

TRAINING & EDUCATION OF DIRECTORS AND OFFICERS

MARIA ROWENA R. NICOLAS
Director / President & CEO

Professional Summary

Maria Rowena R. Nicolas is a seasoned insurance and employee benefits executive with over four decades of professional experience, including extensive leadership in employee benefits, healthcare utilization, client servicing, business development, and corporate governance. She currently serves as President & CEO and previously held senior leadership roles in the Employee Benefits Division of AFDR Insurance Brokers Inc.

Her core expertise includes developing employee benefits strategies, managing major client accounts, leading business growth initiatives, negotiating with insurers and vendors, overseeing renewals and service delivery, and ensuring compliance with industry standards and regulatory requirements. She has strong experience in team leadership, client relationship management, operational oversight, claims advocacy, plan design, vendor management, and performance monitoring.

Before assuming executive roles, she built a solid foundation in account management, healthcare utilization, client coordination, proposal preparation, and administrative leadership through her work with Gotuaco Del Rosario & Associates, Pamana, Inc., and the Social Security System. Her career progression reflects deep knowledge of employee benefits, health care services, insurance operations, and executive management.

She holds a Bachelor of Science in Commerce, Major in Economics from the University of Santo Tomas, and has completed executive development programs in applied MBA, corporate director management, relationship marketing, finance and accounting, and human resource management. Her professional training also includes insurance, corporate governance, anti-money laundering, fraud prevention, and insurance industry seminars.

Employment Record:

January 01, 2026 to Present	President & CEO AFDR Insurance Brokers Inc.
March 1, 2020 to December 31, 2025	Senior Vice President Employee Benefits Division AFDR Insurance Brokers Inc.

October 2013 to February 29, 2020	Vice President Employee Benefits Division Gotuaco Del Rosario Insurance Brokers, Inc.
January 2011 to September 2013	Assistant Vice President Employee Benefits Division Gotuaco Del Rosario & Associates Insurance Brokers, Inc.
October 2007 to December 2010	Head Employee Benefits Division Gotuaco Del Rosario & Associates Insurance Brokers, Inc.
November 2004 to September 2009	Deputy Head Employee Benefits Division Gotuaco Del Rosario & Associates Insurance Brokers, Inc.
August 18, 1997 to November 2004	Account Officer Employee Benefits Division Gotuaco Del Rosario & Associates Insurance Brokers, Inc.

Educational Background

Post	:	Executive Development Academy Applied MBA Program Executive Development Academy Corporate Director Management Program Executive Development Academy Relationship Marketing Executive Development Academy Finance & Accounting Executive Development Academy Contemporary Human Resource Management
College	:	Bachelor of Science in Commerce Major in Economics University of Sto. Tomas Manila 1980 – 1984

Seminars & Trainings Attended

- The Philippines Insurance Summit
Insurance Institute for Asia and the Pacific – 2026
- 2026 APAC Regional Meeting
Assurex – 2026
- Data-Driven Fraud Prevention & AML Best Practices
Institute of Corporate Directors – 2025
- Corporate Governance
Insurance Institute for Asia and the Pacific, Inc. – 2024
- Targeted Financial Sanctions Course (TFS)
Anti-Money Laundering Council – 2024
- AMLC Registration and Reporting Guidelines Course (ARRG)
Anti-Money Laundering Council – 2024
- AMLC/CTF Fundamentals
Anti-Money Laundering Council – 2024
- Corporate Governance Seminar
Insurance Institute for Asia and the Pacific, Inc.-2021
- Communication Skills for Working Professionals
In-House Seminar, American English - April 2019
- Successfully completed the course in Basic Non-Life last March 2006 conducted by IIAP that was sponsored by Gotuaco, Del Rosario & Associates Inc. Got a score of 91%.
- Successfully completed the course in Accident and Health last November 1998 conducted by IIAP that was sponsored by Gotuaco, Del Rosario & Associates Inc. Garnered the second place in the said batch with a score of 95%.
- Customer Service
In-House Seminar

JUAN ANTONIO H. INOCENTES
Director/ Executive Vice President

Professional Summary:

Juan Antonio H. Inocentes is a senior insurance executive with over two decades of experience in the non-life insurance brokerage industry, with strong specialization in property and casualty insurance.

He holds a Master in Business Administration from the Ateneo Graduate School of Business and currently serves as Executive Vice President of AFDR Insurance Brokers Inc., following progressive leadership roles as Senior Vice President, Vice President, Assistant Vice President, and Account Manager with AFDR Insurance Brokers Inc.

His experience covers client account management, insurance broking, property and casualty risk solutions, marine cargo, fire, liability, motor insurance, corporate governance, anti-money laundering compliance, and fraud prevention best practices.

