Malayan creates Card Protect to secure ATM users.

Medical, dental mission for Tanay folks.

5 A.M. Best Affirms Ratings of Malayan Insurance.

MICO Management Trainee tops IIAP BNL Class of 2014.

Malayan joins Visit at the Anawim Home for the Aged.

Got a smartphone? Scan this image to like us on FB.
Scan this QR pattern with the camera on your smartphone to register.
Don’t have a QR reader app? You can download one for free on
http://www.mobile-barcode.com/qrcode-software/

LET MALAYAN COVER YOU.
Each one of us holds an important role in the Company.

No less than the President herself, Ms. Yvonne S. Yuchengco, during her 85th anniversary speech, outlined the tremendous part that we play in the success of Malayan Insurance. This symbiotic relationship between the Company and her people, created a common ground to develop success to achieve both corporate goals and individual aspirations.

Here are excerpts from the President’s anniversary speech:

“At the core of this endeavor is having a fully-engaged and passionate employee force, who is both valued by the company, and who values the company. You are the central cog of this challenge.

What is it to be a fully-engaged and passionate employee? In his book, Getting Engaged: The New Workplace Loyalty, author Tim Rutledge explains that “truly engaged employees are attracted to, and inspired by, their work (“I want to do this”) and are committed (“I am dedicated to the success of what I am doing”) to what they are doing.” Fully engaged employees not only contribute more to be able to generate success, but they also are willing to recommend their companies more to their friends and relatives, since a truly engaged employee force will be able to deliver on commitments every time.

Commitment is the backbone of a group or organization. It is what gives our organization strength, and is the secret to engagement. The more committed people there are in our workforce the more effective they are in influencing others, and if a whole group acts as an engaged force there is no obstacle to us achieving our goals. Let us strive to be a workforce that is aligned in our vision, like metal aligning with magnets, and let us be a workforce that is willing to put in that something extra, that one degree of effort more to be able to make a difference.

Commitment does not usually occur at a moment’s instance. It grows within people over time. Hence, I would like to encourage our officers and managers to “Walk the Talk” of commitment and help Malayan build the engaged and valued workforce. The good news is that we are able to build commitment into our organizations.

Lastly, I wish to highlight the most important of all commitments one can make in our organization, and that is a commitment to our customer. It is the customer who will help us achieve our Vision, as their business is the purpose if all our front-end, back-end and in-between activities. The Japanese word for CUSTOMER is the same word as GOD. A business truly revolves around satisfying the needs of our customer; in the same way we commit ourselves to our GOD, who is the center of our lives. And a very effective way of measuring customer satisfaction is not only in the decreasing number of complaints received, but also in the conservation of accounts, an increase in returning customers, and new, referred customers because our customers know that Malayan stands committed to their non-life insurance needs.

This year, our chairman, Mrs. Dee, has urged us to provide our customers with "SHOCK AND AWE", which means surprising and delighting our customers with the extra effort and additional degrees of service we can provide. I enjoin each of you to help me mold our company to be a customer-centric organization that puts the welfare of each of our clients ahead.

Commitment to customers may be summed up in two words, which also characterizes what the business of Malayan Insurance is all about: Keeping Promises.”
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For eighty-five years, Malayan Insurance has been insuring the property and assets of Filipino businesses and families, keeping a promise of protection during unforeseen events and unfortunate circumstances.

Since opening shop on February 16, 1930, Malayan has steadily climbed its way up, to becoming the country’s number 1 nonlife insurer, holding on that prime position for 45 years consecutively.

What has made Malayan so successful for more than 8 decades?

In celebration of the company’s 85 years, Malayan launched its latest ad campaign called “Promises.”

This campaign – which runs in MICO’s facebook page and other online portals or websites – captures Malayan’s trust as a company, and as a business. It features a one-minute viral video with four (4) situations showing everyday people keeping their promises to their loved ones, much like an insurance company.

“The campaign “Promises” captures the heart of insurance as a trust business,” said Mr. Bob Ulili, executive creative director of the Philippine Integrated Advertising Agency (PIAA).

PIAA is the lead agency that put together the “Promises” video material which was directed by the renowned director Mr. Nap Jamir.

During the past 85 years, Malayan Insurance has helped assure the confidence of countless clients, for it has built a brand that will endure the test of time – by keeping its promises.

And in so doing, Malayan’s “Promise” has helped build a better world.
Malayan Insurance remains one of the most stable nonlife insurers in the Philippines as affirmed by the latest release of global insurance ratings company A.M. Best, covering fiscal year 2014.

