



**MAAGAP**  
INSURANCE, INC.

# COMPANY PROFILE

[WWW.MAAGAP.COM](http://WWW.MAAGAP.COM)



# OUR STORY

## **The MAAGAP Story: Charting the path forward, Redefining Insurance**

MAAGAP Insurance, Inc. has always been more than just an insurance provider—it's a company built on proactivity, reliability, and innovation. From day one, we've challenged the status quo, making insurance simpler, smarter, and more accessible while staying true to our commitment to trust and fairness.

## **Our Mission: Smart Protection. Real Peace of Mind.**

At MAAGAP, we believe financial security should be within reach for all Filipinos. Our mission is to provide high-quality, forward-thinking insurance solutions with a customer-first approach, ensuring individuals, families, and businesses stay protected in an ever-changing world.

Since 2001, we have been a pillar of stability and progress in the non-life insurance industry. We set out with a bold vision: to secure Filipinos' financial well-being through reliable yet progressive insurance services. In our first year, we achieved Php 350 million in underwritten premiums, proving that trust, innovation, and efficiency go hand in hand.

## **Growth Fueled by Innovation & Trust**

Our expansion led to branches across key cities including Binondo, Cebu, Dagupan, Davao, and Bacolod, later adding Cagayan de Oro, Bulacan, Batangas, Pampanga, General Santos, and Cavite. In 2006, we earned the ISO 9001:2000 Certification of Excellence in Quality Management.

## **A Milestone of Strength: Triple P's Strategic Investment**

A new chapter began on May 3, 2024, when Triple P Philippines Pte Ltd.—a consortium of globally recognized development finance institutions including Triple P Capital, IFC (World Bank), BIO (Belgium), FinnFund (Finland), and DEG (Germany)—acquired 85% ownership of MAAGAP. This strategic investment further cements MAAGAP's financial resilience, global expertise, and long-term growth strategy.

## **Financial Stability & Unwavering Commitment**

On December 31, 2020, MAAGAP complied with the Php 900 million minimum net worth requirement according to Section 194 of the Amended Insurance Code of the Philippines. We also ranked among the Top 10 in invested assets, reinforcing our long-term financial resilience.

## **The MAAGAP Difference: Smart, Reliable, and Built on Relationships**

We anticipate risks, simplify complexities, and put people first—building lasting relationships at every step. MAAGAP is not just shaping the future of non-life insurance, but defining it.



# Our Vision

Be the most trusted non-life insurer, setting the standard in value driven processes and partnerships built on global standards, redefining how clients move forward with confidence.

# Our Mission

Redefine non-life insurance through trusted, customer-first solutions that secure individuals and businesses for a confident future.

# Our Values

- **Integrity** - Honoring commitments with honesty, accountability and fairness.
- **Resilience** - Adaptability and perseverance ensuring stability and strength.
- **Excellence** - Raising standards in service and performance consistently.
- **Empowering** - Providing clients and partners confidence through informed choices and solutions.
- **Collaborative** - Working as one team across stakeholders for protection and progress.

**Through excellence in service, operational efficiency, and commitment to policyholder security, MAAGAP remains dedicated to fostering long-term trust and financial stability.**

# Corporate Social Responsibility

MAAGAP is committed to being an active partner in community development and nation-building. The company plays a vital role in:

- Insurance awareness and financial literacy, empowering Filipinos to secure their future.
- Supporting initiatives that enhance public welfare and safety.
- Engaging in civic projects and public service efforts that contribute to a better quality of life.

**MAAGAP believes in giving back to society, ensuring its corporate success aligns with positive contributions to the broader community.**



# Meet the Team

## MAAGAP Board of Directors

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**Tunku Yaacob Khyra**  
Chairman

**Daniel A. Reymond**  
Vice Chairman & Director

**Martin L. Dela Rosa**  
Director & President/CEO

**Anand Kanagasingam**  
Director

**Daniel C. Go**  
Director & Senior Advisor

**Carlos Alfonso T. Ocampo**  
Director & Corporate Secretary

**Evert Laurent T. De Bock**  
Director

**Adelaida C. Gaborni**  
Director

**Maria Teresa S. Bossany**  
Independent Director

**Anna Marie K. Periquet**  
Independent Director

## MAAGAP EXECOM

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**Martin L. Dela Rosa**  
President & CEO

**Mirafe C. Gabutan**  
Treasurer

**Werhner V. Parel**  
Senior Vice President -  
Operations

**Joel G. Libo-On**  
Senior Vice President -  
Business Development  
and Branch Operations

**Edward N. Suy**  
Vice President -  
Technical Operations

**Atty. Lady Lanie C. Esquivel**  
Senior Manager – Legal and  
Corporate Compliance

## SALES

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**Frederic Sta. Ana**  
AVP - Branch Operations