Employment Record:

Executive Vice President
AFDR Insurance Brokers Inc.
February 1, 2026, to present

Senior Vice President – Property & Casualty
AFDR Insurance Brokers Inc.
May 1, 2022 to January 31, 2026

Vice President – Property & Casualty
Gotuaco Del Rosario Insurance Brokers, Inc.
January 5, 2015 to April 30, 2022

Assistant Vice President
Gotuaco Del Rosario Insurance Brokers, Inc.
September 1, 2012 to January 5, 2015

Account Manager
Gotuaco Del Rosario Insurance Brokers, Inc.
November 8, 2004 to Sept. 1, 2012

Seminars & Trainings Attended:

- The Philippine Insurance Summit
Insurance Institute for Asia and the Pacific, Inc. - 2026
- Data-Driven Fraud Prevention & AML Best Practices
Institute of Corporate Directors – 2025
- AMLC/CTF Fundamentals
Anti-Money Laundering Council – 2024
- AMLC Registration and Reporting Guidelines Course (ARRG)
Anti-Money Laundering Council – 2024
- Targeted Financial Sanctions Course (TFS)
Anti-Money Laundering Council – 2024
- Corporate Governance Orientation Program
Institute of Corporate Directors – 2024
- Corporate Governance Seminar
Insurance Institute for Asia and the Pacific, Inc.- 2021
- Certification in Product Briefing on Marine Cargo Insurance
Pioneer Insurance & Surety Corporation – 2005
- Advance Course on Motor Insurance
Insurance Institute for Asia and the Pacific – 2010
- Overview of Liability Insurance
Insurance Institute for Asia and the Pacific – 2009
- Intermediate Course on Marine Loss
Insurance Institute for Asia and the Pacific – 2007
- Certified Designation Course for Fire Insurance
Insurance Institute for Asia and the Pacific – 2005

- Basic Non-Life Insurance
Insurance Institute for Asia and the Pacific – 2005

Club and Civic Organization Involvement

Member

Management Association of the Philippines (MAP) – 2016

Associate Member

Manila Polo Club, Inc.

MARGARETE R. ISLETA
Director

Margarete R. Isleta is a seasoned insurance professional and Director of AFDR Insurance Brokers Inc., with extensive experience in non-life insurance, account management, employee benefits, liability, marine cargo, suretyship, engineering insurance, and risk management. Her career includes leadership responsibilities in insurance brokerage since 1997, prior account management experience with the same firm, and a strong foundation in client servicing, insurance operations, and business development.

Her relevant professional development includes an ACII Diploma in Insurance from Glasgow Caledonian University, a work practicum with C.E. Heath in London, and specialized training in business interruption, accident and health, directors and officers liability, infrastructure project insurance, corporate governance, succession planning, and family business professionalization. She also has international exposure through insurance and risk management conferences and seminars in the United Kingdom, Thailand, Malaysia, Singapore, and Hong Kong.

EMPLOYMENT RECORD

1997-present	Director AFDR Insurance Brokers Inc.
September 1994 to December 1996	Study Leave (please see below)
1992-1994	Account Manager Gotuaco, del Rosario Insurance Brokers, Inc.
January 1990 to May 1991	Scriptwriter/Radio Production Coordinator/Creative Unit Producer Vintage Enterprises, Inc.
April 1989 to January 1990	Production Assistant Vintage Enterprises, Inc.

SEMINARS/ TRAININGS ATTENDED

- The Philippine Insurance Summit
Insurance Institute for Asia and the Pacific, Inc. - 2026
- 2026 APAC Regional Meeting
Assurex - 2026
- Data-Driven Fraud Prevention & AML Best Practices
Institute of Corporate Directors – 2025
- AMLC/CTF Fundamentals
Anti-Money Laundering Council – 2024
- AMLC Registration and Reporting Guidelines Course (ARRG)
Anti-Money Laundering Council – 2024
- Targeted Financial Sanctions Course (TFS)
Anti-Money Laundering Council – 2024
- Corporate Governance
Insurance Institute for Asia and the Pacific, Inc.– 2024
- Corporate Governance Seminar
Insurance Institute for Asia and the Pacific, Inc.- 2021
- Innovating in a Digital World (non-certificate online course) -Coursera, 2020
- Business Writing and Online Etiquette- Business Maker Academy, 2017
- Professionalizing the Family Business- Ateneo Family Business Dev't Center, 2014
- Succession Planning and Generational Transition- Ateneo Family Business Dev't Center, 2014
- 9th Annual Corporate Governance Workshop -FINEX and MAP, 2012
- Corporate Governance Orientation - The Institute of Corporate Directors, 2006
- Trusts, Creating Wealth - R.H. Lee - Hongkong, 1997
- Introduction to Risk Management - Union Insurance Society of Canton, 1997
- Second Asian Conference on Directors & Officers Liability Insurance- Asian Insurance Review . Singapore, 1997
- New Directions in Insurance and Risk Management- Centennial Conference of the Chartered Insurance Institute, Chartered Insurance Institute and the Malaysian Insurance Institute. KL, Malaysia, 1997
- Insuring Infrastructure Projects Into the New Millenium -AIG, 1997
- Marine Cargo Insurance- NICPHIL, 1997
- On to South Harbor III (Marine Cargo Exposure Trip) -NICPHIL, 1997
- Liability Insurance - IIAP, 1997 Suretyship - IIAP, 1997

