

**2024**

# **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 the 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, 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 600 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 is two hands cradling the tree, nurturing and protecting it at the same time. These images represent the vision of Cocolife, a company committed to providing 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 healthcare 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., and armored





## BOARD OF DIRECTORS



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

#### **CHAIRMAN**

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

His work experiences include the following: Associate Justice in the Court of Appeals; Presiding Judge, Regional Trial Court of Malabon; Chairman of the Board, Celebrity Sports Plaza; Board Secretary and Vice President of National Home Mortgage Finance Corporation; Managing Partner of Reyes Daway Lim Bernardo Lindo and Rosales Law Offices; Vice President, Corporate and Legal Affairs, RC Silverio Group of Companies; Media Specialist, Department of Public Information; and Partner, Albano Reyes and Sansano Law.

He was awarded 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 a Bachelor of Laws from San Beda College.



## BOARD OF DIRECTORS



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

**PRESIDENT AND CHIEF EXECUTIVE  
OFFICER**

He has served as a Director of COCOLIFE since June 29, 2018. Currently, he holds the position of President & CEO of COCOLIFE and is also the founding partner of Yebra Devesa Loon Santos Hernandez Law Offices. In addition to these roles, he serves as Legal Counsel/Confidential Assistant to Inigo & Mercedes Zobel, Consultant to the Office of the President at San Miguel Corporation, Independent Director at Cyberbay Corporation, and Professorial Lecturer in Insurance Law at the University of the Philippines.

His previous work experiences include the following: Member of the Consultative Committee to Review the 1987 Constitution (appointed by President Rodrigo R. Duterte); Professorial Lecturer in International Security Studies, Politics & Governance at Ateneo de Manila University; Professorial Lecturer in Legal Research, Persons and Family Relations Law, and Transportation Law at Manuel L. Quezon University Law School and other law schools; Special Assistant to the Chairman at the Government Service Insurance System (GSIS); Consultant at the Senate of the Philippines; and 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 degree in Bachelor of Arts, 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, USA. Parts of his educational background are Associate, Georgetown Human Rights Institute, Harvard University Project for Asian & International Relations; Delegate from the Philippines, Panel for Security and Diplomacy, Harvard University, Cambridge, Massachusetts.



## BOARD OF DIRECTORS



**CAROLINA G. DIANGCO, CPA**

**INDEPENDENT DIRECTOR**

She has been a Director of Cocolife since November 26, 1998. She was elected as an Independent Director on January 22, 2021. Additionally, she currently serves as a member of the Board of Directors for the following companies: Bank of Commerce, Cocolife Asset Management Co. Inc., and Cocogen Insurance, Inc.

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

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

Her previous work experiences include the following roles: Senior Vice President - Controller of United Coconut Planters Bank and Consultant of 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. DAGOHEY, CPA**

**DIRECTOR**

He was elected as a Cocolife Director on April 26, 2019. Currently, he serves as the Chairman of the Board of Directors of Cocoplans, Inc., while also practicing law full-time.

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

Elected as Director of Cocolife on January 22, 2021, he currently serves as the President and Chief Executive Officer of JWCI Trading and Johnrich Wellness Center. Mr. Go is an international alternative medicine practitioner with considerable experience in oriental medicine, iridology, and sclerology. Additionally, he specializes in cancer and kidney management.

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

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



**ELISA G. NEBRES**

**DIRECTOR**

Elected as a Director of Cocolife on March 26, 2021, she has been in public service since 1989. Her public career began as a Barangay Kagawad, advancing to Punong Barangay in 1991. From 1994 to 2002, she served as the President of the Association of Barangay Chairpersons (ABC). Following this, she was elected as a Sanguniang Bayan Member of Camalig, Albay, serving from 2004 to 2009.

Later on, she pursued a higher office, where she was elected as the Vice Mayor of Camalig from 2010 to 2016.

She graduated in 1976, from the Aquinas University of Legazpi with a Bachelor of Arts in Economics.



## BOARD OF DIRECTORS



**RENATO M. DIZON**

**DIRECTOR**

Elected as Director of Cocolife on June 25, 2021, Mr. Dizon boasts over 40 years of experience in the insurance business. He began his career as an Assistant Vice President at BF Lifeman Insurance Corporation, overseeing policy issue, underwriting, policy service, and claims. Subsequently, he assumed the role of Manager for Underwriting and Claims at the Lincoln National Reinsurance Company. Following this, he served as a Special Underwriting Consultant for Prumerica Life Insurance Company, Inc.

