



2025 MANAGEMENT PROFILE



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🌐 www.cocolife.com

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 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 best suit the needs of 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 vehicles for security agencies (First Metrowheels Service, Inc.).



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 A.
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



MGEN. ROLANDO B. TENEFRANCIA
DIRECTOR

Retired Major General Rolando Tenefrancia, is a highly respected officer of the Armed Forces of the Philippines with decades of dedicated service. A graduate of the Philippine Military Academy in 1979, he has held numerous critical leadership roles, including Platoon Leader, Company Commander, Battalion Commander, Brigade Commander, Chief, Army Resource Management Office, Chief of Staff, Philippine Army, and Commanding General, Civil Relations Service, AFP. His last assignment prior to retirement was as the Inspector General, AFP. His extensive military career showcases his expertise in operations, intelligence, civil military operations, training, financial and resource management, and national security.

Beyond his military command, Major General Tenefrancia played vital roles in intelligence and counterterrorism. He served as Intelligence Officer for the National Intelligence and Security Authority, a Senior Technical Assistant for peace talks with the Moro Islamic Liberation Front, and Deputy Executive Director of the National Anti-Kidnapping Task Force. Additionally, as Military Attaché at the Philippine Embassy in Washington, D.C., he strengthened international defense relations, furthering the country's strategic global partnerships.

His dedication extends beyond active duty. He has contributed to governance and risk oversight as an Independent Board Trustee for the Armed Forces of the Philippines Mutual Benefit Association and as a security director for various organizations.

Major General Tenefrancia holds a Master's Degree in Business Administration from Pamantasan ng Lungsod ng Maynila and is committed to national security, leadership excellence, and public service. His vast experience and strategic vision make him a valuable Member of the 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.



Board of Directors



ATTY. MARLON B. MERCADO

DIRECTOR

Atty. Marlon Mercado is a highly accomplished legal professional with over two decades of experience in corporate law and compliance. As the Head of Corporate Legal and Compliance at Online Loans Pilipinas Financing, Inc., he has been instrumental in navigating the evolving regulatory landscape of the Fin-tech industry. His expertise in financial services, investment advisory, data privacy, and artificial intelligence has been invaluable in ensuring legal compliance while supporting business growth.

In addition to his leadership in Fin-tech, Atty. Mercado has served as Head of the Corporate Legal Division at Atlanta Industries, Inc. since 2016, where he oversees legal operations, corporate governance, and labor relations. His extensive experience in handling collective bargaining agreements, labor disputes, and corporate compliance has significantly contributed to the company's stability and success. He has also provided legal counsel to multiple organizations, including HCGlobal Resource Asia, Inc. and Trans-Phil Land Corporation, demonstrating his versatility across various industries.

Atty. Mercado holds a Juris Doctor degree from San Beda University and passed the Bar Examinations in 2001. Beyond his professional achievements, he is a dedicated family man and an esteemed legal adviser. His extensive experience in the financial industry coupled with this commitment to legal excellence makes him a valuable member of the Board of Directors.



PBGEN. EDGARDO G. TINIO (RET.)

DIRECTOR

Police Superintendent Edgardo Tinio is a distinguished public servant with a career marked by dedication, discipline, and excellence. A proud graduate of the Philippine Military Academy "SANDIWA" batch of 1985, he has built an impressive record in law enforcement, leadership, and public safety. His expertise is further reinforced by his Master's degree in Management and his PESE eligibility, demonstrating his continuous pursuit of professional excellence.

Superintendent Tinio's career has been defined by outstanding leadership and impactful accomplishments. He was meritoriously promoted to Police Superintendent in 2000 after his successful leadership in dismantling the notorious Dominguez carnapping group as the Regional Highway Patrol Chief of Region 3. In 2010, he was named "Best Regional Commander" of the Highway Patrol Group, and his work with the Philippine Drug Enforcement Agency in 2016 led to the arrest of high-value drug offenders. His implementation of "OPLAN LAMBAT SIBAT" resulted in the arrest of 129 top drug personalities, the confiscation of 288 firearms, and the impounding of 752 vehicles, greatly contributing to public safety.

Superintendent Tinio's contributions have been recognized with numerous prestigious awards, including the Bronze Cross Medal, the Military Civic Action Medal, and the NAPOLCOM PNP Special Service Medal. He has also represented the Philippines in international law enforcement seminars, including those held by INTERPOL in France and security training programs in the United States and Australia.

His extensive experience, commitment to public safety, and leadership in law enforcement make him an exceptional candidate for a member of the Board of Directors.