- Directors & Officers Liability Insurance- PHILAM Insurance, 1996
- Competitive Edge Selling- Tom Hopkins International, 1996
- Sales Seminar- Diamond Hotel, 1995
- Principle of Indemnity- C.E. Heath In-House Seminar, 1995
- Principle of Subrogation- C.E. Heath In-House Seminar, 1995
- Principle of Contribution- C.E. Heath In-House Seminar, 1995
- Work Practicum- C.E. Heath, London, UK. July 15-August 25, 1995
- ACII (Diploma in Insurance)- Glasgow Caledonian University, UK. 1994-1995
- Employee Benefits -Heath Hudig & Langeveldt (HHL Group).
Bangkok, Thailand, 1994
- Condominium Insurance- IIAP, 1994
- Accounting for Non-Accountants- Manila, 1994
- Engineering Insurance - IIAP, 1994
- Accident & Health Insurance - IIAP, 1994
- The Corporate Mission Statement- University of Asia & the Pacific, 1993
- Electronic Equipment Insurance- PII, 1993
- Group Life Insurance -Philamlife, 1992
- Employee Benefits Management- PMAP, 1992
- Business Interruption Insurance- IIAP, 1992
- General Basic Non-Life Insurance- IIAP, 1992

HANS-LOUIS V. DEL ROSARIO

Director

He has more than 20 years experience working in the financial services industry, covering the investment house, commercial banking and insurance broking industries.

He is presently a director of the family-owned AFDR Insurance Brokers Inc., and has been involved with the firm from 2001 – 2003, and 2011 to present.

His concentration is in the production of new business, both of commercial and personal lines.

Related experience in marketing financial products and services to corporate clients includes work as a Money Market Dealer for First Pacific Capital Corporation and as a Relationship Manager for Bank of the Philippine Islands handling clients from among the top 1,000 corporations.

He has also taken courses in the Fonner Philippine Insurance Institute and in-house courses from FGU including General Insurance, Fire Insurance and others.

SEMINARS/ TRAININGS ATTENDED:

- The Philippine Insurance Summit
Insurance Institute for Asia and the Pacific, Inc. – 2026
- Data-Driven Fraud Prevention & AML Best Practices
Institute of Corporate Directors – 2025
- Corporate Governance
Insurance Institute for Asia and the Pacific, Inc. – 2024
- AMLC/CTF Fundamentals
Anti-Money Laundering Council – 2024

- AMLC Registration and Reporting Guidelines Course (ARRG)
Anti-Money Laundering Council – 2024
- Targeted Financial Sanctions Course (TFS)
Anti-Money Laundering Council – 2024
- Corporate Governance Seminar
Insurance Institute for Asia and the Pacific, Inc.- 2021

Stephanie Del Rosario Inocentes

59 McKinley Hill Drive, McKinley Hill Village, Upper McKinley Hill, Taguig
Cell No.: 09189852832 | Email: jaysteffi@yahoo.com

Professional Profile

Experienced creative professional and non-executive director with a background in advertising, graphic design, art direction, and corporate board service. Brings extensive experience in visual communication, brand presentation, and creative strategy, supported by leadership exposure across insurance brokerage, business solutions, publishing, advertising, and consumer products.

Board Directorships and Professional Experience

AFDR Insurance Brokers Inc.

Non-Executive Director | 2024–Present

CMC Business Solutions Inc.

Non-Executive Director | 2010–Present

Freelance Graphic Designer

2000–Present

Lifestyle Asia Magazine

Art Director | 1992–1994

Mileage Advertising

Art Director | 1995–1996

PAC/BBDO Advertising Agency

Art Director | 1997–1999

Avon Philippines

Art Director | 1999–2000

Education

Fashion Institute of Technology, New York

Associate Degree in Advertising Design, Magna Cum Laude | 1994–1995

Ateneo de Manila University

AB Communication Arts | 1988–1992

St. Scholastica's Manila

High School | 1980–1988

Maryknoll Grade School

Grade School | 1976–1980

Seminars & Trainings Attended:

- Data-Driven Fraud Prevention & AML Best Practices
Institute of Corporate Directors – 2025
- AMLC/CTF Fundamentals
Anti-Money Laundering Council – 2024
- AMLC Registration and Reporting Guidelines Course (ARRG)
Anti-Money Laundering Council – 2024
- Targeted Financial Sanctions Course (TFS)
Anti-Money Laundering Council – 2024
- Corporate Governance Orientation Program
Institute of Corporate Directors – 2024

Alberto V. del Rosario, Jr. brings over 35 years of management experience across strategic product management, global sales, marketing, and business development. He has held pivotal roles in both multinational and high-growth organizations, driving innovation and transformation across the telecommunications, media, technology, and consumer sectors.

His career portfolio includes management roles at globally respected companies such as the First Pacific Group of Companies, PLDT Philippines, PLDT US Global, McCann-Erickson, The Walt Disney Company, Associated Press, and Nokia-where he has led large-scale initiatives and cross-border teams across North America, Europe, Asia, and emerging markets.

Albert has architected and executed high-impact growth strategies, pioneered go-to-market frameworks, and delivered breakthrough product innovations. He is known for his ability to navigate complex stakeholder landscapes, align cross-functional teams, and build scalable, future-ready solutions in dynamic and highly regulated industries.

As a founding member and the inaugural chapter head of the International Game Developers Association (IGDA) in the Philippines, Albert played a key role in cultivating the region's digital and creative economy. In addition, he is a licensed real estate professional in New York with R New York, underscoring his broad expertise in global market dynamics.

Equally committed to civic engagement, Albert has volunteered extensively with leading humanitarian and community organizations, including the American Red Cross of Greater New York, Habitat for Humanity, New York Cares, the American Foundation for Suicide Prevention and the Riverside Park Conservancy

He earned his MBA in Marketing and Communications Media Management from Fordham University in New York, and his Bachelor of Science in Management of Financial Institutions from De La Salle University.

