

DATE : November 03, 2021

FOR : **ATTY. JOSE MARTIN A. LOON, LLM**
President and CEO

THRU : **ATTY. ALLOYSIUS R. YEBRA**
SVP – Risk Management and Compliance Division

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ATTY. JAN DARRYL C. DIMACULANGAN
AVP and Chief-of-Staff, Office of the President

SUBJECT : **INTERNAL QUALITY AUDIT ISO 9001:2015 REPORT**

Dear Atty. Loon,

This is to seek the approval of your good office on the summary report for the conducted Internal Quality Audit (IQA).


	Particulars	Remarks
1	Brief background	<p>Internal Quality Audit (IQA) is the process of reviewing documents and processes of an organization in line with ISO 9001:2015 standard. The goal of this program is to ensure that the standards are met and for the organization's processes to be properly documented and continually improved.</p> <p>Cocolife's IQA was conducted by teams with representatives from different units after thorough training with our ISO consultant Mr. Anton Javier.</p>
2	Main points to consider in the approval	<ul style="list-style-type: none"> • During the audit, documents and processes from different divisions and departments were reviewed. No "Non-Conformity" findings were brought up by the assigned audit teams during review. • The report was audited and commented on by our ISO 9001:2015 partner consultant Mr. Anton Javier. • This report is one of the documents to be reviewed by SGS during our recertification audit.
3	Validation of the processing unit that the request is supported or not by existing policies and guidelines	Internal Quality Audit is part of the requirement of the ISO 9001:2015 standard and forms part of the processes and documents audited by the certifying body.
4	List of attached supporting documents	<ul style="list-style-type: none"> • Internal Quality Audit Report • Internal Quality Audit team checklist of questions and documents
5	Acknowledgement of the accountable employee or unit	Respectfully endorsing the summary of the conducted Internal Quality Audit for ISO 9001:2015

Thank you


KRISTOFFER JOSEPH DE GUZMAN
Talent Management Specialist
Talent Acquisition, Development, and Engagement



Noted by:


ROGER MARTIN F. RUIZ
Head, Talent Acquisition, Development, and Engagement

UNITED COCONUT PLANTERS LIFE ASSURANCE CORPORATION

INTERNAL QUALITY AUDIT REPORT

AUGUST 2021

DISTRIBUTION	TAKE ACTION	SECURE ACTION	FOR INFORMATION
President		X	X
MANCOM		X	X
Department heads	X		

AUDIT HIGHLIGHTS

SCOPE OF AUDIT : JULY 2020 - JUNE 2021
 QMS STANDARD : ISO 9001:2015
 OVERALL OPINION : The new version of the ISO 9001 is being implemented by the units audited. Documented information is available and prevalent in the units involved.

RECOMMENDATION : Maintain the ISO certification as the standard for measuring quality.

A. Summary of Findings, Action Taken and Recommendations

During the conduct of audit, the auditors have noted no "non-conformity" on their assigned business process and unit. Documented information was provided by each unit audited in compliance to the ISO 9001:2015 standards.

B. AUGUST 2021 Internal Quality Audit Team

Internal quality audit is a cross functional activity in which different units send representatives to conduct a quality review if the standards are being implemented as required under Clause 9.2.1 of the quality standards. The standard also states that auditors should not audit their own work. In line with this, the IQA Head ensured that assignment of unit to be audited is independent of the work assignment of the Auditor. Another requirement of the exercise is to ensure that the results of the audit are properly maintained.

C. Observation

Auditor: Rodelio Anthony Javier

Function Area: Internal Quality Audit

The company might wish to consider adapting the turtle diagram when auditing the company's sub processes like PMC, HR, and the like. I observed that when developing the audit checklist for a particular department or section, the obvious sub clauses are the only ones being considered. For example, if the audit area is PMC, most of the audit questions are focused on 8.3 design and development sub clause. Other equally relevant sub clauses like 6.2 quality objectives, 6.1 risk and opportunities, 9.1 monitoring and measurement, 7.2 competence, or 7.1.3 infrastructure could have been included if the turtle diagram approach was utilized.

