

**GOVERNMENT SERVICE INSURANCE SYSTEM
2015 Performance Scorecard**

		Component		Agreed			GSIS Submission		Validation		Supporting Documents	Remarks
		Objective / Measure	Formula	Weight	Rating Scale	2015 Target	2015 Accomplishment	Rating	GCG Evaluation	Rating		
	SO 1	Empowered Member and Pensioners Enjoying Social Protection										
SOCIAL IMPACT					42 or more dialogues : 100% of allocated weight							
	SM 1	Percentage of Dialogues Conducted	Percentage of dialogues conducted= Number of Dialogues conducted/Number of dialogues targeted	10%	38-41 dialogues : 90% 34-37 dialogues : 80% 30-33 dialogues : 70% Below 30 dialogues : 0%	42 dialogues 1,260 participants	92 dialogues 25,626 participants	10%	92 dialogues 25,626 participants	10%	List of dialogues, location and number of attendees and sample attendance sheets with signatures and names of attendees	GSIS has 42 targeted dialogues and consultations for 2015, but it was able to conduct 92 all over the country. GSIS targeted only 1,260 participants to attend its dialogues and consultations, but it was able to have 25,626 attendees in 2015. The largest dialogue conducted was in Bulacan where as many as 2,474 people attended.

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SOCIAL IMPACT	SM2	List of Issues or Complaints Raised by Stakeholders	List of issues or complaints raised by stakeholders in the previous year eliminated in the list for the current year	0%	List of issues compiled	List of issues compiled	Collected 482 issues from stakeholders	0%	Collected 482 issues from stakeholders	0%	List of issues, complaints and transcripts from dialogues compiled in PDF format	PDF copy of the list of complaints was given. These complaints mainly pertain to loans application and payment, retirement and survivorship claims, and unrecorded premiums by members.

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	SM3	Increase in Benefits without Impairing Actuarial Life	5%		1 Type of Increase	3 Types of Increase	5%	3 Types of Increase	5%	Copies of Board Resolutions 133, 134 and 135 approving these three new benefits	3 types of increase: 1. Increase in the amount of Funeral Benefit 2. Grant of one-time benefit equivalent of one-month basic monthly pension to regular old-age disability pensioners 3. Grant of milestone benefit to regular old-age and disability pensioners under Portability Law	
		Sub-Total	15%				15%		15%			
STAKEHOLDERS	SO 2	Excellent and Responsive Service to Members and Pensioners										
	SM 4	Percentage of Social Insurance (SI) Claims and Benefits Processed Within Turnaround Time (TAT)	Percentage of SI Claims and benefits processed within TAT= Number of SI claims and benefits processed within TAT/ number of	10%	92-100% within TAT: 100% 85-91% within TAT: 90%	92%	96.38%	10%	96.38%	10%	Summary of claims processed within TAT and types of benefits applied for. Sample	96.38% of Social Insurance Claims and Benefits were processed within the 90 day Turnaround Time (TAT). Of 200,295 claims, 193,043 are within TAT, 7,252

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				<p>applications due for processing</p> <p>80-84% within TAT: 80%</p> <p>70-79% within TAT: 70%</p> <p>Below 70%: 0%</p>						<p>transactions with timestamps from start of application to the release of credits</p>	<p>are beyond TAT, while 2,495 are still pending by December 2015.</p> <p>Documents were based on GSIS' own Transaction Monitoring System</p>
SM5	Percentage of Loan Proceeds Credited to Members' Account within 5 Working Days upon Approval of Agency Authorized Officer	Percentage of loans processed within TAT= Number of loan proceeds credited to account within 5 WD upon approval by AAO/ Number of loan applications approved by AAO	6%	<p>98-100% within TAT: 100%</p> <p>90-97% within TAT: 90%</p> <p>80-89% within TAT: 80%</p> <p>70-79% within TAT: 70%</p>	98%	99.95%	6%	99.95%	6%	<p>Quarterly reports of all loan applications with summary of TAT</p>	<p>1,416,021 loan proceeds were credited to members within 5 working days over a total of 1,416,706 loans processed. Only 681 loans were processed outside TAT.</p>

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				Below 70% within TAT: 0%							
STAKEHOLDER	SM6	Percentage of Pensioners Paid on Time	4%	98-100% within TAT: 100% 90-97% within TAT: 90% 80-89% within TAT: 80% 70-79% within TAT: 70% Below 70% within TAT: 0%	98%	100%	4%	100%	4%	List of pensioners paid per month and sample emails from employees of the NCR Operations Group confirming crediting of proceeds.	100% of survivorship pensioners and old age pensioners received their monthly pensions within the first eight days of the month.

