

MANILA BANKERS LIFE AND GENERAL INSURANCE CORPORATION

2022 BOARD OF DIRECTORS AND KEY EXECUTIVES PROFILE



ATTY. TRANQUIL GERVACIO S. SALVADOR III

Atty. Tranquil Gervacio S. Salvador III, a Filipino, has served as **Chairman of the Board of Manila Bankers Life Insurance Corporation** since February 1, 2018.

Academic and Professional Positions:

- Remedial Law Examiner, 2018 Bar Examination.
- Author, Criminal Procedure published and released by Rex Publication, Inc.
- Suffolk University Law School, LLM.
- Visiting International Scholar on Trial Advocacy, Suffolk University Law School.
- Ateneo de Manila University, School of Law, Juris Doctor.
- University of Santo Tomas, A.B. Economics.
- DEAN, Manila Adventist College - School of Law and Jurisprudence (sister school of Adventist University of the Philippines).
- Former Dean, Pamantasan ng Lungsod ng Pasay.
- Professor, Ateneo de Manila University, School of Law; University of the Philippines, College of Law; and Pamantasan ng Lungsod ng Maynila, College of Law; Centro Escolar University, College of Law and Jurisprudence; and University of the East, College of Law.
- Lecturer: Jurist Bar Review, and San Beda University, College of Law.
- Member, Committee on Guidelines of Litigation Practice in Quezon City (2011).

- Member, Topical Working Group of the Supreme Court on Filing, Pre-trial and Trial (2013).
- Member, Committee on the Revisions of the Rules of Court (Memorandum Order No. 03-2019).
- Member, Sub- Committee for the Revision of the 1997 Rules of Civil Procedure (Memorandum Order No. 04-2019).
- Member, U.P. Law Center, Remedial Law Committee that deliberated and suggested Answers to the 2007 to 2010, 2013 and 2015 Remedial Law Bar Questions.
- Member, First and only Validation of Multiple-Choice Questions in the 2011 Bar Examinations.
- Vice-Chairman, Remedial Law Department, Ateneo de Manila University School of Law.
- Justice Jose Colayco Professional Chair in Remedial Law (2010-2016).
- Partner, Co-Chair of Litigation and Arbitration Department and Co-Chair of the Environmental Law and Mining Department of Romulo, Mabanta, Buenaventura, Sayoc and de los Angeles Law Office (ROMULO).
- Head, Legal Assistance Service of ROMULO to the Asian Development Bank.
- President, Integrated Bar of the Philippines – Quezon City Chapter (2009-2011).
- District Governor, Rotary International District 3810 (2010-2011).
- Host and Legal Analyst: PATAKARAN with Atty. Tranquil Salvador III, Net 25; and Legally Yours, Radyo Agila, DZEC 1063; &
- Columnist, Footnotes, Manila Standard.



DR. JOSE ENRIQUE DE LOS REYES DE LAS PEÑAS

Dr. Jose Enrique R. De Las Peñas is a **member of the Board of Directors**, was President and Chief Executive Officer of **Manila Bankers Life Insurance Corporation** from February 1, 2018, to June 15, 2022. And is now the **Vice Chairman** of the Board.

Dr. De Las Peñas holds a Bachelor's Degree in Doctor of Optometry and is currently the President and CEO of Delos Reyes Optical Company, a family business that is a leading optical company in the industry.

He is also the former President and Chairman of the Board of Enricke Fashion Corporation, a leading garment manufacturer.

Dr. De Las Peñas is a Certified Financial Educator (CFEd) of the Heartland Institute of Financial Education, USA, and a Registered Financial Planner with more than 25 years of extensive experience in the financial management and marketing industry. He completed a specialty course from the Siera academy in California USA and is now a Certified Private Pilot.

Continuously seeking to gain more knowledge in financial planning and management, **Dr. De Las Peñas** has completed various training courses in the USA and Asian countries.

Dr. De Las Peñas was one of the segment co-hosts for television and radio program, *Kape at Salita* of DZMM and ABS CBN from 2018 up to 2020, and a regular speaker of the annual Kerygma Conference and Wealth Summit Conference.

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.
- 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.
- Board Member of **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.
- Board Member of **Bohol Wings Corporation**, a corporation engaged in concierge travel services for tourists.
- Board of Directors of the Philippine Life Insurance Association, Inc., from 2018-2019.
- Board of Trustee of the Cebu Chamber of Commerce from 2002 up to 2010.



LOUIS BARTOLOME JUANICO BORJA

Louis Bartolome J. Borja, a Filipino, has served as a **Board Member and Treasurer** of **Manila Bankers Life Insurance Corporation** since February 1, 2018.

Mr. Borja is a Civil Engineering graduate who is now a Registered Financial Planner and a Certified Financial Educator (CFEd). He is the former CEO and Marketing Director of World Marketing Alliance (WMA) and a member of its Elite Advisory Group, as chosen by Mr. Hubert Humphry. He also used to be a consultant, a national trainer for the marketing operations group, and a member of the Elite Million Dollar Round Table (MDRT) of WMA. He has held various positions in the PNOC Energy Development Corporation. Aside from his profession, **Mr. Borja** is also a well-known golf enthusiast.

