

		Source Document/ Location of Information	Yes / No	Point	REMARKS																
A Rights of Shareholders																					
A.3.15	Did the company vote by poll (as opposed to by show of hands) for all resolutions at the most recent AGM?	NO T APPLICABLE because there is no need. Company is not publicly-listed and there are few stockholders.	N/A	0																	
A.3.16	Does the company disclose that it has appointed an independent party (scrutineers/inspectors) to count and/or validate the votes at the AGM?	NO T APPLICABLE because there is no need. Company is not publicly-listed and there are few stockholders.	N/A	0																	
A.3.17	Does the company make publicly available by the next working day the result of the votes taken during the most recent AGM for all resolutions?	NO T APPLICABLE because there is no need. Company is not publicly-listed. Announcements are just made internally, via verbal announcements or memos.	N/A	0																	
A.3.18	Do companies provide at least 21 days notice for all resolutions?	NO T APPLICABLE because there is no need. Company is not publicly-listed and has few stockholders. Announcements/notices are just made via verbal announcements or memos.	N/A	0																	
A.3.19	Does the company provide the rationale and explanation for each agenda item which require shareholders' approval in the notice of AGM/circulars and/or the accompanying statement?	Notice of AGM	N	0																	

A.4 Markets for corporate control should be allowed to function in an efficient and transparent manner.																				
A.4.1	In cases of mergers, acquisitions and/or takeovers, does the board of directors/commissioners of the offeree company appoint an independent party to evaluate the fairness of the transaction price?	NOT APPLICABLE as there have been no mergers, acquisitions, and/or takeovers within the period covered by this Scorecard.	N/A	0	http://www.plaridelsurety.com.ph/	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf														

A.5 The exercise of ownership rights by all shareholders, including institutional investors, should be facilitated.																				
A.5.1	Does the company publicly disclose policies to encourage shareholders including institutional shareholders to attend the AGM?	NOT APPLICABLE as the Company is a private corporation and has no institutional investors.	N/A	0	http://www.plaridelsurety.com.ph/	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf														
A.5.2	Is the share ownership by institutional investors, other than controlling shareholders, greater than 5%?	NOT APPLICABLE as the Company is a private corporation and has no institutional investors.	N/A	0	http://www.plaridelsurety.com.ph/	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf														

Company Name Philippines
StockCode PLARIDEL SURETY & INSURANCE CO.
Expert Name 0
Sector Non-Life Insurance
Year 2012
Date of Financial Year End 31/12/2012

		Source Document/ Location of Information	Yes / No	Point	REMARKS																
B Equitable Treatment of Shareholders																					
B.1 Shares and voting rights																					
B.1.1	Do the company's ordinary or common shares have one vote for one share?	DEFAULT PROVISION (Bonus)	Y	1																	
B.1.2	Where the company has more than one class of shares, does the company publicise the voting rights attached to each class of shares (e.g. through the company website / reports/ the stock exchange/ the regulator's website)?	NOT APPLICABLE as the Company is a private corporation and thus does not list its shares in the stock exchange.	N/A	0																	
B.2 Notice of AGM																					
B.2.1	Does each resolution in the most recent AGM deal with only one item, i.e., there is no bundling of several items into the same resolution?	Notice of AGM and Minutes	Y	1																	
B.2.2	Are the company's notice of the most recent AGM/circulars fully translated into English and published on the same date as the local-language version?	Notice of AGM	Y	1																	
	Does the notice of AGM/circulars have the following details:																				
B.2.3	Are the profiles of directors/commissioners (at least age, qualification, date of first appointment, experience, and directorships in other listed companies) in seeking election/re-election included?	Notice of AGM / Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf																
B.2.4	Are the auditors seeking appointment/re-appointment clearly identified?	Notice of AGM / Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf																
B.2.5	Has an explanation of the dividend policy been provided?	Annual Report - Notes to the Audited Financial Statements No.24	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf																
B.2.6	Is the amount payable for final dividends disclosed?	No dividends paid in the period covered because the Company had to comply with paid-up capital requirements as required by the law and the regulator.	N/A	0																	
B.2.7	Documents required to be proxy/ Were the proxy documents made easily available?	Notice of AGM	Y	1																	
B.3 Insider trading and abusive self-dealing should be prohibited.																					

		Source Document/ Location of Information	Yes / No	Point	REMARKS			
A Rights of Shareholders								
B.3.1	Does the company have policies and/or rules prohibiting directors/commissioners and employees to benefit from knowledge which is not generally available to the market?	DEFAULT PROVISION (Bonus)	Y	1				
B.3.2	Are the directors and commissioners required to report their dealings in company shares within <u>3 business days</u> ?	Code of Ethics and Conduct (Art. X) / Company Website	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf	http://plaridelsurety.com.ph/		
B.4 Related party transactions by directors and key executives.								
B.4.1	Are directors and commissioners required to disclose their interest in transactions and any other conflicts of interest?	Code of Ethics and Conduct (Art. X) / Company Website	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf	http://plaridelsurety.com.ph/		
B.4.2	Does the company have a policy requiring a committee of independent directors/commissioners to review material/significant RPTs to determine whether they are in the best interests of the company?	Code of Ethics (Art. X) / Company Website (Substantial compliance: not a committee of independent directors, but still a committee nonetheless -- "A committee meeting, such as that of the Management Committee or Executive Committee, may...")	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf	http://plaridelsurety.com.ph/		
B.4.3	Does the company have a policy requiring board members (directors/commissioners) to abstain from participating in the board discussion on a particular agenda when they are conflicted?	DEFAULT PROVISION (Bonus)	Y	1				
B.4.4	Does the company have policies on loans to directors and commissioners either forbidding this practice or ensuring that they are being conducted at arm's length basis and at market rates.	DEFAULT PROVISION (Bonus)	Y	1				
B.5 Protecting minority shareholders from abusive actions								
B.5.1	Were there any RPTs that can be classified as financial assistance to entities other than wholly-owned subsidiary companies?	None such RPTs occurred during the prior covered.	N	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/32855-Annual%20Report%202012.pdf	http://www.plaridelsurety.com.ph/		
B.5.2	Does the company disclose that RPTs are conducted in such a way to ensure that they are fair and at arms' length?	Code of Ethics and Conduct (Art. X) / Corporate Governance Manual (Duties of a Director) / Company Website	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf	http://plaridel.powersites.ph/var/m_0/07/070/1460/36756-d4n.pdf		
			15	13				