**Yasmin E. Gumpal**  
Senior Manager – Agents and  
Agencies

**Tweny M. Vargas**  
Manager – Agent Servicing

**Francis Mel G. Mallillin**  
Senior Manager - Alternative  
Distribution & Partnership Head

**Venancio M. Bustos**  
Manager – Financial Institutions

**Ferdinand R. Santos**  
Senior Manager – Brokers

**Edward C. Austria**  
Manager - Dealers

## UNDERWRITING

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**Christian Jeffrey D. Chavez**  
Senior Manager – Property, Casualty, & Engineering

**Jeanette R. Cebeda**  
Senior Manager - Marine & Aviation

**Jerrimiel James R. Mijares**  
Manager – Personal Accident & Health

**Andres N. Villegas**  
Manager – Bonds/Surety

**Jenibeth L. Salazar**  
Manager – Reinsurance

## CLAIMS

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**Danilo P. Marange**  
Manager – Motor Claims

**Carlo M. Santos**  
Senior Manager – Non-Motor Claims

## ACCOUNTING AND FINANCE

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**Joan S. Barcelon**  
Manager – Accounting & Finance

**Carla S. Ambida**  
Manager – Treasury & Investment

**Michelle V. San Gabriel**  
Manager – Credit & Collection

## HUMAN RESOURCES AND ADMINISTRATION

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**Maria Dolores DL. Garcia**  
Manager – Human Resource & Administration

## INFORMATION TECHNOLOGY

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**Takeshi Otake**  
Assistant Manager – Information Technology

## PROJECT MANAGEMENT OFFICE

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**Mikhail C. Jamisola**  
Senior Manager – Project Management Office

