

BELIEVING IN THE FILIPINO



COCOLIFE
MANAGEMENT
PROFILE

BELIEVING IN THE FILIPINO

We believe in your love for family.
The things you willingly do so they can have a better, brighter future.

We believe in your resilience.
You easily pick up the pieces and bounce back ready for life.

We believe in your creativity.
Your creative talents have brought you to the world stage, gave glory and fame to country.

We believe in your strength, your humor, your zest for life.

We believe in you.

CORPORATE PROFILE

COCOLIFE, the biggest Filipino-owned stock life insurance company, and the first ISO-certified Filipino life insurance company, is a prominent market leader in the industry. COCOLIFE offers a complete array of life insurance, non-life insurance, healthcare, and mutual fund products through its various business units and subsidiaries in the non-life business (Cocogen), pre-need (Cocoplans) and mutual funds (Cocolife Asset Management Co., Inc.). Cocolife boasts of over four decades of experience and expertise with more than 1,500 highly-trained agents, account executives, and field managers and a steadily expanding network of fully-computerized area and branch offices nationwide.

Cocolife has successfully carved a strong niche in Group Insurance and is one of the leading Healthcare program providers with the widest network of affiliated physicians, specialists, partner hospitals and clinics. With total assets of more than P29 billion and net worth of P8.5 billion, COCOLIFE is ranked number one in Group and Accident Health Insurance and number five in Traditional Life Insurance among 27 companies. These impressive results are attributed to sound management, prudent investment practices, and efficient cost control.

CORPORATE SIGNATURE

COCOLIFE's corporate signature symbolizes the company's core value as a life insurance company dedicated to the welfare of the insured public. It also seeks to project COCOLIFE's mission: to enhance the productivity and growth of their human resources and to maintain its high sense of social responsibility.

The logo makes use of negative space to project two images. One image is a graphic modernized rendition of the "Tree of Life" and the other image are two hands cradling the tree, nurturing and protecting it at the same time. These images represent the vision of Cocolife, a company committed to provide a helping hand so everyone can make the most of their lives.

The corporate colors of blue and green is rendered in a bright shade. Blue symbolizes stability and green is the color of life. The bright shade represents the aim of the company which is to provide everyone a stable life made brighter by the realization of one's life goals.

The corporate logotype is **COCOLIFE**, which is the shortened legal name of the organization (United Coconut Planters Life Assurance Company).



CORPORATE MISSION

We are a recognized leader in the insurance industry, with the fundamental purpose of providing the benefits of life insurance and other related financial products and services to our fellowmen.

We are committed to quality. We shall imbue quality in our products and services, and quality in our relationships with our clients, employees and sales associates.

Our strength is our people. We are dedicated to bringing out the best among our employees and sales associates by providing job security, competitive compensation, and opportunities for professional growth and personal development.

We have a social responsibility to improve quality of life and shall always espouse positive Filipino values.

QUALITY POLICY

COCOLIFE provides life insurance and other financial services.

We delight our customers through our efficient operation and excellent service.

We want to be known as a stable, reliable, and quality-driven company.

In order to achieve these, we shall strive for sustainable growth and profitability, fulfill our obligations to policyholders, seek customer feedback, continually improve our operations and uphold the highest standards of ethics and responsibility in honoring our corporate commitments.

PRODUCTS AND SERVICES

COCOLIFE has designed a variety of products and services to meet your varied needs... protection for the future, education, savings, medical, investment and retirement needs.

INDIVIDUAL MARKET

Insurance

Whole Life Plans

Bright Moments
Bright Stages
Cocolife Optimax

Term

Annual Renewable
10-Year Renewable Convertible
20-Year Renewable Convertible
Term to Age 65

Endowment

Future Savings Platinum

Personal Pension Plan

Bright Advantage

Variable Life

Money Accumulator Classic
Money Accumulator Preferred
Money Accumulator Preferred Plus
Flexi
GROW
Zenith
Zenith Dollar

Education

Bright Minds

Accident Insurance

Accident Coverage Enhanced

Riders

Accidental Death Benefit
Accidental Death and Dismemberment Benefit
Payor's Benefit Rider
Premium Deposit Fund
Waiver of Premium on Disability
Terminal Illness Living Benefit
Dread Disease Benefit Rider
Hospitalization Benefit Rider
Critical Illness Benefit Rider
Annual Renewable Term
10-Year Renewable & Convertible Term

GROUP MARKET

Insurance

Yearly Renewable Term Insurance
(Peso and Dollar)
Mortgage Redemption
Credit Life Insurance
Group Accident Insurance
Group Retirement Plan (GP3)

Packages

Student Plans

Accident Insurance

Personal Accident Insurance
Family Accident Insurance

Riders

Accidental Death Benefit
Accidental Death and Dismemberment Benefit
Waiver of Premium
Medical Expense Reimbursement
Total and Permanent Disability Pension
Terminal Illness Living Benefit
Critical Illness Benefit

OTHER SERVICES

Policy Loans
Salary Loans
Housing Loans

HEALTHCARE

HMO (Card Type)
Health Insurance (Reimbursement Type)
Hospital Income
Third Party Program Administration
Dependent's Coverage

HEALTHCARE

United Fund, Inc.
Cocolife Fixed Income Fund
Cocolife Dollar Fund Builder, Inc.

SPECIAL MARKETS

Employee Payroll Deduction Insurance
Direct Marketing Insurance
Barangay Protector
Promo Sales
Migrant Workers' Insurance
Micro-Insurance



SUPREME COURT JUSTICE BIENVENIDO LORENZO REYES (RET.)

CHAIRMAN

Elected as COCOLIFE Chairman on April 26, 2019. Justice Reyes was named to the Supreme Court as the Associate in 2011. He became the 170th Associate Justice until his retirement in 2017.

Prior to being a Justice of the Supreme Court, he was an Associate Justice at the Court of Appeals from 2000 until 2011.

He was the Presiding Judge of the Regional Trial Court of Malabon City from 1990 until 1999. He was Chairman of the Board of Celebrity Sports Plaza from 1990 until 1996. He was Board Secretary and Vice President of National Home and Mortgage Finance Corporation from 1988 until 1990.

Justice Reyes was a Managing Partner at the Reyes Daway Lim Bernardo Lindo and Rosales Law Offices from 1981 until 1990. He was a Director and Corporate Secretary and Legal Counsel from 1977 until 1990 of the same law firm. He joined R.C. Silverio Group of Companies as Vice President for Corporate and Legal Affairs from 1976 until 1981. He was also a Media Specialist at the Department of Public Information in 1975.

Justice Reyes was a Partner at Albano Reyes and Sansano Law from 1972 until 1974.

Justice Reyes was a recipient of various awards and recognitions that include Outstanding Bedan Law Alumni Award, the Distinguished Bedan Award and Huwarang Anak ng Bulacan, all in 2012. He was also a recipient of Gawad Dangal ng Obando, Natatanging Obandeño Award for being the Most Outstanding Citizen of Obando in the field of law in 2003, all these among many recognitions.

He finished his Bachelor of Laws from San Beda College in 1971 and was admitted to the Bar in the same year with a rating of 81.6 percent

Justice Reyes obtained his Bachelor of Arts from the University of Santo Tomas in 1967.





ATTY. JOSE MARTIN AZCARRAGA LOON

PRESIDENT AND CHIEF EXECUTIVE OFFICER

Elected as Director of Cocolife on June 29, 2018. He is currently the President and CEO of Cocolife.

He is the founding partner of Yebra De Jesus Loon Law Offices. He held the following positions: Youngest Member, Consultative Committee to Review the 1987 Constitution (appointed by President Rodrigo R. Duterte), Consultant, Office of the President, San Miguel Corporation, Independent Director, Cyberbay Corporation, Professorial Lecturer in International Security Studies and Politics & Governance, Ateneo de Manila University, Professorial Lecturer in Insurance Law at the University of the Philippines College of Law.

