

**GOVERNMENT SERVICE INSURANCE SYSTEM
2016 PERFORMANCE SCORECARD**

Objective/Measure	Component		Target	GSIS Submission		GCG Validation		Supporting Document	Remarks			
	Formula	Wt.	2016	Score	Rating	Score	Rating					
SO 1	Empowered Members and Pensioners Enjoying Social Protection											
SOCIAL IMPACT	SM 1	Percentage of Dialogues Conducted										
		A. PSU (Public Sector Union) Dialogue	Percentage of dialogues conducted = Number of dialogues conducted / Number of dialogues targeted	4%	Conducted 42 or more dialogues: 100% of allocated weight Conducted 38 to 41 dialogues: 90% of allocated weight Conducted 34 to 37 dialogues: 80% of allocated weight Conducted 30 to 33 dialogues: 70% of allocated weight Conducted below 30 dialogues: 0% of allocated weight	43 Dialogues (One PSU dialogue per branch per year; Two dialogues for NCR per year)	195.33% (84 Dialogues)	4%	195.33% (84 Dialogues)	4%	List of Dialogues Conducted, Location and number of attendees (Sample attendance sheet with signatures and names of attendees requested)	GSIS was able to conduct 84 PSU dialogues all over the country, with registered attendees of 6,649. Two of the dialogues were conducted in NCR. The dialogue with the largest number of participants was in Cabanatuan City organized by Cabanatuan City Branch with 277 attendees.
		B. Stakeholders Dialogue		4%	Conducted 12 or more dialogues: 100% of allocated weight Conducted 10 to 11 dialogues: 90% of allocated weight Conducted 8 to 9 dialogues: 80% of allocated	12 Dialogues (All branches to conduct Stakeholders dialogues within a period of three [3] years; Two [2] dialogues	200% (24 Dialogues)	4%	200% (24 Dialogues)	4%		GSIS conducted 24 Stakeholder's Dialogues in 24 venues organized by 23 branches in 2016. Three (3) dialogues were conducted in NCR. There were 5,611 participants for the 24 Stakeholder's Dialogues.

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			weight Conducted 6 to 7 dialogues: 70% of allocated weight Conducted below 6 dialogues: 0% of allocated weight	for NCR per year) (Year 1: 12 branches; Year 2: 21 branches; Year 3: 14 branches)						The dialogue conducted in Romblon by Batangas Branch was the most attended with 572 participants.	
SM 2	Resolution rate of (a) service related and (b) operational policy issues	Resolution rate of service related issues = number of issues resolved / number of issues raised	1%	Resolved 90% to 100% of the issues raised: 100% of allocated weight Resolved 85% to below 90% of the issues raised: 90% of allocated weight Resolved 80% to below 85% of the issues raised: 80% of allocated weight Resolved 70% to below 80% of the issues raised: 70% of allocated weight Resolved below 70% of the issues raised: 0% of allocated weight	90% of service related issues	100%	1%	100%	1%	List of Issues raised per Branch with status, action taken and transcript from dialogues.	GSIS was able to resolve 100% or all 671 service related issues raised from the dialogues conducted. The complaints were mostly related to loans specifically application and payment, benefits specifically entitlement, premiums, claims and other service related issues such as the Unified Multi-Purpose Identification (UMID) and the GSIS kiosk.
		Resolution rate of operational	1%	Resolved 50% to 100% of the issues raised:	50% of the identified	33.33%	0%	33.33%	0.80%	There were nine (9) policy related issues during the year and only three (3) were	

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		policy related issues resolved / number of issues raised		100% of allocated weight Resolved 40% to below 50% of the issues raised: 90% of allocated weight Resolved 30% to below 40% of the issues raised: 80% of allocated weight Resolved 20% to below 30% of the issues raised: 70% of allocated weight Resolved below 20% of the issues raised: 0% of allocated weight	operational policy issues						resolved. The issues were raised form PSU and Stakeholder's Dialogue from May to December 2016. The issues raised were mostly related to pension increase, benefit increase, dividends and interest decrease.
SM 3	Increase in Benefits without Impairing Actuarial Life	Number of Benefits Increased	5%	Actual/Target	1 Type of Increase	1	5%	0	0%	Letter to the Governance Commission re: SM 3 Increase in Benefits without Impairing Actuarial Life	In June 2016, GSIS launched electronic GSIS Member Online (e-GSISMO), a web-based facility that allows GSIS members to electronically view their service records and statement of loan accounts via the internet. The innovation launched by GSIS is non-monetary in nature but it will be utilized by GSIS' members and pensioners for the years to come. It is also configured to be further improved with

