

MANILA BANKERS LIFE INSURANCE CORPORATION

2020 KEY EXECUTIVES PROFILE



JOSE ENRIQUE DE LOS REYES DE LAS PEÑAS
Director / President

Dr. Jose Enrique “Joel” R. De Las Peñas, Filipino, sits as Board Member, President and Chief Executive Officer of **Manila Bankers Life Insurance Corporation** since February 1, 2018.

Dr. De Las Peñas holds a Bachelor's Degree in Doctor of Optometry and currently the President and CEO of Delos Reyes Optical Company, a family business that is a leading optical company in the industry. He has also finished a specialty course as a Certified Private Pilot at Siera Academy in California, USA. In addition, he was formerly President and Chairman of the Board of Enricke Fashion Corporation, a leading garment business in the industry.

He is a Certified Financial Educator (CFEd) of the Heartland Institute of Financial Education, USA and a Registered Financial Planner that has 25 years of extensive experience in financial management and marketing industry.

With more than 25 years of financial management experience, **Dr. De las Peñas** had worked and partnered with many of the leading insurance and financial companies. Aside from completing the course requirements of being a professional Certified Financial Educator and a Registered Financial Planner, he had also gained knowledge in financial planning and management through the many courses completed in his trainings in the US and Asian countries.

Dr. De Las Peñas, a Certified Financial Educator (CFEd) of the Heartland Institute of Financial Education, USA and a Registered Financial Planner that has 25 years of extensive experience in financial management and marketing industry, is the President and Chairman of the Board of **International Marketing Group (IMG) Insurance Brokers Corp.**, an independent marketing company offering a wide array of financial products by means of its partner providers.

He was a member of the Board of Directors of the **Philippine Life Insurance Association, Inc.** from 2018 to 2019.

He was also a member of the Board of Trustee of the Cebu Chamber of Commerce from 2002

up to 2010.

His other significant positions in various companies include: President of **Fidelity Life Mutual Benefit Association Inc.**; Chairman of the Board of Director, President and CEO of **Wealth Channel T.V. Network, Inc.**; Chairman of the Board of Directors and President of **Anda Island Estates Corp.**, a corporation engaged in hotel and resort operations; and Chairman of the Board of Directors of **Kaiser Medical Center, Inc.**, a corporation engaged in the business of medical clinic and diagnostic company, since 2011 up to the present.

Dr. De Las Peñas was one of the Segment Co-Hosts for television and radio programs, *Kape at Salita* of DZMM and ABS CBN since 2018 up to the present, and a regular speaker of the annual Kerygma Conference and Wealth Summit Conference.



DORIS M. ALMANZOR
Chief Operating Officer

Doris M. Almanzor has been the Chief Operating Officer of **Manila Bankers Life Insurance Corporation** since February 1, 2018.

She is a Certified Public Accountant, having taken and passed the CPA Licensure Examinations in October 1990. She has over 30 years of experience in retail and finance industries and has served in a leadership capacity for companies in the country and abroad, such as for the affiliated companies of Astoria Group Corporation in the Philippines and Kwek's Enterprises in Guam, USA. Having occupied top positions in Accounting and Finance she is well-versed in all aspects of financial management, financial planning as well as analyzing the company's financial strengths and weaknesses and proposing corrective actions.

Her areas of expertise include, but are not limited to, outstanding organizational and leadership abilities; competency in strategic planning and business development; internal control and corporate finance. She is a strategic visionary and has the ability to make perfect decisions under pressure.

Ms. Almanzor is holding the significant position of a **Chief Operating Officer** in various companies, such as:

- **International Marketing Group (IMG) Insurance Brokers Corp.**, a Philippine corporation with International affiliations, and an independent marketing company offering a broad array of financial services and products through its partner providers;
- **Kaiser Medical Center, Inc.**, a corporation engaged in the business of medical clinic and diagnostic company;
- **Anda Island Estates Corp.**, a corporation engaged in hotel and resort operations;
- **Sagbayan Mountain Estates Corporation**; a corporation engaged in the operating, managing, supervising, acquiring, purchasing and leasing of tourism-related facilities and activities which shall include hotels, resorts, amusement parks, and other tourism-related activities;
- **Bohol Wings Corporation**; a corporation engaged in concierge travel services for tourist; and
- **Fidelity Life Mutual Benefit Association, Inc.**, a non-stock corporation (mutual benefit

association) organized not for profit but solely for the purpose of providing life insurance benefits to its members.

