

# 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. Cocolife's impressive performance is 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 are 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 offers a complete array of products and services to meet society's ever-evolving needs. At Cocolife, you can find high-quality solutions that can cater to your financial needs.

## LIFE INSURANCE

We have designed several individual insurance products that will help you achieve your unique goals and dreams. Whether you are looking for variable life and term life insurance, personal accident insurance, and other protection plans – we got you covered.

## GROUP INSURANCE

Our industry-leading group insurance program is guaranteed to give employees superior benefits. Several companies and organizations across the Philippines put their trust in Cocolife to provide them with competitive insurance packages.

These include the Group Yearly Renewable Term Insurance (GYRT), Group Credit (GCLI) or Mortgage Redemption Insurance (MRI), Group Term Insurance, and the GYRT Dollar Plan.

## HEALTHCARE

Enjoy our healthcare delivery system that provides high-quality medical services through a network of first-rate hospitals and clinics nationwide.

Our comprehensive HMO program covers In-Patient Care, Outpatient Care, Emergency Services, Preventive Care, Annual Check-up, Dental Coverage, and Financial Assistance in case of accidental or natural death. We also offer unbundled programs where clients can select components that they deem to be suitable for their members.

## INVESTMENTS

No matter what your goal is — whether funding your children's education or planning for your retirement — our savings and investment plans can surely secure your future.

## ASSET MANAGEMENT

We provide asset management services and investment advice through our wholly-owned subsidiary, Cocolife Asset Management Company Inc. (CAMCI). It is also the fund manager and principal distributor of the United Fund, Inc. Cocolife Fixed Income Fund, Inc. and Cocolife Dollar Fund Builder, Inc.

## SUBSIDIARIES

We have a strong network of business units and subsidiaries in the non-life business (Cocogen Insurance Inc.), pre-need (Cocoplans), security services (Ultra Security Services All Nation) and car repair shop maintenance (Archipelago Motors).



## SUPREME COURT JUSTICE BIENVENIDO LORENZO REYES (RET.)

CHAIRMAN

Justice Bienvenido Reyes was elected as COCOLIFE Chairman on April 26, 2019. He was a former Associate Justice of the Supreme Court from 2011 to 2017. He administered the oath to Rodrigo Duterte as the 16th President of the Philippines on his inauguration rites held at Malacañang Palace on June 30, 2016.

He was appointed as Associate Justice in the Court of Appeals and was a Presiding Judge in the Regional Trial Court of Malabon. He became the Managing Partner of Reyes Daway Lim Bernardo Lindo and Rosales Law Offices. He was also the Chairman of the Board of Celebrity Sports Plaza and Board Secretary and Vice President of National Home Mortgage Finance Corporation. In addition, he served as Vice President of Corporate and Legal Affairs of the RC Silverio Group of Companies, Media Specialist at the Department of Public Information, and Partner at Albano Reyes and Sansano Law.

He was honored as an Outstanding Bedan Law Alumni, Distinguished Bedan, Huwarang Anak ng Bulacan, Gawad Dangal ng Obando, and Natatanging Obandeño.

He graduated with a Bachelor of Arts degree from the University of Santo Tomas and obtained his Bachelor of Laws from San Beda College.







## ATTY. JOSE MARTIN AZCARRAGA LOON

PRESIDENT AND CHIEF EXECUTIVE OFFICER

Atty. Jose Martin Loon is a director of COCOLIFE since June 29, 2018. He is the President and CEO of COCOLIFE.

He is the founding partner of Yebra De Jesus Loon Law Offices. He is also Legal Counsel/ Confidential Assistant to Inigo & Mercedes Zobel, Consultant at the Office of the President, San Miguel Corporation, Independent Director at Cyberbay Corporation, and a Professorial Lecturer in Insurance Law at the University of the Philippines.

His previous professional experience includes being a Member of the Consultative Committee to Review the 1987 Constitution, as appointed by President Rodrigo R. Duterte. He was a Professorial Lecturer in International Security Studies and Politics & Governance at the Ateneo de Manila University, and in Legal Research, Persons and Family Relations Law and Transportation Law at the Manuel L. Quezon University Law School, and other law schools.

