

GOVERNMENT SERVICE INSURANCE SYSTEM (GSIS)  
2025 Performance Scorecard

COMPONENTS					BASELINE DATA			TARGET	
OBJECTIVES / MEASURES		FORMULA	WT.	RATING SCALE	2021	2022	2023	2024	2025
<b>SO 1</b>	<b>Ensure sustained benefits for members/pensioners and their families</b>								
SM 1	Amount of Loans Granted	Actual Amount	10%	(Actual / Target) x Weight	10.55% <sup>1</sup>	₱211.52 Billion <sup>2</sup>	₱280.24 Billion <sup>3</sup>	₱281.54 Billion <sup>4</sup>	₱245 Billion <sup>5</sup>
<b>SO 2</b>	<b>Provide excellent and responsive products and services to members, pensioners, government institutions, and other stakeholders</b>								
SM 2	Percentage of claims and benefits processed <sup>6</sup> within the Applicable Time	Number of claims and benefits processed within applicable TAT <sup>7</sup> / Number of applications received	10%	(Actual / Target) x Weight	93.80%	96.99%	96.80%	100.00%	100.00%
SM 3	Customer Satisfaction Survey (CSS)	Number of Respondents who gave a rating of at least satisfactory / Total number of respondents	5%	(Actual / Target) x Weight Below 80% = 0%	88.73%	Individual Customers - 83.30% Business Clients - 92.60%	98.85%	90.00%	90.00%
<b>Subtotal</b>			<b>25%</b>						

SOCIAL IMPACT / STAKEHOLDERS

<sup>1</sup> Loans included: Conso Loan; Pension Loan; Emergency Loan; Pensioner Emergency Loan; Pensioners Restructured Loan; and Multi-purpose Loan.

<sup>2</sup> Loans included: Multi-Purpose Loan; Pension Loan (Enhanced Pensioners Loan); Policy Loan; Emergency Loan; Pensioner Emergency Loan; and Pensioners Restructured Loan.

<sup>3</sup> Loan included: Multi-Purpose Loan; Pension Loan; Policy Loan; Emergency Loan; Pensioner Emergency Loan; and Pensioners Restructured Loan.

<sup>4</sup> Loans included: Multi-purpose Loan; Policy Loans (Regular and Optional); Educational Loan; Pension Loans.

<sup>5</sup> Loans included: Multi-purpose Loan; Policy Loans (Regular and Optional); Educational Loan; Pension Loan; and Computer/Gadget Loan.

<sup>6</sup> Transactions included: Social Insurance Claims, Motor Vehicle Claims (Own-Damage), Motor Vehicle Claims (Payment of Billing) and Lease with Option to Buy (LWOB).

<sup>7</sup> Applicable processing time is subject to GSIS's compliance with RA 11032 or the Ease of Doing Business and Efficient Delivery of Government Service Act.

	COMPONENTS				BASELINE DATA			TARGET		
	OBJECTIVES / MEASURES	FORMULA	WT.	RATING SCALE	2021	2022	2023	2024	2025	
FINANCE	<b>SO 3</b>	<b>Deliver positive return that will lengthen the life of the fund.</b>								
	SM 4	Increase in Total Assets	Actual Amount	10%	(Actual / Target) x Weight	₱1.5 Trillion	₱1.5 Trillion	₱1.7 Trillion	₱1.7 Trillion	₱1.9 Trillion
	SM 5	Generate Return on Investment (ROI) on Investible Funds (5-year average)	Sum of ROI from 2021 to 2025 / 5 where: Annual ROI = Net Investment Income/Average Investment Asset <sup>8</sup>	10%	(Actual / Target) x Weight	6.86%	6.01%	7.50%	6.33%	7.63%
		Fund Life of the Social Insurance Fund	Actual Accomplishment	0%	For monitoring purposes only	N/A	2053	N/A	For monitoring purposes only	For monitoring purposes only
	<b>SO 4</b>	<b>Collaborate with government institutions for mandatory insurance coverage.</b>								
SM 6	Generate Gross Premium Written (GPW)	Absolute Amount of GPW	10%	(Actual / Target) x Weight	N/A	N/A	83.46% increase	₱8.5 Billion	₱10.8 Billion	

<sup>8</sup> Average Investment Assets = (Total Investment Assets at yearend of the CURRENT year + Total Investment Assets at the end of PREVIOUS year) / 2.