She completed her studies at Polytechnic University of the Philippines with a degree in Bachelor in Accountancy and graduated Cum laude.



ATTY. RIZAL ANTONIO D. MERU
Director / Legal and Compliance Officer

Atty. Rizal Antonio D. Meru has served as a member of the Board of Directors of **MANILA BANKERS LIFE INSURANCE CORPORATION** since February 1, 2018. He is also the Legal and Compliance Officer of the company.

He was admitted to the Philippine Bar on May 27, 1988.

He has been in the insurance industry since 1983 working in various capacities such as being the Head of the Legal Department for both Life and Non-Life companies, Corporate Secretary and as Compliance Officer.

He is currently a member of the Board of Directors of **International Marketing Group (IMG) Insurance Brokers Corp.** He also serves as the Compliance Officer of the company.

He is also currently a member of the Board of Directors and Assistant Corporate Secretary of **Kaiser Medical Center, Inc.**, a corporation engaged in the business of medical clinic and diagnostic company since 2011 up to the present.

He is also currently a member of the Board of Trustees, Corporate Secretary, and Compliance Officer of **Fidelity Life Mutual Benefit Association, Inc.** since 2012 up to the present.

He is also the Compliance Officer of **Kaiser International Healthgroup, Inc.** an HMO company established in 2004.

He was a member of the faculty of the Institute of Law of the Far Eastern University from 1997 to 2004. He was a member of the faculty of the College of Law of Pamantasan ng Lungsod ng Maynila from 2001 to 2003.

He attended the 106th Basic Management Program of the Asian Institute of Management in 2002. He has also attended numerous seminars on insurance most notably the 1st AIDA (Asia-Pacific) Insurance Law Conference held in Singapore in 1997 and "Managing Insurance Operations in Asia" held in Singapore in 1998.



BENITO L. MABEZA, CPA
Comptroller

Mr. Benito L Mabeza, Filipino, 53 years old, is a Certified Public Accountant with over 30 years of gainful, combined experience (locally and abroad), having worked as a Chief Financial Officer, Financial Controller, Chief Information and Compliance Officer, Administrative Manager and External Auditor. His experience includes external and financial audits, financial controlling, managing outsourced or shared finance, accounting and management advisory services to hotels, leasing and healthcare companies. He earned his bachelor's degree in Commerce, major in Accounting from Mabini Colleges of Daet, Camarines Norte in 1988.



FERDINAND N. SANTOS
Senior Vice President - Sales and Marketing

Mr. Ferdinand N. Santos, Age 57, Filipino citizen and residing at Unit 9G2 TE, Venice Luxury Residences, Mckinley Hill, Fort Bonifacio, Taguig City. Has an extensive career in the Insurance industry as follows: 25 years in Life Insurance namely Manila Bankers Life, Cocolife and Berkley International, 6 ½ years in General Insurance, AIG Philam Insurance and 2 years in Pre-need. A Senior Executive for over 21 years and have handled different divisions in sales such as Individual Marketing, Group Marketing and Alternative Distribution Channels which includes Telemarketing and Mall Operations, Bancassurance, Salary Savings Insurance and Teacher's Loan Program. Attended seminars conducted by AIG Training Group, Hongkong, Asia-Pacific Life Insurance Congress, MDRT Echoing, AIM management seminars among others. A graduate of National College of Business and Arts, Major in Economics in 1985.



MA. VICTORIA C. PANIS
Vice President - Operations

Ms. Ma. Victoria C. Panis, Filipino, 59 years old, Filipino Citizen. She has extensive experience in the Insurance Industry as follows: 23 years with Insular Life Assurance Company and 10 years with Manila Bankers Life Insurance Company, as Head of the Insurance Operations Group. Her experience includes Agency Training and Recruitment, Claims adjudication, Business Conservation, Underwriting, Customer Service and Policy Servicing. She earned her degree in Marketing Management, Cum Laude in 1982.