

iNSURia

PHILIPPINES







INSURIA MARKETING AND INSURANCE AGENCY CORP. (IMACorpPh)

Insuria Marketing and Insurance Agency Corporation Ph (**IMACorpPh**)

Tagline: Be Wiser Pilipinas!

Overview

Insuria Ph as Bewiser Ph was established in 2021 as a sole proprietorship and incorporated in 2024 after achieving remarkable success as a licensed insurance agency. From its inception, the company stood out for its fresh perspectives and innovative approach to insurance and health protection services.

In 2026, Bewiser Ph evolved into Insuria Marketing and Insurance Agency Corporation (IMACorpPh) to strengthen its identity and align with **its mission of inclusive protection for all Filipinos**. The new corporate name, INSURIA, symbolizes a unified, all-inclusive hub for insurance solutions and collaboration.

Derived from “INSU” (Insurance) and “RIA” (inspired by Industria), the name represents a comprehensive, one-stop destination for all insurance needs — personal, commercial, life, health, and specialty. It embodies completeness, convenience, and confidence, ensuring that individuals, families, and businesses experience an integrated and seamless insurance journey under one trusted name.

Our Mission

Is to educate, empower, and protect every Filipino by providing accessible, transparent, and comprehensive insurance solutions, fostering a culture of wisdom and preparedness under the banner of Be Wiser Pilipinas!

Our Vision

To be the most trusted and inclusive insurance and protection agency corporation in the Philippines, bridging the gap between Filipinos and financial security through innovation, education, and genuine care.

Our Identity

At its core, INSURIA is your complete insurance partner, represented by the corporate tagline BeWiser Pilipinas — a reminder that being wise means protecting yourself, your family, and your future.

Our guiding principles are anchored on three key pillars:

- Education – Encouraging Filipinos to make informed and intelligent insurance decisions.
- Empowerment – Promoting proactive protection and financial preparedness.
- Trust – Strengthened by INSURIA's expertise as a full-service, multi-line insurance agency.

What We Stand For

- Client-first service
- Inclusive and ethical protection
- Innovation in insurance access and education
- Long-term partnerships built on trust



Our Divisions

A Commitment to Inclusive Protection

As part of IMACorpPh's unwavering commitment to inclusive protection, the company has established four core divisions that collectively serve as the foundation of its mission—to make insurance education, access, and support available to every Filipino, regardless of social status, geographic location, or financial capacity. Each division plays a distinct yet complementary role in fulfilling IMACorpPh's vision of a wiser, more protected nation.

1. BeWiser Philippines - Corporate and Retail Brand Arm

BeWiser Philippines serves as both the corporate identity and retail-facing brand of IMACorpPh, carrying the inspiring tagline "Be Wiser Pilipinas!"—a powerful reminder that true wisdom lies in protection, preparedness, and informed decision-making. This division focuses on delivering comprehensive, flexible, and affordable insurance and protection solutions tailored to individuals, families, professionals, and businesses. Through ethical advisory and client-centered service, IMACorpPh empowers Filipinos to make wise choices that secure their future and protect what matters most.

2. 3KPinoyProtek - Advocacy and Insurance Inclusion Arm

3K Stands for – *Kadamay, Kaagay, Kasama sa oras ng kagipitan* is the advocacy-driven division of IMACorpPh, created to champion insurance inclusion and bring protection closer to every Filipino community. This division advances IMACorpPh's six key advocacies:

1. Affordable insurance plans, 2. Easy and simplified application processes, 3. Clear, transparent, and easy-to-understand policy terms, 4. Microinsurance advocacy—low-cost protection for underserved sectors, 5. Nationwide awareness on the importance of insurance and preparedness, 6. Policies designed with minimal exclusions to maximize real-world protection

Through 3KPinoyProtek, IMACorpPh actively breaks barriers to access, ensuring that protection and peace of mind are not limited by income, education, or location.