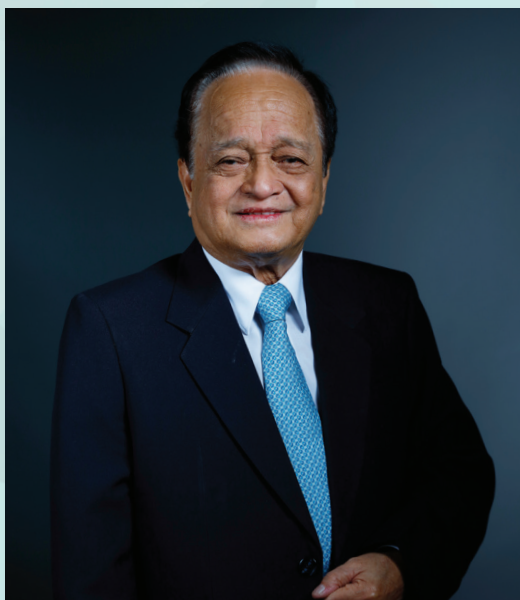
He obtained his Master of Laws degree from the Georgetown University Law Center, Washington, District of Columbia. Parts of his educational background include Associate, Georgetown Human Rights Institute, Harvard University Project for Asian & International Relations; Delegate from the Philippines, Panel for Security and Diplomacy, Harvard University, Cambridge, Massachusetts.

He pursued his law studies at the University of the Philippines, College of Law with a Juris Doctor degree. He was a member of the Order of the Purple Feather, UP Law Honor Society, Member of the University Student Council, and Member of the Sigma Rho Fraternity

Atty. Martin completed training courses on: Agency Transformation by Life Office Management Association held in Shanghai last May 2019, Insurance Risk Management by Hannover Re held in Karuizawa, Japan last September 2019, and Global Life Insurance Executive Seminar held in Taipei, Taiwan in November 2019.

He took his Bachelor of Arts degree from the Ateneo de Manila University.





**JUSTICE ANTONIO EDUARDO
B. NACHURA (RET.)**

INDEPENDENT DIRECTOR

Elected as COCOLIFE Independent Director on September 27, 2019. He was a former Associate Justice of the Supreme Court. Previously, he has been Solicitor General of the Philippines.

His work experiences include the following: Chairman, Committee on Legal Education and Bar Matters; Chairman, Sub-Committee on the Revision of the Rules on Special Proceedings; Chairman, Committee on Constitutional Amendments; Chairman, Commission on Higher and Technical Education during his stint in the Supreme Court; Member, Consultative Committee to Review the 1987 Constitution (appointed by President Rodrigo R. Duterte); Chief Presidential Legal Counsel (2006) of then-President Gloria Macapagal-Arroyo; Congressman, House of Representatives, Second District of Samar; Undersecretary of the Department of Education, Culture & Sports; and Commissioner, Housing and Land Use Regulatory Board.

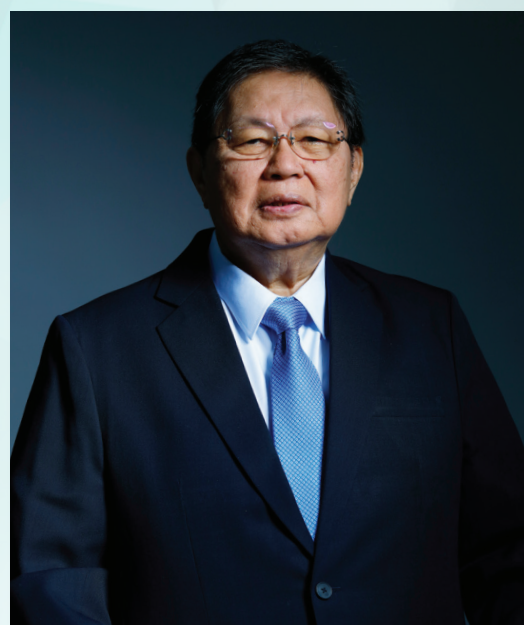
He was also the Chairman of Philippine Selection Panel of Hitachi Young Leaders Initiative; Member of the Board of Directors at PNB Securities and National Institute of Policy Studies, President & General Manager of Grains Insurance Agency Corporation, Vice President & Corporate Secretary at Government Service Insurance System (GSIS), and a Partner at Brillantes Nachura Navarro & Arcilla Law Offices.

He also taught Political Law during Pre-Bar Review at San Beda College, Arellano University School of Law, U.P. Law Center, University of the East, University of Sto. Tomas, Manuel L. Quezon University, San Sebastian College and Cosmopolitan Review Center; became Professor of Constitutional Law at San Beda College, Arellano University School of Law and University of the Philippines College of

Law; became Dean of the Arellano Law School; and Chairman of the Arellano Law Foundation.

He was awarded with Gawad Cayetano Arellano at Arellano Law Foundation and Arellano University School of Law; Distinguished Bedan Award at San Beda College; Award of Honor, Philippine Bar Association; Distinguished Alumnus Award at Pamantasan ng Lungsod ng Maynila; Bedan of the Century (Government Service), San Beda College.

He graduated in 1963 with a Bachelor of Arts from Samar College. He obtained his Bachelor of Laws, First Honorable Mention, at San Beda College and placed 7th in the 1967 Bar examinations with a rating of 85.7%. In 2005, he finished Doctor in Public Management (DPM) at Pamantasan ng Lungsod ng Maynila.



JUSTICE ARTURO D. BRION (RET.)

DIRECTOR

Elected as COCOLIFE Director on April 26, 2019. He was a former Associate Justice of the Supreme Court of the Philippines and the Court of Appeals. He also served as the Secretary of Labor and Employment (2006 to 2008), and Undersecretary of Foreign Affairs for Special Projects, and Undersecretary of the Department of Labor and Employment.

He currently sits as a Director of COCOLIFE Asset Management Company, Inc. and Manila Hotel and a Columnist at Manila Bulletin. Recently, he was a Faculty Member at Ateneo de Manila College of Law, University of Asia and the Pacific Institute of Law, and San Pablo Colleges Law Department. He also taught various law subjects on public law and labor law at Ateneo de Manila University. He was also the Dean of San Sebastian College of Law – Recoletos (2017-2018) and the Chairman of 2013 Bar Examinations and an Examiner in Labor Law during the 2019 Bar Examinations.

Board of Directors

His work experiences include the following: Chairman, COCOGEN Insurance; Director, Institute of Labor and Manpower Studies; Assemblyman, Philippine National Assembly; Deputy Minister, Ministry of Labor and Employment; Solicitor, Ministry of the Attorney General in Ontario, Canada; Senior Partner at Siguion Reyna Montecillo & Ongsiako Law Offices; Senior Partner at Natividad, Delos Reyes, Maambong & Brion; Quality Control Analyst at Caltex Philippines; and Clerical Aide at Court of Agrarian Relations.

In 1970, he graduated with degree of Bachelor of Arts major in Mathematics from San Pablo Colleges. He obtained his Bachelor of Laws from Ateneo de Manila University and graduated as Cum Laude, Class Valedictorian, Awardee of Golden Leaf Award, Gold Medal for Academic Excellence, and First Honors Gold Medal. He took the 1974 Philippine Bar Examinations and placed first with an average of 91.65%. He also earned a Master of Laws from Osgoode Hall Law School of York University in Toronto, Canada, in 1994. He obtained a Bachelor of Laws Equivalency Program from the same law school.



JUSTICE ROMEO F. BARZA (RET.)