Later on, Mr. Dizon managed Mortgage Redemption Insurance (MRI) pools in various capacities. Initially, he served as an Underwriting and Claims Consultant, then progressed to become an Administrator for separate government agencies' MRI Insurance Pools, including the 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.

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

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



**RENMIN SALVADOR R. ANDAL**

**DIRECTOR**

Elected as Director of Cocolife on October 22, 2021, he currently serves as the Chief Operating Officer at Monday Times Corporation. He writes a column for an online newspaper covering topics such as people, government, and business. Mr. Andal was an active member of the PRRD Manila, campaigning for and advocating President Rodrigo Duterte's objectives for the masses during the election. He also received an award for Elite Status in Performance and Accuracy.

Prior to his current position, Mr. Andal served as an Executive Assistant III at the Philippine Coconut Authority in 2017 and as a Warehouse Servicer at Hospira (currently Pfizer Incorporated) in 2015.

Mr. Andal graduated with a degree on Bachelor of Science in Architecture at Mapua Institute of Technology in 2002.



## BOARD OF DIRECTORS



**RET. GEN. ARTURO B. ORTIZ**

**INDEPENDENT DIRECTOR**

Elected as a Director of Cocolife on January 21, 2022, he is a retired Filipino Lieutenant General who served as the Commanding General of the Philippine Army from 2010 to 2011. He is a distinguished military veteran, having been awarded the Philippine Medal of Valor (the Philippine equivalent of the US Medal of Honor), the Distinguished Service Star, the Bronze Cross Medal, twenty-one (21) Military Merit Medals, and three (3) Gold Cross Medals.

In 1987, 1993, and 2006, respectively, he completed Close Quarter Battle courses for becoming a jumpmaster. In 2006, he completed a scuba diving course, all undertaken at the Special Forces School.

General Ortiz graduated from the Philippine Military Academy in 1979. In 1980 and 1981, he served at Special Warfare Brigade where he took basic courses in Airborne and Special Forces. He also took basic Armor Officer and civil-military operations course at the Training Command, Philippine Army in 1985. A year after, he took course in Civil Affairs, instructor training, and Officer Qualification Record for becoming a member of Special Forces. All those were taken in Fort Bragg, North Carolina, USA.

Aside from those mentioned above, in 2000, he studied General Staff course at Fort Leavenworth, Kansas, USA. He was the 12th commander of the Special Operations Command, where he served from November 3, 2008 to July 23, 2010. He went on to serve as the 53rd Commanding General of the Philippine Army. Currently, General Ortiz is an incumbent Director of Clark Development Authority (CDC).





## BOARD OF DIRECTORS



**RET. ADM. ALEXANDER P. PAMA**

**INDEPENDENT DIRECTOR**

Elected as Director of Cocolife on March 25, 2022, he currently serves as the Co-Chair of the Board of Directors of ARISE Philippines, a private sector alliance for Disaster Risk Reduction (DRR) in support of the United Nations Office for Disaster Risk Reduction (UNDRR) advocacy for the attainment of the goals of the Sendai Framework for Action. He is also a Consultant to the National Resilience Council, a science and technology-based public-private partnership that supports the government, communities, academia, and the private sector in advancing disaster resilience. Concurrently, he serves as a consultant for Disaster Resilience at SM Prime Holdings, Inc. Additionally, he holds positions as an Adjunct Professor in the Asian Institute of Management's Executive Master in Disaster and Crisis Management program and as a visiting Lecturer in the Ateneo de Manila University's Master's Degree program in Disaster Risk Reduction and Resilience.

Formerly, he served as the Executive Director of the National Disaster Risk Reduction and Management Council (NDRRMC) and concurrently as the Administrator of the Office of Civil Defense (OCD), within the Department of National Defense. Among his mandates were the integration, supervision, coordination, and

harmonization of government and multi-sectoral efforts in Disaster Risk Reduction and Management and Resilience for the country. In his capacity as the Administrator of OCD and Executive Director of NDRRMC, he also represented the country in the ASEAN Committee on Disaster Management (ACDM). Additionally, he played a significant role as one of the Philippines' lead negotiators in the preparatory sessions for, and was a lead delegate to, the conference in Sendai, Japan, for the UN Sendai Framework for Disaster Risk Reduction (SFDRR) in 2015.