Malayan Insurance has retained its financial strength rating at B++ (Good) while its issuer credit rating is retained at “bbb+” with a stable outlook for both categories, according to A.M. Best. Founded in 1899, A.M. Best is the world’s oldest & most authoritative insurance rating and information source.

“Malayan’s risk-adjusted capitalization level, as measured by Best’s Capital Adequacy Ratio (BCAR), is solid and supportive of its current ratings,” announced AM Best in a statement. It added: “The ratings also recognized the continued parental support from the Yuchengco Group in terms of distribution of insurance products.”

Malayan Insurance is a member of the Yuchengco Group of Companies, a diversified conglomerate involved in banking, insurance, construction, real estate, travel and tourism, automotive dealerships, education, information technology and many other businesses.

“The announcement of A.M. Best gives our clients an assurance of our strength and stability, “said Malayan’s head of Integrated Marketing Communications, Martin Dee Yuchioco. “As the only Philippine non-life insurer rated by A.M. Best, Malayan Insurance continues to provide world-class insurance protection to our customers, both corporate businesses, and individual families.”

As Malayan Insurance celebrated its 85th founding anniversary this year, Best’s affirmation of its credit and issuer ratings lends credence to Malayan Insurance’s leading position in the Philippine nonlife insurance industry. The Insurance Commission has ranked Malayan as number one in Gross Premiums Written (GPW) consistently for over four decades, since 1970. Malayan Insurance recorded total assets of Php30.7 billion and a net worth of Php9.6 billion, based on audited 2013 figures submitted to the Insurance Commission.
The Insurance Institute for Asia and the Pacific (IIAP) has named Malayan Insurance Management Trainee Ms. Arisa Salome B. Miranda, valedictorian of IIAP's 2014 Basic Nonlife Life Insurance (BNL) Course.

The Awarding Ceremony was held last February 5, 2015.

Ms. Miranda led 145 awardees from different insurance companies who ranked first, second, and third places in their respective courses. Getting the highest grade among all those who took the BNL Course in 2014, Ms. Miranda was given the spotlight delivering the valedictory address during the ceremony.

"Isn't it fulfilling to realize that our work gives hope to other people? The next time your friends ask you about what you are doing for work, you know what to say. I’m busy opening doors for new beginnings," she said in her speech.

Aside from Ms. Miranda, other MICO employees made their mark at their respective IIAP Courses.

MTs Mr. Kevin P. Yabea placed second and Mr. Jasper Jan E. Rosimo, third in their BNL batch, while Ms. Alnie Marie D. Arban of the Personal Accident Department placed second in her course.

The top two spots for the Intermediate Course on Fire Insurance were awarded to Ms. Charmaine G. Pascual and Mr. Kimpee M. Panganiban, first and second places, respectively. Mr. Panganiban also took the second place in the Advanced Course on Fire Insurance, together with Mr. Czar Anthony G. Colocar who was third place. Mr. Ronald J. Almonte and Mr. Erickson D. Montecillo took the first and second places, respectively, in the Basic Non-Life Insurance Course in Cagayan de Oro City. Getting the third place in the Basic Non-Life Insurance Course in Naga was Mr. Edwin A. Ogao.

The awarding ceremonies were led by Insurance Commissioner Emmanuel F. Dooc, who also conferred the medals to the top graduates.
New Malayan Office Blessing

Malayan Insurance recently opened a new office to better serve the insurance requirements of its clients and business partners. The new office was located at the Ground Floor of Philamlife Building, Gen. Malvar Avenue, Cubao, Quezon City. The office blessing was held on February 6, 2015 and was graced by Malayan Insurance President Ms. Yvonne S. Yuchengco.