He was also Special Assistant to the Chairman of the Government Service Insurance System (GSIS), a Consultant at the Senate of the Philippines, a Legal Intern at Poblador, Bautista & Reyes Law Office and at the University of the Philippines College of Law Office of Legal Aid.

He graduated in 2008 from the Ateneo de Manila University with a Bachelor of Arts degree, Major in Political Science. He pursued his law studies at the University of the Philippines, College of Law with a Juris Doctor degree. He has a Master of Laws in National Security Law from Georgetown University, Washington, District of Columbia. His educational background consists of being an Associate at the Georgetown Human Rights Institute, the Philippine Delegate for the Harvard University Project for Asian and International Relations, and Panel for Security and Diplomacy, Harvard University, Cambridge, Massachusetts.







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

Justice Antonio Eduardo Nachura was elected as Independent Director of COCOLIFE on September 27, 2019. He was previously an Associate Justice of the Supreme Court and former Solicitor General of the Philippines.

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

He was also Chairman of the Philippine Selection Panel of Hitachi Young Leaders Initiative, Member of the Board of Directors at PNB Securities and National Institute of Policy Studies, President and General Manager of Grains Insurance Agency Corporation, Vice President and Corporate Secretary at Government Service Insurance System (GSIS),

and a Partner at Brillantes Nachura Navarro & Arcilla Law Offices.

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

He graduated in 1963 with a Bachelor of Arts degree 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 earned his Doctorate in Public Management (DPM) at Pamantasan ng Lungsod ng Maynila.



**JUSTICE ROMEO F. BARZA (RET.)**  
**INDEPENDENT DIRECTOR**

Justice Romeo Barza was elected as an Independent Director of COCOLIFE on September 27, 2019. He is the Chairman of COCOLIFE 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.



# Board of Directors

His previous work experience includes: 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 obtained his Bachelor Degree in Law from the same school in 1974.



**CAROLINA G. DIANGCO, CPA**

**INDEPENDENT DIRECTOR**

Carolina Diangco is a 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.

She was previously a member of the Board of Directors of United Coconut Planters Bank and 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 experience includes 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.



**ATTY. DENNIS G. DAGOHOY, CPA**

**DIRECTOR**

Atty. Dennis Dagofoy was elected as COCOLIFE Director on April 26, 2019. At present, he is the President of Cocoplans, Inc. and a full-time law practitioner.

His professional experience includes 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 of Laws Degree from the same school.



# Board of Directors



**ATTY. DARREN M. DE JESUS**

**DIRECTOR**

Atty. De Jesus was elected as Director of COCOLIFE on July 7, 2020. He is the President of COCOGEN Insurance and the Chairman of Cocolife Foundation. He is also the founding partner of Yebra De Jesus Loon Law Offices (YDL Law).

He was formerly the Deputy Secretary General of the Inter-Parliamentary and Public Affairs Department of the House of Representatives. Previously, he was the Head Executive Assistant, Office of the Speaker. He also served Bangko Sentral ng Pilipinas (BSP) as part of the Office of the General Counsel and Legal Services. He likewise practiced litigation and dispute resolution in Angara Abello Concepcion Regala & Cruz Law Offices (ACCRALAW).

He was a 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.

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**

Retchel Go was elected as Director of COCOLIFE on January 22, 2020. He is currently the President and CEO of JWCI Trading and Johnrich Wellness Center. Mr. Go is an international alternative medicine practitioner with 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 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. He is a nutraceutical and liveblood analysis practitioner in numerous companies. He is also a member of the Philippine College of Advancement in Medicine, International Iridologist Practitioner Association, Iridologist Society of the Philippines, among others.

He 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**

Elisa Nebres was elected as Director of COCOLIFE on March 26, 2021.

She has been in public service since 1989. She held 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. She was President of the Association of Barangay Captains for 8 years (1994 – 2002), Municipal Councilor for 6 years (2004 – 2010), and eventually, 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 with a degree in Economics. While in public service, she also completed a Development Legislation Enhancement Course from the Center for Local Governance offered by the University of the Philippines – National College of Public Administration and Governance.