# Proof in Numbers



## Quick Statistics

*Paid-up Capital*

**₱682,123,000**

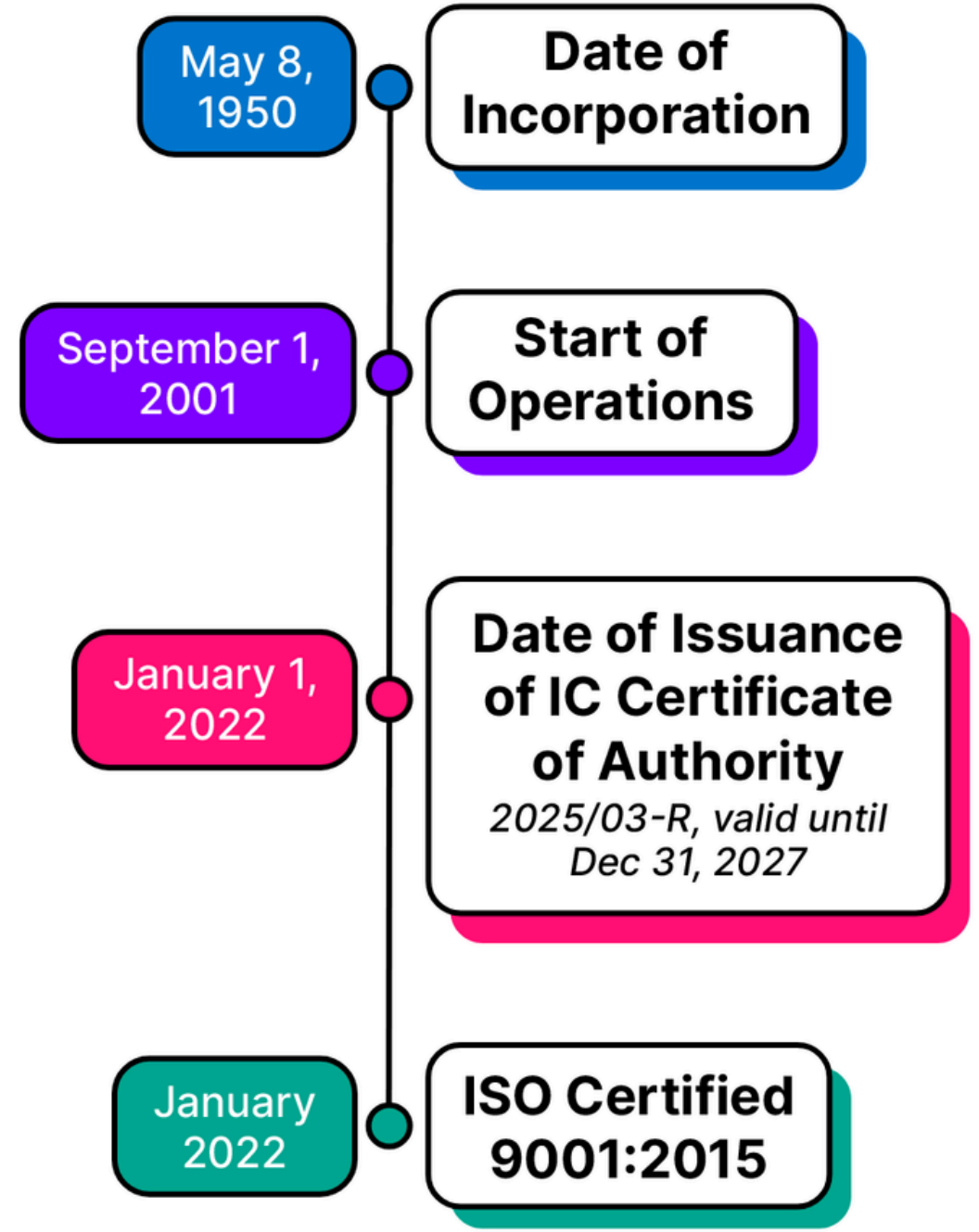
**₱1.9B**  
*Net Worth (2024)*

**₱6.3B**  
*Total Assets (2025)*

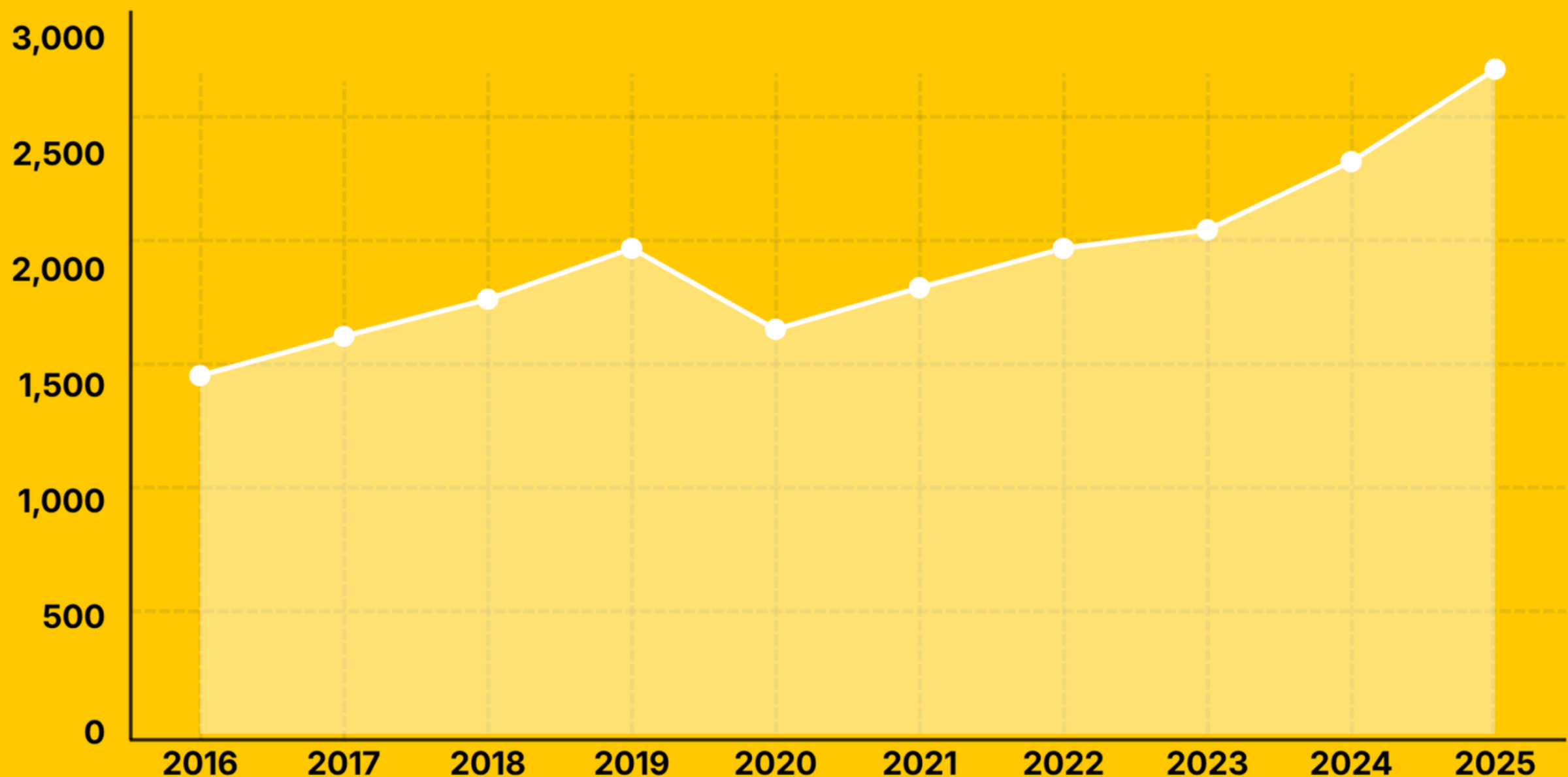
**₱2.9B**  
*Total GPW (2025)*

**9th, P4.1B**  
*IC Ranking  
(Invested Assets)*

**19th, P1.6B**  
*IC Ranking  
(Net Premiums Written)*



## Sales Performance



● Gross Premium Written

# Non-Life Insurance Products

## MAAGAP Motor Car Insurance



Wherever the road takes you, drive with confidence knowing MAAGAP Motor Car Insurance has you covered. From city commutes to weekend road trips, our plans protect your ride against accidents, damage, and theft—whether you own a private car, commercial vehicle, or motorcycle. With Compulsory Third-Party Liability (CTPL) and Comprehensive Insurance tailored to your needs, you can hit the road worry-free. And if the unexpected happens? Our 24/7 roadside assistance is just a call away.

Because every journey should be about the adventure, not the risks.

- Private Vehicles
  - Compulsory Third-Party Liability (CTPL)
  - Comprehensive Insurance with 24-Hour Roadside Assistance
- Commercial Vehicles
  - Compulsory Third-Party Liability (CTPL)
  - Comprehensive Insurance
- Motorcycle
  - Compulsory Third-Party Liability (CTPL)

## MAAGAP Travel Insurance



Explore the world bravely with MAAGAP Travel Insurance. Whether you're navigating winding city streets, chasing sunrise hikes, or hopping across new destinations, this plan is built for travelers who move with purpose. We offer customized coverage for your unique journey - from extra protection for sports equipment to specialized insurance for destinations with frequent travel disruptions.

Covering trip cancellations, lost baggage, medical emergencies, and travel-related accidents, MAAGAP Personal Accident and Travel goes beyond standard protection. As an accredited Schengen Insurance provider, we ensure your adventures remain safe, flexible, and perfectly tailored to your travel style.

- Travel Insurance Program (accredited Schengen Insurance provider)

## MAAGAP Personal Accident



Life is an adventure, but the unexpected can happen when you least expect it. With MAAGAP Personal Accident, you're always ready for whatever comes your way.