AUDITORS	BUSINESS PROCESS and ACTIVITIES
ALL	Opening Meeting
Monchet Roxas - TL Karen Wong Diana Pulmares	APPRAISE RISK ISSUE CONTRACT SERVICE CUSTOMERS -Customer Care, PAD -Client Relations, Claims, FOD, Provider Relations, Medical Services

ISO: 9001-2015

Internal Quality Audit – Checklist of Questions and Needed Supporting Documents

Guide Questions

4 Context of the Organization

4.1 Understanding the organization and its context

- Q1. What are the internal and external issues that are relevant to the organization's purpose, strategy, and goals of the Quality Management System.
- Q.2 How do these affect the ability to achieve the intended result of the QMS?

NOTE:

- 1. *Issues can include positive and negative factors or conditions for consideration.*
- 2. *Understanding the external context can be facilitated by considering issues arising from legal, technological, competitive, market, cultural, social and economic environments, whether international, national, regional or local.*
- 3. *Understanding the internal context can be facilitated by considering issues related to values, culture, knowledge and performance of the organization.*

4.2 Understanding the needs and expectations of interested parties

- Q.1 Who are the interested parties that are relevant to the QMS?
- Q.2 What are the requirements of these interested parties?
- Q.3 How do you monitor and review the information about interested parties and their relevant requirements?

4.3 Understanding the needs and expectations of interested parties

- Q.1 What are the external and internal issues that may affect the QMS?
- Q.2 What are the products and services that are covered by the QMS?
- Q.3 What are the exclusions from the ISO 9001 requirements, if any?
- Q.4 What is the justification for the exclusion?

Documented information required – The scope of the QMS

NOTE:

Conformity to this International Standard may only be claimed if the requirements determined as not being applicable do not affect the organization's ability or responsibility to ensure the conformity of its products and services and the enhancement of customer satisfaction.

4.4 Quality management system and its processes

- Q.1 What plans have been put in place to achieve the QMS?
- Q.2 How does the organization implement, maintain and continually improve its QMS, including the processes needed in their interactions, in accordance with the requirements of the standard?
- Q.3 What are the processes needed for the quality management system and their application throughout the organization?
- Q.3.1 What are the inputs required and the outputs expected from these processes?
- Q.3.2 What are the sequence and interaction of these processes?
- Q.3.3 What are the criteria and methods needed to ensure the effective operation and control of these processes?
- Q.3.4 What are the resources needed for these processes and ensure their availability?
- Q.3.5 Who are responsible for these processes?
- Q.3.6 How do you address the risks and opportunities? (6.1)
- Q.3.7 How do you evaluate these processes?
- Q.3.8 What are the changes needed to ensure that these processes achieve their intended results?
- Q.3.9 What are the improvements in the processes and the QMS?

Documented information required – Documented information necessary to support the operation of processes.

Example of documents:

- *Organization Charts*
- *Process maps, process flow charts and/or process descriptions*
- *Procedures*
- *Work and/or test instructions*
- *Specifications*
- *Documents containing internal communications*
- *Production schedules*
- *Approved supplier lists*
- *Test and inspection plans*
- *Quality plans*
- *Quality manuals*
- *Strategic plans*
- *Forms*

5 Leadership

5.1 Leadership and Commitment

5.1.1 Leadership and Commitment for the QMS

Q.1 How does top management demonstrate leadership and commitment with respect to the QMS?

- Do they take accountability for the effectiveness of the quality management system?
- Do they ensure that the quality policy and quality objectives are established for the quality management system and are compatible with the context and strategic direction of the organization?
- Do they ensure the integration of the quality management system requirements into the organization's business processes?
- Do they promote the use of the process approach and risk-based thinking?
- Do they ensure that the resources needed for the quality management system are available?
- Do they communicate the importance of effective quality management and of conforming to the quality management system requirements?
- Do they ensure that the quality management system achieves its intended results?
- Do they engage, direct and support persons to contribute to the effectiveness of the quality management system?
- Do they promote improvement?
- Do they support other relevant management roles to demonstrate their leadership as it applies to their areas of responsibility?