**RENATO M. DIZON**

**DIRECTOR**

Renato Dizon was elected as COCOLIFE Director on June 25, 2021. He 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).

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



**RENMIN SALVADOR R. ANDAL**  
**DIRECTOR**

Renmin Salvador Andal was elected as Director of COCOLIFE on October 22, 2021. Mr. Andal is a recipient of a Desire Letter from President Duterte.

He graduated with a degree in Bachelor of Science in Architecture from Mapua Institute of Technology in 2002.

At present, Mr. Andal is the Chief Operating Officer at Monday Times Corporation. He writes a column for an online newspaper about people, government, and business. Previous to this present position, he was an Executive Assistant III at Philippine Coconut Authority in 2017 and a Warehouse Servicer at Hospira (currently Pfizer Incorporated) in 2015.

Mr. Andal was an active member of the PRRD Manila that advocated President Rodrigo Duterte's objectives for the masses during the election.

Mr. Andal also received an award on Elite Status in Performance and Accuracy.

He has an excellent skill in Architectural Design, Planning and Construction.

Aside from those mentioned-above, Mr. Andal is experienced in Personnel Management Training, Record Keeping, Proofreading and Accounting.





**ATTY. NARCISO P. NARIO, JR.**  
**FIRST VICE PRESIDENT AND  
CORPORATE SECRETARY**

Atty. Narciso Nario is the First Vice President of the Office of the Corporate Secretary of COCOLIFE. He 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).

He took up his Bachelor of Laws from the Faculty of Civil Law at the Pontifical University of Santo Tomas.



**ATTY. DAN MARCO R.  
DEL ROSARIO**  
**SENIOR MANAGER  
ASST. CORPORATE SECRETARY  
DEPUTY DATA PRIVACY OFFICER**

Atty. Dan Marco Del Rosario is a Senior Manager of the Office of the Corporate Secretary and Assistant Corporate Secretary of COCOLIFE. He is likewise the Deputy Data Privacy Officer and a lawyer under COCOLIFE's Legal Division. He brings with him new perspectives in corporate management.

He took up Bachelor of Science in Management, Major in Legal Management at the Ateneo de Manila University, and earned his Juris Doctor degree from the University of the Philippines – College of Law.

# Management Committee



**FRANZ JOIE D. ARAQUE**

**EXECUTIVE VICE PRESIDENT  
HEAD OF HEALTHCARE DIVISION**

Franz Araque is the Executive Vice President and Head of the Healthcare Division. He was the former Head of Sales, Marketing, and Admin Department of COCOLIFE's 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 Emilio Aguinaldo College with a Bachelor of Science degree in Occupational Therapy.



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

**SENIOR VICE PRESIDENT  
CHIEF ACTUARY**



**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 Bucoy is Senior Vice President, Corporate Treasurer and Head of Corporate Finance and Strategy Division of 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.

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Maria Katarina Bernardino is currently the Senior Vice President and Chief Actuary of COCOLIFE. She 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 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**

Virginia Cunanan is currently the Senior Vice President and Chief Accountant of COCOLIFE. She is a Certified Public Accountant and a former auditor at Sycip, Gorres, Velayo & Co.

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**

Teresita Dela Vega is the Senior Vice President and Head of Human Resources and Administrative Services Division and has extensive experience in human resource as a former HR Officer at the CIIF Oil Mills, and as the Director and Treasurer at the People Management Association of the Philippines (PMAP).

She is concurrently the President of Cocolife Foundation.

She earned her degree in Bachelor of Science in Psychology from the University of Santo Tomas.



**JOSEPH MARK Y. RONQUILLO**

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

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Joseph Ronquillo is the Senior Vice President and Head of Retail Distribution Division of COCOLIFE. He was the former Head of Alternative Distribution Channels, Telemarketing and Promo Sales Operations. Prior to this, he was the Assistant Vice President of Alternative Distribution at Cocoplans. He is currently a Trustee of the Cocolife Foundation, Inc.

He holds various certifications which include Activity Management Program by John Hancock and in Strategy Business Environment and Strategic Marketing Management by the UK Metropolitan School of Business and Management. He is a graduate of the St. Augustine School of Nursing.