Since 2011, Mr. Borja has been a Board Member and President of **Kaiser Medical Center, Inc.**, a corporation engaged in the business of medical clinic and diagnostic.

His other significant positions in various companies include:

- Board Member and Treasurer of **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.
- Board Member and Treasurer of **Wealth Channel T.V. Network, Inc.**; Board Member and Treasurer of **Anda Island Estates Corp.**, a corporation engaged in hotel and resort operations.

- Chief Finance Officer of **Kaiser International Healthgroup, Inc.**, an HMO company established in 2004.
- Member of the Board of Trustees of **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.
- Board Member and Treasurer of **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.
- Board Member and Treasurer of **Bohol Wings Corporation**, a corporation engaged in concierge travel services for tourists.



NOEL AZERO ARANDILLA

Noel A. Arandilla, a Filipino, has served as a **Board Member and Corporate Secretary** of **Manila Bankers Life Insurance Corporation** since February 1, 2018.

Mr. Arandilla is a Registered Financial Planner and a Certified Financial Educator (CFEd) of the Heartland Institute of Financial Education, USA.

He is the Chairman of the Board of Trustees of **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.

He is also a Chemical Engineer and earned his Master's Degree in Business Administration from Ateneo de Cagayan. He has been involved with the Philippine Institute of Chemical Engineers and held numerous positions in the organization, such as the National Vice President for Mindanao, the National Board of Directors, and the President of its Iligan chapter. With his unwavering commitment to financially educate and help people, **Mr. Arandilla** was acknowledged in the USA as a World Great Builder.

His other significant positions in various companies include:

- Board Member and Corporate Secretary of **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.

- Board Member and Corporate Secretary of **Wealth Channel T.V. Network, Inc.**
- Board Member and Corporate Secretary of **Anda Island Estates Corp.**, a corporation engaged in hotel and resort operations.
- Assistant Corporate Secretary of **Kaiser International Healthgroup, Inc.**, an HMO company established in 2004.
- He is currently a Board Member, Treasurer and 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.
- Board Member and Treasurer of **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.
- Board Member and Treasurer of **Bohol Wings Corporation**, a corporation engaged in concierge travel services for tourists.



DORIS M. ALMANZOR

Ms. Doris M. Almanzor, a member of the Board and Chief Executive Officer of **Manila Bankers Life Insurance Corporation**. Previous to this, she held the position of Chief Operating Officer from February 1, 2018, to June 15, 2022.

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

She became a Certified Public Accountant, after passing her CPA Licensure Examinations in October of 1990. With over 30 years of experience while serving in a leadership capacity in the retail and finance industries, both here and abroad, **Ms. Almanzor** has become well-versed in all aspects of financial management and planning. Analyzing a company's financial condition and implementing corrective actions is one of her many strong suits.

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; and **Bohol Wings Corporation**: a corporation engaged in concierge travel services for tourist.



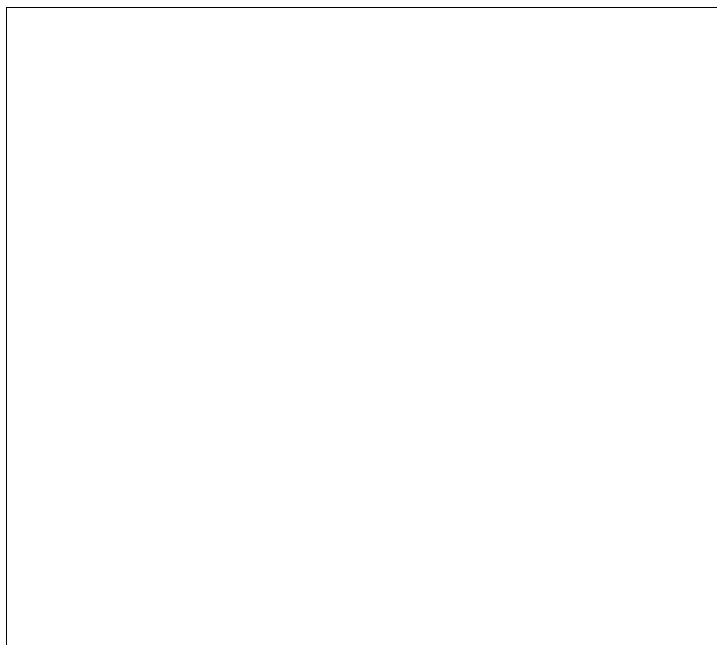
FERDINAND N. SANTOS

Mr. Ferdinand N. Santos, Filipino, a **member of the Board and President of Manila Bankers Life Insurance Corporation**. He has an extensive career in the insurance industry as follows: 25 years in life insurance namely Manila Bankers Life, Cocolife and Berkley International; 6 and a half years in general insurance, AIG Philam Insurance; and 2 years in pre-need.