5.1.2 Customer Focus

Q.1 How does top management demonstrate leadership and commitment with respect to customer focus?

- Do they ensure that customer and applicable statutory and regulatory requirements are determined, understood and consistently met?
- Do they ensure that risks and opportunities that can affect conformity of products and services and the ability to enhance customer satisfaction are determined and addressed?
- Do they ensure that the focus on enhancing customer satisfaction is maintained?

5.2. Policy

5.2.1 Developing the Quality Policy

- Q.1 What is the quality policy of the Organization?
- Q.2 How do you implement the quality policy?
- Q.3 How do you maintain the quality policy?
- Q.4 Does the quality policy:

- appropriate to the purpose and context of the organization and supports its strategic direction?
- Provides a framework for setting quality objectives?
- Includes a commitment to satisfy applicable requirements?
- Includes a commitment to continual improvement of the quality management system?

5.2.2 Communicating the quality policy

- Q.1 How is the Quality Policy communicated, understood, and applied within the organization?
- Q.2 How is the quality policy made available to interested parties, as appropriate?

Documented information required – Quality Policy

5.3 Organizational roles, responsibilities and authorities

- Q.1 How does top management ensure that the responsibilities and authorities for relevant roles are assigned, communicated and understood throughout the organization?
- Q.2 Who did top management assign to be responsible in:
 - Ensuring that the quality management system conforms to the requirements of this International Standard?
 - Ensuring that the processes are delivering their intended outputs?
 - Reporting on the performance of the quality management system and on opportunities for improvement (see 10.1) to top management?
 - Ensuring the promotion of customer focus throughout the organization?
 - Ensuring that the integrity of the quality management system is maintained when changes to the quality management system are planned and implemented?

6 Planning (Include Pandemic Period)

6.1 Actions to address risks and opportunities

- Q.1 What are the internal and external issues considered during planning?
- Q.2 What are the risks and opportunities that need to be addressed?
- Q.3 What are the planned actions to address the risks and opportunities?
- Q.4 How do you plan to integrate and implement the actions into the QMS processes?
- Q.5 How do you evaluate the effectiveness of these actions?
- Q.6 Is the action proportionate to the potential impact on the conformity of products and services?

NOTE:

1. *Options to address risks can include avoiding risk, taking risk in order to pursue an opportunity, eliminating the risk source, changing the likelihood or consequences, sharing the risk, or retaining risk by informed decision.*
2. *Opportunities can lead to the adoption of new practices, launching new products, opening new markets, addressing new clients, building partnerships, using new technology and other desirable and viable possibilities to address the organization's or its customers' needs.*

6.2 Quality objectives and planning to achieve them

- Q.1 What are the quality objectives at relevant functions, levels and processes needed for the quality management system?
- Q.2 Are the quality objectives:
 - Consistent with the quality policy?
 - Measurable?
 - Take into account applicable requirements?
 - Relevant to conformity of products and services and to enhancement of customer satisfaction?
 - Monitored?
 - Communicated?
 - Updated as appropriate?
- Q.3 To achieve the plan:
 - What will be done?
 - What resources will be required?
 - Who will be responsible?
 - When it will be completed?
 - How the results will be evaluated?

6.3 Planning of changes

- Q.1 How does the organization carry out changes to the QMS?
- Q.2 How does the organization ensure that changes are carried out in a planned and systematic manner?
- Q.3 Did the organization considered:
- The purpose of the changes and their potential consequences?
 - The integrity of the quality management system?
 - The availability of resources?
 - The allocation or reallocation of responsibilities and authorities?

7.1 Resources (Include Pandemic Period)

7.1.1 General

- Q.1 What are the resources needed for the establishment, implementation, maintenance and continual improvement of the quality management system?
- Q.2 Did the organization provide the resources?
- Q.3 Did the organization considered:
- The capabilities of, and constraints on, existing internal resources?
 - What needs to be obtained from external providers?

