

**MANILA BANKERS  
LIFE AND GENERAL INSURANCE  
CORPORATION**

**2023 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 AND GENERAL INSURANCE CORPORATION** since February 1, 2018.

**Significant activities/affiliations:**

- Bar Examiner, Remedial Law, 2018 and 2023 Bar Examinations
- Author, Criminal Procedure, published and released by Rex Publication, Inc., 2019
- Author, FOOTNOTES (2 volumes), published and released by Rex Publication, Inc., December 14, 2023
- Columnist for “Footnotes”, Manila Standard

**Professional career:**

- Senior Partner, Romulo, Mabanta, Buenaventura, Sayoc and de los Angeles Law Office (ROMULO).
- Co-Chair, Litigation and Arbitration Department, ROMULO
- Co-Chair, Environmental Law and Mining Department, ROMULO
- Head, Legal Assistance Service of ROMULO to the Asian Development Bank
- Member, Supreme Court, Sub-Committee on the Revisions of the Code of Professional Responsibility and Accountability
- Member, Supreme Court, Sub-Committee Drafting the Unified Legal Aid Service (ULAS)
- Director, Kaiser International Health Group, Inc. for 2023-2024

- Top 15 Litigators in South East Asia
- Listed among the Top 100 Lawyers in the Philippines for 2021, 2022, and 2023 by the Asia Business Law Journal
- Listed in IFLR1000 as highly regarded in Energy and Infrastructure, Project Development and Mining (2017-2023)
- Distinguished Alumnus in Private Law Practice (2022), Ateneo Law Alumni Association, Inc., (ALAAI)
- Special Recognition Award as Dean of the Manila Adventist College-School of Law and Jurisprudence and former Dean of the Pamantasan ng Lungsod ng Pasay (2023), Ateneo Law Alumni Association, Inc., (ALAAI).

**Academic career:**

- Dean, Manila Adventist College-School of Law and Jurisprudence
- Former Dean, Pamantasan ng Lungsod ng Pasay
- Vice-Chairman, Department of Remedial Law, Ateneo School of Law
- Justice Jose Colayco Professorial Chair in Remedial Law, 2010-2016
- Tan Yan Kee Professorial Chair in Remedial Law, 2006-2009
- Twenty-nine years of teaching experience
  - Professor of Law: Ateneo de Manila University (2002-present), University of the Philippines (2011-present), Pamantasan ng Lungsod ng Maynila (1999-present), and University of Makati (2020-present)
  - Former Professor of Law: Centro Escolar University, University of the East (2013-2018), Far Eastern University (1994-2011), and San Sebastian College (1993-2006)
  - Bar Reviewer/Lecturer: Ateneo de Manila University, School of Law (2003-present), Jurist Bar Review Center (2005-present), San Beda University (2019), San Sebastian College of Law (2006-2011), and the University of the Philippines Law Center (2019-present)
- Visiting International Scholar on Trial Advocacy, Suffolk University Law School, September 2018

**Other past/present activities/affiliations:**

- Member:
  - Committee on Guidelines of Litigation Practice in Quezon City, 2011
  - Topical Working Group of the Supreme Court on Filing, Pre-trial and Trial, 2013
  - Committee on the Revisions of the Rules of Court (Memorandum Order No. 03-2019; Civil Procedure and Evidence)
  - Sub-Committee on the Revisions of the Code of Professional Responsibility (Memorandum Order No. 111-2021)
  - Sub-Committee for the Revision of the 1997 Rules of Civil Procedure (Memorandum Order No. 04-2019)
  - Reorganization of the Sub-Committee for the Revision of the Rules of Civil Procedure (Memorandum Order No. 115-2021)
  - Remedial Law Committee, U.P. Law Center: deliberated and suggested Answers to the 2007 to 2011, 2013, 2015, 2019, and 2020/2021 Remedial Law Bar Questions
  - Member, First and Only Validation of Multiple Choice Questions in the 2011 Bar Examinations
- President, Integrated Bar of the Philippines – Quezon City Chapter, 2009-2011

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- Lieutenant Colonel, AFP Reserve Command (Reserve), Judge Advocate General Service (JAGS)
- District Governor, District 3810, Rotary International, RY 2010-2011
- Charter President, Rotary Club of Malate Prime, RY 2001-2002
- District Trainer, Grant Management Seminar of District 3450 (Hong Kong, Macau and Mongolia), October 20, 2012.
- Panelist, Future Vision Program at the Zone Institute in Bali, Indonesia, 2011
- District Trainer, District 3810, RY 2023-2024
- Rotary Peace Fellowship Sub-Committee Chair, District 3810, RY 2019-2020; 2022-2023
- Chairman, Philippine Columbian Association, 2018 to present
- Chairman and Founding Trustee, Tagapagtaguyod ng Sining at Kultura ng Pilipinas (TSKP), 2019 to present
- Member, Management Association of the Philippines, 2021 to present
- Host, "Legally Yours with Atty. Tranquil" radio program, Radyo Agila, DZEC 1062, 2014-present
- Former host and legal analyst, "PATAKARAN with Atty. Tranquil Salvador III" TV show, Net 25, 2015-2019