**ANDY L. TAN, MBA**

**SENIOR VICE PRESIDENT  
HEAD OF INVESTMENTS DIVISION**

Andy Tan brings years of experience in finance and management as the Senior Vice President and Head of the 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 Master's degree in Business Administration, Bachelor of Science in Commerce, Major 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. Alloysius Yebra is the Senior Vice President and Head of the Risk Management and Compliance Division of Cocolife and concurrent Director of COCOGEN Insurance.

He was a former Associate of SyCip Salazar Hernandez & Gatmaitan 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 at the Legal Edge Bar Review Center. He is a passer of the Chief Compliance Officers (CCO) Qualifying Examination of the Center for Global Best Practices. He also took the Certified Risk Analyst (CRA) Program at the American Academy of Financial Management.

He obtained his Bachelor of Arts degree in Legal Management from University of Santo Tomas. He was Number 1 in his graduating class at the San Beda University College of Law.



# Management Committee



**ATTY. JOHN NOWELL R. CRUZ**

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

Atty. John Nowell Cruz is the First Vice President of the Human Resources and Administrative Services Division. Prior to joining COCOLIFE, he was the Vice President of the Compliance Division of COCOGEN Insurance, Inc.

He is a former Associate of the Litigation and Dispute Resolution Department at the Angara Abello Concepcion Regala & Cruz Law Offices (ACCRA) from 2017 to 2020; and Law Intern for the University of the Philippines Office of Legal Aid from 2015 to 2016.

He obtained his Juris Doctor from the University of the Philippines College of Law and his Bachelor of Arts in Political Science degree from the Ateneo De Manila University. He is a member of the Integrated Bar of the Philippines - Quezon City Chapter as well as the Philippine Bar Association.

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Maricar Mangulabnan is the First Vice President and Head of the 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.



**FREDELITO J. FERRER**

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

Fredelito Ferrer is currently the First Vice President and Head of Information of the Technology Division. He has 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.



**MARICAR M. MANGULABNAN, MBA**

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

# Management Committee



**JESSICA JOYCE C. SANTOS**

**FIRST VICE PRESIDENT  
INVESTMENTS DIVISION  
LOANS DEPARTMENT**

Jessica Joyce Santos is the First Vice President of Cocolife's Loans Department. She has years of experience in credit evaluations and financial projections and analysis. Her past employments include serving as Credit Analyst at the BDO Unibank, Inc and as Relationship Manager at the Metropolitan Bank and Trust Company. She is a member of the 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 as *cum laude* from the University of the Philippines – Diliman with a degree in Bachelor of Science in Business Administration.



**ATTY. AMADO E. TAYAG , MBA**

**FIRST VICE PRESIDENT  
CHIEF LEGAL OFFICER**

Atty. Amado Tayag is the First Vice President of COCOLIFE's Legal Department. He brings with him years of 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 his invaluable contribution in crafting the New Insurance Code. He has a Bachelor of Arts degree in Philosophy, graduated as Valedictorian and *magna cum laude* in Bachelor of Laws, and earned his Master in Law from the University of Santo Tomas.



**MARK ANTHONY F. ARBIS, PHL**

**VICE PRESIDENT  
HEAD OF OPERATIONS DIVISION**

Mark Anthony Arbis is currently the Vice President and Head of Operations Division. He is the former Head of Talent Acquisition, Development and Engagement Department of COCOLIFE. He gained years of experience as an HR and Recruitment professional from the Metrobank Card Corporation and Commission on Human Rights. He is a Board Member of the Association for Service Professionals for Life Insurance. He graduated *cum laude* with both a Bachelor of Arts degree in Classical Studies and a Bachelor of Philosophy degree. He also graduated *magna cum laude* and earned his Licentiate in Philosophy from the University of Santo Tomas.





**ATTY. JAN DARRYL C.  
DIMACULANGAN**

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

Atty. Jan Darryl Dimaculangan is the Assistant Vice President and Chief of Staff of the Office of the President, and concurrent Head of the Compliance Department.

He 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 DIVISION**

Maria Floraida Endozo is currently the First Vice President of the Actuarial Department.