7.1.2 People

- Q.1 How do we determine persons necessary for the effective implementation of its quality management system and for the operation and control of its processes?
- Q.2 Did the organization provide the necessary persons?

7.1.3 Infrastructure

- Q.1 How does the organization determine the infrastructure necessary for the operation of its processes to achieve conformity of products and services?
- Q.2 How does the organization maintain the infrastructure necessary for the operation of its processes to achieve conformity of products and services?
- Q.3 Did the organization provide the necessary infrastructures?

7.1.4 Environment for the operation of processes

- Q.1 How does the organization determine the environment necessary for the operation of its processes and to achieve conformity of products and services?

- Q.2 How does the organization maintain the environment necessary for the operation of its processes and to achieve conformity of products and services?
- Q.3 Did the organization provide the necessary environment?

7.1.5 Monitoring and measuring resources

7.1.5.1 General

- Q.1 How does the organization determine the resources needed to ensure valid and reliable results when monitoring or measuring is used to verify the conformity of products and services to requirements?
- Q.2 How does the organization determine the resources needed to ensure valid and reliable results when monitoring or measuring is used to verify the conformity of products and services to requirements?
- Q.3 Did the organization provide the resources needed?
- Are resources suitable for the specific type of monitoring and measurement activities being undertaken?
 - Are resources maintained to ensure their continuing fitness for their purpose?

Documented information required – Monitoring and measurement devices

7.1.5.2 Measurement traceability

- Q.1 What are the measurement devices being used by the organization?
- Q.2 How do you verify and/ or calibrate measurement devices at specified intervals, or prior to use, against measurement standards traceable to international or national measurement standards?
- Q.3 How do you safeguard measurement devices from adjustments, damage or deterioration that would invalidate the calibration status and subsequent measurement results?
- Q.4 How do you determine if the validity of previous measurement results has been adversely affected when measuring equipment is found to be unfit for its intended purpose,
- Q.5 What appropriate action have you taken to fix it?

Documented information required – Basis for calibration or verification

7.1.6 Organizational knowledge

- Q.1 What are the organizational knowledge necessary for the operation of its processes and to achieve conformity of products and services?
- Q.2 How do you maintain and made available organizational knowledge?
- Q.3 When addressing changing needs and trends, do you consider current knowledge and determine how to acquire or access any necessary additional knowledge and required updates? How do you do this?

NOTE:

- 1 *Organizational knowledge is knowledge specific to the organization; it is gained by experience. It is information that is used and shared to achieve the organization's objectives.*
- 2 *Organizational knowledge can be based on:*
 - a.) *Internal sources (e.g. intellectual property; knowledge gained from experience; lessons learned from*
 - b.) *Failures and successful projects; capturing and sharing undocumented knowledge and experience; the results of improvements in processes, products and services);*
 - c.) *External sources (e.g. standards; academia; conferences; gathering knowledge from customers or external providers).*

7.2 Competence

- Q.1 What are the necessary competence of person(s) doing work that affects the performance and effectiveness of the quality management system?
- Q2 How do you ensure that these persons are competent on the basis of appropriate education, training, or experience?
- Q.3 What actions did we take to acquire the necessary competence, and evaluate the effectiveness of the actions taken?

Documented information required – Evidence of competence

NOTE:

Applicable actions can include, for example, the provision of training to, the mentoring of, or the reassignment of currently employed persons; or the hiring or contracting of competent persons.

7.3 Awareness

- Q.1 How does the organization ensure that relevant persons doing work under the organization's control are aware of:
 - a) The quality policy
 - b) Relevant quality objectives;
 - c) Their contribution to the effectiveness of the quality management system, including the benefits of improved performance;
 - d) The implications of not conforming to the quality management system requirements.

7.4 Communication

Q.1 What are the internal and external communications relevant to the quality management system including:

- What will it communicate?
- When to communicate?
- With whom to communicate?
- How to communicate?
- Who communicates?

7.5 Documented information

Q.1 What are the documented information included in the organization's quality management system?

