

2022



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 Company, 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 Corporation).



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, Inc.), HealthAssist, Inc., CocoConnect, and armored vehicles for security agencies (First Metrowheels Service, Inc.).



**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, LL.M.

**PRESIDENT AND CHIEF EXECUTIVE
OFFICER**

Atty. Jose Martin Loon has been a Director of Cocolife since June 29, 2018. He is currently the President and CEO of Cocolife.

He obtained his Masters of Law degree from Georgetown University Law Center, USA. He pursued his law studies at the University of the Philippines College of Law where he was a member of the Order of Purple Feather – the UP Law Honor Society and the UP University Student Council. He finished his Bachelor of Arts degree in the Ateneo de Manila University.

He is the Legal Counsel and Confidential Assistant to business tycoon Inigo Zobel, a Consultant at the Office of the President of San Miguel Corporation, Independent Director at Cyberbay Corporation and a Professorial Lecturer at the University of the Philippines College of Law and the San Beda College of Law.

He was appointed by President Rodrigo R. Duterte as the Youngest Member of the Consultative Committee to Review the 1987 Constitution in 2018 at the age 31. He is also the founding partner of the Yebra Devesa Loon Santos Hernandez Law Offices.

Board of Directors



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 Bank of Commerce, Cocolife Asset Management Co. Inc. (CAMCI), 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 professional experience includes the following: SVP-Controller at United Coconut Planters Bank; and Consultant at Central Visayas Finance Corporation.

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



ATTY. DENNIS G. DAGOHUY, CPA
DIRECTOR

Atty. Dennis Dagohoy 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 Degree in Law from the same school.

Board of Directors



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.



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.

Board of Directors



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.

Board of Directors

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.



GEN. ARTURO B. ORTIZ (RET.)

INDEPENDENT DIRECTOR

Director Ortiz is a recipient of the Medal of Valor from the Armed Forces of the Philippines. He served as the Commanding General of the Philippine Army.

He is a member of the Philippine Military Academy Class of 1979. He took General Engineering at St. Louis University in Baguio City. He finished his Masters in Business Administration at the Ateneo de Manila University.



ADM. ALEXANDER P. PAMA

INDEPENDENT DIRECTOR

Director Pama is a retired Vice Admiral of the Armed Forces of the Philippines. He is currently the Co-Chair of the Board of Directors of ARISE Philippines.

He also serves as a Consultant at the National Resilience Council and for Disaster Resilience of SM Prime Holdings Inc. He is an Adjunct Professor at the Asian Institute of Management and a visiting Lecturer at the Ateneo de Manila University.

He is a member of the Philippine Military Academy Class of 1979 and a graduate of the Naval Command Course at the US Naval War College in Newport, Rhode Island, USA. He had his post graduate course in National Security at the Christian Albrechts University, Kiel, Germany. He also took courses in Business Management in the Ateneo Graduate School of Business.

Board of Directors



GEN. EDUARDO S.L. OBAN, JR.

INDEPENDENT DIRECTOR

Director Oban is currently the Senior Management Executive of Strategic Planning Operations Management Inter-Agency Coordination Regional Security Alliances. He is also the Chairman of the Board of Directors of the Air Cavalier Credit Cooperative. He was the Executive Director of the Presidential Commission on Visiting Forces.

He also served as the Undersecretary for Operations of the Department of Transportation and Communication and the Chief of Staff of the Armed Forces of the Philippines. He is a member of the Philippine Military Academy Class of 1979. He finished his Master's in Business Economics at the University of Asia and the Pacific.

Office of the Corporate Secretary



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

Atty. Nario holds a Bachelor's degree in Arts and in Law from the Pontifical University of Santo Tomas. He is currently the Corporate Secretary of Cocolife.

Prior to joining Cocolife, Atty. Nario served as Group Corporate Secretary, Head of Legal Department and Vice President of the Corporate Services Division at the Coconut Industry Investment Fund (CIIF) Oil Mills Group, and as the HR Head of the United Coconut Chemical Inc. (COCOChem).