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										<p>additional features which will enable members to view tentative computation of retirement and other social security benefits, dividend payments, claim and loan records and pensioner's data.</p> <p>GSIS requested for the GCG's consideration of the accomplishment as compliance to the target.</p> <p>While GSIS was able to enhance its existing benefits by reviewing its policy, the non-financial benefit cannot be considered. First, the measure explicitly stated, "without impairing Actuarial Life," which means that the benefit increase should be financial or monetary in nature. Otherwise, the phrase could have been removed from the measure. Second, the reported accomplishment as compliance to this measure does not necessarily result to the realization of the objective "Empowered Members and Pensioners Enjoying Social Protection". e-GSISMO will allow members and pensioners to view their records or provide ease in access but does not</p>

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									directly translate to the achievement of the objective. Thus, the request for consideration of the reported score as compliance to the target is denied.			
	Sub-total				15%		14%	9.80%				
SO 2	Excellent and Responsive Service to Members and Pensioners											
STAKEHOLDERS	SM 4	Percentage of Social Insurance (SI) Claims and Benefits Processed within Turnaround Time (TAT)	Percentage of SI claims and benefits processed within turnaround time (TAT) = Number of SI claims and benefits processed within TAT / Number of received applications due for processing	12%	Processed 93% to 100% of claim applications w/in TAT: 100% of allocated weight Processed 85% to 93% of claim applications w/in TAT: 90% of allocated weight Processed 80% to 85% of claim applications w/in TAT: 80% of allocated weight Processed 70% to 80% of claim applications w/in TAT: 70% of allocated weight Processed below 70% of claim applications w/in TAT: 0% of allocated weight	93.00%	98.07%	12%	98.07%	12.00%	<ul style="list-style-type: none"> Number of Claims processed from January to December 2016 (breakdown within TAT, beyond TAT and pending) List of claims and benefits received from October 2015 to November 2016. 	<p>98.07% of Social Insurance Claims and Benefits were processed within the required TAT: 30-day TAT for funeral and 90-day TAT for other processes.</p> <p>Out of the total 195,918 applications received, 192,127 (98.07%) were within TAT, 1,635 (0.83%) were beyond TAT while 2,156 (1.10%) were still pending.</p>
		• Retirement/ Separation/ Disability	90 days	4.0%			98.24%		98.24%			
		• Regular Life	90 days	2.5%			98.38%		98.38%			
		• Survivorship (non-member spouse)	90 days	2.0%			98.21%		98.21%			

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	• Survivorship (member spouse)	60 days	2.0%			97.63%		97.63%			
	• Funeral	30 days	1.5%			96.52%		96.52%			
SM 5	Percentage of Loan Proceeds Credited to Members' Account within 5 Working Days Upon Approval of Agency Authorized Officer (AAO)	Percentage of loans processed within TAT = Number of loan proceeds credited to member's account within 5 working days upon approval by AAO / Number of loan applications approved by AAO	6%	Processed 98% to 100% of loan applications w/in TAT: 100% of allocated weight Processed 90% to below 97% of loan applications w/in TAT: 90% of allocated weight Processed 80% to below 89% of loan applications w/in TAT: 80% of allocated weight Processed 70% to below 79% of loan applications w/in TAT: 70% of allocated weight Processed below 70% of loan applications w/in TAT: 0% of allocated weight	98.00%	99.97%	6.0%	99.97%	6.00%	<ul style="list-style-type: none"> Quarterly reports of Loan Applications processed with amount (breakdown within TAT and beyond TAT) List of Loan Transactions from January to December 2016. 	<p>Out of the total 1,073,740 loan applications processed, 99.97% of which or a total of 1,073,430 loan applications with loan proceeds amounting to ₱33.782 Billion were credited to member's accounts within 5 working days.</p> <p>Only 310 loan applications amounting to ₱6.64 Million were processed beyond the prescribed TAT.</p>
SM 6	Percentage of Pensioners Paid on Time	Percentage of pensioners paid on time = Number of pensioners paid every 8th of the month /	4%	Paid 98% to 100% of pensioners on time: 100% of allocated weight Paid 90% to 97% of pensioners on time: 90% of allocated	98.00%	100%	4.0%	100%	4.0%	<ul style="list-style-type: none"> Summary of Pensioners paid on time List of Pension Transactions 	GSIS paid 100% of its survivorship and old age pensioners on time which is within the first eight (8) days of the month. Pensioners were paid every first day of the month. There were 5.21

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		Formula	Wt.	Rating System	2016	Score	Rating	Score	Rating		
		Number of qualified pensioners		weight Paid 80% to 89% of pensioners on time: 80% of allocated weight Paid 70% to 79% of pensioners on time: 70% of allocated weight Paid below 70 of pensioners on time: 0% of allocated weight						from January to December 2016	Million transactions with total payment amounting to ₱44.49 Billion. The accomplishment is the same as the previous year 2015.
SM 7	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%	Processed 92% to 100% of GI claim applications w/in TAT: 100% of allocated weight Processed 85% to 92% of GI claim applications w/in TAT: 90% of allocated weight Processed 80% to 85% of GI claim applications w/in TAT: 80% of allocated weight Processed 70% to 80% of GI claim applications w/in TAT: 70% of allocated weight Processed below 70% of GI claim applications w/in TAT:	92.00%	94.50%	2.0%	94.50%	2.0%	Summary of General Insurance claims Processed within TAT	In 2016, GSIS processed 94.50% or 2,458 claims within the prescribed TAT for each coverage out of 2,601 claim applications. Motor Car insurance was the most processed claims and Property floater insurance claims were all processed within TAT. The accomplishment is a decrease from previous year's 99.40% and considering that there were more claims in 2015.