Q.2 Does it include:

- a.) Documented information required by this International Standard
- b.) Documented information determined by the organization as being necessary for the effectiveness of the quality management system.

7.5.2 Creating and updating

Q.1 How do you create and update documented information?

Q.2 Does it have:

- a.) Identification and description (e.g. a title, date, author, or reference number);
- b.) Format (e.g. language, software version, graphics) and media (e.g. paper, electronic);
- c.) Review and approval for suitability and adequacy

7.5.3 Control of documented information

Q.1 How do you control documented information required by the quality management system and by this International Standard?

Q.2 How do you ensure that it is available and suitable for use, where and when it is needed?

Q.3 How do you ensure that it is adequately protected (e.g. from loss of confidentiality, improper use, or loss of integrity)?

Q.4 How do you address the following activities, as applicable?

- a) Distribution, access, retrieval and use
- b) Storage and preservation, including preservation of legibility;
- c) Control of changes (e.g. version control);
- d) Retention and disposition.

- Q.5 What are the documented information of external origin that are necessary for the planning and operation of the quality management system?
- Q.6 How do you control documented information of external origin?
- Q.7 How does the organization protect documented information retained as evidence of conformity from unintended alterations?

NOTE:

Access can imply a decision regarding the permission to view the documented information only, or the permission and authority to view and change the documented information.

9 Performance evaluation

9.1 Monitoring, measurement, analysis and evaluation

9.1.1 General

- Q.1 What needs to be monitored and measured?
- Q.2 What are the methods for monitoring, measurement, analysis and evaluation to ensure valid results?
- Q.3 When do you perform monitoring and measuring?
- Q.4 When are the results from monitoring and measurement analyzed and evaluated?
- Q.5 How do we evaluate the performance and the effectiveness of the quality management system?

Documented information required – Results of performance evaluation

9.1.3 Analysis and evaluation

- Q.1 How do we analyze and evaluate appropriate data and information arising from monitoring and measurement?
- Q.2 How do you use the results to evaluate:
 - a) Conformity of products and services;
 - b) The degree of customer satisfaction;
 - c) The performance and effectiveness of the quality management system;
 - d) If planning has been implemented effectively;
 - e) The effectiveness of actions taken to address risks and opportunities;
 - f) The performance of external providers;
 - g) The need for improvements to the quality management system.

NOTE

Methods to analyze data can include statistical techniques.

9.3 Management Review

- Q.1 How does the organization conduct management reviews?
- Q.2 How often does the organization conduct its management reviews?
- Q.3 Has there been a change on the organization management system? If yes,

9.3.2 Management Review Inputs

- Q.1 What were the changes in the internal and external issues that are relevant to the management system?
- Q.2 How effective were the changes on the system?
- Q.3 What are the identified opportunities for improvement and the resources need for them?

Roger Martin Ruiz - TL Celis Anthony Manalo Kristoffer Joseph De guzman	MANAGE BUSINESS/FINANCIALS -Leadership COMPLY WITH REGULATORY AND STATUTORY REQUIREMENTS
Arvin Cabarrubias - TL Paul Reginald Santos Juliet Geronimo	ATTRACT AND RETAIN TALENTS MANAGE INFRASTRUCTURE SELECT AND MANAGE SUPPLIERS
Romylen Anduyon - TL Janifer Tamesis Kannee May Mendoza	DEVELOP AND MARKET PRODUCTS AND SERVICES RECEIVE REQUEST FOR QUOTE

All twelve (12) incumbent internal quality auditors have undergone a three (3) day internal audit course. The course was conducted by an external facilitator in which the auditors were taught the process on how to audit based on the 9001:2015 standards, how to create a report, how to analyze findings and root cause analysis.

We also recognize the HEADS of the following units who sent the above representatives in this cross functional activity:

Internal Audit, Talent Acquisition Development and Engagement, Customer Care Center, Claims, Corporate Finance and Strategy, Group Marketing, and Healthcare departments.

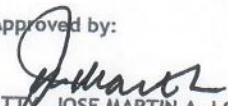
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