ATTY. DAN MARCO R. DEL ROSARIO
FIRST VICE PRESIDENT AND DEPUTY
CORPORATE SECRETARY

Atty. Del Rosario is currently the Deputy Corporate Secretary of Cocolife. Aside from his role of overseeing regulatory and statutory responsibilities, he also serves as the Deputy Data Privacy Officer and a lawyer under the Legal Division.

Atty. Del Rosario took up Bachelor of Science in Legal Management at the Ateneo de Manila University and earned his Juris Doctor degree from the University of the Philippines College of Law.



**ATTY. JOSE MARTIN
AZCARRAGA LOON, LL.M.**

PRESIDENT AND CHIEF EXECUTIVE OFFICER

Atty. Jose Martin Loon has been a Director of Cocolife since June 29, 2018. He is currently the President and CEO of Cocolife.

He obtained his Masters of Law degree from Georgetown University Law Center, USA. He pursued his law studies at the University of the Philippines College of Law where he was a member of the Order of Purple Feather – the UP Law Honor Society and the UP University Student Council. He finished his Bachelor of Arts degree in the Ateneo de Manila University.

He is the Legal Counsel and Confidential Assistant to business tycoon Inigo Zobel, a Consultant at the Office of the President of San Miguel Corporation, Independent Director at Cyberbay Corporation and a Professorial Lecturer at the University of the Philippines College of Law and the San Beda College of Law.

He was appointed by President Rodrigo R. Duterte as the Youngest Member of the Consultative Committee to Review the 1987 Constitution in 2018 at the age 31. He is also the founding partner of the Yebra Devesa Loon Santos Hernandez Law Offices.

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 Member of the Cocolife Foundation, Inc. Board of Trustees.

He graduated from Emilio Aguinaldo College with a Bachelor of Science degree in Occupational Therapy.



ANDY L. TAN
EXECUTIVE VICE PRESIDENT
HEAD OF INVESTMENTS DIVISION

Andy Tan brings years of experience in finance and management as the Executive Vice President and Head of the Investments Division.

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 degree from the De La Salle University Manila.

Management Committee



VIRGINIA D. CUNANAN, CPA
SENIOR VICE PRESIDENT
CHIEF ACCOUNTANT AND HEAD OF
ACCOUNTING DIVISION

Virginia Cunanan, a Certified Public Accountant, is currently the Senior Vice President and Chief Accountant of Cocolife.

Having been a former Senior Auditor at Sycip, Gorres, Velayo (SGV) & Co., she brings with her a vast experience in accounting and auditing, particularly in the insurance field.

She obtained her Bachelor's degree in Business Administration, Major in Accounting, Magna Cum Laude, from the University of the East, Manila where she was a consistent member of the prestigious Accounting Honor's Program.



MARICAR M. MANGULABNAN
SENIOR VICE PRESIDENT
HEAD OF GROUP MARKETING DIVISION

Maricar Mangulabnan is the Senior 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's degree in Business Administration Major in Marketing from the Pamantasan ng Lungsod ng Maynila, and finished Cum Laude from her Masters in Business Administration from the University of Santo Tomas.

Management Committee



JOSEPH MARK Y. RONQUILLO

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

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 Member of the Cocolife Foundation, Inc. Board of Trustees.

He is certified in the Activity Management Program by John Hancock, 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.



ATTY. AMADO E. TAYAG

**SENIOR VICE PRESIDENT
CHIEF LEGAL OFFICER AND HEAD OF
LEGAL DIVISION**

Atty. Amado Tayag is the Senior 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.

Management Committee



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 Risk Management and Compliance Division of Cocolife and concurrent Director of Cocogen Insurance.

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's degree in Arts from the University of Santo Tomas. He finished at the top of his graduating class from San Beda Law.



MARIA KATARINA V. BERNARDINO

**SENIOR VICE PRESIDENT
CHIEF ACTUARY AND HEAD OF
ACTUARIAL DIVISION**

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



JESSICA JOYCE C. SANTOS

**SENIOR VICE PRESIDENT
HEAD OF LOANS DEPARTMENT**

Jessica Joyce Santos is the Senior Vice President of the Loans Department.