COMPONENTS					BASELINE DATA			TARGET	
OBJECTIVES / MEASURES	FORMULA	WT.	RATING SCALE	2021	2022	2023	2024	2025	
<b>SO 5</b>	<b>Generate operating income from acquisition, development, and disposal of real properties.</b>								
SM 7	Income derived from sale or lease of GSIS Investment Properties								
SM 7a	Lease of GSIS Investment Properties	Absolute Amount of Income Recognized from the Sale or Lease of GSIS Investment Properties	5%	(Actual / Target) x Weight	Implemented the Lease with the Option to Buy	₱512.40 Million	₱415.45 Million	₱423 Million	₱425 Million
SM 7b	Sale of GSIS Investment Properties		5%						₱2 Million
<b>SO 6</b>	<b>Ensure efficient collection of premiums, loans, and other receivables.</b>								
SM 8	Collection Efficiency of Member Contributions								
SM 8a	Collection Efficiency Rate of Member Contributions (Current Billing)	Agency Remittance / Billing	4%	(Actual / Target) x Weight	N/A	N/A	N/A	100%	100%
SM 8b	Collection Efficiency Rate of Member Contributions (Past Due / Arrears)	Agency Remittance / Billing	4%	(Actual / Target) x Weight	N/A	N/A	N/A	N/A	66%
SM 9	Minimize Past Due Amount of Service Loans (EML, CNL) for Active Members	Past Due for 2024 – Past Due for 2025 / Past Due for 2024	5%	(Actual / Target) x Weight	N/A	N/A	34.18%	30% reduction	32.5% reduction
<b>SO 7</b>	<b>Efficient Budget Utilization</b>								
SM 10	Efficient Utilization Rate (BUR)	Total disbursement / DBM-Approved Corporate	5%	(Actual / Target) x Weight	91.24%	98.80%	96.28%	90.00%	90.00%

COMPONENTS					BASELINE DATA			TARGET	
OBJECTIVES / MEASURES		FORMULA	WT.	RATING SCALE	2021	2022	2023	2024	2025
		Operating Budget (COB) <sup>9</sup>							
	Rationalization of Administrative Expense Loading	Administrative Expense / Total Income net of Investment Expenses	0%	For monitoring purposes only	N/A	N/A	N/A	For monitoring purposes only	For monitoring purposes only
	<b>Sub-total</b>		<b>58%</b>						
<b>INTERNAL PROCESS</b>	<b>SO 8</b>	<b>Excel in information, knowledge, and change management.</b>							
	SM 11a	Compliance with Quality Standards (QMS)	Actual Accomplishment	2.5%	(Actual / Target) x Weight	Passed the Certifying Body Audit conducted on 15 November 2021	Maintained the QMS Certification for the following processes: 1) Loans Processing; 2) Membership Administration, 3) Life/Maturity Claims Processing; 4) Motor Vehicle Claims Processing;	Passed the QMS Audit <sup>10</sup>	9 processes <sup>11</sup> in CO + 3 BOs (Laguna, Tacloban and GenSan) + Retirement + Pension Administration

<sup>9</sup> Including Claims and Benefits, Net of Personnel Services Cost and Non-cash expenses (Donation, Impairment Loss and Depreciation); Capital Outlay Budget and corresponding Disbursement are net of related Carried Forward Budget; Approved COB (CAPEX and OPEX) including Supplemental, Transfer and Realignment; Approved COB, net of retention budget.

<sup>10</sup> 1) Loans Processing; 2) Membership Administration; 3) Life/Maturity Claims Processing; 4) Motor Vehicle Claims Processing; 5) Data Center Facilities Management; 6) Funeral Benefit Claim Processing; 7) Marketing of Non-life Insurance for the renewal of all bidding account; 8) Renewal of PCSO Surety Bond; 9) Releasing of notice to claim transfer certificate of title for non-problematic fully paid housing accounts.

<sup>11</sup> Quality Management System for 1) Loans Processing; 2) Membership Administration; 3) Maturity Claims Processing; 4) Motor Vehicle Processing; 5) Data Center Facilities Management; 6) Funeral Benefit Claim Processing; 7) Marketing of Non-Life Insurance for the renewal of all bidding account; 8) Renewal of PCSO Surety Bonds; and 9) Releasing of notice to claim transfer certificate of title for non-problematic fully paid housing accounts.

<sup>12</sup> Quality Management System for 1) Loans Processing; 2) Membership Administration; 3) Maturity Claims Processing; 4) Motor Vehicle Processing; 5) Data Center Facilities Management; 6) Funeral Benefit Claim Processing; 7) Marketing of Non-Life Insurance for the renewal of all bidding account; 8) Renewal of PCSO Surety Bonds; 9) Releasing of notice to claim transfer certificate of title for non-problematic fully paid housing accounts; 10) Processing of Retirement Benefit; and 11) Processing of Commencement of Old Age Pension.