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				0% of allocated weight						
SM 8	Client Satisfaction Rating Based on the ARTA Survey	Overall ARTA Rating computed by CSC	3%	<p>Achieved 90% client satisfaction rating: 100% of allocated weight</p> <p>Achieved 85% to 89% client satisfaction rating: 90% of allocated weight</p> <p>Achieved 80% to 84% client satisfaction rating: 80% of allocated weight</p> <p>Achieved 70% to 79% client satisfaction rating: 70% of allocated weight</p> <p>Achieved below 70% client satisfaction rating: 0% of allocated weight</p>	90.00%	-	-	No ARTA Survey conducted	-	<p>The Civil Service Commission (CSC) did not include GSIS in the agencies which were surveyed for Client Satisfaction Rating.</p> <p>This measure and corresponding weight is removed from the overall total.</p>
SM 9	GSIS Client Feedback Survey	Average Client Satisfaction Rating	3%	<p>Achieved 88% client satisfaction rating: 100% of allocated weight</p> <p>Achieved client satisfaction rating between 85% to less than 87%: 90% of allocated weight</p> <p>Achieved client satisfaction rating</p>	88.00%	92.70%	3.0%	92.70%	3.0%	<ul style="list-style-type: none"> Cornerstone Consulting Final Report on CFS 2016 dated 02 December 2016 <p>Total number of respondents was 3,958 of which 3,319 are members and 639 are pensioners out of a population of 1,878,080. GSIS achieved an average client satisfaction rating of 92.70% equivalent score for 2016 which is higher compared to</p>

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				between 80% to less than 85%: 80% of allocated weight Achieved client satisfaction rating between 70% to less than 80%: 70% of allocated weight Achieved client satisfaction rating below 70%: 0% of allocated weight							2015 rating of 86.02% by 7.77%.	
		Sub-total		30%			27%		27%			
SO 3 Financial Stewardship and Actuarial Viability Sustained and Optimized												
FINANCE	SM 10	Increase Total Assets	2016 rolling average = sum of percentage increase from 2012 to 2016 / five *2016 Percentage increase in total assets = [(Total assets of current year - Total assets of 2015)/Total asset of 2015] x 100	15%	Increased Total Assets by 9% or more: 100% of allocated weight Increased Total Assets by 8% to less than 9%: 90% of allocated weight Increased Total Assets by 7% to less than 8%: 80% of allocated weight Increased Total Assets by 6% to less than 7%: 70% of allocated weight Increased Total Assets by less than	9% (Rolling average of five [5] years)	9.71%	15.0%	9.90%	15.0%	<ul style="list-style-type: none"> COA Annual Audit Report for 2016 GSIS computation of Average Increase in Assets GSIS Financial Statements for 2016 	Although GSIS Total Asset's percentage increase has been decreasing since 2014, its total assets have been constantly increasing. The year 2014 recorded the highest percentage increase of 15.13% while 2016 has the lowest percentage increase of 5.60% compared to previous year. Total average increase over the 5-year period from 2012 to 2016 was 9.90% which is lower than previous years rolling average of 11.19%. The GCG validation used the restated amounts in the COA Audited Financial

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				6%: 50% of allocated weight							statement of GSIS, hence, the difference in the validation result.
SM 11	Increase Net Underwriting Income (NUI)	% Increase in NUI	10%	Achieved 10% or more increase in Net Underwriting Income (NUI): 100% of allocated weight Achieved 8% to below 10% increase in NUI: 90% of allocated weight Achieved 6% to below 8% increase in NUI: 80% of allocated weight Achieved 4% to below 6% increase in NUI: 70% of allocated weight Achieved less than 4% increase in NUI: 0% of allocated weight Exclude catastrophic losses "Catastrophe": more than Php 1 Billion underwriting loss	10.00%	18.16%	10%	18.16%	10%	<ul style="list-style-type: none"> GSIS General Insurance Group Statement of Revenues and expense for the year ended 31 December 2016 COA Annual Audit Report 2016 	Net Underwriting Income increased by 18.16% from ₱2.372 Billion to ₱2.803 Billion. The increase in Net Underwriting Income can be attributed mainly to the increase in premiums earned by 27.64%. The 2016 increase is lower compared to the increase of 53.05% in 2015.
SO 4	Streamlined and Efficient Processes										
SM 12	Administrative Expense Loading	Administrative Expense Loading =	10%	Limited the AEL to 6% or lower: 100% of allocated	at most 6%	3.77%	10%	3.77%	10%	<ul style="list-style-type: none"> Administrative Expense 	The 2016 operations resulted to an Administrative Expense