Company Name Philippines
StockCode 0
Expert Name Non-Life Insurance
Sector 2012
Year 31/12/2012
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		Source Document/ Location of Information	Yes / No	Point	Yes / No	REMARKS		
C Role of Stakeholders								
C.1 The rights of stakeholders that are established by law or through mutual agreements are to be respected.								
C.1.1	Does the company disclose a policy that stipulates the existence and scope of the company's efforts to address customers' health and safety?	Code of Ethics and Conduct / Company Website	Y	1		http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf	http://plaridelsurety.com.ph/	
C.1.2	Explains supplier/contractor selection practice?		Y	1		http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf	http://plaridelsurety.com.ph/	
C.1.3	Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?		Y	1		http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf	http://plaridelsurety.com.ph/	
C.1.4	Elaborates the company's efforts to interact with the communities in which they operate?		Y	1		http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf	http://plaridelsurety.com.ph/	
C.1.5	Directs the company's anti-corruption programmes and procedures?		Y	1		http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf	http://plaridelsurety.com.ph/	

Source Document/ Location of Information			Yes / No	Point	REMARKS
A Rights of Shareholders					
C.1.6	Describes how creditors' rights are safeguarded?	Code of Ethics and Conduct / Company Website	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf http://plaridelsurety.com.ph/
Does the company disclose the activities that it has undertaken to implement the above mentioned policies?					
C.1.7	Customer health and safety	Corporate Governance Manual / Code of Ethics and Conduct / Manual of Operations / various directives and instructions issued by the Management	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36756-d4n.pdf
C.1.8	Supplier/Contractor selection and criteria		Y	1	
C.1.9	Environmentally-friendly value chain		Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36756-d4n.pdf
C.1.10	Interaction with the communities		Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/34577-
C.1.11	Anti-corruption programmes and procedures		Y	1	
C.1.12	Creditors' rights	Code of Ethics and Conduct (Art. I, IX, X)	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf
C.1.13	Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?	Code of Ethics and Conduct has a separate section on Corporate Social Responsibility to emphasize its importance (Art. XIII)	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf
C.2 Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.					
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?	Company Website / Letterheads / Directory	Y	1	http://plaridelsurety.com.ph/
C.3 Performance-enhancing mechanisms for employee participation should be permitted to develop.					
C.3.1	Does the company explicitly disclose the health, safety, and welfare policy for its employees?	Manual of Operations / Code of Ethics and Conduct	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/34577-PS%20Mannual%20Operations%20FOR%20C%20(1).pdf http://plaridelsurety.com.ph/
C.3.2	Does the company publish data relating to health, safety and welfare of its employees?	No adverse incident occurred during the period covered. There are provisions on the health, safety, and welfare of employees in the Manual of Operations and Code of Ethics	N/A	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf
C.3.3	Does the company have training and development programmes for its employees?	Code of Ethics and Conduct. The Company sends employees to IAP seminars, hosts lectures by resource speakers for employees, and sends them on out-of-town official business trips	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf
C.3.4	Does the company publish data on training and development programmes for its employees?	Substantial compliance. There are records of disbursements for seminars, lectures, and organization memberships but not published.	N/A	0	
C.3.5	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?	Code of Ethics and Conduct has a provision on employee compensation and rewards (Art. V)	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf http://plaridelsurety.com.ph/

C.4 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.

		Source Document/ Location of Information	Yes / No	Point	REMARKS
A Rights of Shareholders					
C.4.1	Does the company have procedures for complaints by employees concerning illegal (including corruption) and unethical behaviour?	Code of Ethics and Conduct (Art. II) / Company Website	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf http://plaridelsurety.com.ph/
C.4.2	Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?	Code of Ethics and Conduct (Art. III) / Company Website	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf http://plaridelsurety.com.ph/
			19	19	