INDEPENDENT DIRECTOR

Elected as an Independent Director of COCOLIFE on September 27, 2019. He is currently the Chairman of COCOLIFE's subsidiaries namely COCOGEN Insurance and COCOLIFE Asset Management Company, Inc., Cocolife Fixed Income Fund, Inc., United Fund, Inc. and Cocolife Dollar Fund Builder, Inc., and a Director of HealthAssist, Inc. He is formerly the Presiding Justice of Court of Appeals, appointed by President Rodrigo Duterte on December 8, 2017.

His previous work experiences are: Associate Justice, Court of Appeals; Presiding Judge, Regional Trial Court, Branch 61 Makati City; Presiding Judge,

Regional Trial Court, Branch 3 Batangas City; National President, Philippine Judges Association; Trustee, Philippine Judicial Academy; and President, Region IV RTC Judges Association. He was also the owner of Barza Law Office and the Founding Partner of Carpio Barza Cruz & Rossell Law Offices (now Villaraza and Angangco Law Office), Teves Campos Hernandez & Lim Law Office and Pelaez Jalandoni & Adriano Law Office.

He graduated from the University of the Philippines – Diliman with bachelor's degree in Foreign Service. He took up law from the same university and graduated with a law degree in 1974.



CAROLINA G. DIANGCO, CPA

INDEPENDENT DIRECTOR

Director of COCOLIFE since November 26, 1998. She was recently elected as an Independent Director on January 22, 2021. She is also currently a member of the Board of Directors of the following companies: Bank of Commerce, COCOLIFE Asset Management Co. Inc., and COCOGEN Insurance.

Previously, she was a member of the Board of Directors of United Coconut Planters Bank & UCPB Rural Bank.

She also held the position of Treasurer for the following companies: UCPB CIIF Finance and Development Corporation, UCPB Foundation Corporation and UCPB Securities Inc, and was the Controller of Mastercaterers Inc, UCPB Condominium Corporation and UCPB Properties, Inc.

Her previous work experiences are the following: SVP-Controller, United Coconut Planters Bank, Consultant, Central Visayas Finance Corporation.

She graduated from the University of the Philippines in 1963 with a degree of Bachelor of Science in Business Administration, major in Accountancy.

Board of Directors



ATTY. DENNIS G. DAGOHEY, CPA

DIRECTOR

Elected as COCOLIFE Director on April 26, 2019. At present, he is the Chairman of Cocoplans, Inc. and a full-time law practitioner.

His work experiences include the following: Assistant Vice President for Mindanao, Cocoplans, Inc.; Division Manager, Pryce Plans; Sales Manager, Prudential Life Plan; Chief Accountant and Officer-in-Charge, FMDA Corp.; Chief Accountant/ Administrative Officer, Homes Group Inc.; and Auditor, Joaquin Cunanan & Co. Pricewaterhouse Phil. He also taught law subjects at the University of Mindanao, Commerce Department in Davao City from 1994-1996.

He graduated from Ateneo de Davao University with a Bachelor's degree in Accounting and obtained his Bachelor Degree in Law from the same school.



AVELINO L. ANDAL

DIRECTOR

Elected as Director of COCOLIFE on October 25, 2019. He is currently the Chairman of Healthassist, Inc. and is also the host and producer of the TV show, "Ang Tulay Mo".

His work experiences include the following: Member of the Movie and Television Review and Classification Board (MTRCB); Administrator, Philippine Coconut Authority; Member of the Board, Quezon Metro Water District; President, Khaos Fuel Solutions Inc., Chicago, Illinois, USA; President and General Manager, Ala Industries; Elected Board Member, 2nd District, Quezon Provincial Board; and Chairman & Board President, American Builders Corp.

He graduated with Bachelor's degree in Business Management from Mapua Institute of Technology, and finished his Master's degree in Business Administration at the same university. He took up Managers Course at UP Institute for Small Scale Industries.

Board of Directors



ATTY. DARREN M. DE JESUS

DIRECTOR

Elected as Director of COCOLIFE on July 7, 2020. Atty. De Jesus is currently the President of COCOGEN Insurance and the Chairman of Cocolife Foundation. He is also the founding partner of Yebra De Jesus Loon Law Offices. He is a part-time professional lecturer at the De La Salle University on Special Commercial Laws, Negotiable Instruments Law, Obligations and Contracts, Partnership, Agency, and Corporate Law, both in law school and college-level and a Bar Review Lecturer on Special Commercial Laws.

He was formerly the Deputy Secretary General of the Inter-Parliamentary and Public Affairs Department, House of Representatives. Previous to said present position, Atty. De Jesus was the Head Executive Assistant, Office of the Speaker. Atty. De Jesus began his legal career as a litigation lawyer in one of the biggest law firms in the Philippines, Angara Abello Concepcion Regala & Cruz Law Offices (ACCRALAW), then with the country's central monetary authority, the Bangko Sentral ng Pilipinas.

Atty. De Jesus was chosen by the US State Department as the Philippines' representative in the International Visitors Leadership Program (IVLP) in 2018 on "US Federalism and Democracy", and by China as delegate in the Young Leaders' Roundtable Discussion in the 2019 Boao Forum for Asia. In 2017, Atty. De Jesus was part of the Philippine delegation to the World Bank – IMF Annual Meeting.

He graduated from the Ateneo de Manila School of Law in 2009 and School of Science and Engineering in 2005.



RETCHEL E. GO

DIRECTOR

Elected as Director of COCOLIFE on January 22, 2020. He is presently the President and CEO of JWCI Trading and Johnrich Wellness Center. Mr. Go is an international alternative medicine practitioner with a considerable experience in oriental medicine, iridology and sclerology. He is also a cancer and kidney management practitioner.

Previously, Mr. Go served as a Brgy. Councilor of Brgy. Kaligayahan in Quezon City for five (5) years. He is also a broadcaster and producer in television and radio in which he hosted his programs such as Talk to Me with Dok G and Dok G on Radio. Mr. Go is also a nutraceutical and liveblood analysis practitioner in numerous companies. He is a member of the Philippine College of Advancement in Medicine, International Iridologist Practitioner Association, Iridologist Society of the Philippines, among others.

Mr. Go studied Iridology and Sclerology at the Philippine Institute of Iridology and Nutritional Sciences, and Oriental Medicine at the Medicina Alternativa Institute of Sri Lanka.

Board of Directors



ELISA G. NEBRES

DIRECTOR

Elected as Director of COCOLIFE on March 26, 2021. She has been in public service since 1989. She started holding several elective positions in the Local Government of Camalig, Albay, starting as a Barangay Kagawad and later on elected to several positions at the Sangguniang Bayan of the same municipality from 1994 where she was elected as President of the Association of Barangay Captains (ABC) for 8 years (1994-2002), Municipal Councilor for 6 years (2004- 2010), and eventually as the town's Vice Mayor for 2 consecutive terms (2010 - 2016). Concurrent to these positions, she also served as Secretary General of the Philippine Councilors League (PCL) – Albay Chapter and Regional Treasurer of PCL Bicol Chapter. In 2010, she also served as Secretary General of the Vice Mayors League of the Philippines Albay Chapter for 6 years.

She graduated from the University of Santo-Tomas Legazpi, formerly Aquinas University of Legazpi with a degree in Economics. While in public service, she also completed a Development Legislation Enhancement Course from the Center for Local Governance from offered by the University of the Philippines - National College of Public Administration and Governance.



RENATO M. DIZON

DIRECTOR

Elected as COCOLIFE Director on June 25, 2021. Mr. Dizon has more than 40 years of experience in the insurance business.