3. RMPA – Risk Management and Protection Academy - Training, Education, and Advocacy Development Arm

The Risk Management and Protection Academy (RMPA) is IMACorpPh's official training and development division, dedicated to continuous learning, innovation, and the formation of insurance advocates nationwide. RMPA offers structured and comprehensive learning programs in: Insurance literacy, Risk management fundamentals, Financial protection and preparedness, Advocacy and professional development. This advocacy-driven learning platform equips individuals with the knowledge, skills, and ethical grounding needed to champion responsible protection across the country. RMPA programs are designed for different learner levels and roles, including: Advocates and Licensed Advocates.

Through RMPA, IMACorpPh builds a growing community of empowered educators and professionals who help spread awareness, strengthen understanding, and promote resilience against life's uncertainties.

4. INSURIA CARES - Corporate Social Responsibility (CSR) and Community Engagement Division

INSURIA CARES is the CSR and Community Engagement division of IMACorpPh, reflecting the company's deep commitment to compassion, inclusivity, and social impact. Guided by the belief that true protection goes beyond policies and premiums, INSURIA CARES focuses on empowering individuals, strengthening communities, and inspiring positive change. This division bridges IMACorpPh's corporate mission with community welfare and customer well-being through a wide range of initiatives, including:

A. Engagement and Collaboration Activities

- Strategic collaborations and partnerships
- Customer service and community support initiatives
- Financial wellness and education programs
- Social events and engagement activities

B. CSR and Community Development Programs

- Medical and dental missions
- Outreach and relief operations
- Fun runs and charity events for a cause
- Financial wellness and insurance literacy seminars
- Scholarship and sponsorship programs
- Community empowerment and partnership projects

Through INSURIA CARES, IMACorpPh reaffirms its mission to make protection a shared social responsibility—one that nurtures stronger communities and fosters a nation of wiser, more resilient Filipinos.

BeWiser
PHILIPPINES



3kP
INOY PROTEK

INSURIA
Cares

Our Core Values



Our Core Values

At Insuria Ph, inspired by our brand identity — BeWiser Philippines — our core values define who we are, how we operate, and how we fulfill our mission to provide accessible, affordable, and impactful insurance solutions for all. Each letter in BEWISER PH reflects the principles that guide our organization and the relationships we build with our clients, partners, and communities.

B – Boldness

We take bold and decisive steps in innovating and creating inclusive insurance solutions that ensure financial protection reaches even the most underserved sectors of society.

E – Excellence

We pursue excellence in all aspects of our work — from customer service to product development — upholding the highest standards of quality and professionalism for our clients and partners.

W – Wisdom

We make wise, informed, and ethical decisions, always guided by what is best for our policyholders, partners, and stakeholders.

I – Integrity

We uphold honesty, transparency, and accountability in every action, ensuring that our business practices reflect the highest ethical standards.

S – Service

We are deeply committed to serving others by making insurance accessible, beneficial, and relevant to individuals, families, and communities across the nation.

E – Empathy

We care genuinely about the people we serve. Our products and services are designed with compassion and understanding to address real-life needs and challenges.

R – Reliability

We earn trust through consistency and dependability — delivering on our promises and providing steadfast financial protection and support.