From accidental death and disability to medical expenses, this plan provides a financial safety net so you can live boldly without worry. Whether you're an individual charting your own path, a student chasing your dreams, or part of a group looking out for each other, our flexible coverage ensures you and your loved ones stay protected through life's twists and turns.

Because true freedom comes from knowing you're covered, no matter what.

- Individual Personal Accident Insurance
- Group Personal Accident Insurance
- Group Student Personal Accident Insurance
- Auto-Passenger Accident Insurance

## MAAGAP Property Insurance



Your home and business are more than just buildings—they're the heart of your dreams, the space where life unfolds and ambitions grow.

With MAAGAP Property Insurance, you're shielded from life's unexpected twists, whether it's a raging fire, a sudden earthquake, or a flood that threatens everything you've built. Our flexible coverage options—Basic Fire Insurance, Allied Perils, and Property "All Risks"—let you customize your protection, so your safety net is as strong as your vision.

At the end of the day, a secure future isn't just about rebuilding after a disaster, it's about living with confidence, knowing what matters most is always protected.

- Basic Fire/Lightning Insurance
- Fire/Lightning with Allied Perils (earthquake, typhoon, flood, etc.)
- Property "All Risks" Insurance (For Commercial and Industrial Lines)

## MAAGAP Casualty



Building a business takes vision, hard work, and bold decisions—don't let the unexpected slow you down.

With MAAGAP Casualty, you're covered against life's curveballs, whether it's an accident on your premises, a third-party injury, or financial losses from theft. Our public legal liability protects you from costly claims, money insurance keeps your cash assets secure, and fidelity guarantees safeguard against internal risks. Need more? Our contractor protection ensures your projects stay on track, no matter the challenges.

So go ahead—take risks, innovate, and grow. We'll handle the uncertainties while you focus on what matters most.