Previously, he served as an Assistant Vice President for Policy Issue, Underwriting, Policy Service and Claims at BF Lifeman Insurance Corporation. He became Manager for Underwriting and Claims at the Lincoln National Reinsurance Company. He also served as a Special Underwriting Consultant for the Prumerica Life Insurance Company, Inc. He then managed the Mortgage Redemption Insurance (MRI) pools as an Underwriting and Claims Consultant, and later on as an Administrator, for the following government agencies separately: Social Housing Finance Corporation (SHFC) MRI Insurance Pool, National Home Mortgage Finance Corporation (NHMFC) MRI Insurance Pool and Home Development Mutual Fund (HDMF) Yearly Renewable Term (YRT) MRI Insurance Pool.

He served as a Member of the Board of Trustees of the Home Office Life Underwriter's Association of the Philippines for 10 years. He also became a Member of the Life Insurance Claims Association of the Philippines (LICAP).

Mr. Dizon graduated from the Colegio de San Juan de Letran with a Bachelor of Science Major in Finance and Management degree.

Office of the Corporate Secretary



ATTY. NARCISO P. NARIO, JR.

**FIRST VICE PRESIDENT AND
CORPORATE SECRETARY**

Atty. Nario brings with him years of experience from the Coconut Industry Investment Fund (CIIF) Oil Mills Group, serving as its Group Corporate Secretary, Head of the Legal Department, as well as the Vice President for Corporate Services Division. He was also the former HR Head of the United Coconut Chemicals, Inc. (COCOChem). Currently, he is the Corporate Secretary of Cocolife. He took up his Bachelor of Laws from the Faculty of Civil Law at the Pontifical University of Santo Tomas.



**ATTY. VIRGIL MAVERICK B.
LASTIMOZA**

**SENIOR MANAGER
ASST. CORPORATE SECRETARY**

Currently the Assistant Corporate Secretary of Cocolife, Atty. Lastimoza prides himself with several honors he was bestowed with, such as being the Top 5 in his class for the Stags Honor Society, and as the President of the Psychological Society. He is currently a law professor at the San Sebastian College – Recoletos College of Law. He earned his Bachelor of Science degree in Psychology from the Pamantasan ng Lungsod ng Maynila, and his Juris Doctor from the San Sebastian College – Recoletos College of Law.

Management Committee



FRANZ JOIE D. ARAQUE

**EXECUTIVE VICE PRESIDENT
HEAD OF HEALTHCARE DIVISION**

Mr. Araque was the former Head – Sales, Marketing and Admin Department of the Healthcare Division of Cocolife, before he took up his position as the Executive Vice President and Head of the Healthcare Division. Prior to this, he served as the Executive Director of Health Assist, Inc., a former Financial Advisor at Cocoplans, Inc. and a Sales Manager at Maxicare Healthcare Corporation. He is concurrently a Cocolife Foundation, Inc. Board of Trustee. He graduated from the Emilio Aguinaldo College with a Bachelor of Science degree in Occupational Therapy.



ATTY. JULIO P.G. BUCOY, CFA

**SENIOR VICE PRESIDENT
AND TREASURER
CORPORATE FINANCE AND
STRATEGY DIVISION**

Esteemed as the only Chartered Financial Analyst (CFA) – Lawyer in the Philippines, Atty. Julio P.G. Bucoy is the Corporate Treasurer and head of Corporate Finance and Strategy Division Cocolife. Aside from being an associate lawyer at the Picazo Buyco Tan Fider & Santos Law Offices, he has extensive experience in asset management, strategic business and analytics. He obtained latin honors in Bachelor of Science in Accounting and Economics from the Fordham University in New York, USA and his Juris Doctor Degree from the University of the Philippines College of Law.



**MARIA KATARINA V. BERNARDINO,
FSA, FASP, CERA, FLMI**

**SENIOR VICE PRESIDENT
CHIEF ACTUARY**

Currently the Senior Vice President and Chief Actuary, Ms. Bernardino brings with her over 14 years of industry experience and expertise in finance, investments, strategy, actuarial, and risk. She was the former Vice President and Head of the Risk of Philam – AIA Philippines. She is currently a Member of the Board of the Actuarial Society of the Philippines.

Graduating as Class Valedictorian & Magna Cum Laude in Bachelor of Science in Statistics from the University of the Philippines- Diliman, she also obtained her Professional Masters of Applied Mathematics from the same institution.

Management Committee



VIRGINIA D. CUNANAN, CPA

**SENIOR VICE PRESIDENT
CHIEF ACCOUNTANT**

Ms. Cunanan is a Certified Public Accountant and a former auditor at Sycip, Gorres, Velayo & Co. She is currently the Senior Vice President and Chief Accountant of Cocolife. She graduated with a Magna Cum Laude in Bachelor of Science in Business Administration, Major in Accounting at the University of the East, Manila.



**TERESITA SOLEDAD UB.
DELA VEGA, MIP**

**SENIOR VICE PRESIDENT
HEAD OF HUMAN RESOURCES
AND ADMINISTRATIVE SERVICES
DIVISION**

Ms. Dela Vega fulfills her position as the Senior Vice President and Head of Human Resources and Administrative Services Division with her experience as the HR Officer at the CIIF Oil Mills, and as the Director and Treasurer at the People Management Association of the Philippines (PMAP). She earned her Bachelor of Science Degree in Psychology from the University of Santo Tomas.



JOSEPH MARK Y. RONQUILLO

**SENIOR VICE PRESIDENT
HEAD OF RETAIL DISTRIBUTION
DIVISION**

Mr. Ronquillo is certified in the Activity Management Program by John Hancock, and the Strategy Business Environment by the UK Metropolitan School of Business and Management. Formerly, he was the Head of Alternative Distribution Channels, Telemarketing and Promo Sales Operations of Cocolife prior to being appointed as Senior Vice President and Head of Retail Distribution Division of Cocolife. He is a graduate of the St. Augustine School of Nursing.

Management Committee



ANDY L. TAN, MBA

**SENIOR VICE PRESIDENT
HEAD OF INVESTMENTS DIVISION**

Mr. Tan brings years of experience in finance and management as the Senior Vice President and Head of Investment Management Department. He is a former Trust Marketing Head at the Asia United Bank, a former Accounting Officer at the Asiatruster Bank, and a former Institutional Sales Head At Securities 2000, Inc. He has a Masters degree in Business Administration, Bachelor of Science in Commerce, Majoring in Business Management, and Bachelor of Arts in Humanities degrees from the De La Salle University Manila.



ATTY. ALLOYSIUS R. YEBRA

**SENIOR VICE PRESIDENT
HEAD OF RISK MANAGEMENT AND
COMPLIANCE DIVISION**

Atty. Yebra is the Senior Vice President and Head of Risk Management and Compliance Division of Cocolife and concurrent Director of UCPB General Insurance Company, Inc. He was a former Associate of Sycip Law, and former Junior Partner of the Rosal, Reyes & Associates Law Firm. He was also a Professor of Criminal Law and Public International Law at the University of the East College of Law, as well as a Lecturer of Criminal Law and Labor Law at the Legal Edge Bar Review Center. He obtained his Bachelor of Arts from the University of Santo Tomas. He was Number 1 in his graduating class in San Beda College of Law.



FREDELITO J. FERRER

**FIRST VICE PRESIDENT
HEAD OF INFORMATION
TECHNOLOGY DIVISION**

Currently the First Vice President and Head of Information of the Technology Division, Mr. Ferrer developed expertise through years of experience as the former Vice President and Head of IT Group of the Bank of Makati, and of the Optimum Development Bank (AllBank), and as the former Assistant Vice President and Head of the Systems and Development Division of the Eastwest Banking Corporation. He is a Certified DevOps Practitioner with a Bachelor of Science degree in Business Administration from the San Sebastian College Recoletos.

Management Committee



MARICAR M. MANGULABNAN, MBA

**FIRST VICE PRESIDENT
HEAD OF GROUP MARKETING
DIVISION**

Ms. Mangulabnan is the First Vice President and Head of Group Marketing Division bringing with her years of experience in group insurance and business development. She has a Bachelor of Science degree in Business Administration, Major in Marketing from the Pamantasan ng Lungsod ng Maynila, and a Cum Laude in Masters in Business Administration from the University of Santo Tomas.