P – Partnership

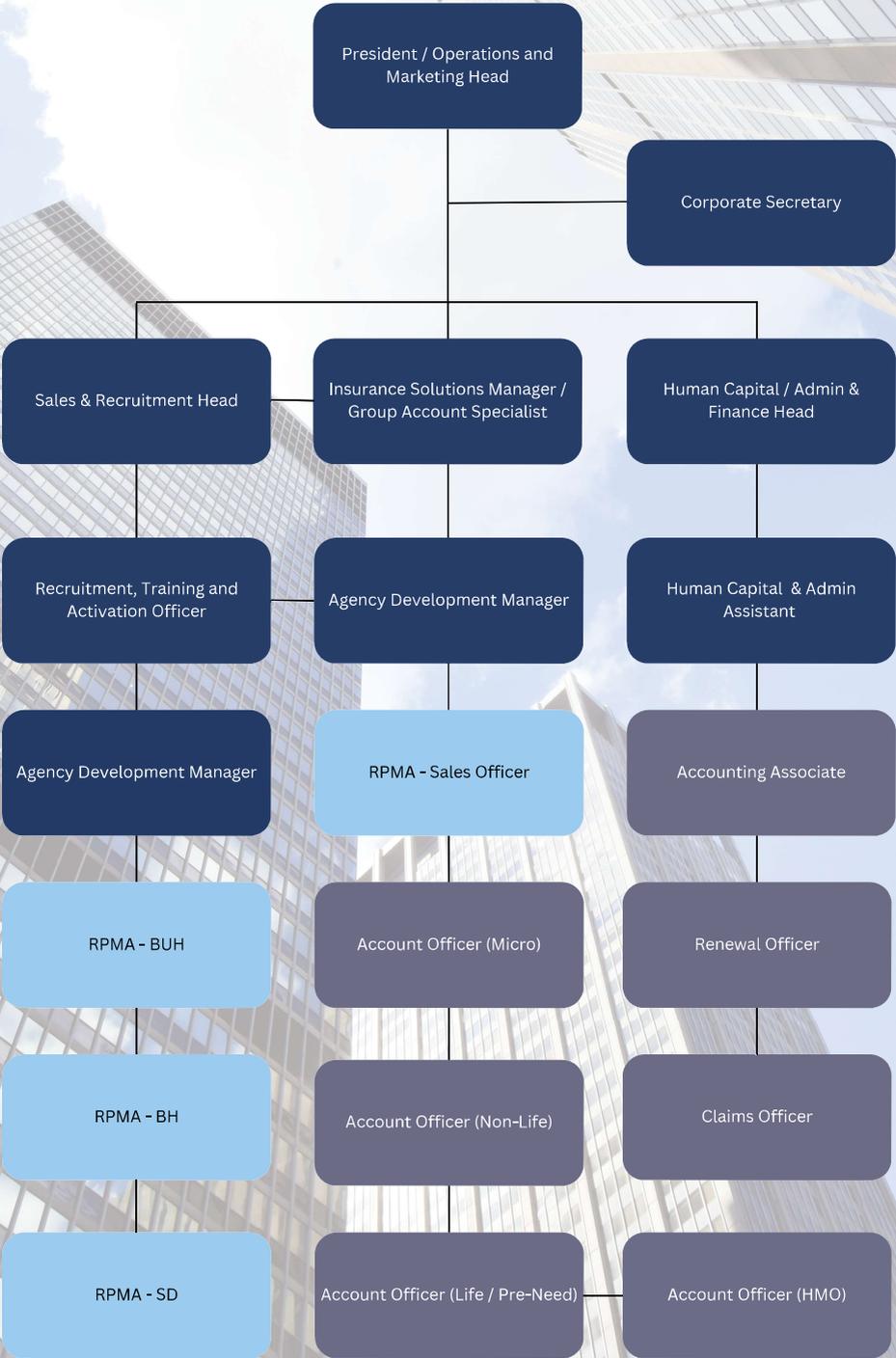
We believe in the power of collaboration, working closely with businesses, organizations, and communities to expand the reach of financial security and shared success.

H – Humanity

We are driven by a profound sense of social responsibility, ensuring that our efforts contribute to the well-being of society and the advancement of the greater good.

At Insuria Ph, we live by these values every day — building a future where insurance is not just a product, but a promise of protection that is ethical, inclusive, and within everyone's reach.

Organizational Structure



Our Founders

ERENGRACE CATALIG *Co-Founder*

Erengrace Catalig, one of the visionary Founders of IMACorpPh, stands as a results-driven leader whose deep passion for innovation, service excellence, and organizational growth has been instrumental in shaping the company's success. A proud Industrial Engineering graduate from Mapua University, she brings with her over 18 years of extensive experience in the insurance industry, combining expertise in insurance operations, sales, IT, and management.