Other MICO Officers who grace the event were: First Vice President Raul B. Tan, Senior Vice President Cecilie V. Huidem, Vice President Marissa H. Dela Cruz and other MICO employees.
Malayan Insurance joins the 2015 Outreach Activity of the YGC HR Council, a visit at Anawim home for the aged. The event was held last March 28, 2015. It was participated in by MICO employees who decided to allot more than half day of their Saturday in reaching out to the abandoned elderly of Anawim. Aside from personal items and cash that MICO donated, employees had fun singing and dancing with the lolos and lolas there. It was life-changing as the YGC group saw them really longing for people who make time for them. MICO’s total cash donation is Php11,170.00.
Anawim Home for the Aged

Malayan - Anawim Volunteers
1. Donald Young (Makati Sales Office)
2. Marie Juin Pasculado (TMD)
3. Lheslie Hernandez (RI/Foreign)
4. Angel Felicia (IMC)
5. Sherwin Ngo (IMC)
6. Carmela Reyes (IMC)
7. Roy Maralit (Fire Underwriting)
8. John Edward Salvan (GSD)
9. Maria Clarissa Berja (GSD)
10. Andrea Imperial (GSD)
11. Cecille Huidem (HR & Admin)
12. Georgia Bicos (HRS)
Malayan Middle Management Development Program Graduates

Mr. Joel Q. Tabing of Sales and Mr. Jose A. Publico of RI/Foreign successfully completed the Middle Management Development Program. The graduation ceremonies were held on January 27, 2015. Mr. Joel Tabing (left photo) was Top 10 and the team he led won the Best Presentation Award.

Congratulations!

Earthquake Forum

A special forum on Earthquake Hazards and Risks was conducted by Malayan Insurance for selected audience last March 3, 2015 at the Delas Alas Executive Dining, RCBC Plaza, Makati City. The forum was organized by Malayan’s Training Department and was attended by Malayan Chairperson Mrs. Helen Y. Dee and Malayan President Ms. Yvonne S. Yuchengco.
Toyota Insure MOA Signing

Malayan Insurance signed a partnership with Toyota Motors Philippines on January 29, 2015 as an official insurer of the Toyota Insure Program. The Memorandum of Understanding (MOA) signing was signed by Toyota Motors Philippines, Malayan Insurance and Charter Ping An at the Manila Peninsula Hotel, Makati City. The Toyota Insure program aims to offer Toyota customers with valuable total insurance protection.

New Officers & Managers Luncheon

Malayan Insurance’s new officers and managers had a luncheon with Malayan Insurance President Ms. Yvonne S. Yuchengco last February 25, 2015 at the Makati Sports Club.
MICO Achievers Luncheon with the President

For giving honor to Malayan Insurance, the company’s top achievers in the recent IIAP courses were treated to a sumptuous luncheon with MICO President Ms. Yvonne S. Yuchengco. During the luncheon, MICO’s achievers were joined by their Division Heads. Congratulations to all!

Malayan Board Meeting

Members of the Board of the Malayan Group of Insurance Companies convened on March 6, 2015 for a special Board Meeting held at the RCBC Plaza, Makati City.
Malayan Mentoring Program

Officers and Managers of Malayan Insurance attended a Mentoring Program conducted by Ms. Carmen Leonor “Mench” I. Diokno, President & CEO of i-CLD Consulting, Inc., on March 24, 2015 at Grepalife Building, Makati City.

Malayan joins Citibank in PTAA Travel Tour Expo

Malayan Insurance tied up with Citibank for the Travel Master travel insurance product at the PTAA Travel and Tour Expo on February 13 to 15, 2015 at the SMX Convention Center in Pasay City. The expo was the biggest annual event for the travel tourism industry and was a project of the Department of Tourism and the Philippine Travel Agency Association (PTAA).
Honoring Promises through the years
Malayan Insurance is now 85 years in the business of nonlife insurance. What a great blessing, indeed, to have helped serve the nation all these years - a promise first spoken in 1930 and a promise that continues to give assurance to countless MICO policy holders up to this day.

MICO was founded on February 16, 1930, in Binondo, Manila.

"Commitment to customers may be summed up in two words: Keeping Promises," said MICO President Ms. Yvonne S. Yuchengco during her Anniversary keynote speech.

The president also thanked all employees for helping MICO achieve its goals even as she urged everyone to give one’s best to provide and satisfy the needs of all customers.

Happiness

As with MICO’s tradition, the company’s anniversary celebrations started with a thanksgiving mass to honor the Good Lord for the many blessings these past years.

It was also an occasion wherein Malayan’s top achieving employees were honored and awarded with recognition and cash.

Those who rendered remarkable long hours of extended service were likewise recognized for everyone to emulate, while new employees were given their MICO Pin.

The celebrations will not be complete without the event’s most anticipated climax: the showing and awarding of the MICO-employee video making contest called “Happiness@85.”

The jurors awarded the top prize to the “A-Crew” a team of videographers composed of employees from different departments. The second best video was given to the entry from IMC while TMD’s video rounded up the winning entries.