She 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 has double degrees in Bachelor of Science in Psychology and Bachelor of Science in Mathematics, graduating *magna cum laude* from the University of the Philippines.



**LYNIE A. ANTONIO**

**VICE PRESIDENT  
HEAD OF SALES SUPPORT  
DEPARTMENT**

Lynie Antonio is currently the Vice President and Head of the Sales Support Department, working for Cocolife for over 29 years.

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**

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Rowena Asnan is the Vice President and Head of Marketing and Corporate Communications.

She 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 SALES TRAINING,  
ENGAGEMENT AND MEDIA  
PRODUCTIONS DEPARTMENT**

Janus Le-An Dellava is currently the Vice President and Head of Sales Training, Engagement, and Media Productions Department. His notable achievements include 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 a 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.

Edward Robin 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**

Maria Nerissa Enriquez fulfills her position as the Vice President and Head of the Bancassurance Department. She worked as a former Junior Auditor at PLDT RCB before she joined the company. She served as a former 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, Major in Accountancy at the St. Paul College of Manila.



**EDWARD ROBIN V. GONZALES**

**VICE PRESIDENT  
HEAD OF ACQUISITION, EXPANSION  
AND PRODUCT DEVELOPMENT**

# Expanded Management Committee



**MARIA CECILIA DE MESA-ROSARIO**  
VICE PRESIDENT  
HEAD OF AGENCY CHANNEL

Maria Cecilia De Mesa-Rosario is currently the Vice President and Head of the Agency Channel. She has shared her expertise in the insurance industry for over 30 years. She is a multi-awarded sales professional, becoming the President and Chairman's Circle awardee, an eight-time Million Dollar Round Table (MDRT) member, 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.

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Rowena 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

Frederico 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 INNOVATION  
AND GROWTH**

Melanio De Vicente is the Assistant Vice President and Head of the Digital Innovation and Growth Department. He held several executive positions in esteemed companies in the Philippines, including being the former Vice President and Head of National Sales of Food Panda Philippines and FinTech First Circle Philippines, the former Co-Founder and Country Head of KFIT/ Fave Philippines, and the former CEO of Groupon Philippines. He is also a Co-Founder and CEO of Crate Philippines. He obtained his degree in Computer Systems Design and Programming from AMA Manila.



**ROWENA P. MEMIJE, ACS,  
ALMI, FLMI**

**ASSISTANT VICE PRESIDENT  
HEAD OF INTERNAL AUDIT**



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

**ASSISTANT VICE PRESIDENT  
RISK MANAGEMENT AND  
COMPLIANCE**

Bayan Magallon shares his experience with Cocolife as the current Assistant Vice President for Risk Management and Compliance Division. In the past, he served as an Auditor for Cocolife and its Subsidiaries. He was also the Lead Information and Systems Architect for Cocolife's IT Department and was a Senior Manager for the Risk Management & Compliance Division as well as for the Internal Audit Department. He was formerly the Auditor for the University of the East Manila and Caloocan. He earned his Bachelor of Science degree in Accountancy from the University of the East and obtained his Master's Degree in Business Administration from the Far Eastern University.

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Rowena Memije is the Assistant Vice President and Head of the Internal Audit. She brings with her years of experience from her previous employment at Prudential Educational Plan Inc. and Stratos Construction Co. She is also a member of the Institute of Internal Auditors of the Philippines. She took up Bachelor of Science in Accounting at the University of the East. She was a Dean's Lister during her Executive Masters in Business Administration (EMBA) at the De La Salle University in Dasmariñas.

# Expanded Management Committee



**DAVID ROY C. PADIN**

**ASSISTANT VICE PRESIDENT  
HEAD OF CORPORATE STRATEGY**

David Roy Padin is the Assistant Vice President and Head of Corporate Strategy.

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 University of the Philippines – Diliman Student Council, where he obtained his Juris Doctor.



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

**ASSISTANT VICE PRESIDENT  
RISK MANAGEMENT AND  
COMPLIANCE**

Atty. Jeane Benalda Ruth Yaneza is currently an Assistant Vice President of the Risk Management and Compliance Division. She was an Associate at SyCip Salazar Hernandez & Gatmaitan from 2017 until 2019. She ranked 3rd in the Chief Compliance Officers (CCO) Qualifying Examination of the Center for Global Best Practices in 2019.