Aside from those mentioned above, he is a member of the Philippine Military Academy (MATAPAT) Class of 1979 and a graduate of the Naval Command Course at the US Naval War College in Newport, Rhode Island, USA, and a post graduate Course in National Security at the Christian Albrechts University, Kiel, Germany. He also undertook courses in Business Management at the Ateneo de Manila University Graduate School of Business.





## BOARD OF DIRECTORS



**RET. GEN. EDUARDO SL. OBAN, JR.**

**DIRECTOR**

Elected as Director of Cocolife on November 29, 2022, General Oban currently serves as the Chairman of the Board of Directors of the Air Cavaliers Credit Cooperative in Villamor Air Base. Additionally, as a highly experienced military officer, he has served in various posts within the Armed Forces of the Philippines (AFP), including as Chief of Staff of the AFP. General Oban is an accomplished management executive with a solid reputation for achieving mission-critical targets through strategic planning, high-stakes decision-making, and effective leadership. He has a proven track record in problem-solving through participative governance and collaborative engagement with stakeholders.

General Oban is a recipient of numerous awards and recognitions, which include four Distinguished Service Stars, a number of Military Merit Medals, a Golden Aviator Award, two Group Commander of the Year Awards, PAF Group Commander of the Year Award, and Military Commendation Medals, among others. He previously occupied the position of Executive Director in the Presidential Commission on Visiting Forces.

He also previously worked as Undersecretary of the DOTC for Operations and was the Chairman of the Board of Directors of Clark Development Corporation.

General Oban is a graduate of the Philippine Military Academy Class of 1979. While performing his functions as the Director for Operations of the 5th Fighter Wing of the Philippine Air Force (PAF), Gen. Oban was able to finish his master's degree in Business Economics from the University of Asia and the Pacific in 2005.



## 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 is also 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.



## MANAGEMENT COMMITTEE



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

**PRESIDENT AND CHIEF EXECUTIVE  
OFFICER**

He has served as a Director of Cocolife since June 29, 2018. Currently, he holds the position of President & Chief Executive Officer of Cocolife and is also the founding partner of Yebra Devesa Loon Santos Hernandez Law Offices. In addition to these roles, he serves as Legal Counsel/Confidential Assistant to Inigo & Mercedes Zobel, Consultant to the Office of the President at San Miguel Corporation, Independent Director at Cyberbay Corporation, and Professorial Lecturer in Insurance Law at the University of the Philippines.

His previous work experiences include the following: Member of the Consultative Committee to Review the 1987 Constitution (appointed by President Rodrigo R. Duterte); Professorial Lecturer in

International Security Studies, Politics & Governance at Ateneo de Manila University; Professorial Lecturer in Legal Research, Persons and Family Relations Law, and Transportation Law at Manuel L. Quezon University Law School and other law schools; Special Assistant to the Chairman at the Government Service Insurance System (GSIS); Consultant at the Senate of the Philippines; and 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 degree in Bachelor of Arts, 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, USA. Parts of his educational background are Associate, Georgetown Human Rights Institute, Harvard University Project for Asian & International Relations; Delegate from the Philippines, Panel for Security and Diplomacy, Harvard University, Cambridge, Massachusetts.





## MANAGEMENT COMMITTEE



**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.



**ATTY. ALLOYSIUS R. YEBRA**

**EXECUTIVE VICE PRESIDENT  
HEAD OF HEALTHCARE DIVISION**

Atty. Alloysius Yebra is the Executive Vice President and Head of the Healthcare Division of Cocolife and concurrent Director of Cocogen Insurance.

He was a former Associate at Sycip, Salazar, Hernandez and Gatmaitan and a Junior Partner at the Rosal, Reyes & Associates Law Firm. Additionally, he served as a Professor of Criminal Law and Public International Law at the University of the East College of Law, and as a Lecturer in 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.





## MANAGEMENT COMMITTEE



### **VIRGINIA D. CUNANAN, CPA**

**EXECUTIVE VICE PRESIDENT  
CHIEF ACCOUNTANT AND HEAD OF  
ACCOUNTING DIVISION**

Virginia Cunanan, a Certified Public Accountant, is currently the Executive 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.



### **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 the Philippine Life Insurance Association (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. 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.



**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.





## MANAGEMENT COMMITTEE



### **MARICAR M. MANGULABNAN**

**SENIOR VICE PRESIDENT  
HEAD OF GROUP SALES AND  
MARKETING DIVISION**

Maricar Mangulabnan is the Senior Vice President and Head of the Group Sales and 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. She finished her Master's Degree in Business Administration, graduating Cum Laude from the University of Sto. Tomas.