COMPONENTS					BASELINE DATA			TARGET	
OBJECTIVES / MEASURES		FORMULA	WT.	RATING SCALE	2021	2022	2023	2024	2025
						5) Data Center Facilities Management; 6) Funeral Benefit Claim Processing; 7) Marketing of Nonlife Insurance for the renewal of all bidding account; 8) Renewal of PCSO Surety Bonds; and 9) Releasing of notice to claim transfer certificate of title for nonproblematic fully paid housing accounts			
SM 11b	Maintain/Upgrade ISO Certification - Information Security Management System (ISMS)	Actual Accomplishment	2.5%	(Actual / Target) x Weight	N/A	N/A	Passed the ISMS	9 processes <sup>13</sup> Retirement + Pension Administration (Central Office only)	Recertification <sup>14</sup>

<sup>13</sup> Information Security Management System for 1) Loans Processing; 2) Membership Administration; 3) Maturity Claims Processing; 4) Motor Vehicle Processing; 5) Data Center Facilities Management; 6) Funeral Benefit Claim Processing; 7) Marketing of Non-Life Insurance for the renewal of all bidding account; 8) Renewal of PCSO Surety Bonds; and 9) Releasing of notice to claim transfer certificate of title for non-problematic fully paid housing accounts.

<sup>14</sup> Information Security Management System for 1) Loans Processing; 2) Membership Administration; 3) Maturity Claims Processing; 4) Motor Vehicle Processing; 5) Data Center Facilities Management; 6) Funeral Benefit Claim Processing; 7) Marketing of Non-Life Insurance for the renewal of all bidding account; 8) Renewal of PCSO Surety Bonds; 9) Releasing of notice to claim transfer certificate of title for non-problematic fully paid housing account (Central Office only); 10) Processing of Retirement Benefit; and 11) Processing of Commencement of Old Age Pension.

COMPONENTS					BASELINE DATA			TARGET	
OBJECTIVES / MEASURES	FORMULA	WT.	RATING SCALE	2021	2022	2023	2024	2025	
<b>SO 9</b>	<b>Improve the Internal and external business process through technology-driven services.</b>								
SM 12	Implementation of Board-approved IT projects	Number of 2025 deliverables completed/ Total number of 2025 Deliverables per ISSP submitted to DICT	5%	(Actual / Target) x Weight	GSIS Touch Enhancement	100%	Implemented 100 % (4/4 ICT Projects) of 2023 deliverables	100% implementation of 2024 deliverables under the ISSP as submitted to DICT	100% implementation of 2025 deliverables under the ISSP as submitted to DICT
<b>Subtotal</b>		<b>10%</b>							
<b>SO 10</b>	<b>Recruit, develop and retain a competent and inspired workforce.</b>								
SM 13	Enhance Competency Rating GSIS	Actual Accomplishment	4%	(Actual / Target) x Weight	Board-Approved Enhanced GSIS Competency Framework with the following: a. Competency Catalogue; b. Competency Framework; c. Competency Tables; d. Competency Matrix; e. Position Profiles;	3.69 rating	Improved the Competency Level (2023 - 3.90 rating; 2022 - 3.69 rating)	Improvement in the organizational competency rating	80% of employees assessed obtained a competency rating of 3.87

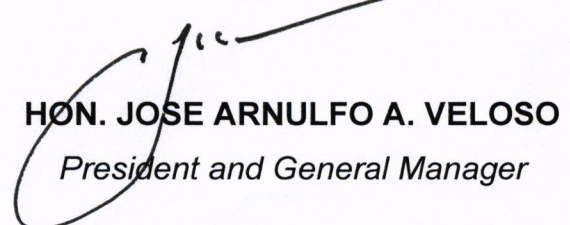
LEARNING & GROWTH

COMPONENTS					BASELINE DATA			TARGET	
OBJECTIVES / MEASURES	FORMULA	WT.	RATING SCALE		2021	2022	2023	2024	2025
				f. Competency Based Job Description					
SM 14	Development and Implementation of Disaster Risk Reduction and Management (DRRM) Plan	Actual accomplishment	3%	All or Nothing	N/A	N/A	N/A	N/A	Board-Approved Public Service Continuity Plan (PSCP)
<b>Subtotal</b>			<b>7%</b>						
<b>TOTAL</b>			<b>100%</b>						
<b>BONUS STRATEGIC MEASURE</b>									
GAD Budget Utilization			1%	All or Nothing	-	-	-	-	5% of Total COB
ISO Certification on any of the following standards: a. Environmental Management System b. Business Continuity Management System (BCMS)			1%	All or Nothing	-	-	-	-	a. ISO 14001:2015 Certification b. ISO 22301:2019 Certification

For GCG:

  
**ATTY. BRIAN KEITH F. HOSAKA**  
 Commissioner

For GSIS:

  
**HON. JOSE ARNULFO A. VELOSO**  
 President and General Manager