Educational background:

- Masters of Law, Suffolk University Law School, Boston (2009)
- Juris Doctor, Ateneo de Manila University, School of Law (1991)
- A.B. Economics, University of Santo Tomas (1987)
- High School, San Beda University (1983)
- Elementary, PCU-Union Elementary School (Valedictorian, 1979)



## **DR. JOSE ENRIQUE DE LOS REYES DE LAS PEÑAS**

**Dr. Jose Enrique De Los Reyes De Las Peñas**, Filipino, sits as a member of the Board of Directors of **Manila Bankers Life and General Insurance Corporation** since February 1, 2018. Prior to his election as Vice Chairman of the Board of Directors, he served as the President and Chief Executive Officer of **Manila Bankers Life and General Insurance Corporation** from February 1, 2018 to June 15, 2022

He is a Certified Financial Educator (CFEd) of the Heartland Institute of Financial Education, USA and a Registered Financial Planner. 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 he completed in his trainings in the US and various countries in the Asia Pacific. During his more than 25 years of extensive experience in financial management and marketing industry, Dr. De Las Peñas had worked and partnered with many of the leading insurance and financial companies. He is an epitome of a self-made leader, decisive and disciplined. Through his vision and mission, he is also one of the driving forces instrumental to the founding of several corporations in the Philippines and abroad.

**Dr. Jose Enrique De Los Reyes De Las Peñas**, Filipino, is also the Chairman of the Board of Directors, President and Chief Executive Officer 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, since March 2002 up to the present.

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 Director 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 diagnostics, since 2011 up to the present; and Chairman of the Board of Directors of **Delos Reyes Optical City Inc.**, a family business that is a leading

optical company in the industry. He is also serves as the Chairman of the Board of Directors, President and Chief Executive Officer of **NEURACASH INTERNATIONAL INC.**

He is a member of the **Management Association of the Philippines**, a 70-year-old management organization whose over 1,000 members represent a cross-section of CEO's COO's and the other top management from the largest local and multinational companies in the Philippines.

He is also presently taking active participation in the Philippine Coast Guard Auxiliary or PCGA, a service-oriented, uniformed, volunteer, non-political organization whose primary functions include providing support and assistance to PCG in the promotion of safety of life and property at sea, the preservation of the marine environment and its resources; holding the rank of a Commodore.

He served as one of the Board of Directors of the **Philippine Life Insurance Association, Inc (PLIA)**. from 2018 to 2019 and was re-elected for another term as one of the Board of Directors for the year 2024.

He was also a member of the Board of Trustees of the **Cebu Chamber of Commerce** from 2002 up to 2010.

He was one of the Segment Co-Hosts for television and radio program, *Kape at Salita* of DZMM and ABS CBN since 2018, and a regular speaker of the annual Kerygma Conference (Feast Conference) and Wealth Summit Conference.

**Dr. De Las Peñas**, holds a Bachelor's Degree in Doctor of Optometry and placed 4th in the PRC's Licensure Examination for Optometrists. He also finished a specialty course as a Certified Private Pilot at Siera Academy in California, USA.



## **LOUIS BARTOLOME JUANICO BORJA**

**Louis Bartolome J. Borja**, a Filipino, has served as a **member of the Board of Directors and Treasurer** of **MANILA BANKERS LIFE AND GENERAL 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 **member of the Board of Directors** and **Corporate Secretary** of **MANILA BANKERS LIFE AND GENERAL 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 Filipino, has served as Chief Executive Officer of **MANILA BANKERS LIFE AND GENERAL INSURANCE CORPORATION** since June 15, 2022, and on the following year, she has been elected as a **member of the Board of Directors**. 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

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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** has served as a **member of the Board of Directors** and **President of MANILA BANKERS LIFE AND GENERAL INSURANCE CORPORATION** since June 15, 2022. 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 25 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. RIZAL ANTONIO D. MERU**

**Atty. Rizal Antonio D. Meru** has been a member of the Board of Directors of **MANILA BANKERS LIFE AND GENERAL INSURANCE CORPORATION** from February 1, 2018 up to May 17, 2023. He has served as **Legal and Compliance Officer** 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 106<sup>th</sup> Basic Management Program of the Asian Institute of Management in 2002. He has also attended numerous seminars on insurance, most notably the 1<sup>st</sup> 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.

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



**ATTY. MANUELITO S. INSO**

**Atty. Manuelito S. Inso**, a Filipino, has served as a **member of the Board of Directors** of **MANILA BANKERS LIFE AND GENERAL 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** has served as **Comptroller** of **MANILA BANKERS ASSURANCE** since 2020. 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 AND GENERAL 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 AND GENERAL INSURANCE CORPORATION** 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.