She earned her Bachelor of Arts degree in History from the University of the Philippines – Diliman as her pre-law. She then obtained her Juris Doctor from the University of the Philippines – College of Law.



# Key Management Officers



**RITA AURORA O. BERNAD,  
ACS, MA**

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

Rita Bernad is the Vice President and Head of the Compensation and Benefits Department. She 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 degree in Bachelor of Science in Accounting from the University of Santo Tomas and earned her Master of Arts in Applied Business Economics from the University of Asia and the Pacific.



**MARICEL S. MANAO**

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



**ATTY. REX D. LAMPA**

**VICE PRESIDENT  
LEGAL DIVISION**

Atty. Rex 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 major in Journalism, and minor Broadcasting at the University of the Philippines – Baguio. He earned his Bachelor of Laws at the Polytechnic University of the Philippines.

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Maricel Manao is the Vice President and Head of the Credit Life Department of the Group Marketing Division. She shares with Cocolife her extensive expertise from over 24 years of employment experience. 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**

Michelle 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**

Dr. Anna So fulfills her position as Vice President, Medical Director, and Head of the Medical Services Department. With years of experience in healthcare and the medical field, her former roles 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**

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Christopher 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 roles, which include executive positions at Responsive Health and Insurance Brokers, Inc. and Maxicare Healthcare Corp. He is a graduate of Bachelor of Science in Nursing from Centro Escolar University.



# Key Management Officers



**MARISSA M. ONGLENGCO**

**VICE PRESIDENT  
HEAD OF MASS MARKETING  
DEPARTMENT**

Marissa Onglengco is the Vice President and Head of Mass Marketing Sales and Admin Department. She has several accreditations under her belt 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**

Angelita 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**

Daniel Abraham is the Assistant Vice President of the Risk Management and Compliance Division. He 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 earned his Bachelor of Science in Business Economics, *cum laude*, 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**

Bernadette 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 experience 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**

Teresa Bose, the current Head of Customer Experience Department has gained extensive skills in customer relationship management from her previous roles 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.

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Jefferson Calipjo is currently the Assistant Vice President of the Account Management Unit of the Healthcare Division. He was formerly the Senior Manager at Cocolife's Healthcare Department, 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 the Adamson University.



# Key Management Officers



**ARIES CHRISTOPHER P. CONDE**

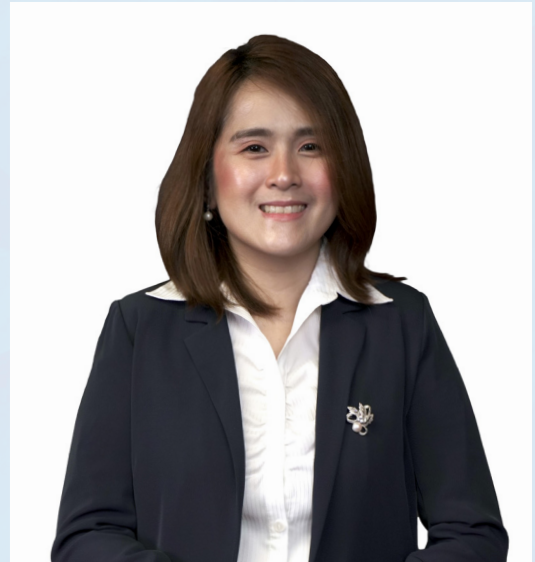
**ASSISTANT VICE PRESIDENT  
BUSINESS DEVELOPMENT  
DEPARTMENT**

Aries 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**

Hannah Jose is presently the Assistant Vice President for the Information Technology Division. She is a fintech professional with expansive knowledge and experience in the retail banking and financial field. 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.