### **ATTY. JAN DARRYL C. DIMACULANGAN**

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

Atty. Jan Darryl Dimaculangan is currently the Head of the Risk Management and Compliance Division of Cocolife.

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.



## MANAGEMENT COMMITTEE



**JOSE MARI ALFONSO G.  
AQUINO**

**SENIOR VICE PRESIDENT  
HEAD OF OPERATIONS DIVISION**

Jose Mari Alfonso G. Aquino is the Senior Vice President and Head of Operations Division.

He has been working in the banking and finance industry prior to joining Cocolife. He has previously served as the Branch Manager Security Bank Corporation Makati Ave-Constellation, Relationship Manager for Metro South Region at the Union Bank of the Philippines, and Business Development Sales Officer for Metro South at East West Banking Corporation.

He completed his Bachelor of Science in Educational Psychology at the De La Salle University – Manila.



**MA. KATARINA V. BERNARDINO,  
ACS, AIRC, RCCERT**

**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



### **ATTY. PAULO N. RABANAL**

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

Atty. Paulo Rabanal is currently the Senior Vice President and Head of Corporate Finance and Strategy Division. Previously, he was a Vice President in the Healthcare Division.

Prior to joining Cocolife, he was an Assistant Vice President for the Legal Services Department of Cocogen Insurance, Inc. - Cocolife's non-life arm. He also served as a Senior Associate at Angara Abello Concepcion Regala & Cruz Law Offices (ACCRALAW).

He graduated from the Ateneo De Manila University with a degree of Bachelor of Science in Management with a minor in Enterprise Development. He also obtained his Juris Doctor degree from the Ateneo de Manila University.



### **ATTY. ELMORE EDWARD J. ORNELAS**

**SENIOR VICE PRESIDENT  
CHIEF COMMUNICATIONS OFFICER AND  
HEAD OF BRANDING AND CORPORATE  
COMMUNICATIONS DIVISION**

Atty. Elmore Ornelas is currently the Chief Communications Officer and Head of Branding and Corporate Communications Division 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



### **ATTY. VAN LEE ROY C. DEVESA**

**SENIOR VICE PRESIDENT**  
**HEAD OF BROKERS RELATIONS OFFICE**  
**HEAD OF EXTERNAL AFFAIRS AND**  
**GOVERNMENT RELATIONS DEPARTMENT**

Atty. Van Lee Roy Devesa is the Senior Vice President and Head of Brokers Relations Office. He is also the Head of External Affairs and Government Relations Department.

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 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.



### **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 the 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



**MA. ROWENA J. ASNAN**

**FIRST VICE PRESIDENT  
HEAD OF MARKETING AND RESEARCH  
DEPARTMENT**

Ma. Rowena Asnan is currently the First Vice President and Head of Marketing and Research Department of Cocolife.

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 a 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.

She also obtained a Professional Certificate in Strategic Management from the Wharton School of the University of Pennsylvania, and also completed the following courses: Strategic Management: Strategic Management Capstone, Introduction to Connected Strategy, and LB TechX1: Technology Entrepreneurship: Lab to Market.



**FREDERICO P. RONA**

**VICE PRESIDENT  
HEAD OF COMMERCIAL BUSINESS AND  
SALES DIVISION**

Frederico Rona is the Vice President and Head of the Commercial Business and Sales Division of Cocolife.

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.





## MANAGEMENT COMMITTEE



### **DANIEL C. ABRAHAM**

**VICE PRESIDENT  
CHIEF EXECUTIVE ASSISTANT  
CHIEF-OF-STAFF**

Daniel Abraham is currently the Vice President and Chief-of-Staff of the Office of the President.

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 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.





## EXPANDED MANAGEMENT COMMITTEE



**MA. FLORAIDA C. ENDOZO**

**FIRST VICE PRESIDENT  
DEPUTY HEAD OF ACTUARIAL DIVISION**

Maria Floraida Endozo is currently the First Vice President and Deputy Head 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 SECTION,  
BUSINESS DEVELOPMENT DEPARTMENT**

Lynie Antonio is currently the Vice President and Sales Support Section Head, 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.



## EXPANDED MANAGEMENT COMMITTEE



**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 De La Salle University in Dasmariñas.



**EDWARD ROBIN V.  
GONZALES**

**VICE PRESIDENT  
REGION HEAD OF ACQUISITION,  
EXPANSION, & PRODUCT DEVELOPMENT  
AND HEAD OF AGENCY CHANNEL**

Edward Robin Gonzales is the Vice President and Head of Agency Channel.