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Year 2012
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		Source Document/ Location of Information	Yes / No	Point	REMARKS
D Disclosure and Transparency					
D.1 Transparent ownership structure					
D.1.1	Does the information on shareholdings reveal the identity of beneficial owners, holding 5% shareholding or more?	Contained in the Annual Statement to the IC and in the GIS to the SEC. It is also attached to the renewal of application for the yearly Certificate of Authority issued by the IC	Y	1	
D.1.2	Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?	Contained in Annual Statement to IC and in GIS to SEC. It is also attached to the renewal of application for the yearly C.A. issued by the IC	Y	1	
D.1.3	Does the company disclose the direct and indirect (deemed) shareholdings of directors (commissioners)?	Contained in the Annual Statement to the IC and in the GIS to the SEC. It is also attached to the renewal of application for the yearly Certificate of Authority issued by the IC	Y	1	
D.1.4	Does the company disclose the direct and indirect (deemed) shareholdings of senior management?	Contained in the Annual Statement to the IC and in the GIS to the SEC. It is also attached to the renewal of application for the yearly Certificate of Authority issued by the IC	Y	1	
D.1.5	Does the company disclose details of the subsidiaries, associates, joint ventures and special purpose enterprises/ vehicles (SPEs)/ (SPVs)?	NOT APPLICABLE as the Company does not have any subsidiaries or joint ventures.	N/A	0	http://plaridelsurety.com.ph/
D.2 Quality of Annual Report					
Does the company's annual report disclose the following items:					
D.2.1	Key risks	Annual Report	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
D.2.2	Corporate objectives	Annual Report	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
D.2.3	Financial performance indicators	Annual Report	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
D.2.4	Non-financial performance indicators	Annual Report	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
D.2.5	Dividend policy	Annual Report	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
D.2.6	Details of whistle-blowing policy	Whistleblowing policy is contained in the Code of Ethics and Conduct	N/A	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf
D.2.7	Biographical details (at least age, qualifications, date of first appointment, relevant experience, and any other directorships of listed companies) of directors/commissioners	Submitted to the Insurance Commission	N/A	0	
D.2.8	Training and/or continuing education programme attended by each director/commissioner	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
D.2.9	Number of board of directors/commissioners meetings held during the year	Annual Report	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
D.2.10	Attendance details of each director/commissioner in respect of meetings held	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
D.2.11	Details of remuneration of the CEO and each member of the board of directors/commissioners	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
Corporate Governance Confirmation Statement					
D.2.12	Does the Annual Report contain a statement confirming the company's full compliance with the code of corporate governance and where there is non-compliance, identify and explain reasons for each such issue?	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
D.3 Disclosure of related party transactions (RPT)					
D.3.1	Does the company disclose its policy covering the review and approval of material/significant RPTs?	Code of Ethics and Conduct (Art. X) / Corporate Governance Manual (Duties of a Director)	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf http://plaridel.powersites.ph/var/m_0/07/070/1460/36756-d4n.pdf

Source Document/ Location of Information			Yes / No	Point	REMARKS
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A Rights of Shareholders					
D.3.2	Does the company disclose the name of the related party and relationship for each material/significant RPT?	Code of Ethics and Conduct – No RPT occurred during the period covered, but the Company provides for a disclosure policy.	Y	1	http://plaridel-powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf
D.3.3	Does the company disclose the nature and value for each material/significant RPT?	Code of Ethics and Conduct – No RPT occurred during the period covered, but the Company provides for a disclosure policy.	Y	1	http://plaridel-powersites.ph/var/m_0/07/070/1460/36754-d2n.pdf
D.4 Directors and commissioners dealings in shares of the company					
D.4.1	Does the company disclose trading in the company's shares by insiders?	NOT APPLICABLE as the Company is a private corporation and thus does not trade its shares.	N/A	0	http://plaridelsurety.com.ph/

D.5 External auditor and Auditor Report					
D.5.1	Are audit fees disclosed?	Annual Report – substantial compliance; included as part of Professional Fees Item in audited FS	Y	1	http://plaridel-powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
	Where the same audit firm is engaged for both audit and non-audit services,				
D.5.2	Are the non-audit fees disclosed?	Did not engage the audit firm in non-audit services	N/A	0	http://plaridel-powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
D.5.3	Does the non-audit fees exceed the audit fees?	Did not engage the audit firm in non-audit services	N/A	0	http://plaridel-powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf

D.6 Medium of communications					
	Does the company use the following modes of communication?				
D.6.1	Quarterly reporting	Announcement / Company Website	N	0	http://plaridelsurety.com.ph/
D.6.2	Company website	Company Website	Y	1	http://plaridelsurety.com.ph/
D.6.3	Analyst's briefing	Annual Report / Company Website	Y	1	http://plaridel-powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
D.6.4	Media briefings /press conferences	Such mode was unnecessary.	N/A	0	http://www.plaridelsurety.com.ph/

D.7 Timely filing/release of annual/financial reports					
D.7.1	Is the audited annual financial report released within 120 days from the financial year end?	Submitted to the IC	Y	1	
D.7.2	Is the audited annual financial report released within 90 days from the financial year end?	Announcement	N	0	
D.7.3	Is the audited annual/financial report released within 60 days from the financial year end?	Announcement	N	0	
D.7.4	Is the true and fairness/fair representation of the annual financial statement/reports affirmed by the board of directors/commissioners and/or the relevant officers of the company?	Annual Report	Y	1	http://plaridel-powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf

D.8 Company website					
	Does the company have a website disclosing up-to-date information on the following:				
D.8.1	Business operations	Company Website	Y	1	http://plaridelsurety.com.ph/
D.8.2	Financial statements/reports (current and prior years)	Company Website	Y	1	http://plaridelsurety.com.ph/
D.8.3	Materials provided in briefings to analysts and media	Company Website	Y	1	http://plaridelsurety.com.ph/
D.8.4	Shareholding structure	Company Website	N	0	http://plaridelsurety.com.ph/
D.8.5	Group corporate structure	Annual Report / Company Website	Y	1	http://plaridel-powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
D.8.6	Downloadable annual report	Company Website	Y	1	http://plaridelsurety.com.ph/
D.8.7	Notice of AGM and/or EGM	Company Website	Y	1	http://plaridelsurety.com.ph/
D.8.8	Company's constitution (company's by-laws, memorandum and articles of association)	Company Website	N	0	http://plaridelsurety.com.ph/
D.8.9	All of the above (D.8.1 to D.8.8) are available in English	Company Website	Y	1	http://plaridelsurety.com.ph/

