about-ace/corporate-social-responsibility.aspx</a></p> <p>Source: www.acegroup.com About Us; Environment</p> <p><a href="http://www.acegroup.com/about-ace/environment.aspx">http://www.acegroup.com/about-ace/environment.aspx</a></p> <p>Source: www.acegroup.com Investor Information; Corporate Governance; Highlights; Integrity First: The Chubb Code of Conduct, page 30, Environmental Responsibility</p> <p>Source: <a href="http://www.acegroup.com">www.acegroup.com</a> <a href="#">Investor Information; Resources; Shareholder Meeting Materials; 2015 Chubb Annual Report, page E-1 Chubb Greenhouse Gas Reduction Programs and page E-2 Verification Statement Greenhouse Gas Emissions</a></p> <p><a href="http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf">http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf</a></p>
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C.1.10	Interaction with the communities
C.1.11	Anti-corruption programmes and procedures

Y	<p>Source: www.chubb.com.ph About Us; Corporate Social Responsibility</p> <p><a href="http://www.acegroup.com/ph-en/about-ace/corporate-social-responsibility.aspx">http://www.acegroup.com/ph-en/about-ace/corporate-social-responsibility.aspx</a></p> <p>Source: www.acegroup.com Investor Information; Corporate Governance; Highlights; Integrity First: The Chubb Code of Conduct, page 27, Commitment to Chubb's Communities</p> <p><a href="http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf">http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf</a></p>
Y	<p>Source: www.acegroup.com Investor Information; Corporate Governance; Highlights; Integrity First: The Chubb Code of Conduct, page 10, Avoiding Bribery and Corruption</p> <p><a href="http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf">http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf</a></p>

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C.1.12	Creditors' rights		N	
C.1.13	Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?	<p><b>OECD Principle V (A):</b> Disclosure should include, but not be limited to, material information on: (7) Issues regarding employees and other stakeholders.</p> <p>Companies are encouraged to provide information on key issues relevant to employees and other stakeholders that may materially affect the long term sustainability of the company.</p>	Y	<p>Source: www.chubb.com.ph About Us; Corporate Social Responsibility</p> <p><a href="http://www.acegroup.com/ph-en/about-ace/corporate-social-responsibility.aspx">http://www.acegroup.com/ph-en/about-ace/corporate-social-responsibility.aspx</a></p>

C.2	<b>Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.</b>			
C.2.1	Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers, general public etc.) can use to voice their concerns and/or complaints for possible violation of their rights?	<p><b>OECD Principle IV (B):</b> Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.</p> <p>The governance framework and processes should be transparent and not impede the ability of stakeholders to communicate and to obtain redress for the violation of rights.</p>	Y	<p>Source: www.chubb.com.ph Contact Us</p> <p><a href="http://www.acegroup.com/ph-en/contact-ace/">http://www.acegroup.com/ph-en/contact-ace/</a></p> <p>Source: www.chubb.com.ph Media Center; Media Contact</p> <p><a href="http://www.acegroup.com/ph-en/media-center/media-contact.aspx">http://www.acegroup.com/ph-en/media-center/media-contact.aspx</a></p>