- General Public Legal Liability Insurance
- Money Insurance
- Fidelity Guarantee Insurance
- Equipment/Property Floater Insurance
- Contractor's General Liability Insurance
- Prize Indemnity Insurance
- Golfer's Liability Insurance

## MAAGAP Engineering Insurance



Every structure starts with a bold vision—make sure yours stands strong against the unexpected.

MAAGAP Engineering Insurance keeps your projects moving, protecting against site damage, theft, and unforeseen accidents. Whether it's Contractors All Risks (CAR) securing your build from foundation to finish or Erection All Risks (EAR) safeguarding complex structures, we've got you covered.

Need extra protection? Our policies ensure quick machinery repairs, replacements, and even safeguard high-tech equipment.

From sudden storms to crane mishaps and critical failures, we help you push forward with confidence, because great projects deserve great protection.

- Contractors All Risks (CAR)
- Erection All Risks (EAR) Insurance
- Machinery Breakdown (MB) Insurance
- Electronic Equipment Insurance (EEI)

## MAAGAP Marine Insurance



Set sail with confidence, knowing your cargo and vessels are protected against life's unexpected waves. MAAGAP Marine Insurance keeps your shipping assets secure, whether you're moving goods across islands, navigating international waters, or transporting cargo inland. From marine cargo coverage for imports and exports to marine hull insurance that shields your vessels from damage, we help businesses weather any storm.

Because in a world of unpredictable tides, the right protection keeps your operations steady—and your journey smooth.

- Marine Cargo Inland Insurance
- Marine Cargo Interisland Insurance
- Marine Cargo Importation and Exportation Insurance
- Marine Hull

## MAAGAP Aviation Insurance



The sky is limitless—your peace of mind should be too.

With MAAGAP Aviation Insurance, you can take off without worry, knowing your aircraft is protected from the unexpected. Whether you're piloting a private jet or managing a commercial fleet, our Aviation Hull & Liability coverage shields you from damage and third-party risks, while Deductible Buy-Back helps lighten the financial load when claims arise.

If you need extra security, our Aviation Hull War & Allied Perils coverage safeguards against war-related risks, terrorism, and other extraordinary threats.

Chase horizons, explore new heights, and fly with confidence. We've got you covered, every mile of the way.

- Aviation Hull and Liability
- Deductible Buy-Back Insurance
- Aviation Hull War & Allied Perils

## MAAGAP Surety & Bonds



Big dreams, bold deals, and game-changing projects—MAAGAP Surety/Bonds keeps them all on solid ground.

Whether you're a contractor breaking new ground or sealing an important agreement, we make sure trust is more than just a handshake. Our Construction Bonds—like Performance and Bid Bonds—guarantee projects are completed as promised, while Judicial Bonds provide financial security for legal matters.

Need that extra edge in high-stakes commitments? With MAAGAP Surety/Bonds, you can go after opportunities, take on challenges, and move forward with total confidence.

- Construction Bond
  - Performance Bonds
  - Surety (Down Payment)
  - Surety (Maintenance/Warranty)
  - Bidder's Bond
  - Bond to Guarantee Payment of Labor and Materials
  - Injunction Bond
  - Receiver's Bond
  - Replevin Bond
  - Counter Replevin Bond
  - Sheriff's Indemnity Bond
  - Reconstituted Title Bond
- Judicial Bonds
  - Administrator's/Executor's Bond
  - Attachment Bond
  - Plaintiff's Bond
  - Heir's Bond to Answer Claims



# MAAGAP Nearest You

## Head Office

10th Floor Pearlbank Centre,  
146 Valero Street, Salcedo Village,  
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Email: customerservice@maagap.com

## Bacolod

Ms. Cristina Regina O. Tupas, Senior Manager  
2nd Floor, Fordland Realty Bldg., 12th-Lacson  
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## Bulacan

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## Cagayan de Oro

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Yacapin Streets., Cagayan de Oro City  
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## Dagupan

Mr. Bernard M. Nepuscua, Branch Manager  
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## Davao

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## General Santos City

Mr. Jesson Ver Dejiga, Branch Assistant Manager  
2nd Floor, Arcade 2 Bldg., East Asia Royale Hotel,  
Brgy. Lagao, National Highway, General Santos City,  
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## Iloilo

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## Manila

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# MAAGAP Nearest You

## Cebu

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## Calamba

Mr. Sonny Ralph Carubio, Branch Manager  
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Brgy. Halang, Calamba, Laguna  
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## Cavite

Ms. Herminia "Helen" M. Geraldino, Branch Manager  
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## Pampanga

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## Quezon City

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## Palawan

Mr. Lowen Pabilona, Marketing Executive / Branch Head  
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**Confidence to Move.  
Protection within Reach.**

**WWW.MAAGAP.COM**