D.9 Investor relations					
D.9.1	Does the company disclose the contact details (e.g. telephone, fax, and email) of the officer responsible for investor relations?	There is no investor relations officer as the Company is a private corporation, but the Company discloses its contact details on its letterhead stationery, envelopes, posters, brochures, and website.	Y	1	http://plaridelsurety.com.ph/

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Company Name	PLARIDEL SURETY & INSURANCE CO.				
StockCode					
Expert Name					
Sector	Non-Life Insurance				
Year	2012				
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E Responsibilities of the Board			Yes / No	Points	REMARKS
E.1 Clearly defined board responsibilities and corporate governance policy					
E.1.1	Are the roles and responsibilities of the board of directors/commissioners clearly stated ?	Corporate Governance Manual	Y	1	http://plaridel-powersites.ph/var/m_0/07/070/1460/36756-d4n.pdf
E.1.2	Are the types of decisions requiring board of directors/commissioners' approval disclosed ?	Corporate Governance Manual	Y	1	http://plaridel-powersites.ph/var/m_0/07/070/1460/36756-d4n.pdf
E.1.3	Does the company disclose its corporate governance policy / board charter?	Corporate Governance Manual / Company Website	Y	1	http://plaridel-powersites.ph/var/m_0/07/070/1460/36756-d4n.pdf

Source Document/ Location of Information			Yes / No	Point	REMARKS
A Rights of Shareholders					
E.15.2	Does the company disclose the process followed in conducting the director/commissioner assessment?	Not Applicable because the Company is a privately-owned corporation and not publicly-listed.	N/A	0	http://plaridelsurety.com.ph/
E.15.3	Does the company disclose the criteria used in the director/commissioner assessment?	Not Applicable because the Company is a privately-owned corporation and not publicly-listed.	N/A	0	http://plaridelsurety.com.ph/
E.16 Committee Appraisal					
E.16.1	Is an annual performance assessment conducted of the board of directors/commissioners committees?	Not Applicable because the Company is a privately-owned corporation and not publicly-listed.	N/A	0	http://plaridelsurety.com.ph/
E.17 Remuneration Committee/ Compensation Committee					
E.17.1	Does the company have a Remuneration Committee?	Annual Report	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
E.17.2	Does the Remuneration Committee comprise of a majority of independent directors/commissioners?	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
E.17.3	Is the chairman of the Remuneration Committee an independent director/commissioner?	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
E.17.4	Does the company disclose the terms of reference/ governance structure/ charter of the Remuneration Committee?	Company Website / Corporate Governance Manual / Remuneration Committee Charter	Y	1	http://plaridelsurety.com.ph/ http://plaridel.powersites.ph/var/m_0/07/070/1460/36756-d4n.pdf http://plaridel.powersites.ph/var/m_0/07/070/1460/36753-d1n.pdf
E.17.5	Does the Annual Report disclose the number of Remuneration Committee meetings held?	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
E.17.6	Did the Remuneration Committee meet at least twice during the year?	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
E.17.7	Is the attendance of members at Remuneration Committee meetings disclosed?	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
E.18 Remuneration Matters					
E.18.1	Does the company disclose its remuneration (fees, allowances, benefit-in-kind and other emoluments) policy (i.e. the use of short term and long term incentives and performance measures) for its executive directors and CEO?	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
E.18.2	Is there disclosure of the fee structure for non-executive directors/commissioners?	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
E.18.3	Do the shareholders or the Board of Directors approve the remuneration of the executive directors and/or the senior executives?	DEFAULT PROVISION (Bonus)	Y	1	
E.18.4	Do independent non-executive directors/commissioners receive options, performance shares or bonuses?	Annual Report / Notice to AGM / Announcements	N	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
E.19 Audit Committee					
E.19.1	Does the company have an Audit Committee?	DEFAULT PROVISION (Bonus)	Y	1	
E.19.2	Does the Audit Committee comprise entirely of non-executive directors/commissioners with a majority of independent directors/commissioners?	Annual Report. Substantial compliance: comprised entirely of non-executive directors but only 1 independent director-member	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
E.19.3	Is the chairman of the Audit Committee an independent director/commissioner?	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
E.19.4	Does the company disclose the terms of reference/governance structure/charter of the Audit Committee?	Company Website / Corporate Governance Manual / Audit Committee Charter	Y	1	http://plaridelsurety.com.ph/ http://plaridel.powersites.ph/var/m_0/07/070/1460/36756-d4n.pdf http://plaridel.powersites.ph/var/m_0/07/070/1460/36753-d1n.pdf
E.19.5	Does the Annual Report disclose the profile or qualifications of the Audit Committee members?	Qualifications and biography/biodata of the directors are submitted to the Insurance Commission	N/A	0	
E.19.6	Does at least one of the independent directors/commissioners of the committee have accounting expertise (accounting qualification or experience)?	Qualifications and biography/biodata of the directors are submitted to the Insurance Commission	Y	1	
E.19.7	Does the Annual Report disclose the number of Audit Committee meetings held?	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
E.19.8	Did the Audit Committee meet at least four times during the year?	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf
E.19.9	Is the attendance of members at Audit Committee meetings disclosed?	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf

		Source Document/ Location of Information	Yes / No	Point	REMARKS								
A Rights of Shareholders													
E.19.10	Does the Audit Committee have primary responsibility for recommendation on the appointment, re-appointment and removal of the external auditor?	Audit Committee Charter	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36753-d1n.pdf								
E.20 Internal Audit													
E.20.1	Does the company have a separate internal audit function?	Audit Committee Charter	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36753-d1n.pdf								
E.20.2	Is the head of internal audit identified or, if outsourced, is the name of the external firm disclosed?	Audit Committee Charter	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/36753-d1n.pdf								
E.20.3	Does the appointment and removal of the internal auditor require the approval of the Audit Committee?	Audit Committee Charter -- substantial compliance; Audit Committee may recommend the appointment and removal of an internal auditor or external auditor	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/36753-d1n.pdf								
E.21 Risk Oversight													
E.21.1	Does the company disclose the internal control procedures/risk management systems it has in place?	Annual Report	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf								
E.21.2	Does the Annual Report disclose that the board of directors/commissioners has conducted a review of the company's material controls (including operational, financial and compliance controls) and risk management systems?	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf								
E.21.3	Does the company disclose how key risks are managed?	Annual Report	Y	1	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf								
			71	43									

Bonus

Company Name **Philippines**
PLARIDEL SURETY & INSURANCE CO.
StockCode
Expert Name
Sector **Non-Life Insurance**
Year **2012**
Date of Financial Year End **31/12/2012**

		Source Document/ Location of Information	Yes / No	Point	REMARKS								
Level 2 Bonus Items													
A Rights of shareholders													
A.1	Right to participate effectively in and vote in general shareholders meeting and should be informed of the rules, including voting procedures, that govern general shareholders meeting.												
A.1.1(B)	Does the company allow the use of secure electronic voting in absentia at the general meetings of shareholders?	Corporate Governance Manual / Also provided for by SEC Memorandum Circular No. 15, series of 2001.	Y	2	http://plaridel.powersites.ph/var/m_0/07/070/1460/36756-d4n.pdf								

B **Equitable treatment of shareholders**

		Source Document/ Location of Information	Yes / No	Point	REMARKS				
A Rights of Shareholders									
A.3.1(P)	Did the company include any additional and unannounced agenda item into the notice of AGM/EGM?	Minutes of Meeting	N	0					
A.4 Capital structures and arrangements that enable certain shareholders to obtain a degree of control disproportionate to their equity ownership should be disclosed.									
Did the company fail to disclose the existence of:									
A.4.1(P)	Shareholders agreement?		N	0					
A.4.2(P)	Voting cap?	DEFAULT PROVISION (Bonus) DEFAULT PROVISION DEFAULT PROVISION	N	0					
A.4.3(P)	Multiple voting rights?		N	0					
A.5 Capital structures and arrangements that enable certain shareholders to obtain a degree of control disproportionate to their equity ownership should be disclosed.									
A.5.1(P)	Is a pyramid ownership structure and/ or cross holding structure apparent?	Annual Report/Website -- ownership is straightforward and there are no publicly-listed shareholders	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf				http://www.plaridelsurety.com.ph/
B Equitable treatment of shareholders									
B.1 Insider trading and abusive self-dealing should be prohibited.									
B.1.1(P)	Has there been any conviction of insider trading involving directors/commissioners, management and employees in the past three years?	NONE -- Annual Report / Website / Announcements / Media	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf				http://www.plaridelsurety.com.ph/
B.2 Protecting minority shareholders from abusive action									
B.2.1(P)	Has there been any cases of non compliance with the laws, rules and regulations pertaining to significant or material related party transactions in the past three years?	NONE -- Annual Report / Website / Announcements / Media	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf				http://www.plaridelsurety.com.ph/
C Role of stakeholders									
C.1 The rights of stakeholders that are established by law or through mutual agreements are to be respected.									
C.1.1(P)	Has there been any violations of any laws pertaining to labour/employment/ consumer/insolvency/ commercial/competition or environmental issues?	NONE. The Company has been issued its Certificate of Authority by the Insurance Commission, and there are no sanction(s) from the Regulator(s) -- Media coverage/Annual Report/Website	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf				http://www.plaridelsurety.com.ph/
C.2 Where stakeholders participate in the corporate governance process, they should have access to relevant, sufficient and reliable information on a timely and regular basis.									
C.2.1(P)	Has the company faced any sanctions by regulators for failure to make announcements within the requisite time period for material events?	NONE. The Company has been issued its Certificate of Authority by the Insurance Commission, and there are no sanction(s) from the Regulator(s) -- Media coverage/Annual Report/Website	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf				http://www.plaridelsurety.com.ph/
D Disclosure and transparency									
D.1 Sanctions from regulator on financial reports									
D.1.1(P)	Did the company receive a "qualified opinion" in its external audit report?	Annual Report - see Independent Auditor's Report accompanying the Company's financial statements.	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf				
D.1.2(P)	Did the company receive a "adverse opinion" in its external audit report?	Annual Report - see Independent Auditor's Report accompanying the Company's financial statements.	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf				
D.1.3(P)	Did the company receive a "disclaimer opinion" in its external audit report?	Annual Report - see Independent Auditor's Report accompanying the Company's financial statements.	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf				
D.1.4(P)	Has the company in the past year revised its financial statements for reasons other than changes in accounting policies?	Media / Announcement / Company Website	N	0	http://www.plaridelsurety.com.ph/				
E Responsibilities of the Board									
E.1 Compliance with listing rules, regulations and applicable laws									
E.1.1(P)	Is there any evidence that the company has not complied with any listing rules and regulations over the past year apart from disclosure rules?	Company is not a publicly-listed company.	N	0	http://www.plaridelsurety.com.ph/				
E.1.2(P)	Have there been any instances where non-executive directors/commissioner have resigned and raised any issues of governance-related concerns?	Company announcements/Media/Website	N	0	http://www.plaridelsurety.com.ph/				
E.1.3(P)	Have there been major corporate scandals that point to weak board of directors/commissioners oversight?	Company announcements / Media reports / No sanctions by the Regulator	N	0	http://www.plaridelsurety.com.ph/				
E.2 Board A									