C.3	<b>Performance-enhancing mechanisms for employee participation should be permitted to develop.</b>			
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C.3.1	Does the company explicitly disclose the health, safety, and welfare policy for its employees?	<p><b>OECD Principle IV (C):</b></p> <p>Performance-enhancing mechanisms for employee participation should be permitted to develop. In the context of corporate governance, performance enhancing mechanisms for participation may benefit companies directly as well as indirectly through the readiness by employees to invest in firm specific skills.</p> <p>Firm specific skills are those skills/competencies that are related to production technology and/or organizational aspects that are unique to a firm.</p> <p>Examples of mechanisms for employee participation include: employee representation on boards; and governance processes such as works councils that consider employee viewpoints in certain key decisions. With respect to performance enhancing mechanisms, employee stock ownership plans or other profit sharing mechanisms are to be found in many countries.</p>	Y	<p>Source: www.acegroup.com Investor Information; Corporate Governance; Highlights; Integrity First: The Chubb Code of Conduct, page 6, Maintaining a Safe and Healthy Workplace</p> <p><a href="http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf">http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf</a></p> <p>Source: www.chubb.com.ph About Us; Corporate Governance; 2016 ASEAN CG Scorecard and Compliance; HR Health and Safety Policies</p> <p><a href="http://www.acegroup.com/ph-en/assets/drug-free-workplace-policy-and-program_final.pdf">http://www.acegroup.com/ph-en/assets/drug-free-workplace-policy-and-program_final.pdf</a></p> <p><a href="http://www.acegroup.com/ph-en/assets/workplace-policy-and-program-on-hepatitis-b_final.pdf">http://www.acegroup.com/ph-en/assets/workplace-policy-and-program-on-hepatitis-b_final.pdf</a></p> <p><a href="http://www.acegroup.com/ph-en/assets/workplace-policy-and-program-on-hiv-aids_final.pdf">http://www.acegroup.com/ph-en/assets/workplace-policy-and-program-on-hiv-aids_final.pdf</a></p> <p><a href="http://www.acegroup.com/ph-en/assets/workplace-policy-and-program-on-tuberculosis_final.pdf">http://www.acegroup.com/ph-en/assets/workplace-policy-and-program-on-tuberculosis_final.pdf</a></p>
C.3.2	Does the company publish relevant information relating to health, safety and welfare of its employees?		N	

C.3.3	Does the company have training and development programmes for its employees?
C.3.4	Does the company publish relevant information on training and development programmes for its employees?

Y	<p>Source: www.acegroup.com Careers; Working at ACE: Professional Development <a href="http://www.acegroup.com/Careers/Working-at-ACE.html">http://www.acegroup.com/Careers/Working-at-ACE.html</a></p> <p>Source: www.chubb.com.ph Careers; Learning &amp; Development <a href="http://www.acegroup.com/ph-en/careers-at-ace/learning-development.aspx">http://www.acegroup.com/ph-en/careers-at-ace/learning-development.aspx</a></p>
Y	<p>Source: www.chubb.com.ph About Us; Corporate Governance; 2016 ASEAN CG Scorecard and Compliance; HR Learning and Development <a href="http://www.acegroup.com/ph-en/assets/talent-portal-report_training-hours_12.2015.pdf">http://www.acegroup.com/ph-en/assets/talent-portal-report_training-hours_12.2015.pdf</a> <a href="http://www.acegroup.com/ph-en/assets/talent-portal-report_training-hours_05.2016_r1.pdf">http://www.acegroup.com/ph-en/assets/talent-portal-report_training-hours_05.2016_r1.pdf</a></p>



C.3.5	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?	Y	Source: www.acegroup.com  Investor Information; Resources; Shareholder Meeting Materials; 2016 Chubb Proxy Statement, pages 33-41  <a href="http://s1.q4cdn.com/405296365/files/doc_financials/2016/Chubb-Limited-2016-Proxy-Statement.pdf">http://s1.q4cdn.com/405296365/files/doc_financials/2016/Chubb-Limited-2016-Proxy-Statement.pdf</a>  Investor Information; Resources; Shareholder Meeting Materials - 2016 Chubb AGM Voting Results, page 4 (Approval of the Chubb Limited 2016 Long-Term Incentive Plan)  <a href="http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/2016/2016-Chubb-AGM-Voting-Results-May-19-2016.pdf">http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/2016/2016-Chubb-AGM-Voting-Results-May-19-2016.pdf</a>
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C.4	<p><b>Stakeholders including individual employee and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this</b></p>			
C.4.1	<p>Does the company have procedures for complaints by employees concerning illegal (including corruption) and unethical behaviour?</p>	<p><b>OECD Principle IV (E):</b> Stakeholders, including individual employees and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.</p>	<p>Y</p>	<p>Source: www.acegroup.com Investor Information; Corporate Governance; Highlights; Integrity First: The Chubb Code of Conduct, page 3, Raising Questions and Concerns</p> <p><a href="http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf">http://s1.q4cdn.com/405296365/files/doc_downloads/Governance%20Documents/Integrity-First-The-Chubb-Code-of-Conduct-February-5-2016.pdf</a></p>
C.4.2	<p>Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?</p>			<p>Y</p>