She has been in the field of credit evaluations; and financial projections and analysis before joining Cocolife. Her past employments include serving as a Credit Analyst at BDO Unibank, Inc. and as a Relationship Manager at Metropolitan Bank and Trust Company.

She graduated Cum Laude from the University of the Philippines – Diliman with a degree in Business Administration. She is also a member of the UP Diliman's Phi Kappa Phi Honor Society, along with the top 10% of batch 2011 graduates.



GERARD JOHN P. CAISIP

**SENIOR VICE PRESIDENT
HEAD OF CORPORATE FINANCE AND
STRATEGY DIVISION**

Gerard Caisip is the Head of the Corporate Finance and Strategy Division. He graduated from the Ateneo de Manila University with a degree in Legal Management and obtained his Juris Doctor degree from the University of the Philippines College of Law.

He also completed business and finance courses from the University of New York in Prague and the National University of Singapore.

Management Committee



ATTY. MICHAEL D. GUEVARRA

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

Atty. Michael Guevarra is currently serving as a Senior Vice President and Head of the Human Resources and Administrative Services Division.

He has a diverse organizational management, and training and development experience from the private sector, governmental sector, and non-governmental organizations. In the private sector, he took on the role of Project Manager after graduating from Bank of Commerce's Management Training Program. On the side of non-governmental organizations, he has an engagement with Hirayang Kabataan as a facilitator of multiple youth leadership and training programs across the country. He was exposed to the organizational structure and processes of governmental organizations while serving under the Office on Halls of Justice of the Supreme Court prior to taking the 2021/22 Bar Examination.

He holds a degree in Bachelor of Science in Legal Management from Ateneo de Manila University. He obtained his Juris Doctor degree from the University of the Philippines College of Law where he also served as the Evening Representative in S.Y. 2016-2017. He passed the 2021/22 Bar Examinations with a distinction of Exemplary Performance.



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.

Management Committee



**ATTY. JAN DARRYL C.
DIMACULANGAN**

**FIRST VICE PRESIDENT
CHIEF OF STAFF, OFFICE OF THE PRESIDENT
HEAD OF SPECIAL CONCERNS DEPARTMENT**

Atty. Jan Darryl Dimaculangan is currently the First Vice President, Chief of Staff of the Office of the President and concurrent Head of the Special Concerns 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 San Beda College of Law and graduated in the top 10% of his class. He earned his Bachelor of Science in Electronics and Communications Engineering as a full City Scholar at the Pamantasan ng Lungsod ng Maynila.



ELMORE EDWARD J. ORNELAS

**FIRST VICE PRESIDENT
CHIEF COMMUNICATIONS OFFICER
HEAD OF CORPORATE STRATEGY
DEPARTMENT**

Elmore Ornelas is currently the Chief Communications Officer and Head of the Corporate Strategy Department 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. He passed the 2020/21 Bar examinations with exemplary performance.

Management Committee



MA. ROWENA J. ASNAN, ALMI

**VICE PRESIDENT
HEAD OF MARKETING AND
RESEARCH DIVISION**

Ma. Rowena Asnan is currently the Vice President and Head of Marketing and Research Division.

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.



JANUS LE-AN I. DELLAVA

**VICE PRESIDENT
HEAD OF SALES TRAINING, ENGAGEMENT,
AND MEDIA PRODUCTIONS DIVISION**

Janus Le-An Dellava is currently the Vice President and Head of the Distribution Channels and Training Division.

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.

Management Committee



MARK ANTHONY F. ARBIS

**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 HR professional from the Metrobank Card Corporation, and HR and branding consultant for IT and Legal organizations in the Philippines and in the USA. He is the 2022 President and a Member of the Board the Association for Service Professionals for Life Insurance.

He graduated Bachelor of Arts in Classical Studies - Cum Laude, a Bachelors of Philosophy - Cum Laude, and earned his Licentiate in Philosophy - Magna Cum Laude, from the University of Santo Tomas.



ATTY. VAN LEE ROY C. DEVESA

**FIRST VICE PRESIDENT
HEAD OF EXTERNAL AFFAIRS AND
GOVERNMENT RELATIONS DEPARTMENT**

Atty. Van Lee Roy Devesa is the First Vice President and Head of External Affairs and Government Relations Division.

