CLOSING MEETING
Surveillance 1 Audit

GILDA CIRILA A. RAMOS, RN

26 DECEMBER 2025

CLOSING MEETING

THANK YOU VERY MUCH!

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

Management, QMS Team & All staff / Auditees

- Hospitality
- Assistance
- Cooperation
- Generosity
- Kind Support

CLOSING MEETING: CONFIRMATION OF AUDIT

ISO 9001:2015; Amd1:2024

Type of Audit : Surveillance 1 Audit

UKAS Accreditation

CLOSING MEETING: CONFIDENTIALITY

We pledge for the confidentiality of your -

- Information
- System
- Customer
- Strength and weakness

CLOSING MEETING: COMPANY DETAILS

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

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

Scope of Registration

Provision of Insurance Brokering and Claims Processing

Exclusion: Clause 8.3 Design & Development

CLOSING MEETING: AUDIT PROCESS – Sampling Approach

- **Everything cannot be checked**
- **Audit will be based on sampling**
- **Audit result will be based on outcome of the verification of audited sample**

CLOSING MEETING: NON CONFORMITY

Non fulfillment of a requirement. Requirement can be from :-

- **ISO 9001:2015; ISO 14001:2015; ISO 45001:2018**
- **Your established QMS; EMS; OHS**
- **Statutory & Regulatory requirements**
- **Customer requirements**

CLOSING MEETING: MINOR NON CONFORMITY

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, ISO 14001, ISO 45001 standards or customer system requirement; or**
- **a single system failure or lapse in conformance with a procedure associated to the organization's quality management system.**

CLOSING MEETING: MAJOR NON CONFORMITY

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.

CLOSING MEETING: OPPORTUNITIES FOR IMPROVEMENT (OFI)

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.

CLOSING MEETING: AUDIT FINDINGS PRESENTATION

GOOD POINTS:

1. The organization leverages a strong financial position and an established Landbank (LBP) customer base
2. Assessed as fully compliant with legal requirements, maintaining a valid SEC registration, BIR TIN, and Insurance Broker's License through 2026, alongside current 2025 local permits and clearances
3. As a top-ranked industry player and the primary insurance broker for LandBank, it provides vital micro-insurance services to underserved populations while consistently contributing cash dividends to the national government.
4. As per Vision Statement verified, by 2029, it aims to become a leading and trusted insurance brokerage firm focused on customer satisfaction and leveraging technology, dedicated to providing accessible and competitive insurance services to its clients and LBP while upholding core values of social responsibility, excellence, and professionalism, and contributing to global sustainability and inclusivity

CLOSING MEETING: AUDIT FINDINGS PRESENTATION

GOOD POINTS:

5. There is defined and clear hierarchy and specialized job functions across its Core Insurance, Marketing, Accounting, and Administrative divisions.
6. Has identified and categorized a comprehensive range of environmental, security, health, and operational risks, spanning from natural disasters and physical threats to technological failures and cyber attacks in reference to climate change relevance.
7. The operational review confirmed the end-to-end insurance process, including quotation, coverage issuance, financial management, and administrative reporting, while validating the documentary requirements and procedural guidelines for various claim types and policy endorsements as evidenced by the three (3) samples validated.

CLOSING MEETING: AUDIT FINDINGS PRESENTATION

Opportunities for Improvement: 4 OFI (s)

Ref No.	Clause No.	Details of any finding(s) raised.	Type (Major NC, Minor NC, OFI or AoC)
1	7.1.3	**PREVENTIVE MAINTENANCE** - With establish corporate preventive maintenance checklist for laptops , however Need to establish Annual preventive maintenance for all the issued laptops and servers, to indicate (e.g quarterly, semi annual, weekly etc.	OFI
2	7.2	**HR** -With established Training roadmap, however need to establish Annual Training Plan already call out during internal audit but no corrective action done. -the new document controller highly encouraged to attend technical training in control of documents	OFI

CLOSING MEETING: AUDIT FINDINGS PRESENTATION

Opportunities for Improvement: 4 OFI (s)

Ref No.	Clause No.	Details of any finding(s) raised.	Type (Major NC, Minor NC, OFI or AoC)
3	8.4	**PURCHASING** - Ensure to communicate the result of Supplier/Vendor /Contractor Performance Evaluation. - Ensure to record the correct date for Purchase order, RIS and notice of award.	OFI
4	9.2	**INTERNAL AUDIT PROCESS** -Ensure to fill up the date of audit portion in the Evaluation of Internal QMS Auditor performance Form -To include legal and other statutory requirements, customer requirements in the audit criteria or reference portion of the audit Plan -Ensure to make corrective action without undue delay with the non conformity detected during internal audit.	OFI

Minor Nonconformity

NONE

Major Nonconformity

NONE

CLOSING MEETING: HANDLING OF AUDIT FINDINGS

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

Non conformities-Action

- You need to start the containment process immediately (Correction/remedial action)
- Expectation

➢ Don't wait for the formal reporting of nonconformity to start containment action

➢ Review other areas/processes for the need of same/similar containment action

CLOSING MEETING: HANDLING OF AUDIT FINDINGS

- **Timeframe for Corrective Action Plans (CAP)**

For major non-conformances identified at any type of audit, except Stage 1, within 10 working days and actions to address Major NCs completed within 3-months. A special visit may require for the verification of closure of the audit finding/s.

For minor non-conformances identified at stage 2/certification, recertification and special visits within 10 working days.

For minor non-conformances raised at stage 1 and surveillance visits the CAP should be held by the client for close out at the next visit. Require 10 working days to submit action plan.

CLOSING MEETING: AUDIT RESULTS

SURVEILLANCE 1 AUDIT RESULTS

ISO 9001:2015

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

PASSED

Continued Certification is Recommended

CLOSING MEETING: NEXT AUDIT ACTIVITY

Surveillance 2: Dec. 2026

CLOSING MEETING: NQA APPEAL PROCESS

- *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*

Q&A

CLOSING MEETING

In behalf of NQA Philippines,

THANK YOU VERY MUCH!

- Hospitality
- Assistance
- Cooperation
- Generosity
- Kind Support

Lead Auditor: Ms. Gilda Ramos, RN
Auditor: Ms. Teresita Aquino

THANK YOU

&

CONGRATULATIONS!

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