Malayan@85! is a journey highlighted by remarkable achievements in the nonlife insurance industry, but more so, it is a story of promises fulfilled all these 85 years!
### Loyalty Awards

#### 35 Years of Service
- Villaroza, Agatona M. Marine Underwriting

#### 25 Years of Service
- Banzon, Ma. Fidelis L. Business Process
- Barribal, Ma. Fidelma M. Collection
- Dayrit, Leonardo G. Accounting
- De Jesus, Marilou M. TMD
- Limbo, Estelito T. TMD
- Oligo, Regidor L. PA Underwriting
- Orozco, Noel C. RI Accounting
- Sapasaap, Roel C. BASD
- Sibayan, Veronica B. Honda Kalookan
- Villaruel, Editha L. Honda Kalookan

#### 20 Years of Service
- Ang, Antonio S. Honda Kalookan
- Castillo, Edwin F. Quezon City Sales Office
- Coroza, Wilson E. Cash Management
- Dayrit, Leonardo G. Business Process
- De Jesus, Marilou M. Accounting
- Limbo, Estelito T. GSPD
- Oligo, Regidor L. TMD
- Orozco, Noel C. TMD
- Sibayan, Veronica B. Honda Kalookan
- Villaruel, Editha L. Honda Kalookan

#### 15 Years of Service
- Alcid, Maria Vicenta Lucia M. Learning and Development
- Basiana, Edna B. Investment Management
- Centeno, Anthony D. Engineering
- Cruz, Alberto R. Cash Management
- Dela Cruz, Maricel N. Sales Brokers
- Dela Torre, Paulo I. General Santos
- Martelino, Sheila Marie Paz S. Lower Luzon Area
- Soriano, Marlon P. Investment Management
- Soto, Evelyn J. Honda Kalookan

#### 10 Years of Service
- Basa III, Jose A. Investment Management
- Bucog, Wyian C. Cebu
- Cristal Jr, Rodel U. Budget and Control
- Dela Cruz, Reynard L. Cabanatuan
- Mañano, Casimiro S. Cash Management
- Nipas, Virginia D. TMD
- Pascaulado, Marie Juin B. Legal
- Pinlac, Ma. Sigrid R. GSPD
- Salcedo, Aldwin S. TMD
- San Buenaventura, Rod P. Lipa
- Santos, Mirasol A. Lower Luzon Area
- Tanpueche, Lanie S. Investment Management

### Individual Awards

#### Perfect Attendance
- Angeles, Arlon Cash Management
- Encinareal, Ava Jean Legaspi
- Limbo, Estelito GSPD
- Villaroza, Agatona M. Bank Business Technology

#### Perfect Punctuality
- Ablay, Ronie Cebu
- Aguinos, Roanne Business Application Systems
- Alcantara, Rolito Business Application Systems
- Almazan, Mary Pauline Davao
- Alonso, Emelyn RI Accounting
- Amurao, Rowena RI Accounting

### Extra Hours

#### Raguans, Raul
- Zamboanga
- Libres, Adnel
- Oligo, Regidor
- Piedad, Jennifer
- Toribio, Teresita

#### Claims
- Cash Management
- Laguna
- Cash Management
- Branche Management
- Fire Underwriting
- TMD
- RI Accounting
- Cavite
- RI Accounting
- Lex
- TMD
- Investment
- Claims
- GSPD
- TMD-Cebu

#### Business Information Technology
- Business Information Technology
- TMD
- Marikina Sales Office
- Legaspi
- Makati Sales Office
- TMD
- Collection
- TMD
- GSPD
- Davao
- VMRO

#### Makati Sales Office
- Collection
- TMD
- GSPD
- Daguhan

### Divisional Awards

#### Extra Hours
- 1st: Business Information Technology
- 2nd: Tokio-Marine
- 3rd: HR and Admin

#### Best in Attendance
- Business Information Technology
The second round of the YGC Earth Care Program Ocular Year-2 was held last February 20, 2015. The trees planted by Malayan Insurance volunteers, as well the volunteers from other YGC companies, continue to grow and thrive.

The team discovered that the trees are now much taller and stronger.

The YGC Earth Care Program is a 5-year Tree Planting activity to revive the forest in Laibam Dam in Tanay, Rizal that started in 2011.
Top Agents feted at Annual Recognition Night


Elegance!

It was the Malayan Insurance Annual Agent’s Night and it was a night marked with opulent brilliance, a fitting recognition to the men and women who made Malayan Insurance truly the country’s leading nonlife insurer.