ATTY. AMADO E. TAYAG , MBA

**FIRST VICE PRESIDENT
CHIEF LEGAL OFFICER**

Atty. Tayag is the First Vice President and Chief Legal Officer of Cocolife, bringing with him experience as the former Chairman of PLIA Legal and Legislative Committee, former Senior Partner at Divina Law, former Managing Partner at Tayag and Santiago Law Offices, and former Senior Lawyer at Carag Caballes Jamora and Somera Law Offices. He was a Rector's Awardee for Academic Excellence in the Field of Law, and was a recipient of the Plaque of Appreciation from the Insurance Commission for invaluable contribution in crafting the New Insurance Code. He has a Bachelor of Arts degree in Philosophy, a Valedictorian and Magna Cum Laude in Bachelor of Laws, and a Masters in Law from the University of Santo Tomas.



MARK ANTHONY F. ARBIS, PHL

**VICE PRESIDENT
HEAD OF OPERATIONS DIVISION**

Currently the Vice President and Head of Operations Division, Mr. Arbis is the former Head of Talent Acquisition, Development and Engagement Department. He gained years of experience as an HR and Recruitment professional from the Metrobank Card Corporation and Commission of Human Rights. He is a Board Member of the Association for Service Professionals for Life Insurance. He finished his Bachelor of Arts in Classical Studies Cum Laude, his Bachelors of Philosophy Cum Laude, and his Licentiate in Philosophy Magna Cum Laude from the University of Santo Tomas.

Management Committee



**ATTY. JAN DARRYL C.
DIMACULANGAN**

**ASSISTANT VICE PRESIDENT
CHIEF OF STAFF
OFFICE OF THE PRESIDENT**

Fulfilling his position as the Assistant Vice President, Chief of Staff of the Office of the President, and concurrent Head of the Compliance Department, Atty. Dimaculangan has years of experience in the field of Law as a former Legal Assistant at the Bantog & Andaya Law Office, former Legal Counsel of the Leviste Group of Companies, and a former Confidential Assistant at the Bureau of Customs. He completed his Bachelor of Laws at the top of his Class at the San Beda College of Law. He earned his Bachelor of Science in Electronics and Communications Engineering as a Full City Scholar at the Pamantasan ng Lungsod ng Maynila.

Expanded Management Committee



MARIA FLORAIDA C. ENDOZO

**FIRST VICE PRESIDENT
ACTUARIAL DEPARTMENT**

Ms. Endozo honed her expertise from years of experience in the insurance industry as a former Senior Manager at Pru Life UK and Great Life Financials. She is currently the First Vice President of the Actuarial Department. She has double degrees in Bachelor of Science in Psychology and Bachelor of Science in Mathematics, Magna Cum Laude from the University of the Philippines.



LYNIE A. ANTONIO

**VICE PRESIDENT
HEAD OF SALES SUPPORT
DEPARTMENT**

Ms. Antonio has worked for Cocolife for over 29 years before she was promoted to her current position as the Vice President and Head of the Sales Support Department. She obtained her Bachelor in Computer Data Processing Management from the Polytechnic University of the Philippines



MA. ROWENA J. ASNAN

**VICE PRESIDENT
HEAD OF MARKETING AND
CORPORATE COMMUNICATIONS**

Currently the Vice President and Head of Marketing and Corporate Communications, Ms. Jael-Asnan honed her expertise in strategic marketing, corporate communications, product development, and market research from her previous stints in the research industry, advertising and insurance industry. She was a Marketing Research & Intelligence Officer at Philam Life and former Marketing Services Manager at Berkley International Life. She is an Associate in Customer Service and Life Management Institute and a former Board Secretary of the Philippine Marketing Association. She earned her Bachelor of Science degree in Statistics from the University of the Philippines.

Expanded Management Committee



JANUS LE-AN I. DELLAVA

**VICE PRESIDENT
HEAD OF DISTRIBUTION CHANNELS
TRAINING DEPARTMENT**

Currently the Vice President and Head of the Distribution Channels and Training Department, Mr. Dellava has notable achievement including being a recipient of the Ten Outstanding Students of the Philippines Award in 2008, the Ayala Young Leaders of 2007, and the Bayer Young Envoy to Germany in 2007. He is former Segment Producer at the Kabataan Xpress – Probe Media Foundation, a former Beat Reporter for ABS – CBN Regional Network Group, and a Resource Person for the Child Participation Rights of UNICEF in Bangkok, Thailand in 2007. He has gained years of sales training experience as an Assistant Manager and Activation Officer at Pru Life UK. He is a Bachelor of Arts in Broadcasting Communication graduate from the University of the Philippines.

Mr. Gonzales is the Vice President and Head of the Acquisition and Expansion Department. His past employments gave him extensive knowledge in insurance, some of which include being a former Training Officer at the ING Life, a former Training Specialist at AETNA Life, and a former Marketing Executive at Pru Life UK. He was a recipient of the Area Head of the Year award during his stint as Area Head of the Northeast Luzon Operations. He completed his Bachelor of Science degree in Computer Science at the Emilio Aguinaldo College.



MARIA NERISSA C. ENRIQUEZ

**VICE PRESIDENT
HEAD OF BANCASSURANCE
DEPARTMENT**

Ms. Enriquez fulfills her position as the Vice President and Head of the Bancassurance Department. Formerly, she was a Junior Auditor at PLDT RCB before she joined the company, becoming the Senior Auditor of Cocolife Audit Department, and the former Head of Bancassurance Sales Support Section. She is also an Associate in Customer Service (ACS). She completed her Bachelor of Science in Commerce, Majoring in Accountancy at the St. Paul College of Manila.



EDWARD ROBIN V. GONZALES

**VICE PRESIDENT
HEAD OF ACQUISITION AND
EXPANSION DEPARTMENT**

Expanded Management Committee



MARIA CECILIA DE MESA-ROSARIO

**VICE PRESIDENT
HEAD OF AGENCY CHANNEL**

Vice President and Head of the Agency Channel, Ms. De Mesa-Rosario has shared her expertise in the insurance industry for over 30 years. She is a multi-awarded sales professional including the President and Chairman's Circle awardee, a Million Dollar Round Table (MDRT) member for 8 times, and a former Court of the Table member. She was also the President of the Life Underwriters Association of the Philippines (LUAP) and the former Honorable Secretary of the Asia Pacific Financial Services Association (APFinSA). She graduated from the Polytechnic University of the Philippines with a Cum Laude in Bachelor of Science in Accountancy.

Ms. Agustin is the Assistant Vice President and Head of the Promo Sales Department. She brings with her years of experience in the insurance industry from her previous employments at the Philippine Prudential Life Insurance Company, Danvil Plans Inc., and Berkley International Plans. She graduated from the United Doctors Medical Center with a Bachelor of Science degree in Nursing.



FREDERICO P. RONA

**VICE PRESIDENT
HEAD OF ALTERNATIVE
DISTRIBUTION CHANNELS**

Mr. Rona is the Vice President and Head of the Alternative Distribution Channels. He brings with him years of experience in the insurance industry, from his previous employments including being the Senior Manager and Training Officer at Philam Plans, Inc., and the Regional Manager at All Asia Plans, Inc. He is a Bachelor of Science in Psychology graduate of the Far Eastern University.



ROWENA M. AGUSTIN

**ASSISTANT VICE PRESIDENT
HEAD OF PROMO SALES
DEPARTMENT**

Expanded Management Committee



MELANIO B. DE VICENTE, JR.