Board of Directors



GEN. EDUARDO S.L. OBAN JR. (RET.)

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.



JUSTICE SESINANDO E. VILLON (RET.)

DIRECTOR

Justice Sesinando Villon is a distinguished legal expert with decades of service in both the public and private sectors. As an Associate Justice at the Court of Appeals from 2004 to 2019 and a former Presiding Judge in multiple Regional Trial Courts, he has demonstrated his capacity to uphold the rule of law and shape jurisprudence. His tenure as a Special Prosecution Officer at the Office of the Ombudsman further underscores his dedication to justice and equity.

Beyond his judicial roles, Justice Villon has played a key part in ensuring transparency and accountability during his tenure as one of the first Regular Members of the Judicial Integrity Board of the Supreme Court where he was tasked with reinforcing ethical standards within the judiciary. His early career in private practice and corporate law, coupled with academic achievements from Ateneo de Manila University and Far Eastern University, reflects his strong foundation in law.

Justice Villon's commitment extends outside the courtroom. He is an active member of esteemed organizations, including the Knights of Rizal and the Knights of Columbus, and serves in religious and community initiatives. His extensive experience, integrity, and leadership make him an outstanding addition to the Board of Directors of United Coconut Planters Life Assurance Corporation.



Board of Directors



DR. JOSE C. RABAGO

DIRECTOR

Jose De Castro Rabago is a seasoned professional with over three decades of experience in technology, management, and strategic decision-making. His strong background in business operations, programming, and governance has enabled him to make significant contributions across diverse sectors, including law, international diplomacy, and technology services.

Mr. Rabago has demonstrated effective leadership through his long-standing role as Proprietor and Analyst/Programmer of BERGO Computer Services, Inc., where he delivered customized IT solutions to clients in the legal, financial, and government sectors. His service as General Manager and Board Member of PEPCO Management Services, Inc. further enhanced his expertise in operations management, risk assessment, and corporate governance. In addition, his experience as a Board Member of Mecco Manning Corporation and his professional engagement with the Philippine Embassy in Japan have strengthened his capacity to manage complex business environments and international affairs.

A Doctor of Veterinary Medicine graduate from the University of the Philippines, and a certified Computer Programmer, Mr. Rabago offers a distinctive combination of analytical rigor and technological innovation. His comprehensive understanding of business strategy, governance, and risk evaluation continues to support Cocolife's organizational growth and long-term sustainability.



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 Corporation (CDC).



Board of Directors



VICE ADMIRAL ALEXANDER P. PAMA (RET.)

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.



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 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 & 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.



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



MARIA KATARINA V. BERNARDINO, ACS, AIRC, RCCERT

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

Maria Katarina Bernardino is currently the Executive 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.



VIRGINIA D. CUNANAN, CPA

**CONSULTANT
HEAD OF ACCOUNTING DIVISION**

Virginia Cunanan, a Certified Public Accountant, is currently the Consultant and Head of Cocolife's Accounting Division.

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.



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, and finished Cum Laude from her Masters in Business Administration from the University of Santo Tomas.



ATTY. JAN DARRYL C. DIMACULANGAN

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

Atty. Jan Darryl C. Dimaculangan is the Senior Vice President and Head of the Risk Management and Compliance Division.

He has extensive experience in law, governance, and corporate compliance, having served in Law Offices, Corporations and the Government in his legal capacity while concurrently holding various leadership and executive positions across different public and private institutions.

He earned his Master in Crisis and Disaster Risk Management from the Philippine Public Safety College as a full government scholar, receiving the Dr. Jose P. Rizal Academic Excellence Award and Special Recognition Award for his capstone research. He obtained his Juris Doctor from San Beda University College of Law (Manila) 2018, graduating in the top 10% of his class and passing the Bar Examinations that same year. He also holds a Bachelor of Science in Electronics and Communications Engineering from the Pamantasan ng Lungsod ng Maynila, where he was also a full city scholar.



Management Committee



**JOSE MARI ALFONSO G.
AQUINO**

**SENIOR VICE PRESIDENT
HEAD OF OPERATIONS DIVISION**

Jose 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.



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.

Prior to joining Cocolife, he was an Assistant Vice President 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 obtained his Bachelor's degree and Juris Doctor from the Ateneo de Manila University.



Management Committee



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.



ATTY. VAN LEE ROY C. DEVESA

**SENIOR VICE PRESIDENT
HEAD OF BROKERS RELATIONS OFFICE
AND 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 Cocolife's management team, 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.