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Ryan Malit is the Assistant Vice President of Cocolife's Legal Division and a Junior Associate at the Poblador Bautista & Reyes Law Office. He 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**

Romulus Manlimos is the Assistant Vice President and Region Head for Metro Manila of Cocolife's Agency Channel. He 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 skill sets he has earned from his former roles — Country Manager at Axinan Philippines, Chief Commercial Officer at aCommerce Inc., and Vice President of the Corporate Agency Direct Unit. Mr. Manlimos is a graduate of Bachelor of Arts in Political Science from the Ateneo de Manila University.

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



**LAIZA T. MERCADO**

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

Laiza 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**

Ronaldo 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. Norma Gojar is the Head of the Field Operations Department. She completed her Bachelor of Science in Civil Engineering and Bachelor of Science in Commerce major 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**

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

# Key Management Officers



**ELMORE EDWARD J. ORNELAS**  
SENIOR MANAGER  
CHIEF COMMUNICATIONS  
OFFICER

Elmore Ornelas is currently the Chief Communications Officer of COCOLIFE. He has years of experience in government and public relations as he previously served in all branches of government. He was the former Executive Assistant to the Presiding Justice of the Court of Appeals. He served as a Chief of Staff in the Consultative Committee to review the 1987 Constitution. He was also a former Political Affairs Officer in the House of Representatives. He obtained his Bachelor of Science in Legal Management with a minor in International Business from the Ateneo de Manila University and his Juris Doctor degree from the University of the Philippines – College of Law.



**ROGER MARTIN F. RUIZ**  
SENIOR MANAGER  
HEAD OF TALENT ACQUISITION,  
DEVELOPMENT AND ENGAGEMENT  
DEPARTMENT

Roger Ruiz is the current Senior Manager and Head of the Talent Acquisition, Development and Engagement Department. His previous roles developed his leadership and problem-solving skills, experience 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.



**JANETH Z. VILLANUEVA, ACS**  
SENIOR MANAGER  
HEAD OF CASH MANAGEMENT  
DEPARTMENT

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Janeth 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.



# Key Management Officers



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

**MANAGER  
HEAD OF UNDERWRITING  
DEPARTMENT**

Mila Bugarin has several certification and experience to qualify her for her current position as the Manager and Head of the Underwriting Department which include 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.



**MARY ROSE G. CANO**

**MANAGER  
HEAD OF  
CLAIMS DEPARTMENT**

Mary Rose 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 major in Management from the St. Paul College of Manila.



**ANA MARIA R. DE VERA**

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

Ana Maria 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.

# Key Management Officers



**ANA LIZA C. GONSALVES**  
MANAGER  
HEAD OF CUSTOMER CARE  
DEPARTMENT

Ana Liza Gonsalves is the Manager and Head of the Customer Care Department. She 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 major in Business Management at the Polytechnic University of the Philippines.



**LEAH D. MALSI**  
MANAGER  
HEAD OF PROJECT  
MANAGEMENT DEPARTMENT

Leah Malsi is the Head of the Project Management Department of the Information Technology Division of Cocolife. She has outstanding experience in computer science and management, gained from her previous roles 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

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Catherine Sigue brings with her years of experience in Information Technology, particularly from her past roles 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.



# Key Management Officers



**ENGR. AMOS CARLOS C. SANCHEZ**

**MANAGER  
HEAD OF FACILITIES  
MANAGEMENT DEPARTMENT**

Engr. Carlos 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.



**REGINA C. CERVANTES**

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

Regina 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**

Atty. Jose Antonio Rafael Santos is Cocolife's Management Consultant for Regulatory Risk. He has expertise in Anti-Money Laundering cases. He was the former president of the University of the Philippines Law Student Government. Graduating *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.

COCOGEN's five decades of distinctive leadership and commitment to the industry has earned the trust and loyalty of 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



### 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.



### HEALTHASSIST, INC.

HealthAssist, Inc., a wholly owned subsidiary of COCOLIFE was incorporated in 2005, capitalized at Phil Peso 100,000,000.00. HealthAssist was organized to be the official vehicle of COCOLIFE in providing complementary medical services to COCOLIFE's healthcare programs. HealthAssist, Inc. is mandated to review medical and allied medical service options, projects, proposals and implement such activities as may be deemed reasonably feasible.





# COCOLIFE

## Contact Details:



8-810-7888



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