**ASSISTANT VICE PRESIDENT
HEAD OF DIGITAL SALES
DEPARTMENT**

Mr. De Vicente is the Assistant Vice President and Head of the Digital Sales Department. He had several executive positions in several big companies in the Philippines, including being the former Head of National Sales of Food Panda Philippines, the former Vice President for Sales of First Circle, the former Country Head of KFIT/Fave Philippines, and the former CEO of Groupon Philippines. He is also a co-founder of Crate Philippines. He obtained his degree in Computer Systems Design and Programming from AMA Manila.



ROWENA P. MEMIJE, FLMI

**ASSISTANT VICE PRESIDENT
HEAD OF INTERNAL AUDIT**



**BAYAN I. MAGALLON
FLMI, CIA, CISA, CRA, FGAFM**

**ASSISTANT VICE PRESIDENT
RISK MANAGEMENT AND
COMPLIANCE**

Mr. Magallon shares his experience with Cocolife as the current Assistant Vice President for Risk Management & Compliance Division. In the past, he had served as Cocolife's Audit Assistant for the Internal Audit Department (2002 – 2006), Lead Information Systems Architect for the IT Department (2006 – 2008), and Senior Manager for the Risk Management & Compliance Division and Internal Audit Department. He was formerly an Audit Assistant for the University of the East – Caloocan (2001 – 2002), and an Audit Staff for the University of the East – Manila (1997 – 2001). He obtained his Bachelor of Science degree in Accountancy from the University of the East and Masters in Business Administration from Far Eastern University.

Ms. Memije is the Assistant Vice President and Head of the Internal Audit, bringing with her years of experience from her previous employment at Prudential Educational Plan Inc. and Stratos Construction Co. She is an Institute of Internal Auditors of the Philippines member. She took up Bachelor of Science in Accounting at the University of the East. She is Dean's Lister in the Executive Masters in Business Administration (EMBA) at the De La Salle University in Dasmariñas and obtained her Doctorate in Business Administration from the same institution.

Expanded Management Committee



DAVID ROY C. PADIN

**ASSISTANT VICE PRESIDENT
HEAD OF CORPORATE STRATEGY**

Mr. Padin is the Assistant Vice President and Head of the Corporate Strategy Department. He took up Bachelor of Arts in Political Science, and minored in Economics at the University of San Carlos. He was a Law Representative of the UP Diliman Student Council, where he obtained his Juris Doctor.



**ATTY. JEANE BENALDA RUTH
M. YANEZA**

**ASSISTANT VICE PRESIDENT
RISK MANAGEMENT AND
COMPLIANCE**

Before serving as the current Assistant Vice President for the Risk Management & Compliance Department, Atty. Yaneza was an Associate at Sycip Salazar Hernandez & Gatmaitan from 2017 until 2019. She has a Bachelor of Arts degree in the Communication Arts from the University of the Philippines – Los Baños and a Bachelor of Arts degree in History from the University of the Philippines – Diliman as her pre-laws, and had moreover obtained her Juris Doctor from the University of the Philippines College of Law.

Key Management Officers



ATTY. JOHN NOWELL R. CRUZ

**FIRST VICE PRESIDENT
HUMAN RESOURCES AND
ADMINISTRATIVE SERVICES**

The Vice President of the Compliance Division of the UCPB General Insurance Company, Inc. (COCOGEN), Atty. Cruz is also a concurrent Partner of the Yebra De Jesus Loon Law Office (YDL Law). He brings with him years of experience in legal services from his former employments, such as an Associate of the Litigation and Dispute Resolution Department at the Angara Abello Concepcion Regala & Cruz Law Offices (ACCRA) from 2017 through 2020; and as a Law Intern for the University of the Philippines Office of Legal Aid from 2015 – 2016. With a Bachelor of Arts in Political Science degree from the Ateneo De Manila University as his pre-law, Atty. Cruz obtained his Juris Doctor from the University of the Philippines College of Law.



JESSICA JOYCE C. SANTOS

**FIRST VICE PRESIDENT
RISK MANAGEMENT &
COMPLIANCE**

As the current First Vice President of Cocolife's Risk Management & Compliance Department, Ms. Santos has years of experience credit evaluations and financial projections and analysis. Her past employments include serving as Credit Analyst at the BDO Unibank, Inc and as the Relationship Manager at the Metropolitan Bank and Trust Company. She is a Phi Kappa Phi Honor Society - UP Diliman Chapter, where she is esteemed along with the top 10% of the UP Diliman 2011 graduates. She graduated from the University of the Philippines - Diliman with a Cum Laude in Bachelor of Science in Business Administration.

Key Management Officers



RITA AURORA O. BERNAD,
ACS, MA

**VICE PRESIDENT
HEAD OF COMPENSATION AND
BENEFITS DEPARTMENT**

Ms. Bernad, Vice President and Head of the Compensation and Benefits Department, is an Associate in Customer Service (ACS), and has a Diploma in Human Resources Management from the University of Asia & the Pacific and the People Management Association of the Philippines (PMAP). She was formerly a Senior Auditor and Head of Bancassurance Support Department. She obtained her Master of Arts in Applied Business Economics from the University of Asia & the Pacific, and her Bachelor of Science in Accounting from the University of Santo Tomas.



MARICEL S. MANAO

**VICE PRESIDENT
HEAD OF CREDIT LIFE DEPARTMENT
GROUP MARKETING DIVISION**



ATTY. REX D. LAMPA

**VICE PRESIDENT
LEGAL DIVISION**

Atty. Lampa is a Vice President of the Legal Division. Previously, he was an Associate Attorney at the Fortun Narvasa & Salazar Law Office. He took up Bachelor of Arts in Mass Communication, Majoring in Journalism, and Minor in Broadcasting at the University of the Philippines – Baguio. He earned his Bachelor of Laws at the Polytechnic University of the Philippines.

With over 24 years of experience, Ms. Manao is the Vice President and Head of the Credit Life Department of the Group Marketing Division. She obtained her Bachelor of Science in Commerce, Major in Business Management from the St. Paul College of Manila.

Key Management Officers



MICHELLE V. JAVIER

**VICE PRESIDENT
HEAD OF GROUP TERM LIFE
DEPARTMENT**

Ms. Javier is the Vice President and Head of Group Term Life Department of the Group Marketing Division. She was an Expert Awardee in 2003 – 2004. She completed her Bachelor of Science in Information and Computer Science at the Philippine Women's University.



DR. ANNA KARMELA O. SO

**VICE PRESIDENT
MEDICAL DIRECTOR
HEAD OF MEDICAL SERVICES
DEPARTMENT**

With years of experience in healthcare and the medical field, Dr. So fulfills her position as Vice President, Medical Director, and Head of the Medical Services Department. Her former employments include being the Senior Manager of Valuecare Health System, Inc., and the Clinic Orientation Manager of Fortune Medicare, Inc. She obtained her Bachelor of Science degree in Biology from De La Salle University Manila, and her Doctor of Medicine and Surgery degree from the University of Santo Tomas.



CHRISTOPHER V. TAN, RN

**VICE PRESIDENT
HEAD OF HEALTHCARE ACCOUNT
MANAGEMENT SECTION**

Mr. Tan, a Registered Nurse (RN), is the Vice President and Head of the Healthcare Account Management Section. He has years of experience in healthcare and insurance from his previous employments, which include executive positions at Responsive Health and Insurance Brokers, Inc. and Maxicare Healthcare Corp. He is a Bachelor of Science in Nursing graduate of the Centro Escolar University.

Key Management Officers



MARISSA M. ONGLENGCO

**VICE PRESIDENT
HEAD OF MASS MARKETING
DEPARTMENT**

As the Vice President and Head of Mass Marketing Sales and Admin Department, Ms. Onglengco has several accreditations under her belt together with her along with her experience in sales and administration which include: Fellow in Life Management Institute, Associate in Customer Service, Associate in Insurance Agency Administration, Associate in Insurance Regulatory Compliance, and Associate in Reinsurance Administration. She is a member of the Salary Deduction Assistance Association Inc. (SDAA).