		Source Document/ Location of Information	Yes / No	Point	REMARKS			
A Rights of Shareholders								
E2.1(P)	Does the Company have any independent directors/commissioners who have served for more than nine years?	Annual Report / Documents submitted to the Regulator	Y(1 Director)	-1	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf			
E2.2(P)	Did the company fail to provide justification and obtain shareholder's approval for retaining the independent director(s)/commissioner(s) beyond nine years?	Annual Report	Y	-1	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf			
E2.3(P)	Did the company fail to disclose the date of first appointment of each independent director(s)/commissioner(s)?	Annual Report / Audited Statements / Documents submitted to the SEC and IC	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf			
E2.4(P)	Did the company fail to disclose the identity of the independent director(s)/commissioner(s)?	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf			
E3 External Audit								
E.3.1(P)	Is any of the directors or senior management a former employee or partner of the current external auditor (in the past 2 years)?	Annual Report	N	0	http://plaridel.powersites.ph/var/m_0/07/070/1460/32955-Annual%20Report%202012.pdf			
			23	-2				

Summary

Company Name Philippines
StockCode PLARIDEL SURETY & INSURANCE CO.
Expert Name PPB
Sector Non-Life Insurance
Year 2012
Date of Financial Year End 31/12/2012

	No. Of Questions	Total Points	Weightage	Score
Part A	17	13	10	7.647058824
Part B	15	13	15	13
Part C	19	19	10	10
Part D	35	26	25	18.57142857
Part E	71	43	40	24.32525211
LEVEL 1 SCORE(A)				73.44383951
Bonus	11	6		6
Penalty	23	-2		-2
LEVEL 2 SCORE(B)				4
Total Score(A+B)				77.44383951

Final Score

Year	Company Name	StockCode	Expert Name	Sector	Part A	Part B	Part C	Part D	Part E	Level1Score	Level2Score	Total Score	Date of Financial Year End
2012	Philippines PLARIDEL SURETY & INSURANCE CO.		PPB	Non-Life insurance	7.647059	13	10	18.57143	24.22535	73.44383951	4	77.44383951	31/12/2012

Year	MainQuestion	SubQuestion	ChildQuestion	Status	Result	StockCode	Percentage	Expert Name
2012	A	A.1	A.1.1	N/A	0	7.647059	PPB	
2012	A	A.2	A.2.1	Y	1	7.647059	PPB	
2012	A	A.2	A.2.2	Y	1	7.647059	PPB	
2012	A	A.2	A.2.3	Y	1	7.647059	PPB	
2012	A	A.3	A.3.1	Y	1	7.647059	PPB	
2012	A	A.3	A.3.2	Y	1	7.647059	PPB	
2012	A	A.3	A.3.3	Y	1	7.647059	PPB	
2012	A	A.3	A.3.4	N	0	7.647059	PPB	
2012	A	A.3	A.3.5	Y	1	7.647059	PPB	
2012	A	A.3	A.3.6	N/A	0	7.647059	PPB	
2012	A	A.3	A.3.7	Y	1	7.647059	PPB	
2012	A	A.3	A.3.8	N	0	7.647059	PPB	
2012	A	A.3	A.3.9	Y	1	7.647059	PPB	
2012	A	A.3	A.3.10	Y	1	7.647059	PPB	
2012	A	A.3	A.3.11	Y	1	7.647059	PPB	
2012	A	A.3	A.3.12	N	0	7.647059	PPB	
2012	A	A.3	A.3.13	Y	1	7.647059	PPB	
2012	A	A.3	A.3.14	Y	1	7.647059	PPB	
2012	A	A.3	A.3.15	N/A	0	7.647059	PPB	
2012	A	A.3	A.3.16	N/A	0	7.647059	PPB	
2012	A	A.3	A.3.17	N/A	0	7.647059	PPB	
2012	A	A.3	A.3.18	N/A	0	7.647059	PPB	
2012	A	A.3	A.3.19	N	0	7.647059	PPB	
2012	A	A.4	A.4.1	N/A	0	7.647059	PPB	
2012	A	A.5	A.5.1	N/A	0	7.647059	PPB	
2012	A	A.5	A.5.2	N/A	0	7.647059	PPB	
2012	B	B.1	B.1.1	Y	1	13	PPB	
2012	B	B.1	B.1.2	N/A	0	13	PPB	
2012	B	B.2	B.2.1	Y	1	13	PPB	
2012	B	B.2	B.2.2	Y	1	13	PPB	