Known for her exceptional leadership and strategic foresight, Erengrace possesses a rare ability to merge technical precision with business insight—transforming challenges into opportunities for growth. Her comprehensive understanding of market dynamics enables her to design sustainable systems, streamline operations, and create customer-centric solutions that keep the organization ahead in a competitive and ever-evolving industry.

As the driving force behind Bewiser Philippines, the insurance brand under IMACorpPh, Erengrace has led numerous groundbreaking initiatives that elevated the company's market presence. She oversees operations, product innovation, and strategic partnerships, ensuring that the organization continues to deliver inclusive, accessible, and affordable insurance solutions to Filipinos nationwide.

Driven by a philosophy of integrity, excellence, and purpose, Erengrace Catalig embodies the essence of a modern leader: forward-thinking, compassionate, and unyielding in pursuit of progress. Through her unwavering dedication, she continues to shape IMACorpPh and Bewiser Ph into organizations that inspire confidence, foster empowerment, and protect the future of every Filipino.

DRA. MARY JOAN FLORENCIO *Co-Founder*

Dra. Joan Florencio, one of the founding partners of IMACorpPh, is a dynamic and purpose-driven leader whose expertise and dedication have been instrumental in the company's establishment and continued growth. With over 25 years of professional experience as a licensed dentist and accomplished businesswoman, she brings a wealth of knowledge and a deep sense of commitment to service. A proud graduate of Centro Escolar University, Dra. Joan has earned a sterling reputation built on professionalism, integrity, and excellence—values that have become integral to IMACorpPh's foundation and success.

Her strong background in healthcare and entrepreneurship allows her to bring a strategic yet compassionate approach to leadership. By merging her medical insights with business acumen, she has helped shape a corporate culture centered on trust, empowerment, and client satisfaction. Dra. Joan's unique perspective and people-first philosophy have played a vital role in building systems that support both organizational efficiency and individual growth within the company.

As a driving force behind IMACorpPh's sales and recruitment development, Dra. Joan has been essential in designing frameworks that attract, train, and empower advocates and professionals across the organization. Her mentorship inspires individuals to pursue excellence while upholding the company's mission of delivering reliable, affordable, and high-quality insurance and healthcare solutions to Filipino families.

Through her dedicated leadership, strategic guidance, and unwavering passion for helping others, IMACorpPh has established itself as a trusted name in the industry. Dra. Joan Florencio continues to be a cornerstone of the organization's progress—guiding its people, strengthening its foundation, and ensuring its lasting impact in providing meaningful protection and opportunities for all.



Directors and Officers



ERENGRACE CATALIG

Board of Director / President
Operations and Marketing Head

DRA. MARY JOAN FLORENCIO

Board of Director / Treasurer
Sales and Recruitment Head

MYREL MANABAT

Board of Director / Corporate Secretary
Admin and Finance Head

LOURDES ROSALES

Board of Director
Partnership Head

ROANNA CRUZ

Independent Director
Agency Development Head

ELMER BAINGAN

Partner Consultant

OUR PORTFOLIO

Micro Insurance NON-LIFE INSURANCE



LIFE & Health INSURANCE



PRE-NEED INSURANCE



1. Personal Accident

- Travel Insurance (Domestic and International)
- Personal Accident (Individual, Group and Student PA)
- PA Cards/ 3KPP
- Pet Insurance
- Golfer's Insurance
- Student Insurance
- OFW Insurance

2. Motorcar Insurance

- For Private Vehicles, Commercial, Motorcycle, Trucks
- Comprehensive and CTPL-LTO

3. Fire Insurance

- Residential and Commercial Property Insurance

4. Surety - Bonds

- Bidders, Performance, Warranty, Payment Bond, Guarantee Payment Bond, Heir's Bond, Injunction, Replivin, Guardian's Bond, Supersedeas Bond