Management Committee



ATTY. REX D. LAMPA

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

Atty. Rex Lampa is the First Vice President, Chief Legal Officer, and Head of Legal Division. He is also the Corporate Secretary of Cocolife Asset Management, Inc. Atty. Lampa is also a Director at Ultra Security Agency and the Corporate Secretary of Direct Insurance Agency, Inc. Previously, he was an Associate Attorney at the Fortun Narvasa & Salazar Law office.

He took up Bachelor of Arts in Mass Communication, Majoring in Journalism, Minoring in Broadcasting in University of the Philippines- Baguio. He earned his Bachelor of Laws at the Polytechnic University of the Philippines.



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

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.



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 the 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.



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-OF-STAFF
OFFICE OF THE PRESIDENT**

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 the SMP&Co. Technology and Quantitative Division, an Intern at RETAILGATE Business Analytics and Research Division, and a Freelance Researcher.

He earned his Bachelor of Science in Business Economics, cum laude, from the University of the Philippines - Diliman, and has a Master of Science in Statistics degree from the same institution.



ROWENA P. MEMIJE

**FIRST VICE PRESIDENT
HEAD OF INTERNAL AUDIT
DEPARTMENT**

Rowena Memije is currently the First 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.



MARIA 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.



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

FIRST VICE PRESIDENT
HEAD OF ADMINISTRATION AND TECHNICAL SERVICES AND COMPLIANCE DEPARTMENT

Bayan Magallon, FLMI, CIA, CISA, CRA, FGAFM, CCO shares his experience with Cocolife as the current First 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.



ANGELITA A. TRINIDAD

FIRST VICE PRESIDENT
HEAD OF CUSTOMER CARE

Angelita A. Trinidad is the First Vice President and Head of Customer Care and HealthAssist at Cocolife Healthcare . A graduate of Delos Santos College with a Bachelor of Science in Nursing degree, she brings decades of experience in healthcare service and customer support management.

She began her professional career with Excel Healthcare - 24 Degree Membership Assistance, where she served from 1996 to 1998, gaining valuable experience in healthcare assistance and client relations. Through her leadership and commitment to service excellence, she has played a significant role in strengthening customer care initiatives and enhancing healthcare support services within the organization.



CHRISTOPHER V. TAN

**FIRST VICE PRESIDENT
HEAD OF SALES AND MARKETING**

Christopher V. Tan is the First Vice President and Head of Sales and Marketing at Cocolife Healthcare. He is a graduate of Centro Escolar University with a Bachelor of Science in Nursing degree.

He previously served as Vice President at Responsive Health and Insurance Brokers Inc. from 2007 to 2014, where he played a key role in business development and healthcare solutions management. Prior to this, he was a Supervisor at Maxicare Healthcare Corporation from 1997 to 2007, gaining valuable experience in healthcare operations and customer service leadership.

Since joining Cocolife Healthcare in March 2018, he has continued to contribute to the company's growth through strategic leadership and a strong commitment to healthcare excellence.



ATTY. JEFF GABRIEL M. CRUZ

**VICE PRESIDENT
HEAD OF CORPORATE STRATEGY
DEPARTMENT**

Atty. Jeff 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.



LYNIE A. ANTONIO

**VICE PRESIDENT
HEAD OF LICENSING AND SUPPORT
DEPARTMENT**

Lynie Antonio is currently the Vice President and Licensing and Support Department 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.



EDWARD ROBIN V. GONZALES

**VICE PRESIDENT
CHIEF AGENCY OFFICER AND
HEAD OF AGENCY CHANNEL**

Edward Robin Gonzales is the Vice President and Chief Agency Officer of the Acquisition, Expansion and Product Development.

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.



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
GROWTH DEPARTMENT**

Melanio De Vicente is the Vice President and Head of the Digital Innovation and Growth Department.

He held several executive positions in esteemed companies in the Philippines, including being the former Vice President and Head of National Sales of Food Panda Philippines and FinTech First Circle Philippines, the former Co-Founder and Country Head of KFIT/ Fave Philippines, and the former CEO of Groupon Philippines. He is also a Co-Founder and CEO of Crate Philippines.

He obtained his degree in Computer Systems Design and Programming from AMA Manila.



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

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

Atty. Jeane Benalda Ruth Yaneza 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.



CARL JOHN H. CANILAO

**VICE PRESIDENT
HEAD OF BANCASSURANCE DEPARTMENT**

Carl John H. Canilao is the Vice President of Bancassurance at Cocolife, bringing years of expertise in sales leadership, bancassurance operations, and business development. He graduated from San Beda College Manila with a degree in BS Marketing Management and Corporate Communication.