Courses/Certificates

Product Management and Strategic Product Management certificates from 280 Group (California)

Telecommunication certificates from Ericsson Philippines

Seminars/ Trainings Attended

- Data-Driven Fraud Prevention & AML Best Practices
Institute of Corporate Directors – 2025
- Corporate Governance Seminar
Insurance Institute for Asia and the Pacific, Inc. – 2024
- AMLC/CTF Fundamentals
Anti-Money Laundering Council – 2024
- Targeted Financial Sanctions Course (TFS)
Anti-Money Laundering Council – 2024
- AMLC Registration and Reporting Guidelines Course (ARRG)
Anti-Money Laundering Council – 2024

MARICHU C. HAO
Director/ SVP- Finance & Treasury

EMPLOYMENT RECORD:

Senior Vice-President- Finance & Treasury

AFDR Insurance Brokers Inc.

November 21, 2021 up to the Present

Vice-President- Finance & Treasury

Gotuaco Del Rosario Insurance Brokers Inc.

January 2020 – November 20, 2021

EDUCATIONAL ATTAINMENT:

Bachelor of Science in Commerce Major in Accounting

Jos Rizal University (formerly Jose Rizal College)

1986 - Graduate

SEMINARS AND TRAININGS ATTENDED:

- Data-Driven Fraud Prevention & AML Best Practices
Institute of Corporate Directors – 2025
- AMLC/CTF Fundamentals
Anti-Money Laundering Council – 2024
- AMLC Registration and Reporting Guidelines Course (ARRG)
Anti-Money Laundering Council – 2024
- Targeted Financial Sanctions Course (TFS)
Anti-Money Laundering Council – 2024
- Corporate Governance
Insurance Institute for Asia and the Pacific, Inc. – 2024

- Corporate Governance Seminar
Insurance Institute for Asia and the Pacific, Inc.- 2021
- Labor Law
Powermax Consulting, Inc. – 2011
- Tax Dialogue on Benchmarking
Bureau of Internal Revenue – 2011
- Corporate Governance Orientation
The Institute of Corporate Directors- 2006
- BIR Tax Updates 2014
Financial Executives Institute of the Phils. (FIN EX)- 2014
- New VAT Law
Year-End Adjustment of Withholding Tax on Compensation Income DBM-
2005
- Special Tax Management Seminar
Sycip Gorres Velayo- 1994
- Basic Non-Life Insurance
Insurance Institute for Asia and the Pacific- 1993

CURRICULUM VITAE

ANTONIO G. CUMAGUN

Pseudonym: Catolico Filipino

Born April 1, 1937

Married former Ester J. Montinola: Five children, five grandchildren, one foster granddaughter.

ACADEMIC BACKGROUND

- Grade school: Philippine Normal College Training Department
- High school: Ateneo de Manila University
- College: University of California, Berkeley, CA, U.S.A.

Graduate Studies

- School of International Business, San Francisco State University, CA, U.S.A.
- Center for Research and Communications, Manila, Philippines
- International Marketing Institute at Harvard University, Cambridge, MA, U.S.A.
- Instructor, University of the East, Manila, Philippines
- First Professor, President Jose P. Laurel Professorial Chair, University of Santo Tomas, Manila
- Professor, Asian Institute of Management, Makati, Philippines
- First Chief-of-Staff of Senator Aquilino Q. Pimentel, Jr.
- President Corazon C. Aquino Crisis Committee, Member

BUSINESS BACKGROUND

- PhilAm Life, Staff Assistant, Systems, and Analysis Dept.
- PMC (Procter and Gamble-P&G), Media Manager, Marketing Dept.
- Philippine Standard, Marketing Manager, Marketing Dept.
- Philippine Advertising Counselors, President
- San Miguel Corporation, Senior Vice-President, Division Manager, Softdrinks Division
- Fortune Cement Corp., Director
- Fortune Commodities, President
- Dominion Development and Investment, Inc., Chairman

CIVIC ORGANIZATIONS

- Boy Scouts of the Philippines Member, Research Committee
- Community Chest of the Philippines, Member
- National Philharmonic Society, Member
- Negros Economic Development Foundation, Founding member
- Talinong Filipino Foundation Jaycees for high school students
- Foundation of St. St. Joseph the Worker Foundation set up a housing project for poor
- Catholic Priesthood Foundation, Inc. President, 1988- Priests for the rural area

PROFESSIONAL ORGANIZATIONS

- Advertising Council of the Philippines First President and founding member
- Advertising Congress of the Philippines First Chairman and founding member 18th Ad Congress was held Nov. 2003
- Management Association of the Philippines Former Member
- Philippine Economic Society Former Member

BUSINESS ORGANIZATIONS

- Former Member, Manila Junior Chamber of the Philippines
- Former Member, Chamber of Commerce of the Philippines

AWARDS AND DISTINCTIONS RECEIVED

- Citizens Council Award for Mass Media, 1970
- Tanglaw Award for Advertising, 1977 (First Awardee)
- 18th Advertising Congress Awardee, November 2003