5. Casualty Lines - Business/Concerts

6. Engineering

- CARI/ EAR / EEI / Machinery Breakdown

7. Marine and Aviation

- Fine Arts Insurance
- Ship or Vessel Insurance / Aircraft Hull
- Cargo / Shipment / Freight Insurance / Inland Marine
- Protection and Indemnity
- Hangar's Keeper Liability

8. Mortgage / Loan Redemption Insurance (group / corporate only)

9. Memorial Plans / Memorial Lots

10. Health Insurance / Health Cards / HMO

11. Others

- Claims Consultation
- Marketing Consultation
- Brand Partnership and Sponsorship
- Outreach Program
- Medical / Dental Mission
- Financial Wellness Events
- Fun Run for a cause
- and other engagement and collaboration activities

For every situation, pet insurance keeps things right!



"Accidents happen, it's true, but car insurance is there for you!"

Averages
• Loss of Use
• Acts of Nature
• Over-Damage and Theft
• and more!



3kPinoyProtek Prepaid Program: Affordable Insurance for All

Since 2021, The Company has been committed to developing innovative insurance solutions that address the needs of underserved and marginalized communities. Guided by our strong sense of corporate social responsibility, we proudly launched 3kPinoyProtek (**3K - Kaagapay, Kadamay, Kasama** sa oras na kagipitan)—a pioneering initiative designed to make insurance truly accessible to every Filipino, especially those belonging to the most vulnerable sectors of society.

3kPinoyProtek represents more than just an insurance product—it's a movement toward inclusive protection. Built on the pillars of affordability and accessibility, it offers essential insurance coverage at an exceptionally low cost, ensuring that even individuals with limited means can experience the peace of mind and security that insurance provides.

The coverage under 3kPinoyProtek may vary depending on seasonal factors and the involvement of different providers and partners. This flexibility allows us to continuously adapt to evolving needs, maintaining the relevance and effectiveness of our offerings throughout the year.

Aligned with our mission of empowerment, 3kPinoyProtek is also integrated into our membership card program, providing individuals with easy access to our protection benefits. Beyond this, we are actively collaborating with Local Government Units (LGUs) and the private sector to establish sponsorship programs that broaden our reach and impact—ensuring that more lives benefit from the protection we offer.

Through these collective efforts, Insuria Ph reaffirms its dedication to community empowerment by extending protection where it's needed most. By bringing insurance to the forefront of social responsibility, we strive to build a safer, more inclusive, and secure future for every Filipino.



OUR PARTNERS



STRONGHOLD
INSURANCE COMPANY, INCORPORATED



PhilBritish
INSURANCE



MALAYAN
INSURANCE



COCOGEN
INSURANCE



MediCard
An AIA Company



By Dra. Joan Florencio

Denta
Medica

Powered By
Maxicare

BenLife



PhilFirst
NON-LIFE



PhilPlans
Tomorrow Starts Today



Pharma Quest Co.
On-Site Healthcare Specialist



ValuCare
HealthCare You Can Count On

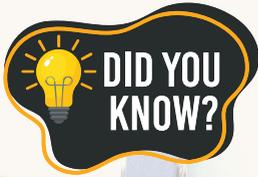
REGISTRATION



NATIONAL
PRIVACY
COMMISSION



Securities and
Exchange
Commission
PHILIPPINES



Did you know? Every time you purchase a product from Insuria Ph, a portion of the proceeds is set aside to help those in need. Your simple decision to buy doesn't just benefit you—it becomes a step toward changing lives.

Your support allows us to provide aid and assistance to underserved communities, giving them access to resources they may not have otherwise.

This is more than just buying a product; it's about being part of a meaningful mission to make a positive impact on others.

Why choose Insuria Ph?

- Affordable Products – Quality protection that fits your budget and excellent customer service
- Purpose-Driven Business – Your purchase directly contributes to helping others in need.