He began his professional journey as an intern at Norkis Group of Companies in 2005 before joining Cocolife in 2008 as an Account Executive for Bancassurance. Through dedication and consistent performance, he steadily advanced through the ranks—from Team Leader and Assistant Manager to Senior Manager and Assistant Vice President—before being appointed Vice President in June 2025. His career reflects a strong commitment to leadership excellence and the continued growth of the company's bancassurance division.



Key Management Officers

RITA AURORA O. BERNAD-VENTURA, ACS

First Vice President
Head of Central Procurement Office
Head of Compensation and Benefits Department - HRASD

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

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

First Vice President
Head of DEPED Loans Unit

CHRISTOPHER V. TAN

First Vice President
Head of Sales and Marketing Department - Healthcare

MICHELLE V. JAVIER

First Vice President
Head of Group Term Life Department

MARICEL S. MANAO

First Vice President
Head of Group Credit Life Department

ATTY. JAMES BRYAN TAN

Vice President
Legal Officer

JEFFERSON F. CALIPJO

Vice President
Head of Account Management Unit - Healthcare

DR. ANNA KARMELA O. SO

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

ATTY. MANUEL ANTONIO M. MENDOZA

Vice President
Head of Accounting Department - Healthcare

ROGER MARTIN F. RUIZ

Vice President
Head of Talent Selection, Development and Engagement Department - HRASD



Key Management Officers

ATTY. RYAN ANTHONY S. MALIT

Vice President
Head of Small Claims Section

TERESA DR. BOSE

Vice President
Head of Customer Experience Department

LAIZA T. MERCADO

Vice President
Head of Training and Communications Department - Healthcare

ATTY. REMEGIO D. MORA, JR.

Assistant Vice President and Litigation Officer

SAMI R. AL-MUALEM, ACS

Assistant Vice President
Head of Corporate Actuarial Department

ARIES CHRISTOPHER P. CONDE

Assistant Vice President
Bancassurance Regional Head - NCR

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

ANNLACE KRYSTLE M. VILLEGAS

Assistant Vice President
Head of Corporate Loans Section

DAVID CHRIS Y. BALDEMOR

Assistant Vice President
Healthcare Division

ANA MARIA R. DE VERA

Assistant Vice President
Head of Migrants Insurance Department

LEAH D. MALSI

Assistant Vice President
Project Management Department



Key Management Officers

JANUS LE-AN DELLAVA

Assistant Vice President
Head of Sales Training and Recruitment Department

RAMON ALFONSO B. EREÑETA

Assistant Vice President
External Affairs and Government Relations Department

ATTY. CLARISA BELO

Assistant Vice President
Head of Sales and Investment Monitoring and Collection Department -
CFSD

CLARO LORENZO G. BAARDE

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

JANETH Z. VILLANUEVA, ACS

Assistant Vice President
Head of Cash Management Department

ANA-LIZA C. GONZALVES

Assistant Vice President
Head of Customer Care Center Section

JOSEPH JOHN B. CARPISO

Assistant Vice President
Head of Products Department

MARIBEL C. SAULO

Assistant Vice President
Head of Claims Section - Healthcare

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

Assistant Vice President
Head of Underwriting Department

REMILYN B. VILLAVICENCIO

Assistant Vice President
Head of Financial Reporting Department

ATTY. JANE MARIE BIANCA B. CARILLO

Assistant Vice President
Legal Officer

LIZA S. JAZMINES

Assistant Vice President
Accounts Administration Section Head
DEPED Loans Unit



Key Management Officers

ENGR. AMOS CARLOS C. SANCHEZ

Senior Manager
Head of Facilities Management Department

CATHERINE JANE G. SIGUE

Senior Manager
Head of IT Service Management Department

MONALIZA Q. ALCABEDOS

Senior Manager
Head of Fund Administration Department

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

MICHELLE D. ROGANDO, ACS, ALMI, FLMI

Manager
Head of Tax Compliance & Expense Monitoring Section

JEFFREY A. OPIANA

Manager
Head of Premium Accounting Department

NORMA E. GOJAR

Assistant Vice President
Head of Field Operations Department

HERJAMY A. BERSUELA

Manager
Data Governance Officer

MA. ROWENA E. VENTURA, ACS, ALMI

Senior Assistant Manager
Head of System and Project Management Department - Operations

PHILIP R. ZAMORA

Senior Assistant Manager
Head of Financial Accounting 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, 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.



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.

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.



COCOLIFE

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