

Source Document/Location of Information

Answer

Remarks

D Disclosure and Transparency

D.1 Transparent ownership structure

D.1.1	Does the information on shareholdings reveal the identity of beneficial owners, holding 5% shareholding or more?	2020 General Information Sheet (pages 4 - 5)	Y	The company does not have beneficial owners. All shares are owned and registered in the name of the direct owners.
D.1.2	Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?		Y	There is full disclosure of the ownership structure of the company.
D.1.3	Does the company disclose the direct and indirect (deemed) shareholdings of directors (commissioners)?		Y	There is full disclosure of the ownership structure of the company.
D.1.4	Does the company disclose the direct and indirect (deemed) shareholdings of senior management?		Y	There is full disclosure of the ownership structure of the company.
D.1.5	Does the company disclose details of the parent/holding company, subsidiaries, associates, joint ventures and special purpose enterprises/ vehicles (SPEs)/ (SPVs)?	Regisrtation as Controlled Insurer with the Insurance Commission	Y	The company is registered as a controlled insurer with the Insurance Commission. Details about the parent/holding company is disclosed to the Insurance Commission in compliance with the Insurance Code.

D.2 Quality of Annual Report

	Does the company's annual report disclose the following items:			
D.2.1	Key risks	2019 Annual Report (pages 9 - 22)	Y	
D.2.2	Corporate objectives	2019 Annual Report (pages 2 - 6)	Y	
D.2.3	Financial performance indicators	2019 Annual Report (pages 39 - 44)	Y	
D.2.4	Non-financial performance indicators	2019 Annual Report (pages 2 - 6)	Y	
D.2.5	Dividend policy	2019 Annual Report (page 33)	Y	
D.2.6	Details of whistle-blowing policy	2019 Annual Report (page 34 - 35)	Y	
D.2.7	Biographical details (at least age, qualifications, date of first appointment, relevant experience, and any other directorships of listed companies) of directors/commissioners	2019 Annual Report (pages 25 - 28)	Y	
D.2.8	Training and/or continuing education programme attended by each director/commissioner	2019 Annual Report (pages 25 - 28)	N	
D.2.9	Number of board of directors/commissioners meetings held during the year	2019 Annual Report (page 30)	Y	
D.2.10	Attendance details of each director/commissioner in respect of meetings held	2019 Annual Report (page 30)	Y	
D.2.11	Details of remuneration of each member of the board of directors/commissioners	2019 Annual Report (page 32)	Y	
	Corporate Governance Confirmation Statement			
D.2.12	Does the Annual Report contain a statement confirming the company's full compliance with the code of corporate governance and where there is non-compliance, identify and explain reasons for each such issue?	2019 Annual Report (page 29)	Y	

D.3. Disclosure of related party transactions (RPT)

D.3.1	Does the company disclose its policy covering the review and approval of material/significant RPTs?	2019 Annual Report (Item 31, page 95)	Y	The 2019 Annual Report contain disclosures on RPTs.
D.3.2	Does the company disclose the name of the related party and relationship for each material/significant RPT?		Y	

D.3.3	Does the company disclose the nature and value for each material/significant RPT?		Y	
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D.4 Directors and commissioners dealings in shares of the company

D.4.1	Does the company disclose trading in the company's shares by insiders?		N/A	The company is not publicly-listed. The holding company controls 99.7% of the company; the remaining 0.3% is distributed among 13 other minority stockholders.
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D.5 External Auditor and Auditor Report

D.5.1	Are audit fees disclosed?		N	
	Where the same audit firm is engaged for both audit and non-audit services			
D.5.2	Are the non-audit fees disclosed?		N/A	The company did not engage in non-audit services during the year under review.
D.5.3	Does the non-audit fees exceed the audit fees?		N/A	The company did not engage in non-audit services during the year under review.

D.6 Medium of communications

	Does the company use the following modes of communication?			
D.6.1	Quarterly reporting	Submission of quarterly reports to the IC Statement of Paid-Up Capital, Reserves and Investments	Y	The company has religiously complied with the various quarterly reportorial requirements of the Insurance Commission such as the Statement of Paid-up Capital Reserves and Investments.
D.6.2	Company website	Company Website - About Us	Y	
D.6.3	Analyst's briefing		N/A	The company is not publicly traded. It is a closely-held corporation.
D.6.4	Media briefings /press conferences		N/A	

D.7 Timely filing/release of annual/financial reports

D.7.1	Is the audited annual financial report / statement released within 120 days from the financial year end?	Audited Financial Statements	Y	The 2019 audited financial statements were approved and authorized for issuance by the Board of Directors on June 25, 2020.
D.7.2	Is the annual report released within 120 days from the financial year end?		N	
D.7.3	Is the true and fairness/fair representation of the annual financial statement/reports affirmed by the board of directors/commissioners and/or the relevant officers of the company?	Statement of Management's Responsibility for Annual Income Tax Return	Y	The 2019 audited financial statements were approved and authorized for issuance by the Board of Directors on June 25, 2020.

D.8 Company website

	Does the company have a website disclosing up-to-date information on the following:			
D.8.1	Business operations	Company Website - About Us	Y	The Company's website discloses its Business Operations.
D.8.2	Financial statements/reports (current and prior years)	Financial Statements	Y	
D.8.3	Materials provided in briefings to analysts and media		N/A	The company is not publicly-listed.
D.8.4	Shareholding structure	2019 Annual Report (page 8)	Y	
D.8.5	Group corporate structure	2019 Annual Report (page 9)	Y	
D.8.6	Downloadable annual report	2019 Annual Report	Y	
D.8.7	Notice of AGM and/or EGM	Notice of 2020 ASM	Y	
		Reliance Surety & Insurance Co., Inc. - Articles of Incorporation		

D.8.8	Company's constitution (company's by-laws, memorandum and articles of association)	Reliance Surety & Insurance Co., Inc. - By Laws	Y	The company's Articles of Incorporation and By-laws are available on its website.
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D.9 Investor relations

D.9.1	Does the company disclose the contact details (e.g. telephone, fax, and email) of the officer / office responsible for investor relations?	Company Website - About Us	Y	
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