FRATERNAL ORGANIZATIONS

- Ateneo de Manila University Alumni Association
- Jaime V. Ongpin Institute of Business and Government, founding trustee
- Harvard Business School Association of the Philippines, Vice-President 1986–1987, President 1987–1989
- Manila Polo Club, Inc., President FY 1983-1984 and 1984-1985
- Member, Board of Governors Dasmariñas Village Association, Inc., 1991–1992
- Member, Board of Governors Ortigas Center Association, Inc., 1990–1993
- Member, Manila Golf & Country Club, Makati City
- Member, Valle Verde Country Club, Pasig City

- Member, Canlubang Golf & Country Club, Laguna
- Member, Valley Golf and Country Club, Antipolo
- Member, Southwoods Golf and Country Club, Carmona, Cavite
- Member, Camp Aguinaldo Golf Club, Camp Aguinaldo, Quezon City
- Member, Phil. Navy Golf Club, Ft. Bonifacio Naval Station, Makati City
- Member, Riviera Golf and Country Club, Tagaytay City
- Member, Camp John Hay Golf and Country Club, Baguio City

SCHOOL ORGANIZATIONS

- Colegio San Agustin PTA (Parents-Teachers Association) Founding Chairman (1998-2000)
- Colegio San Agustin PTA, Makati, Chairman Emeritus
- Colegio San Agustin, Makati, Board of Trustees Vice-Chairman 2001—2007, Chairman 2008 – 2020

LITERARY EXPERIENCE

- (1) Philippine Post-War Economic Development, 1960 (Master's Thesis presented to the faculty of the Division of Business, San Francisco State University, June 1960, U.S.A. Unpublished.)
- (2) Multinational Companies in the Philippines, 1980 (Master's Thesis presented to the faculty of the Center for Research and Communication, August 1979, Philippines.) The Dr. Jose P. Laurel Memorial Foundation, which made possible the grant of a Professorial Chair in Business Economics at the Royal and Pontifical University of Sto. Tomas, and conferred upon me the first holder of the Jose P. Laurel Professorial Chair in Business Economics, published into a book.
- (3) Philippine National Bank Marketing Management and Information System Book, 1982 (President P.O. Domingo commissioned on November 30, 1981, Antonio G. Cumagun as the bank's marketing consultant to write the book. In July 1981, Mr. Domingo informed the PNB Board that the bank must recognize marketing as a primary task to be successful in the '80s.)
- (4) Brand-Building, 1994 (The Brand Valuation Manual write-up for office-use only of PAC/BBDO personnel is a local adaptation based on Interbrand's The World's Greatest Brands; Brand Valuation Measurement is based on the speech of Michael Birkin, chief executive of the Interbrand Group, in a BBDO Network meeting in Vancouver, Canada, July 11, 1994.)

- (5) Sinners and Saints (Colegio San Agustin Annual Search Essay Winner, Dec. 2003)
- (6) Tolle Lege (CSA Search Essay Winner, April 2004)
- (7) Song of Myself, Memoirs' Looking Back at Serendipity (Author's Note was published in Colegio San Agustin Makati's school organ, March 2004.)
- (8) Song of Myself, Memoirs' Looking Back at Serendipity (Autobiography, Volume I-VI, September 20, 1998-September 14, 2018)
- (9) Reminiscences, 2006 (It's about my past. It's about our family's present. It's for our children and their children's future. Without the past, there is no future. Life in the past must be understood in retrospect for the present to be lived forward in serendipity.)
- (10) Serendipities, 2008 (Biographical pictures of iconic moments—times of my life in America)
- (11) John Paul, Our Special Child, A pictorial of love is not enough! 2010 (Our family's rainbow of happiness and sadness, joy and dismay, success and failure, faith and the audacity of our hope in raising our autistic child—for everything that lives is holy, life delights in life [William Blake: America, 1827]. We will never know the content of a special child's character but we will discover the strength of ours [Bruno Bettelheim: Love is not enough, 1971] when we live with him.)
- (12) A Celebration of Life, 2011 (A pictorial on the life and death of Akira Tsusaka of Nagoya, Japan)
- (13) Reminiscences Looking Back At Serendipity, 2012 (Pictorial of Jalandoni-Montinolas of Silay City, Negros Occidental and Gaffud-Cumaguns of Echague and Tuguegarao, cities of the Cagayan Valley)

- (14) Gaffud-Cumagun of Cagayan Valley, 2012 (Pictorial of Gaffud-Cumaguns of Echague and Tuguegarao, cities of the Cagayan Valley and Jalandoni-Montinolas of Silay City, Negros Occidental)

BOOKS HELPED WRITE/PUBLISH

- (1) Manila Polo Club Seventy-Five Years (The 1984 Manila Polo Club Board of Directors commissioned Luning Bonifacio Ira to write the book under my direction and guidance as president when I initiated the concept for celebrating the 75th Anniversary of the founding of the Manila Polo Club.)
- (2) Philippine Beer Book, Its Life & Times by Luning Bonifacio Ira Publisher, Philippine Advertising Counselors, the Agency of San Miguel Corporation. (Produced under the guidance and direction of Antonio G. Cumagun, President of PAC in 1981)
- (3) Central Bank 25th Anniversary Book (Produced on January 3, 1974, under the guidance and direction of Chairman Jose A. Carpio and President Antonio G. Cumagun of Philippine Advertising Counselors, the Advertising Agency of record of the Central Bank of the Philippines)