ANGELITA A. TRINIDAD, RN

**VICE PRESIDENT
HEAD OF PROVIDER RELATIONS
DEPARTMENT**

Ms. Trinidad is a Registered Nurse (RN) and an Associate in Customer Service (ACS) with years of experience in healthcare. Aside from being the Vice President and Head of Provider Relations Department, she is concurrently the President of HealthAssist Inc. – a Cocolife subsidiary. She earned her Bachelor of Science in Nursing from the Delos Santos College.



DANIEL C. ABRAHAM

**ASSISTANT VICE PRESIDENT
RISK MANAGEMENT AND
COMPLIANCE DIVISION**

Presently the Assistant Vice President of the Risk Management and Compliance Division, Mr. Abraham shares with Cocolife his expertise in the field of analytics and research. Prior to his current position, Mr. Abraham worked as a Senior Data Analyst at Thumos, a Data Analyst at the SMP&Co. Technology and Quantitative Division, an Intern at RETAILGATE Business Analytics and Research Division, and a Freelance Researcher. He has a cum laude in Bachelor of Science in Business Economics from the University of the Philippines – Diliman, and has a Master of Science in Statistics degree from the same institution.

Key Management Officers



BERNADETTE B. AMPARO

**ASSISTANT VICE PRESIDENT
SOUTH MINDANAO
AGENCY CHANNEL**

Ms. Borbon-Amparo is the Assistant Vice President and Head of the South Mindanao Agency Channel. She gained her expertise in financial and sales management from her previous experiences in various insurance and banking institutions and the service industry such as AXA Philippines, Manulife, International Exchange Bank, Insular Century Hotel and Apo View Hotel. She is Civil Service Eligible, and has professional licenses in Life & Variable Unit Linked (VUL) Underwriting, and Non-Life Insurance. She is a Bachelor of Arts in Mass Communications graduate from the Ateneo de Davao University.



JEFFERSON F. CALIPJO

**ASSISTANT VICE PRESIDENT
ACCOUNT MANAGEMENT UNIT
COCOLIFE-HEALTHCARE DIVISION**



TERESA R. BOSE

**ASSISTANT VICE PRESIDENT
HEAD OF CUSTOMER EXPERIENCE
DEPARTMENT**

Ms. Bose, the current Head of Customer Experience Department has gained extensive skills in customer relationship management from her previous stints as head of the Client Relations Department of Cocoplans, Customer Service Manager at Berkley International, and Assistant Manager at Personal Collections. She is a member of the Psychological Association of the Philippines (PAP), and of the Association of Service Professionals in Life Insurance (ASPLI). Graduating from St. Paul College – Tuguegarao with a degree in Bachelor of Science in Psychology, she has units earned in Masters in Guidance and Counseling.

Previously a Senior Manager at Cocolife's Healthcare Department, Mr. Calipjo is currently the Assistant Vice President of the Account Management Unit of the Healthcare Division. He was formerly the Assistant Manager for Corporate Accounts at Maxicare, and the Senior Assistant Vice President at Philcare. He earned his Bachelor of Science degree in Pharmacy from Adamson University.

Key Management Officers



ARIES CHRISTOPHER P. CONDE

**ASSISTANT VICE PRESIDENT
BUSINESS DEVELOPMENT
DEPARTMENT**

Mr. Conde is the Assistant Vice President of Cocolife's Business Development Department, as well as the Business Unit head of GETZ PHARMA Philippines, with which he has shared his experience for over 13 years. Under the same company, he has served as the National Sales Manager - Cluster Head, Regional Manager, Trade Product Manager, Product Manager, and District Sales Manager. He earned his Bachelor of Science in Commerce from the San Beda College, and his Master's degree in Business Administration from the Ateneo Graduate School of Business.



RYAN ANTHONY S. MALIT

**ASSISTANT VICE PRESIDENT
LEGAL DIVISION**



HANNAH GUITAR G. JOSE

**ASSISTANT VICE PRESIDENT
INFORMATION TECHNOLOGY
DIVISION**

A fintech professional with expansive knowledge and experience in the retail banking and financial field, Ms. Jose is presently the Assistant Vice President for the Information Technology Division. Specializing in the product and project management of financial systems and applications, Ms. Jose had formerly been employed as a Card Processing Associate, an Analyst Programmer for Export & Industry Bank, a System Analyst & Programmer for BancNet Inc., an IT Project Manager for East West Banking Co., and a Project Manager for ALLCARD INC. She is a Bachelor of Science in Information Technology graduate from the AMA Computer University, where she was also a two-time Dean's Lister.

Presently the Assistant Vice President of Cocolife's Legal Division and a Junior Associate at the Poblador Bautista & Reyes Law Office, Mr. Malit brings with him experience as a former Legal Assistant at the Office of the Associate Justice Mario Victor F. Leonen, and as a Legal Intern at Sycip Salazar Hernandez & Gatmaitan. He was a Gawad sa Natatanging Obandoño awardee in 2018. With a Bachelor of Science in Economics from the University of the Philippines - School of Economics as his pre-law, he obtained his Juris Doctor degree from the University of the Philippines - College of Law.

Key Management Officers



ROMULUS B. MANLIMOS

**ASSISTANT VICE PRESIDENT
REGION HEAD
AGENCY CHANNELS**

Currently Assistant Vice President and Region Head for Metro Manila of Cocolife's Agency Channel, Mr. Manlimos has over 20 years of experience in business development, sales and marketing, distribution and channel management, area management, and organization development in various sectors. He applies the vast skillset he has earned from his former employments—Country Manager at Axinan Philippines, Chief Commercial Officer at aCommerce Inc., and Vice President of the Corporate Agency Direct Unit. Mr. Manlimos is a Bachelor of Arts graduate in Political Science from the Ateneo de Manila University.

Currently the Assistant Vice President of the Investments Division, Mr. Ponce has extensive experience in Sales Training and Bancassurance operation. He has a Bachelor of Arts degree Majoring in Economics, which he obtained from the Ateneo de Manila University.



LAIZA T. MERCADO

**ASSISTANT VICE PRESIDENT
HEAD OF HEALTHCARE BUSINESS
DEVELOPMENT SECTIONS**

Ms. Mercado has shared her sales management and business development skills with Cocolife for over 13 years. She is currently the Senior Manager and Head of the Healthcare Business Development Sections. She finished her Bachelor of Science in Commerce, Major in Business Management at the San Sebastian College.



**CHRISTOPHER ANTHONY T.
PONCE**

**ASSISTANT VICE PRESIDENT
INVESTMENTS DIVISION**

Key Management Officers



RONALDO D. VALENCIA

**ASSISTANT VICE PRESIDENT
HEAD OF HEALTHCARE
ACCOUNTING DEPARTMENT**

Mr. Valencia is the Senior Manager and Head of the Healthcare Accounting Department. He has honed his skills at Cocolife Healthcare's Accounting unit for over 14 years. He completed his Bachelor of Science in Accountancy at the Polytechnic University of the Philippines.



ENGR. NORMA E. GOJAR

**SENIOR MANAGER
HEAD OF FIELD OPERATIONS
DEPARTMENT**

Engr. Gojar is the Head of the Field Operations Department. She completed her Bachelor of Science in Civil Engineering and Bachelor of Science in Commerce, Majoring in Accounting degrees at the University of Mindanao. She earned units in Masters in Math from the Ateneo de Davao University.