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



**ROWENA M. AGUSTIN**

**VICE PRESIDENT  
HEAD OF MALLASSURANCE  
DEPARTMENT**

Rowena Agustin is the Vice President and Head of the MallAssurance Department of Cocolife.

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.



**MELANIO B. DE VICENTE, JR.**

**VICE PRESIDENT  
HEAD OF DIGITAL INNOVATION AND  
DIGITAL INNOVATION AND GROWTH  
UNIT**

Melanio De Vicente is the Vice President and Head of the Digital Innovation for Sales 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.





## EXPANDED MANAGEMENT COMMITTEE



**ATTY. JEFF GABRIEL M. CRUZ**

**VICE PRESIDENT  
HEAD OF CORPORATE STRATEGY  
DEPARTMENT**

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

Prior to working at Cocolife, he was an intern at the Bulacan Provincial Legal Office, Philippine Law Journal, and 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.



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

**VICE PRESIDENT  
HEAD OF ADMINISTRATION DEPARTMENT  
HEALTHCARE DIVISION**

Bayan Magallon, FLMI, CIA, CISA, CRA, FGAFM, CCO shares his experience with Cocolife as the current Vice President and Head of Administration Department under the Healthcare 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.



## EXPANDED MANAGEMENT COMMITTEE



### **ATTY. JEANE BENALDA RUTH YANEZA-VILLANUEVA**

**VICE PRESIDENT  
DATA PROTECTION OFFICER  
RISK MANAGEMENT AND COMPLIANCE  
DIVISION**

Atty. Jeane Benalda Ruth Yaneza-Villanueva is currently a Vice President and Data Protection Officer 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**

First Vice President  
Head of Branch Services Department  
Head of Customer Care Department - Healthcare Division

### **RITA AURORA O. BERNAD-VENTURA, ACS**

First Vice President  
Head of Central Procurement Office  
Head of Compensation and Benefits Department - Human Resources and Administrative Services Division

### **JOSEPH MARK Y. RONQUILLO**

First Vice President  
Head of Business Development Department - Brokers Relations Office

### **MA. MIRASOL Z. SANCHEZ**

First Vice President  
Head of Portfolio Management Department - Investments Division

### **MARISSA M. ONGLENGCO, FLMI, ACS, AIAA, AIRC**

First Vice President  
Head of Mass Marketing-Sales Administration Department - Investments Division

### **CHRISTOPHER V. TAN**

First Vice President  
Head of Sales and Marketing Department - Healthcare Division

### **MICHELLE V. JAVIER**

First Vice President  
Head of Group Term Life Department - Group Sales and Marketing Division

### **MARICEL S. MANAO**

First Vice President  
Head of Group Credit Life Department - Group Sales and Marketing Division

### **ATTY. JAMES BRYAN TAN**

Vice President  
Legal Officer - Legal Division

### **JEFFERSON F. CALIPJO**

Vice President  
Head of Account Management Section - Healthcare Division

### **DR. ANNA KARMELA O. SO**

Vice President and Medical Director  
Head of Medical Services Department - Healthcare Division





## KEY MANAGEMENT OFFICERS

### **ATTY. MANUEL ANTONIO M. MENDOZA**

Vice President

Head of Accounting Department - Healthcare Division

### **ROGER MARTIN F. RUIZ**

Vice President

Head of Talent Acquisition, Development and Engagement Department  
- Human Resources and Administrative Services Division

### **ATTY. RYAN ANTHONY S. MALIT**

Vice President

Head of Small Claims Section - Legal Division

### **ATTY. SHERWIN M. TIO**

Vice President

Head of Billing and Collection Department - Healthcare Division

### **TERESA DR. BOSE**

Vice President

Head of Customer Experience Department - Operations Division

### **LAIZA T. MERCADO**

Vice President

Head of Training and Communications Department - Healthcare Division

### **ATTY. REMEGIO D. MORA, JR.**

Assistant Vice President

Litigation Officer - Legal Division

### **SAMI R. AL-MUALEM, ACS**

Assistant Vice President

Head of Corporate Actuarial Department - Actuarial Division

### **CARL JOHN H. CANILAO**

Assistant Vice President

Head of Bancassurance Department - Commercial Business and Sales  
Division

### **ARIES CHRISTOPHER P. CONDE**

Assistant Vice President

Bancassurance Regional Head - NCR - Commercial Business and Sales  
Division

### **FRANCES M. QUERUBIN**

Assistant Vice President

Head of Management and Fixed Assets Accounting Department -  
Accounting Division