		Source Document/ Location of Information	Yes /No	Point	REMARKS			
A	2012	Rights of Shareholders						
	2012	B	B.2	B.2.3	N	0	13	PPB
	2012	B	B.2	B.2.4	N	0	13	PPB
	2012	B	B.2	B.2.5	Y	1	13	PPB
	2012	B	B.2	B.2.6	N/A	0	13	PPB
	2012	B	B.2	B.2.7	Y	1	13	PPB
	2012	B	B.3	B.3.1	Y	1	13	PPB
	2012	B	B.3	B.3.2	Y	1	13	PPB
	2012	B	B.4	B.4.1	Y	1	13	PPB
	2012	B	B.4	B.4.2	Y	1	13	PPB
	2012	B	B.4	B.4.3	Y	1	13	PPB
	2012	B	B.5	B.5.1	N	1	13	PPB
	2012	B	B.5	B.5.2	Y	1	13	PPB
	2012	C	C.1	C.1.1	Y	1	10	PPB
	2012	C	C.1	C.1.2	Y	1	10	PPB
	2012	C	C.1	C.1.3	Y	1	10	PPB
	2012	C	C.1	C.1.4	Y	1	10	PPB
	2012	C	C.1	C.1.5	Y	1	10	PPB
	2012	C	C.1	C.1.6	Y	1	10	PPB
	2012	C	C.1	C.1.7	Y	1	10	PPB
	2012	C	C.1	C.1.8	Y	1	10	PPB
	2012	C	C.1	C.1.9	Y	1	10	PPB
	2012	C	C.1	C.1.10	Y	1	10	PPB
	2012	C	C.1	C.1.11	Y	1	10	PPB
	2012	C	C.1	C.1.12	Y	1	10	PPB
	2012	C	C.1	C.1.13	Y	1	10	PPB
	2012	C	C.2	C.2.1	Y	1	10	PPB
	2012	C	C.3	C.3.1	Y	1	10	PPB
	2012	C	C.3	C.3.2	N/A	0	10	PPB
	2012	C	C.3	C.3.3	Y	1	10	PPB
	2012	C	C.3	C.3.4	N/A	0	10	PPB
	2012	C	C.3	C.3.5	Y	1	10	PPB
	2012	C	C.4	C.4.1	Y	1	10	PPB
	2012	C	C.4	C.4.2	Y	1	10	PPB
	2012	D	D.1	D.1.1	Y	1	18.57143	PPB
	2012	D	D.1	D.1.2	Y	1	18.57143	PPB
	2012	D	D.1	D.1.3	Y	1	18.57143	PPB
	2012	D	D.1	D.1.4	Y	1	18.57143	PPB
	2012	D	D.1	D.1.5	N/A	0	18.57143	PPB
	2012	D	D.2	D.2.1	Y	1	18.57143	PPB
	2012	D	D.2	D.2.2	Y	1	18.57143	PPB
	2012	D	D.2	D.2.3	Y	1	18.57143	PPB
	2012	D	D.2	D.2.4	Y	1	18.57143	PPB
	2012	D	D.2	D.2.5	Y	1	18.57143	PPB
	2012	D	D.2	D.2.6	N/A	0	18.57143	PPB
	2012	D	D.2	D.2.7	N/A	0	18.57143	PPB
	2012	D	D.2	D.2.8	N	0	18.57143	PPB
	2012	D	D.2	D.2.9	Y	1	18.57143	PPB
	2012	D	D.2	D.2.10	N	0	18.57143	PPB
	2012	D	D.2	D.2.11	N	0	18.57143	PPB
	2012	D	D.2	D.2.12	N	0	18.57143	PPB
	2012	D	D.3	D.3.1	Y	1	18.57143	PPB
	2012	D	D.3	D.3.2	Y	1	18.57143	PPB
	2012	D	D.3	D.3.3	Y	1	18.57143	PPB
	2012	D	D.4	D.4.1	N/A	0	18.57143	PPB
	2012	D	D.5	D.5.1	Y	1	18.57143	PPB
	2012	D	D.5	D.5.2	N/A	0	18.57143	PPB
	2012	D	D.5	D.5.3	N/A	0	18.57143	PPB
	2012	D	D.6	D.6.1	N	0	18.57143	PPB
	2012	D	D.6	D.6.2	Y	1	18.57143	PPB
	2012	D	D.6	D.6.3	Y	1	18.57143	PPB
	2012	D	D.6	D.6.4	N/A	0	18.57143	PPB
	2012	D	D.7	D.7.1	Y	1	18.57143	PPB
	2012	D	D.7	D.7.2	N	0	18.57143	PPB
	2012	D	D.7	D.7.3	N	0	18.57143	PPB
	2012	D	D.7	D.7.4	Y	1	18.57143	PPB
	2012	D	D.8	D.8.1	Y	1	18.57143	PPB
	2012	D	D.8	D.8.2	Y	1	18.57143	PPB
	2012	D	D.8	D.8.3	Y	1	18.57143	PPB
	2012	D	D.8	D.8.4	N	0	18.57143	PPB
	2012	D	D.8	D.8.5	Y	1	18.57143	PPB
	2012	D	D.8	D.8.6	Y	1	18.57143	PPB
	2012	D	D.8	D.8.7	Y	1	18.57143	PPB
	2012	D	D.8	D.8.8	N	0	18.57143	PPB
	2012	D	D.8	D.8.9	Y	1	18.57143	PPB
	2012	D	D.9	D.9.1	Y	1	18.57143	PPB
	2012	E	E.1	E.1.1	Y	1	24.22535	PPB
	2012	E	E.1	E.1.2	Y	1	24.22535	PPB
	2012	E	E.1	E.1.3	Y	1	24.22535	PPB
	2012	E	E.2	E.2.1	Y	1	24.22535	PPB
	2012	E	E.2	E.2.2	Y	1	24.22535	PPB
	2012	E	E.2	E.2.3	Y	1	24.22535	PPB
	2012	E	E.2	E.2.4	Y	1	24.22535	PPB
	2012	E	E.3	E.3.1	Y	1	24.22535	PPB
	2012	E	E.4	E.4.1	Y	1	24.22535	PPB
	2012	E	E.4	E.4.2	N	0	24.22535	PPB
	2012	E	E.4	E.4.3	Y	1	24.22535	PPB