Indeed it was special.

A night to remember for ages; a night of glamour, music and lasting memory.

“This night is doubly special, because we are also celebrating our company’s 85th anniversary. Thank you to each and every one of you for contributing to our long and fruitful journey of excellence,” Ambassador Alfonso T. Yuchengco said in his keynote address.

“This is our legacy – an unwavering commitment to stand by our mission to provide our clients the needed support when it matters most, in times of calamities. This has led us to attain the leadership position in the industry. This has led us to continue to be the top non-life insurer for nearly half a century,” he said.

The Annual Agent’s Night is Malayan’s way of honoring its most loyal and productive agents who have entrusted us with their business. Since 1997, this annual recognition is a much-anticipated event which has become more glamorous each passing year.

For this year’s event, the theme was sapphires and diamonds to highlight MICO’s 85th year anniversary, whose success could not have been made possible without the help of its most trusted and most loyal agents.

A night to remember

The very well-attended event was held at the opulent Manila Polo Club inside Forbes Park, Makati City. MICO agents truly appreciated a sumptuous dinner and a night regaled by the crooning voice of the Philippines’ premier balladeer, Mr. Chad Borja.

Everyone had a great night listening to Chads rendition of timeless disco tunes and ballads, were his looming voice, pitch-perfect falsettos and high-energy grooves. When the entertainment settled, Chad’s band had a blast, but more so, MICO and its agents were enthralled.

It was a success. But that’s not all.

Raffles

This year’s Agent’s Night was truly one to remember. MICO gave away vintage Thomson radio – well a replica of the original Thomson radio – to each top performing agent and they loved it.

Fun prizes were also given away in the raffle draw where a high-tech transistor, an internet camera, an LED TV and plenty of gift certificates were given away.

More than the gift items, it was the camaraderie, the experience, the gathering of like-minded winners, that made the night a truly magical celebration of success!
The perfect time to enjoy the sun, relax, and have fun with your family and friends is here. By this time, you probably have your itineraries ready, but are you sure that your well-planned trip will not be dampened by travel inconveniences?

Whether you will be traveling by air, land or sea, be sure to get reliable travel insurance for added peace of mind.

Malayan Insurance, the country’s number 1 nonlife insurer, offers travel insurance package that provides covers for unforeseen situations that may subject you to financial loss during your travels – from trip cancellation to medical emergencies.

Known as Malayan’s Travel Master, it offers financial peace of mind especially in cases of emergencies while traveling. Its personal accident coverage provides indemnity for accidental death, dismemberment, disablement, and accidental burial. It also provides access to various emergency and medical travel assistance such as emergency evacuation, prescription assistance, and emergency message transmission through its local and global emergency network centers.

If your trip needs to be cut short due to serious sickness or injury, Travel Master lets you recover the unused portion of travel and accommodation expenses that are paid in advance and are non-refundable.

With Travel Master, you may also enjoy more activities with peace of mind as it offers medical treatment and assistance services for accidents resulting from extreme sports activities. Its personal liability coverage also shoulders expenses brought about by accidentally hurting someone or damaging another person’s property.

Travel Master covers domestic and international trips. It can be purchased easily and conveniently right after you buy your ticket or book your flight. It is also Schengen compliant, which is a requirement in getting a visa for travel to Europe.

Always take your travel preparations seriously. Be a smart traveler and get Travel Master, whether for your own safety or for your valuables.
WHAT IS PENDING OR PRIOR LITIGATION DATE?
This is the reckoning date where any pending or prior suits or demands are limited to the “Pending or Prior Litigation Date” stated in the Policy Schedule. This means that this ought to exclude existing claims, pending or prior proceedings against the D&O.

WHAT IS TERRITORIAL LIMIT? JURISDICTION?
Territorial Limit is where a covered Wrongful Act is committed. Where a Company is dealing with international clients, it is advisable to purchase a “Worldwide Territorial Limit”. Similarly, for Jurisdiction, where the legal action can be brought in an overseas jurisdiction, worldwide cover is an option.

WHAT IF THE D&O OF “COMPANY A” IS ALSO A D&O IN “COMPANY B”, WILL THERE STILL BE COVERAGE?
Where any of the Director or Officer occupies a directorship position in “Company B” and the latter is considered to be an Outside Entity, then this must be declared to the Insurer before a coverage is provided. However, on certain conditions, this can be automatically covered, provided that the Outside Entity, where any of the Director or Officer of “Company A” occupies a directorship position, is a non-profit organization and does not have listing of any of its securities on any exchange, in any country.