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SM7	Percentage of General Insurance Claims Processed within TAT	Percentage of General Insurance Claims Processed within TAT= Number of GI claims processed within TAT/ Number of received applications due for processing	2%	90-100% within TAT: 100% 85-89% within TAT: 90% 80-84% within TAT: 80% 70-79% within TAT: 70% 70% within TAT: 0%	90%	99.4%	2%	99.4%	2%	List of GI claims and number of claims, and sample claims with timestamps indicated with each process undergone	Engineering insurance claims have the least claims within TAT at 87.8%. In total, 2,640 of 2,656 insurance claims are within TAT.
SM8	Client Satisfaction Rating based on ARTA Survey	Overall ARTA Rating computed by the Civil Service Commission	3%	88% client satisfaction on rating: 100% 85% to 87% client	90%	91.72%	3%	91.72%	3%	List of branches and their respective ARTA ratings as emailed to GSIS by the Civil Service	Of 57 branches, 10 scored "Good", 1 scored "Outstanding" while 46 scored "Excellent". The Pagadian City branch achieved the highest score at

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				satisfacti on Rating: 90% 80% to 86% client satisfacti on rating: 80% 70% to 79% client satisfacti on Rating: 70% Below 70% client satisfacti on rating: 0%						Commission	95.04% while the GSIS main office in Pasay City achieved the lowest branch rating at 83.88%.

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STAKEHOLDER	SM9	GSIS Client Feedback Survey	Average Client Satisfaction Rating	3%	<p>Achieved baseline (x) + 3% client satisfaction rating: 100%</p> <p>Achieved client satisfaction rating between x% to x+2%: 90%</p> <p>Achieved client satisfaction rating between x-2% to less than x%: 80%</p> <p>Achieved client satisfaction rating between x-4% to</p>	86%	86.02%	3%	86.02%	3%	<p>Members (3794 respondents) rated GSIS 81.89%. Pensioners (1789 respondents) rated 94.91%</p> <p>Computation is (3794*81.89%+1789*94.91%/3794+1789))</p> <p>Among their recommendations is to have the entire CFS conducted by a third party to ensure impartiality, and to continue shortening waiting time in branches. The CFS focused on awareness of GSIS' policies, programs and services; communication efforts; and dimensions of service responsiveness.</p>

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	Objective / Measure	Formula	Weight	Rating Scale	2015 Target	2015 Accomplishment	Rating	GCG Evaluation	Rating			
				less than x-2%: 70% Achieved client satisfaction rating below x-4%: 0%								
		Sub-total	28%				28%		28%			
	SO 3	Financial Stewardship and Actuarial Viability Sustained and Optimized										
FINANCE	SM10	Increase Total Assets	Percentage Increase in Total Assets=[(Total assets of current year-total assets of previous year)/Total Asset of previous year X100]	15%	10%: 100% of allocated weight 9%: 90% of allocated weight 8%: 80% of allocated weight 7%: 70% of allocated	10% (Rolling average of five years)	11.19% (Rolling average of five years)	15%	11.19% (Rolling average of five years)	15%	2015 Financial Statement	11.19% average increase in assets for the past five years. 2015's 5.85% growth rate pales in comparison to the past five years' growth of at least 11%.

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				weight Below 7%: 50% of allocated weight							
SM11	Increase Net Underwriting Income	% Increase in NUI	5%	10% or more increase: 100% 8%-below 10% increase: 90% 6%-below 8% increase: 80% 4%-below 6% increase: 70% Achieved less than 4% increase:	10%	53.05%	5%	53.05%	5%	2015 General Insurance Group Statement of Revenues and Expenses	Net Underwriting Income in 2015 has grown by 53.05% from 2014. This far exceeds GSIS' target of 10% growth. From ₱ 1.55 billion on 2014, NUI in 2015 has grown to ₱ 2.37 billion.