SEMINARS/ TRAININGS ATTENDED

- Data-Driven Fraud Prevention & AML Best Practices
Institute of Corporate Directors – 2025
- Corporate Governance Seminar
Insurance Institute for Asia and the Pacific, Inc.-2024
- Targeted Financial Sanctions Course (TFS)
Anti-Money Laundering Council – 2024
- AMLC Registration and Reporting Guidelines Course (ARRG)
Anti-Money Laundering Council – 2024
- AMLC/CTF Fundamentals
Anti-Money Laundering Council – 2024
- Corporate Governance Seminar
Insurance Institute for Asia and the Pacific, Inc.-2021

CURRICULUM VITAE
Jose Ramon T Villarin

CURRENT LEADERSHIP POSITIONS

2021-present	Executive Director	Manila Observatory
2012-present	Chair, Board of Trustees	Synergeia (an NGO for public education and leadership)
2017-present	Vice-Chair, Acad/Scientific Comty	National Resilience Council
2021-present	Member, Advisory Board	Rosita G Leong Hub for Primary Care Physician Formation
2022-present	Member, Board of Trustees	World Wildlife Fund Philippines
2024-present	Member, Board of Trustees	MGEN Renewable Energy Inc (MGREEN)
2018-present	Independent Director	Alphaland Corporation

RECENT POSITIONS HELD

2011-2020	President	Ateneo de Manila University
2000-2020	Member, Board of Trustees	Ateneo de Manila University
2012-2021	Member, Natl Panel Technical Experts	Philippine Climate Change Commission
2017-2021	Member, Int'l Advisory Board	Sophia University (Tokyo, Japan)
2018-2020	Member, Board of Directors	International Association of Jesuit Universities
2011-2020	Chair, Board of Trustees	Confucius Institute, Ateneo de Manila University
2011-2020	Chair, Board of Trustees	Manila Observatory
2017-2020	Co-Chair	National Industry Academe Council
2016-2020	Member, Board of Governors	Asian Institute of Management
2012-2020	Member, Board of Trustees	Philippine Institute of Pure and Applied Chemistry
2011-2020	Member, Board of Trustees	Loyola School of Theology
2011-2020	Member, Board of Trustees	Ateneo de Naga University, Naga City
2015-2016	Chair, Board of Trustees	Ramon Magsaysay Award Foundation
2012-2016	Member, Board of Trustees	Metropolitan Waterworks and Sewerage System
2014-2015	Vice-Chair, Board of Trustees	Ramon Magsaysay Award Foundation
2011-2014	Member, Board of Trustees	Asian Institute of Management
2005-2011	President	Xavier University, Cagayan de Oro City
2010-2012	President	Maria Reyna-Xavier University Hospital
2005-2011	Chair, Board of Trustees	Xavier Science Foundation
2005-2011	Member, Board of Trustees	Ateneo de Davao and Ateneo de Zamboanga Universities
2007-2011	Board of Trustees	Realty Investments Incorporated

HONORS/AWARDS

Jun 2021	Outstanding Book Award, "Philippine Climate Change Assessment" (National Academy of Science and Technology)
Dec 2007	2007 Nobel Peace Prize (through membership in Intergovernmental Panel on Climate Change)
Jul 2002	Outstanding Book Award, "Disturbing Climate" (National Academy of Science and Technology)
Jul 2000	National Outstanding Young Scientist (National Academy of Science & Tech, Philippines)
Mar 1997	Best Graduate Student Research Award (School of Earth & Atmospheric Sciences, Georgia Tech)
Jan 1996	Global Change Scholar (American Meteorological Society)
Dec 1995	Outstanding Student Paper Award (American Geophysical Union Conference, San Francisco, USA)
Mar 1991	Summa cum laude (Loyola School of Theology)
Mar 1980	Magna cum laude, Class Valedictorian, Physics Departmental Award (Ateneo de Manila University)

OTHER ASSIGNMENTS

2001-2010	Lead Reviewer, UNFCCC Expert Review Team (GHG Inventories, National Communications)
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2004-2007	Consultative Group of Experts for Developing Countries (UNFCCC)
2008-2019	Column writer, "God's Word Today" (Philippine Star)
1988-2005	Member, <i>Samahang Pisika ng Pilipinas</i> (Physics Society of the Philippines)
2001-2005	Partnership for Clean Air (Steering Committee, Scientific Subcommittee)
1998-2005	Air & Waste Management Association (Philippine Section)

ACADEMIC BACKGROUND

1992-1997	PhD Atmospheric Sciences	Georgia Institute of Technology, Atlanta, GA, USA
1987-1991	STB Theology	Loyola School of Theology, ADMU Campus, Loyola Heights, QC
1985-1987	MS Physics	Marquette University, Milwaukee, WI, USA
1976-1980	BS Physics	Ateneo de Manila University, Loyola Heights, QC

PERSONAL

Birthdate/place	30 January 1960 / Manila
Nationality	Filipino

/Mar 2025

ARTHUR L. PANGANIBAN, JR.

Arthur L. Panganiban, Jr. is a seasoned insurance executive with over 30 years of experience in the insurance and risk management industry. He served as President & CEO of AFDR Insurance Brokers Inc. until December 31 2025 and has held as President at AFDR Insurance Brokers Inc. since 2011.