VIRSALON Z. MANLULU

**SENIOR MANAGER
HEAD OF TECHNICAL SUPPORT
DEPARTMENT**

Network Plus Certified by CompTIA in 2012, Mr. Manlulu is the presiding Senior Manager and Head of the Technical Support Department. He is an Electronic Computer Technician graduate from the Tolentino Technical Institute.

Key Management Officers



ROGER MARTIN F. RUIZ

**SENIOR MANAGER
HEAD OF TALENT ACQUISITION,
DEVELOPMENT AND ENGAGEMENT
DEPARTMENT**

Mr. Ruiz is the current Senior Manager and Head of the Talent Acquisition, Development and Engagement Department. His previous employments developed his leadership and problem-solving skills, experiences he has gained as a former Senior Learning and Development Officer at Metrobank Card Corporation; as a Consultant at Wisdom & Light Consultancy, People Strong Training Consultancy, International Container Terminal Services, Inc., and at the Star City Parks Inc.; and as a Certified Trainer at the Development Dimensions International. He has a Bachelor of Arts degree in Behavioral Science from the University of Santo Tomas.

Ms. Bugarin has several certifications and experiences to qualify her for her current position as the Manager and Head of the Underwriting Department, namely, Fellow in Life Management Institute (FLMI), Associate in Reinsurance Administration (ARA), Associate in Customer Service (ACS), and Academy of Life Underwriting (ALU 1). She completed her Bachelor of Science degree in Economics at the Pamantasan ng Lungsod ng Maynila.



JANETH Z. VILLANUEVA, ACS

**SENIOR MANAGER
HEAD OF CASH MANAGEMENT
DEPARTMENT**

Ms. Villanueva, the Senior Manager and Head of the Cash Management Department, has honed her skills at Cocolife's cash management unit for over 18 years where she started as a Cash Position Keeper and the former Executive Secretary of the Individual Marketing Division. She obtained her Bachelor of Science degree in Marketing from the Centro Escolar University, where she served as the president of the Marketing Society.



**MILA GRACE O. BUGARIN,
ACS, UND, ALMI**

**MANAGER
HEAD OF UNDERWRITING
DEPARTMENT**

Key Management Officers



MARY ROSE G. CANO

**MANAGER
HEAD OF
CLAIMS DEPARTMENT**

Ms. Cano is the current Manager and Head of the Claims Department. She is a Life Insurance Claims Association of the Philippines Board Member, former Board Secretary and former Board Treasurer (2000 – 2001). She graduated with a degree in Bachelor of Science Majoring in Management from the St. Paul College of Manila.



ANA MARIA R. DE VERA

**MANAGER
HEAD OF MIGRANTS INSURANCE
GROUP MARKETING DIVISION**

Ms. De Vera is the Manager and Head of Cocolife's Migrants Insurance. She has earned years of expertise in the field of insurance. She graduated from the Pamantasan ng Makati with a Bachelor of Science degree in Management.



ANA LIZA C. GONSALVES

**MANAGER
HEAD OF CUSTOMER CARE
DEPARTMENT**

Aside from currently serving as the Manager and Head of the Customer Care Department, Ms. Gonsalves is also an active Board Member of the Association of Service Professionals in Life Insurance (ASPLI), formerly as Treasurer, Public Relations Officer and Secretary. She is an Associate in Customer Service (ACS) and Professional Customer Service (PCS). She finished her Bachelor of Science degree in Commerce, Majoring in Business Management at the Polytechnic University of the Philippines.

Key Management Officers



LEAH D. MALSI

**MANAGER
HEAD OF PROJECT
MANAGEMENT DEPARTMENT**

Serving as the Head of the Project Management Department of the Information Technology Division of Cocolife, Ms. Malsi, has outstanding experience in computer science and management, gained from her previous employment in several leading banking institutions such as the Bank of Makati, RCBC, and East West Banking Corp. She is a Bachelor of Science in Computer Information Science graduate from the East Asia - Far Eastern University.



CATHERINE JANE G. SIGUE

**MANAGER
HEAD OF IT SERVICE
MANAGEMENT DEPARTMENT**

Ms. Sigue brings with her years of experience in Information Technology, particularly from her past employments as Head of IT Service Management at the Bank of Makati and at the Optimum Development Bank. She is a Certified ITIL Professional with a Bachelor of Science degree in Information Technology from the University of Perpetual Help Systems.



ENGR. AMOS CARLOS C. SANCHEZ

**MANAGER
HEAD OF FACILITIES
MANAGEMENT DEPARTMENT**

Engr. Sanchez is the Manager and Head of the Facilities Management Department. He has extensive experience in engineering and facilities management gained from Ayala Land Inc and Robinsons Land Corporation. He is a Bachelor of Science in Civil Engineering graduate from the University of the East.

Key Management Officers



REGINA C. CERVANTES

**SENIOR ASSISTANT MANAGER
HEAD OF POLICY ADMINISTRATION
DEPARTMENT**

Ms. Cervantes is the Senior Assistant Manager and Head of the Policy Administration Department. She is a recipient of the Cocolife Circle of Excellence award in 2010 and 2016. She is a member of the Association of Service Professionals in Life Insurance (ASPLI). Majoring in Management, Ms. Cervantes is a graduate of Sta. Isabel College in Manila.



**ATTY. JOSE ANTONIO
RAFAEL G. SANTOS**
REGULATORY RISK

Using his expertise in Anti-Money Laundering Cases, Atty. Santos is Cocolife's Management Consultant for Regulatory Risk. He was the former president of the University of the Philippines Law Student Government. Graduating with a Cum Laude in Bachelor of Science in Business Administration, he also earned his Juris Doctor from the University of the Philippines.



COCOGEN is one of the strongest and largest non-life insurance companies in the Philippines today. COCOGEN has consistently been among the country's top ten general insurance companies, an industry with over 50 players.

Established in January 1963 as Allied Guarantee Insurance Company, Inc., the company built a solid reputation in the general insurance landscape in the country. By 1989, it has been wholly owned by United Coconut Planters Life Assurance Corporation (Cocolife), and became the non-life insurance company arm of the UCPB Financial Services Group. In 2019, the company took another step forward and rebranded itself as COCOGEN Insurance with the goal of synergizing more with Cocolife.

COCOGEN offers a wide array of quality and innovative insurance solutions designed to protect everything a Filipino values, from tangible, hard-earned assets such as your home, business, and your car, to something as priceless as your loved ones and yourself.

Our five decades of distinctive leadership and commitment to the industry has earned the trust and loyalty of our clients which range from prominent multinational companies to business leaders in manufacturing, service, wholesale, and retail merchandising.

SUBSIDIARIES



COCOLIFE ASSET MANAGEMENT, INC.

Cocolife Asset Management, Inc. (CAMCI), is a wholly-owned subsidiary of Cocolife and is licensed to operate as an investment adviser and principal distributor of United Fund, Inc., Cocolife Fixed Income Fund, Inc., and Cocolife Dollar Fund Builder, Inc.

The company has one of the best financial minds in the industry known for their investing strategy, professionalism, and wide experience in the business.



COCOPLANS

Cocoplans is more than just a company that sells pre-need products, it is also a partner to Filipino families in their quest for progress. Currently, the company has expanded its product line to include memorial, mortuary, and columbarry services.

SUBSIDIARIES



DIRECT LINK INSURANCE

Direct Link is the marketing arm of UCPB Gen. It started operations in 1988, as a joint venture between UCPB Group and Crowe Insurance Group of London. Over the years, UCPB Gen became the majority owner. Aside from providing affordable motorcar insurance, Direct Link also provides customers with convenience via a telephone-based marketing operation.



ULTRA SECURITY SERVICES, INC.

Ultra Security Services, Inc. started operations in 1988. It provides premises security, armored car escort security, in addition to security survey and inspection.





COCOLIFE

Contact Details:



8-810-7888



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COCOLIFE Building
6807 Ayala Avenue
Makati City

