

4.3 Right to Training and Development

The Association shall promote and facilitate necessary training to all stakeholders.

The Management will conduct an orientation to all BOTs on the content of this manual. Moreover, during the assembly it will be reviewed prior to the conduct of the election.

All BOT and key officers of the Association are required to attend Governance Training Workshop and Seminar on Anti Money Laundering Act to be conducted by IC accredited provider.

4.4 Feedback and Grievance Policy for Stakeholders

The Association protects the rights of its stakeholders including employee and their representative bodies. The stakeholders are free to communicate their concerns about illegal and/or unethical practices to the board. Their rights shall not be compromised after communicating such concern.

All stakeholders are encouraged to play their part in improving the overall effectiveness and success of the association particularly in strengthening its integrity. The association shall ensure the protection of an employee or other stakeholder that reveals illegal/ unethical behavior from retaliation.

The following shall be the procedure in filing for illegal and unethical behavior:

1. Filing of complaint to the grievance committee
2. Investigation as to the extent and reality of the complaint
3. Conduct of conference with the party involve
4. Coming up of the resolution on the complain.

The association shall also adopt the mechanism prescribed by the Insurance Commission in dealing with disputes related to complaints of policy holder. This mechanism known as Alternative Dispute Resolution for Micro Insurance (ADReM) wherein the member-policy holder can access mediation and conciliation at the lower cost and at the following levels:

- a. **MI-MBA Level** - The policy holder may file their complaint with the Head Office of the Association through the nearest branch of MFI partner or visit the association website www.qpimba.org. The association should act on the complaints within 24-hours and initiate conference with the complainant within three days from the receipt of the complaint. If no settlement derived, the member could alleviate their complaint at the 2nd level.
- b. **Association of MI-MBA Levels**. This level involves the resolution of complaints through RIMANSI as mediator.
- c. **IC Level**. This level involves the resolution of unsettled complaints at the second level through IC legal division.