Before joining the Cocolife management, he served as the First Vice President of Operations at Cocogen - Cocolife's non-life subsidiary. He also has several years of legal experience, working as an Associate at the De Guzman San Diego Mejia & Hernandez Law Offices and as an Attorney II at the Office of the Solicitor General.

Atty. Devesa was also a former Supervising Legislative Staff Officer III and later on as the Legislative Staff Chief at the Office of Deputy Speaker Ferdinand L. Hernandez.

He completed his Bachelor of Science in Nursing at the San Beda College and earned his Juris Doctor degree from the Ateneo Law School where he was a member of the Fraternal order of Utopia.

Expanded Management Committee



MA. FLORAIDA C. ENDOZO
FIRST VICE PRESIDENT
DEPUTY HEAD OF ACTUARIAL DIVISION

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

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 Psychology and 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's degree in Computer Data Processing Management from the Polytechnic University of the Philippines.



ROWENA P. MEMIJE
VICE PRESIDENT
HEAD OF INTERNAL AUDIT DEPARTMENT

Rowena Memije is currently the Vice President and Head of the Internal Audit Department.

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 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



FREDERICO P. RONA
VICE PRESIDENT
HEAD OF ALTERNATIVE
DISTRIBUTION CHANNELS DEPARTMENT

Frederico Rona is the Vice President and Head of the Alternative Distribution Channels Department.

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.



EDWARD ROBIN V. GONZALES
VICE PRESIDENT
HEAD OF DISTRIBUTION, EXPANSION,
ACQUISITION, AND PRODUCT
DEVELOPMENT



ROWENA M. AGUSTIN
VICE PRESIDENT
HEAD OF PROMO SALES OPERATIONS
SECTION

Rowena Agustin is the Vice President and Head of 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.

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.

Expanded Management Committee



MELANIO B. DE VICENTE, JR.
VICE PRESIDENT
HEAD OF DIGITAL INNOVATION AND
GROWTH DEPARTMENT
HEAD OF DIGITAL SALES SECTION

Melanio De Vicente is the Vice President and Head of the Digital Innovation and Growth Department and the Section Head of Digital Sales under the Alternative Distribution Channels 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.



JEFF GABRIEL M. CRUZ
VICE PRESIDENT
DEPUTY HEAD OF CORPORATE
STRATEGY DEPARTMENT

Jeff Cruz is currently the Deputy Head of the Corporate Strategy Department of Cocolife.

Prior to working in Cocolife, he was an intern at the Bulacan Provincial Legal Office, Philippine Law Journal, and at the Angara Abello Concepcion Regala & Cruz Law Offices. He also served as a Research Assistant at the UP Law Center, Information, and Publications Division for two years.

He obtained his Bachelor of Arts in Political Science from the Ateneo de Manila University and his Juris Doctor degree from the University of the Philippines College of Law.

Expanded Management Committee



BAYAN I. MAGALLON,
FLMI, CIA, CISA, CRA, FGAFM, CCO
ASSISTANT VICE PRESIDENT
RISK MANAGEMENT AND
COMPLIANCE DIVISION

Bayan Magallon, FLMI, CIA, CISA, CRA, FGAFM, CCO shares his experience with Cocolife as the current Assistant Vice President for Risk Management and Compliance Division.

In the past, he had 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 obtained his Bachelor of Science degree in Accountancy from the University of the East and his Master's Degree in Business Administration from Far Eastern University.