His other significant professional positions include:

- He has been a Senior Executive for over 21 years and has 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.
- He attended seminars conducted by AIG Training Group, Hongkong, Asia-Pacific Life Insurance Congress, MDRT Echoing, AIM management seminars among others.
- He was also the President of Salary Deduction Assurance Association for two years.

He graduated from the National College of Business and Arts in 1985 with a Major in Economics.



ATTY. MARIO YPON CAVADA

Atty. Mario Y. Cavada, Filipino, has served as a **member of the Board of Directors** of **Manila Bankers Life Insurance Corporation** since February 1, 2018, up to the present.

He was admitted to the Philippine Bar on May 8, 1980.

His other significant positions in various companies include:

- Member of the Board of Directors of **International Marketing Group (IMG) Insurance Brokers Corp.**, since its incorporation on March 7, 2002.
- Member of the Board of Trustees of **Fidelity Life Mutual Benefit Association Inc.** since October 2012 up to the present.
- Member of the Board of Director of **Wealth Channel T.V. Network, Inc.**
- Member of the Board of Directors of **Anda Island Estates Corp.**, a corporation engaged in hotel and resort operations.
- Member 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.



ATTY. RIZAL ANTONIO D. MERU

Atty. Rizal Antonio D. Meru, a Filipino, and has been a **member of the Board of Directors and Legal and Compliance Officer** of **Manila Bankers Life Insurance Corporation** since February 1, 2018.

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 insurance companies, Corporate Secretary, and Compliance Officer.

He was a member of the faculty of the Institute of Law of the Far Eastern University from 1997 to 2004 and faculty member 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.

His other significant positions in various companies include:

- Member of the Board of Directors of **International Marketing Group (IMG) Insurance Brokers Corp.** He also serves as the Compliance Officer of the company.
- 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.

- Member of the Board of Trustees, Corporate Secretary, and Compliance Officer of **Fidelity Life Mutual Benefit Association, Inc.** since 2012 up to the present.
- Compliance Officer of **Kaiser International Healthgroup, Inc.** an HMO company established in 2004.



ATTY. JOHANNES B. OLA

Atty. Johannes B. Ola, a Filipino, has served as a **member of the Board of Directors** of **Manila Bankers Life Insurance Corporation** as an **Independent Director** since June 18, 2019.

He was the Associate Lawyer in the Law Firm of Hermosisima & Inso from February 2000 to April 2009 and has been the Associate Lawyer in the Inso & Associates Law Office from June 2009 to the present.

He was admitted to the Philippine Bar on May 4, 2000 and has been in the academe for over 21 years.

His other significant positions in various companies include:

- Member of the Board of Directors of **International Marketing Group (IMG) Insurance Brokers Corp.** as an Independent Director.
- Member of the Board of Directors of **Kaiser International Healthgroup, Inc.** as an Independent Director.
- Member of the Board of Trustees of **Fidelity Life Mutual Benefit Association, Inc.** as an Independent Director.



ATTY. MANUELITO S. INSO

Atty. Manuelito S. Inso, a Filipino, has served as a **member of the Board of Directors** of **Manila Bankers Life Insurance Corporation** as an **Independent Director** since June 18, 2019.

He was the Named Partner in Hermosisima Sison & Inso from 1984 to 1997, Named Partner in Hermosisima & Inso Law Office in 1997 up to 2009 as General Practicing Lawyer, and Proprietor/Owner of Inso & Associates on June 1, 2009, up to the present.

He was admitted to the Philippine Bar on May 8, 1980 and has been in the academe for over 41 years.

His other significant positions in various companies include:

- Member of the Board of Directors of **International Marketing Group (IMG) Insurance Brokers Corp.** as an Independent Director.
- Member of the Board of Directors of **Kaiser International Healthgroup, Inc.** as an Independent Director.
- Member of the Board of Trustees of **Fidelity Life Mutual Benefit Association, Inc.** as an Independent Director.



BENITO L. MABEZA, CPA

Mr. Benito L. Mabeza is the current **Comptroller** of **Manila Bankers Life Insurance Corporation**. He 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.

He earned his bachelor's degree in Commerce, major in Accounting from Mabini Colleges of Daet, Camarines Norte in 1988.

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.



MARIA VICTORIA C. PANIS

Ms. Ma. Victoria C. Panis is the **Vice President for Operations** of **Manila Bankers Life Insurance Corporation**. She has extensive experience in the insurance industry, as follows: 23 years with Insular Life Assurance Company and more than 10 years with Manila Bankers Life Insurance Company as Head of the Insurance Operations Group.

She earned her degree in Marketing Management, Cum Laude at the Polytechnic University of the Philippines in 1982.

Her experience includes Agency Training and Recruitment, Claims adjudication, Business Conservation, Underwriting, Customer Service, and Policy Servicing.