		Source Document/ Location of Information	Yes /No	Point	REMARKS				
A	2012	Rights of Shareholders	E	E.4	E.4.4	Y	1	24.22535	PPB
	2012		E	E.4	E.4.5	N	0	24.22535	PPB
	2012		E	E.4	E.4.6	Y	1	24.22535	PPB
	2012		E	E.4	E.4.7	N	1	24.22535	PPB
	2012		E	E.5	E.5.1	Y	1	24.22535	PPB
	2012		E	E.5	E.5.2	Y	1	24.22535	PPB
	2012		E	E.6	E.6.1	Y	1	24.22535	PPB
	2012		E	E.6	E.6.2	Y	1	24.22535	PPB
	2012		E	E.6	E.6.3	N	0	24.22535	PPB
	2012		E	E.6	E.6.4	N	1	24.22535	PPB
	2012		E	E.6	E.6.5	N	0	24.22535	PPB
	2012		E	E.7	E.7.1	N	0	24.22535	PPB
	2012		E	E.7	E.7.2	Y	1	24.22535	PPB
	2012		E	E.7	E.7.3	Y	1	24.22535	PPB
	2012		E	E.7	E.7.4	N	0	24.22535	PPB
	2012		E	E.7	E.7.5	N	0	24.22535	PPB
	2012		E	E.8	E.8.1	N	0	24.22535	PPB
	2012		E	E.9	E.9.1	Y	1	24.22535	PPB
	2012		E	E.10	E.10.1	Y	1	24.22535	PPB
	2012		E	E.10	E.10.2	Y	1	24.22535	PPB
	2012		E	E.10	E.10.3	Y	1	24.22535	PPB
	2012		E	E.11	E.11.1	Y	1	24.22535	PPB
	2012		E	E.11	E.11.2	N	0	24.22535	PPB
	2012		E	E.11	E.11.3	N	0	24.22535	PPB
	2012		E	E.11	E.11.4	Y	1	24.22535	PPB
	2012		E	E.11	E.11.5	N	0	24.22535	PPB
	2012		E	E.11	E.11.6	N	0	24.22535	PPB
	2012		E	E.11	E.11.7	N	0	24.22535	PPB
	2012		E	E.12	E.12.1	Y	1	24.22535	PPB
	2012		E	E.12	E.12.2	Y	1	24.22535	PPB
	2012		E	E.12	E.12.3	Y	1	24.22535	PPB
	2012		E	E.13	E.13.1	N	0	24.22535	PPB
	2012		E	E.13	E.13.2	N	0	24.22535	PPB
	2012		E	E.14	E.14.1	N/A	0	24.22535	PPB
	2012		E	E.14	E.14.2	N/A	0	24.22535	PPB
	2012		E	E.14	E.14.3	N/A	0	24.22535	PPB
	2012		E	E.15	E.15.1	N/A	0	24.22535	PPB
	2012		E	E.15	E.15.2	N/A	0	24.22535	PPB
	2012		E	E.15	E.15.3	N/A	0	24.22535	PPB
	2012		E	E.16	E.16.1	N/A	0	24.22535	PPB
	2012		E	E.17	E.17.1	Y	1	24.22535	PPB
	2012		E	E.17	E.17.2	N	0	24.22535	PPB
	2012		E	E.17	E.17.3	N	0	24.22535	PPB
	2012		E	E.17	E.17.4	Y	1	24.22535	PPB
	2012		E	E.17	E.17.5	N	0	24.22535	PPB
	2012		E	E.17	E.17.6	N	0	24.22535	PPB
	2012		E	E.17	E.17.7	N	0	24.22535	PPB
	2012		E	E.18	E.18.1	N	0	24.22535	PPB
	2012		E	E.18	E.18.2	N	0	24.22535	PPB
	2012		E	E.18	E.18.3	Y	1	24.22535	PPB
	2012		E	E.18	E.18.4	N	1	24.22535	PPB
	2012		E	E.19	E.19.1	Y	1	24.22535	PPB
	2012		E	E.19	E.19.2	Y	1	24.22535	PPB
	2012		E	E.19	E.19.3	N	0	24.22535	PPB
	2012		E	E.19	E.19.4	Y	1	24.22535	PPB
	2012		E	E.19	E.19.5	N/A	0	24.22535	PPB
	2012		E	E.19	E.19.6	Y	1	24.22535	PPB
	2012		E	E.19	E.19.7	N	0	24.22535	PPB
	2012		E	E.19	E.19.8	N	0	24.22535	PPB
	2012		E	E.19	E.19.9	N	0	24.22535	PPB
	2012		E	E.19	E.19.10	Y	1	24.22535	PPB
	2012		E	E.20	E.20.1	Y	1	24.22535	PPB
	2012		E	E.20	E.20.2	N	0	24.22535	PPB
	2012		E	E.20	E.20.3	Y	1	24.22535	PPB
	2012		E	E.21	E.21.1	Y	1	24.22535	PPB
	2012		E	E.21	E.21.2	N	0	24.22535	PPB
	2012		E	E.21	E.21.3	Y	1	24.22535	PPB