ATTY. JEANE BENALDA RUTH
M. YANEZA
ASSISTANT VICE PRESIDENT
DATA PROTECTION OFFICER
RISK MANAGEMENT AND COMPLIANCE
DIVISION

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



ATTY. REX D. LAMPA
FIRST VICE PRESIDENT
DEPUTY HEAD OF LEGAL DIVISION



ANGELITA A. TRINIDAD, RN, ACS
FIRST VICE PRESIDENT
HEAD OF PROVIDER RELATIONS
DEPARTMENT - HEALTHCARE



ATTY. JAMES BRYAN TAN
VICE PRESIDENT
LEGAL OFFICER



MARIA CECILIA DE MESA-ROSARIO
VICE PRESIDENT
BANCASSURANCE CHANNEL
HEAD - VISAYAS



RITA AURORA O. BERNAD-VENTURA
ACS
VICE PRESIDENT
HEAD OF CENTRAL PROCUREMENT
OFFICE AND HEAD OF COMPENSATION
AND BENEFITS DEPARTMENT



MA. MIRASOL Z. SANCHEZ
VICE PRESIDENT
HEAD OF PORTFOLIO MANAGEMENT
DEPARTMENT

Key Management Officers



MARISSA M. ONGLENGCO,
FLMI, ACS, AIAA, AIRC
VICE PRESIDENT
HEAD OF MASS MARKETING
SALES ADMINISTRATION DEPARTMENT



CHRISTOPHER V. TAN
VICE PRESIDENT
HEAD OF SALES AND MARKETING
DEPARTMENT - HEALTHCARE



JEFFERSON F. CALIPJO
VICE PRESIDENT
ACCOUNT MANAGEMENT
UNIT - HEALTHCARE



DR. ANNA KARMELA O. SO
VICE PRESIDENT AND MEDICAL DIRECTOR
HEAD OF MEDICAL SERVICES DEPARTMENT
- HEALTHCARE



MICHELLE V. JAVIER
VICE PRESIDENT
HEAD OF GROUP TERM LIFE
DEPARTMENT



MARICEL S. MANAO
VICE PRESIDENT
HEAD OF CREDIT LIFE
DEPARTMENT

Key Management Officers



ATTY. RYAN ANTHONY S. MALIT
ASSISTANT VICE PRESIDENT
HEAD OF SMALL CLAIMS SECTION



ATTY. REMEGIO D. MORA, JR.
ASSISTANT VICE PRESIDENT
LITIGATION OFFICER



SAMI R. AL-MUALEM, ACS
ASSISTANT VICE PRESIDENT
HEAD OF CORPORATE ACTUARIAL
DEPARTMENT



ATTY. SHERWIN M. TIO
ASSISTANT VICE PRESIDENT
HEAD OF LOANS MARKETING AND
GENERATION SECTION



CARL JOHN H. CANILAO
ASSISTANT VICE PRESIDENT
HEAD OF BANCASSURANCE
DEPARTMENT



ARIES CHRISTOPHER P. CONDE
ASSISTANT VICE PRESIDENT
BANCASSURANCE CHANNEL
HEAD - NCR

Key Management Officers



DANIEL C. ABRAHAM
ASSISTANT VICE PRESIDENT
FINANCIAL AND CREDIT
RISK OFFICER



RAMON ALFONSO B. EREÑETA
ASSISTANT VICE PRESIDENT
EXTERNAL AFFAIRS AND
GOVERNMENT RELATIONS OFFICER



FRANCES M. QUERUBIN
ASSISTANT VICE PRESIDENT
HEAD OF MANAGEMENT AND FIXED
ASSETS ACCOUNTING DEPARTMENT



ENGR. JERRY V. TAYAG
ASSISTANT VICE PRESIDENT
HEAD OF SYSTEMS DEVELOPMENT
DEPARTMENT



VIRSALON Z. MANLULU
ASSISTANT VICE PRESIDENT
HEAD OF TECHNICAL SUPPORT
DEPARTMENT



TERESA DR. BOSE
ASSISTANT VICE PRESIDENT
HEAD OF CUSTOMER EXPERIENCE
DEPARTMENT

Key Management Officers



ROGER MARTIN F. RUIZ
ASSISTANT VICE PRESIDENT
HEAD OF TALENT ACQUISITION,
DEVELOPMENT AND ENGAGEMENT
DEPARTMENT



ANNLACE KRYSTLE M. VILLEGAS
ASSISTANT VICE PRESIDENT
HEAD OF CORPORATE LOANS
SECTION



LAIZA T. MERCADO
ASSISTANT VICE PRESIDENT
BUSINESS DEVELOPMENT
SECTION - HEALTHCARE



DAVID CHRIS Y. BALDEMOR
ASSISTANT VICE PRESIDENT
BUSINESS DEVELOPMENT
SECTION - HEALTHCARE



RONALDO DG. VALENCIA
ASSISTANT VICE PRESIDENT
HEAD OF ACCOUNTING
DEPARTMENT - HEALTHCARE



ROMULUS B. MANLIMOS
ASSISTANT VICE PRESIDENT
CHIEF AGENCY OFFICER
AGENCY CHANNEL DEPARTMENT

Key Management Officers



BERNADETTE B. BORBON-AMPARO
ASSISTANT VICE PRESIDENT
BANCASSURANCE CHANNEL
HEAD - MINDANAO



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



REMILYN B. VILLAVICENCIO
SENIOR MANAGER