### **ENGR. JERRY V. TAYAG**

Assistant Vice President

Head of Systems Development Department - Information and Technology  
Division

### **VIRSALON Z. MANLULU**

Assistant Vice President

Head of Technical Support Department - Information and Technology  
Division



## KEY MANAGEMENT OFFICERS

### **ANNLACE KRYSTLE M. VILLEGAS**

Assistant Vice President  
Head of Corporate Loans Section - Investments Division

### **DAVID CHRIS Y. BALDEMOR**

Assistant Vice President  
Business Development Section - Healthcare Division

### **ANA MARIA R. DE VERA**

Assistant Vice President  
Head of Migrants Insurance Department - Group Sales and Marketing Division

### **LEAH D. MALSI**

Assistant Vice President  
Project Management Department - Information and technology Division

### **MICHAEL MIKE M. PULMANO**

Assistant Vice President  
Head of Sales Training Department - Branding and Corporate Communications Division

### **RAMON ALFONSO B. EREÑETA**

Assistant Vice President  
External Affairs and Government Relations Department - Office of the President

### **ATTY. CLARISA BELO**

Assistant Vice President  
Head of Sales and Investment Monitoring and Collection Department - Corporate Finance and Strategy Division

### **ATTY. AMIL JIBRIL AHMAD B. TAMANO**

Assistant Vice President  
Compliance Officer  
Technical Services and Compliance Department- Healthcare Division

### **CLARO LORENZO G. BAARDE**

Assistant Vice President  
Head of Technical Services and Compliance Department - Healthcare Division

### **JANETH Z. VILLANUEVA, ACS**

Assistant Vice President  
Head of Cash Management Department - Corporate Finance and Strategy Division

### **ANA-LIZA C. GONZALVES, PCS**

Assistant Vice President  
Head of Customer Care Center Section - Operations Division

### **JOSEPH JOHN B. CARPISO**

Assistant Vice President  
Head of Products Department - Actuarial Division



## KEY MANAGEMENT OFFICERS

### **MARIBEL C. SAULO**

Assistant Vice President  
Head of Claims Section - Healthcare Division

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

Assistant Vice President  
Head of Underwriting Department - Operations Division

### **NORMA E. GOJAR**

Assistant Vice President  
Head of Field Operations Department - Operations Division

### **REMILYN B. VILLAVICENCIO**

Assistant Vice President  
Head of Financial Reporting Department - Accounting Division

### **ATTY. JANE MARIE BIANCA B. CARILLO**

Assistant Vice President  
Legal Officer - Legal Division

### **LIZA S. JAZMINES**

Assistant Vice President  
Accounts Administration Section Head  
Mass Marketing - Sales Admin Department - Investments Division

### **RONALDO DG. VALENCIA**

Assistant Vice President  
Co-head  
Sales and Investment Monitoring and Collection Department -  
Corporate Finance and Strategy Division

### **ENGR. AMOS CARLOS C. SANCHEZ**

Senior Manager  
Head of Facilities Management Department - Human Resources and  
Administrative Services Division

### **CATHERINE JANE G. SIGUE**

Senior Manager  
Head of IT Service Management Department - Information and  
Technology Division

### **MARY ROSE G. CANO**

Senior Manager  
Head of Claims Department - Operations Division

### **MONALIZA Q. ALCABEDOS**

Senior Manager  
Head of Fund Administration Department - Investments Division

### **ALLEN DALE M. CARBONERA**

Senior Manager  
Head of Engagement and Productions Department - Branding and  
Corporate Communications Division

### **REGINA C. CERVANTES**

Manager  
Head of Policy Administration Department - Operations Division





## KEY MANAGEMENT OFFICERS

### **MICHELLE D. ROGANDO, ACS, ALMI, FLMI**

Manager

Head of Tax Compliance & Expense Monitoring Department - Accounting Division

### **JEFFREY A. OPIANA**

Manager

Head of Premium Accounting Department - Accounting Division

### **HERJAMY A. BERSUELA**

Manager

Data Governance Officer

Head of Data Governance Department - Information and Technology Division

### **MA. ROWENA E. VENTURA, ACS, ALMI**

Senior Assistant Manager

Head of System and Project Management Department - Operations Division

### **PHILIP R. ZAMORA**

Senior Assistant Manager

Head of Financial Accounting Department - Accounting Division

# 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.



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.



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



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 Coco life'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.



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.



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.





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