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	(AEL)	(Administrative and Operating Expenses - Impairment Loss - Depreciation) / (Gross Revenue + GSIS Fees - Investment Expenses)		weight Limited the AEL to more than 6% to 7%: 90% of allocated weight Limited the AEL to more than 7% to 8%: 80% of allocated weight Limited the AEL to more than 8% to 9%: 70% of allocated weight Limited the AEL to more than 9%: 0% of allocated weight						<ul style="list-style-type: none"> Loading computation COA Annual Audit Report 2016 	Loading of 3.77% which is lower compared to 2015's 3.98% but higher than 2014's 2.07%. The 2016 Administrative expense Loading is below the allowable limit of 12%.
SO 5		Ensure Updated and Accurate Database									
SM 13	Processing Time of Posting	TAT: 85 days Period: September 1 of previous year to August 31 present year	5%	Actual / Target	95%	99.99%	5%	99.99%	5%	Processing Time of Posting Premium and Loan Payments Summary	GSIS posted a total of ₱125.50 Billion loan and premium payments of which 99.99% or ₱125.49 Billion was within the turnaround time and only .01% or ₱15 Million was beyond the prescribed TAT. The payments were billed from September 2015 to August 2016 and remitted from October 2015 to September 2016.

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SM 14	Percentage of Records Created or Updated within the Prescribed TAT	Percentage of records created or updated within TAT = Number of records created or updated within TAT / Number of requests for creation and/or uploading (5 WDs)	5%	Actual / Target	95%	99.64%	5%	99.64%	5%	<ul style="list-style-type: none"> Summary of Records created or updated within the prescribed TAT List of records updated or created within TAT <p>GSIS created or updated 3,122,192 records in 2016. 3,110,895 records were created or updated within 5 working days from receipt of request while 11,297 were beyond the prescribed TAT. There were more records created and updated in 2016 with 102% increase.</p>	
Sub-total			45%				45%		45%		
SO 6	Develop Workforce Competence										
LEARNING AND GROWTH	SM 15	GSIS Average Competency Rating	Average Competency rating of GSIS employees = sum of average competency rating of each GSIS employee / number of GSIS employee	5%	<p>Achieved average competency rating of at least 3.28 in the competency assessment: 100% of allocated weight</p> <p>Achieved average competency rating of 3.21 to below 3.28: 90% of allocated weight</p> <p>Achieved average competency rating of 3.12 to below 3.21: 80% of allocated weight</p> <p>Achieved average competency rating of 2.92 to below 3.12: 70% of allocated weight</p> <p>Achieved average competency rating of</p>	Achieve average competency rating of 3.28	3.27	4.50%	3.27	4.50%	<p>Results of the 2016 on-line Competency Assessment and Proposed 2017 training plan.</p> <p>The online Competency Assessment was conducted by Human Resource Office (HRO) in partnership with Strategic Organizational Rewards Management, Inc. (STRATA) on 28 November to 29 December 2016. GSIS obtained an average competency rating of 3.27137 for the 2,674 officers and employees. Out of the total 2,698 GSIS population, there were 24 employees who were on long term leave and were not able to do the assessment.</p>

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				below 2.92: 0% of allocated weight							
SO 7	Improve Information Capital										
SM 16	QMS ISO Certification	Number of Core Processes ISO Certified	3%	One (1) core process ISO certified: 100% of allocated weight Not able to get ISO certified at least one (1) core process: 0% of allocated weight	One new core process certified under ISO 9001:2015 (Membership)	Certificate for ISO 9001:2015 for Loans Processing and Membership Administration received by GSIS on 20 March 2017.	3%	ISO Certification under 9001:2015 standards for: Membership Administration and Loans Processing	3%	ISO Certificate No. 01-100-1534764 issued by TUV Rheinland Philippines on 21 February 2017	GSIS' Membership Administration process was certified ISO 9001:2015 by TUV Rheinland Philippines thru the recommendation letter on 21 December 2016 and issuance of ISO Certificate.
		ISO Certification maintained /upgraded to ISO 9001:2015	2%	ISO Certification Maintained: 100% of allocated weight Not able to maintain ISO Certification: 0% of allocated weight	Maintenance of ISO Certification for Loans Processing		2%		2%		
	Sub-total		10%				9.50%		9.50%		
	TOTAL		100%				95.50% out of 97%		91.30% out of 97%		
							98.45%		94.12%		

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