Be Part of the Solution – You're not just a customer; you're a partner in creating change.

Imagine the difference we can make when every product sold becomes a tool for hope.

By supporting Insuria Ph, you're not only protecting your own future—you're giving others a chance to build theirs.

 Take action today:

 Join our team and help amplify our mission.

Support us by buying and know that your contribution is making a real impact.

Together, we can prove that small actions lead to big changes.

Be part of the Insuria Ph family and let's make a difference.



GIVE YOUR TIME

Change Lives

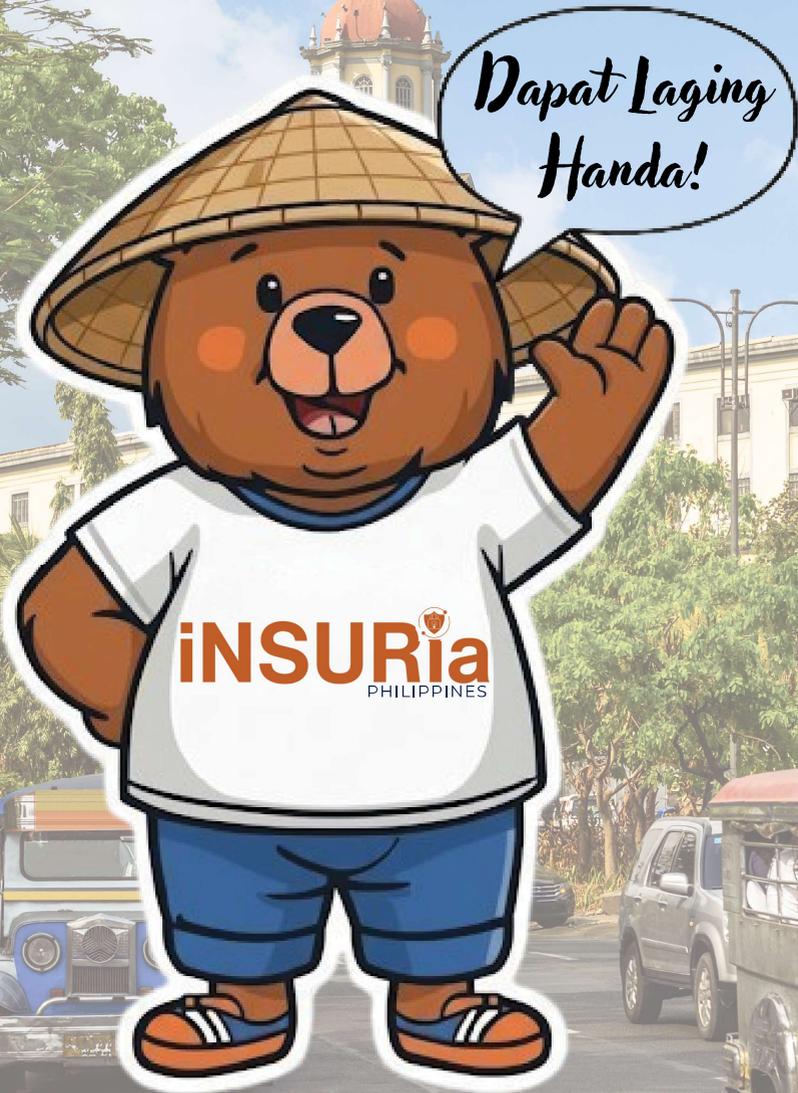
Time is the most precious gift you can give. Spend it helping others and watch how it transforms lives—including your own!



Join Us







Meet Kuya Wissy! The Wise Bear: Wissy Bear is the friendly and wise protector of Filipino families. Born from the heart of **Insurria Ph** as Brand Ambassador, Wissy's mission is to remind everyone that even the **smallest protection can make the biggest difference. Be Wiser Pilipinas!**



CONNECT

WITH US

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