HEAD OF FINANCIAL REPORTING
DEPARTMENT



LEAH D. MALSI
SENIOR MANAGER
HEAD OF PROJECT MANAGEMENT
DEPARTMENT



**MILA GRACE O. BUGARIN,
ACS, UND, ALMI, FLMI**
SENIOR MANAGER
HEAD OF UNDERWRITING
DEPARTMENT



NORMA E. GOJAR
SENIOR MANAGER
HEAD OF FIELD OPERATIONS
DEPARTMENT

Key Management Officers



ENGR. AMOS CARLOS C. SANCHEZ
SENIOR MANAGER
HEAD OF FACILITIES MANAGEMENT
DEPARTMENT



CATHERINE JANE G. SIGUE
MANAGER
HEAD OF IT SERVICE MANAGEMENT
DEPARTMENT



MARY ROSE G. CANO
MANAGER
HEAD OF CLAIMS DEPARTMENT



MONALIZA Q. ALCABEDOS
MANAGER
HEAD OF FUND ADMINISTRATION
DEPARTMENT



ANA MARIA R. DE VERA
MANAGER
HEAD OF MIGRANTS INSURANCE
DEPARTMENT



JOY M. VELASCO
SENIOR ASSISTANT MANAGER
HEAD OF FINANCIAL ACCOUNTING
DEPARTMENT

Key Management Officers



JEFFREY A. OPIANA
SENIOR ASSISTANT MANAGER
HEAD OF PREMIUM ACCOUNTING
DEPARTMENT



REGINA C. CERVANTES
SENIOR ASSISTANT MANAGER
HEAD OF POLICY ADMINISTRATION
DEPARTMENT

SUBSIDIARIES



Cocolife Asset Management Company, 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 investment industry known for their investing strategy, professionalism, and wide experience in the business.

CAMCI's funds have received recognition and awards from both International and Local award-giving bodies such as Thomson Reuters Lipper Fund, Global Business Outlook, and Philippine Investment Funds Association (PIFA) for its superior returns performance over the years.



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.



Cocogen Insurance, Inc. 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.

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.

Its 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



HealthAssist
I N C O R P O R A T E D

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.



FIRST METROWHEELS SERVICE, INC.

First Metrowheels Service, Inc. was organized primarily to engage in land transportation business for the transport, delivery and carriage of passengers, goods, merchandise and any items of value within any place in the Philippines. First Metrowheels also entered into money sorting job contracting business and other related manpower services locally with banks and other companies.

COOCONNECT

PEOPLE AND BUSINESS. CONNECTED.

A MEMBER OF THE COCOLIFE GROUP OF COMPANIES

Established in 2021, CocoConnect Incorporated aims to help companies elevate their performance, streamline business operations, and achieve substantial savings on their operating expenses by providing customer relations solutions, marketing, billing, and other related services. CocoConnect Incorporated is committed to connecting people and business by providing cutting-edge contact center, business process outsourcing and support services using the next-generation technology to enhance its clients and partners' business performance, develop limitless possibilities, and improve overall customer experience and loyalty.



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



COCOLIFE

BELIEVING IN THE FILIPINO

Cocolife Building, 6807 Ayala Avenue, Makati City

Contact Details:



8-810-7888



www.cocolife.com



customer_service@cocolife.com



[cocolifeofficialpage](#)



[@cocolifeph_official](#)