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	Objective / Measure	Formula	Weight	Rating Scale	2015 Target	2015 Accomplishment	Rating	GCG Evaluation	Rating		
				0% Exclude catastrophic losses "Catastrophe": more than Php 1 Billion							
SM12	Maintain Loss Ratio at 40%	Loss Ratio=Net claims and losses/Premiums Earned	5%	40% or below Loss Ratio: 100 40%-50% Loss Ratio: 90% 50%-60% Loss Ratio: 80 60% to 70% Loss Ratio:	40%	7.69%	5%	7.69%	5%	2015 General Insurance Group Statement of Revenues and Expenses	Loss Ratio for 2015 is at 7.69%, with a GSIS target of maintaining it at 40%. This is lower than 2014's Loss Ratio of 19%.

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	Objective / Measure	Formula	Weight	Rating Scale	2015 Target	2015 Accomplishment	Rating	GCG Evaluation	Rating			
				70% 70% Loss Ratio: 60% (With Exclusion)								
		Sub-total	25%				25%		25%			
INTERNAL PROCESS	SO4	Institutionalize Member-friendly Policies and Procedures										
	SM13	Number of Policies Reviewed, Formulated and Adopted	Count of policies reviewed, formulated and adopted	4%	Actual/Target	4	10	4%	10	4%	Policies and Procedural Guidelines; and Office Orders	9 Policies and Procedural Guidelines, and 1 Office Order were issued by the Board reviewing and refining existing policies
	SO5	Streamlined and Efficient Processes										

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SM14	Administrative Expense Loading	Administrative Expense Loading = (Administrative and Operating Expenses-Impairment Loss-Depreciation)/(Gross Revenue+ GSIS Fees-Investment Expenses)	10%	6% or lower: 100% 6-7%: 90% 7-8%: 80% 8-9%: 70% More than 9%: 0%	At most 6%	3.98%	10%	3.98	10%	2015 Financial Statement	2015's Administrative Expense Loading of 3.98% is higher than 2014's 2.07% and 2013's 3.75%.
SO6	Ensure Updated and Accurate Database										
SM15	Processing Time of Posting	TAT: 90-day period from September 1 of previous year to August 31 of present year	5%	Actual/Target	95%	99.99%	5%	99.99%	5%	Quarterly reports of posting and summary	Of a total of ₱ 108,471,293,152.07, only ₱ 16,063,658.11 was outside 90 calendar days TAT. Dates covered are from 1 September 2014-30 August 2015.

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SM16	Percentage of Records Created or Updated within Prescribed TAT	Percentage of Records Created or Updated within Prescribed TAT=Number of records created or updated within TAT/ Number of requests for creation and uploading	5%	Actual/Target	95%	98.31%	5%	98.31%	5%	Monthly figures of records created or updated within 5 working days from request, and sample transactions with timestamps from GSIS' Transaction Monitoring System	26,141 records out of 1,518,723 in 2015 were beyond TAT.
		Sub-total	24%		24%				24%		
SO7	Develop Workforce Competence										

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LEARNING AND GROWTH	SM17	Establish System-Wide Core Competencies	Percentage of Employees meeting required competencies/ number of employees (for 2016 onwards)	5%	Established a baseline of core competencies and the competencies required per position: 100 % of allocated weight Not able to establish a baseline of core competencies and the competencies required per position: 0% of allocated weight	Identification of Core Competencies	The Board of Trustees approved the GSIS Competency Framework on 26 February 2015	5%	The Board of Trustees approved the GSIS Competency Framework on 26 February 2015	5%	Copy of Board Resolution approving Competency Framework and Competency Framework itself.	The following core competencies were determined: Delivering Service Excellence, Demonstrating Integrity, Managing Work, and Building Organizational Talent.

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	SO8	Improve Information Capital										
	SM18	QMS ISO Certification	Number of Core Processes ISO Certified	3%	One core process ISO certified: 100% of allocated weight Unable to get ISO certified in at least one core process: 0% of allocated weight	One Core Process ISO-certified (Loans Granting)	TUV Rheinland Philippines recommended the issuance of ISO Certificate	3%	TUV Rheinland issued an ISO certification for Loans Granting	3%	Photocopy of ISO Certificate	Its Loans Granting Process is now compliant under ISO 9001:2008 standards and is valid until September 2018. The ISO Certificate was issued in 23 March 2016.
		Sub-Total		8%				8%		8%		
		TOTAL		100%				100%		100%		