He has extensive leadership experience, previously serving as President (2006–2011) and Executive Vice President & General Manager, with a strong background in brokerage operations, corporate governance, and strategic management.

His career began in technical roles, including Risk Engineer, Risk Analysis Manager at Malayan Insurance, and Adjuster in fire and allied lines, providing him with deep expertise in risk assessment, underwriting support, and claims.

He is further supported by advanced education in engineering and business (MBA, De La Salle University) and continuous professional development in areas such as reinsurance, corporate governance, and anti-money laundering (AML/CTF).

Professional Experience

- **President & Chief Executive Officer**
AFDR Insurance Brokers Inc.
2025
- **Chairman, President & Chief Executive Officer**
AFDR Insurance Brokers Inc.
2024 – 2025
- **President & Chief Executive Officer**
Gotuaco, Del Rosario Insurance Brokers, Inc.
October 2011 – 2024
- **President**
Gotuaco, Del Rosario Insurance Brokers, Inc.
October 2006 – October 2011

- **Executive Vice President & General Manager**
Gotuaco, Del Rosario & Associates, Inc.
April 2001
 - **Account Manager**
Gotuaco, Del Rosario & Associates, Inc.
August 1994
 - **Manager – Risk Analysis Department**
Malayan Insurance Company, Inc.
1992 – 1993
 - **Risk Engineer**
Gotuaco, Del Rosario & Associates, Inc.
March 1990 – 1992
 - **Adjuster – Fire & Allied Lines Department**
Claimsmen Adjustment Corporation
December 1988 – 1990
 - **Maintenance Supervisor**
Zaidin Company, Riyadh, Saudi Arabia
December 1985 – 1987
-

Educational Background

- **Master in Business Administration (MBA)**
De La Salle University
1994 – 1996
- **Bachelor of Science in Civil Engineering**
Mapúa Institute of Technology
1983 – 1988
- **Bachelor of Science in Management and Industrial Engineering**
Mapúa Institute of Technology
1979 – 1983

Seminars and Trainings (Local & International)

- Data-Driven Fraud Prevention & AML Best Practices
Institute of Corporate Directors (2025)
- 21st Singapore International Reinsurance Conference (SIRC)
Singapore Reinsurers (2025)
- AMLC/CTF Fundamentals
Anti-Money Laundering Council (2024)
- AMLC Registration and Reporting Guidelines (ARRG)
Anti-Money Laundering Council (2024)
- Targeted Financial Sanctions (TFS) Course
Anti-Money Laundering Council (2024)
- 20th Singapore International Reinsurance Conference (SIRC)
Singapore Reinsurers (2024)
- 19th Singapore International Reinsurance Conference (SIRC)
Singapore Reinsurers (2023)
- Corporate Governance Seminar
Insurance Institute for Asia and the Pacific (2021)
- Corporate Governance Orientation
Institute of Corporate Directors (2006)
- Directors' and Officers' Insurance
AIG Singapore (1996)
- Business Interruption Insurance
Insurance Institute for Asia and the Pacific (1995)
- Engineering Insurance
Insurance Institute for Asia and the Pacific (1994)

- Basic Non-Life Insurance
Insurance Institute for Asia and the Pacific (1991)
-

Civic and Organizational Involvement

- **National Executive Vice President**
Junior Chamber International – Philippines
2003 – 2004
- **President**
Junior Chamber International – Manila
October 2002 – 2003
- **Member**
Makati Sports Club, Inc.

DR. INGEBORG DE VENECIA DEL ROSARIO, PsyA

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Silang Junction North, Tagaytay City, Cavite

Mobile: 09178641966
Email: ingedelrosario@gmail.com

EDUCATION

- 2014-2015: Certificates in Levels 1 and 2
Internal Family Systems Training Program
IFS Institute
California
- 2009: Doctor of Ministry degree, with specialization in
psychology and pastoral theology, *With honors*
Andover Newton Theological School
Newton Center/ Massachusetts
- 2008: Certificate in Eating Disorders, Addictions, Compulsions Studies
William Alanson White Institute
New York City
- 2007-2009: Trauma theory and therapy courses
National Institute for the Psychotherapies
New York City
- Trauma theory and Supervision group courses Manhattan
Institute for Psychoanalysis
New York City
- 2007-2008: Certificates in EMDR, Levels 1 and 2
New York City
- 2007: Certificate in Psychoanalytic Supervision
Object Relations Institute
New York City

- 2005: Certificate in Psychoanalysis Blanton-Peale Institute
New York City
- 1995: Master's degree in Theological Studies Loyola School of Theology
Ateneo de Manila University
Loyola Heights, Quezon City, Philippines
- 1987: Bachelor's degree in Interdisciplinary Studies, Magna cum Laude
Class Valedictorian
Departmental Awardee, Interdisciplinary Studies Department
Ateneo de Manila University
Loyola Heights Quezon City, Philippines
- 1983: High School diploma, *With highest honors*
Class Valedictorian
Benedictine Awardee
St. Scholastica's College
Manila, Philippines

WORK EXPERIENCE

- 2022-present: Psychoanalyst in Private Practice
IDR Accompaniment and Consultancy Services Philippines
- 2014-present: Faculty Member
Loyola School of Theology Ateneo de Manila University
Loyola Heights, Quezon City, Philippines
- 2013-2020: Executive Director
Emmaus Center for Psycho-Spiritual Formation, Inc. Loyola Heights, Quezon City,
Philippines

- 2010-2021: Coordinator for Psychotherapy and Accompaniment Service
Emmaus Center for Psycho-Spiritual Formation, Inc.
Loyola Heights, Quezon City, Philippines
- 2010-2021: Psychoanalyst and Psychotherapist
Psychoanalytic Individual and Group Supervisor
Emmaus Center for Psycho-Spiritual Formation, Inc.
Loyola Heights Quezon City, Philippines
- 2006-2010: Psychoanalyst in Private Practice
Sunnyside, New York, USA
- 2005-2006: Lecturer, Pastoral Care Studies Program
Teaching Fellow, Psychoanalytic Residency Program
Blanton- Peale Institute
New York City, NY, USA
- 2002-2006: Psychoanalyst and Psychotherapist
Blanton-Peale Counseling Center
New York City, NY, USA
- 2000-2002: Assistant Administrator
Coordinator of Retreat Ministry
Retreat Facilitator
St. Scholastica's Center for Spirituality
Tagaytay City, Philippines
- 1997-1999: Coordinator of Retreat Ministry
Retreat Facilitator
St. Scholastica's Center for Spirituality
Tagaytay City, Philippines
- 1995-1996: Lecturer, Department of Theology
St. Scholastica's College
Manila, Philippines
- 1992: Head, Campus Ministry Office
Holy Family Academy
Angeles City, Pampanga

- 1989-2000: Sister/Member of the Congregation of the
Missionary Benedictine Sisters of Tutzing
St. Scholastica's Priory
Manila, Philippines
- 1987-1989: Lecturer, Department of Theology
Ateneo de Manila University Loyola
Heights, Quezon City
- 1987-1988: Instructor of English Adult Education
Program Miriam College
Loyola Heights, Quezon City

SEMINARS/ TRAININGS ATTENDED

Data-Driven Fraud Prevention & AML Best Practices
Institute of Corporate Directors – 2025

Corporate Governance Orientation Seminar
Institute of Corporate Directors - 2024

Targeted Financial Sanctions Course (TFS)
Anti-Money Laundering Council – 2024

AMLC Registration and Reporting Guidelines Course (ARRG)
Anti-Money Laundering Council – 2024

AMLC/CTF Fundamentals
Anti-Money Laundering Council – 2024

CURRICULUM VITAE OF JOCELYN BATOON-GARCIA, J.D.
(as of 5 May 2025)

Jocelyn Batoon-Garcia graduated from the University of the Philippines, Diliman, with a degree in Bachelor of Science in Foreign Service *cum laude* in 1978 and Bachelor of Laws (Juris Doctor) in 1986. She passed the Philippine Bar in 1997.

Batoon-Garcia served as a career officer in the Philippine Department of Foreign Affairs (DFA) for 41 years from 1980 to her retirement in 2021.

In the Home Office Batoon-Garcia was assigned at different times as director in charge of the divisions handling the DFA's records, benefits and services, and personnel. As Secretary of the Board of Foreign Service Examiners, she administered the Foreign Service Examinations, the recruitment process for admitting career foreign service officers. She was also assigned as Assistant Secretary of the Board of Foreign Service Administration (BFSA), the highest governing body of the DFA on administrative matters. Batoon-Garcia was also heavily invested in training DFA personnel as Executive Director, and later Director General of the Foreign Service Institute. After two assignments abroad, Batoon-Garcia became the Assistant Secretary of the Office of Personnel and Administrative Services. Her last assignment in the Home Office was as Assistant Secretary for Internal Audit Service, which conducted management audits. For the six (6) years that Batoon-Garcia was Assistant Secretary in the Home Office she was a member of the BFSA.

Batoon-Garcia worked in different bilateral, regional and multilateral policy offices in the DFA as: Assistant Director, Office of ASEAN Affairs; Assistant Director Asian and Pacific Affairs; and Director, later Executive Director, Office of United Nations and International Organizations.

On foreign assignment, Batoon-Garcia served in various capacities as Consul in the Philippine Embassies in Tokyo and as Minister and Consul General in Washington, D.C. Later, Batoon-Garcia was appointed Ambassador to Venezuela and Trinidad and Tobago with jurisdiction over 20 other countries and territories. Subsequently she became the Ambassador to Thailand and Permanent Representative to UN ESCAP. Before retirement she was assigned as Ambassador to Norway, Iceland, Denmark, Sweden and Finland.

During Batoon-Garcia's various assignments in the Home Office and abroad, she formulated policy recommendations promoting Philippine interests involving political, economic, cultural, labor and assistance to national matters, among others. Aside from attending conferences, she represented the Philippines in the various countries and territories where she was assigned.

After retirement from the DFA, Batoon-Garcia joined MEPI, as Corporate Secretary, (2023- February 2025); Learn JP Corp., as Director, (2023 to the present); and AFDR Insurance Brokers, Inc. as Independent Director (2024 to the present).

Ambassador Jocelyn Batoon-Garcia (Retired) was born in 1956 and is married to Ambassador Evan P. Garcia (Retired) with whom she has one son.

Seminars/ Trainings Attended

- Data-Driven Fraud Prevention & AML Best Practices
Institute of Corporate Directors – 2025
- Corporate Governance Orientation Seminar
Institute of Corporate Directors - 2024