WHAT IS ENTITY COVER?
Essentially, D&O policy is triggered if a Claim is brought against the Director and the Officer. If the Claim is brought against the Company itself, it is not covered unless there is an Entity Cover. This is extended on specific matters only and is not an automatic cover, i.e. Securities Claims, protection for Critical Occurrences, and Employment Related Matters.

WHAT ARE THE MAJOR EXCLUSIONS?
a. Property Damage and Bodily Injury Claim
b. Professional Indemnity
c. Product Liability
d. Pollution Liability
e. Intentional Acts, Dishonesty and Fraud
f. Insured vs. Insured
g. Major Shareholder Claim
h. Fines, Punitive Damages
i. Pension Fund Liability
j. Outside Directorships
k. Known Circumstances
l. Failure to Secure Insurance

WHAT ARE THE UNDERWRITING INFORMATION REQUIRED?
a. Duly accomplished, signed and dated D&O Application Form
b. Annual report or audited financial statements
c. Claims information
d. Declaration on any press releases

HOW CAN A D&O POLICY PROTECT LIABILITY EXPOSURES ARISING FROM FUTURE AND PREVIOUS SECURITIES OFFERINGS?
• A D&O policy can be extended to provide coverage for Wrongful Acts in connection with any future securities offering activities and when a prospectus will be issued. Wrongful Acts shall include any misstatement, misleading statement, neglect, breach of duty or trust in relation to any document, including any prospectus or information memorandum issued by the Company in connection with such offering.
• For previous securities offering, coverage can be extended by the Insurer provided that the offering occurred more than 12 months prior to the policy inception date or, if the offering took place in less than 12 months prior to the policy inception date, the issued share capital of the Company immediately prior to the listing or placement should be less than 20%.
Home renters need insurance too

Homeowners can fall back on insurance in case of emergencies due to natural and man-made disasters, but how about individuals who are renting their place of residence?

Renters or tenants, like homeowners, surely own a great deal. They own high-tech gadgets and appliances, antique furniture, jewelries, and clothing. These assets, also called contents (of a home, condo unit, or apartment) must be protected in case there is fire or destroyed by flood.

The essence of having home insurance is to have protection from the financial effects of fire, earthquake, flood, and even from burglary.

Malayan Insurance, for example, offers a reliable home insurance suited for property owners and renters called Home Protect Plus. Aside from offering financial protection for the property and its contents in case of fire, the it also offers third-party liability, which is not usually found in regular property insurance cover.

Other benefits of Home Protect Plus includes provisions for damages resulting from fire and lightning, vehicular impact, housebreaking, and malicious damage. In case of a fire, Home Protect Plus also has alternative or temporary accommodation benefits to help the victims secure a temporary shelter or accommodation such as hotel room for several days.

Home insurance should not be overlooked and undervalued by renters. They need to protect what’s under their roof just as much as homeowners.
Big, big prizes await our agents as Malayan Insurance launches “My Malayan Holiday Agent’s Rewards Promo 2015.”

What makes this promo very exciting is that aside from local and international travels, two brand new cars are to be raffled off among qualified agents.

“All MICO accredited licensed agents are encouraged to collect and remit full payment of premiums regardless of their credit term within the promo period,” said Brands Management Head Nadia Forte.

There are two basic requirements to be eligible for the rewards promo: first the agent must show an increase of 25 percent from his or her previous year’s net premium production, and second, the agent’s Net Paid Premium production (NPP) must be at least one million pesos.

“Once the agent hits the required premium and paid production, he or she will be automatically entitled to join a group travel tour package,” said Ms. Forte.

There are three levels of qualification: Level 1 – for agents with NPP of PHP 1M-4.99M – is a trip to Boracay Island. Level 2 – for agents with NPP of PHP 5M-9.99M – is a trip to Jeju Islands, South Korea. Level 3 – for agents with NPP of PHP 10M and above – is a trip to Osaka, Japan.

All trips – 3D/2N for local and 4D/3N for international – an all-expense paid holiday.

“An NPP is defined as net of policy cancellations, endorsements and refunds as of December 31, 2015. Net Premium Production includes both the renewal and new business generated and paid within the promo period and Post-dated checks (PDC) payments are not included in the promo period covered, which is from January 1, 2015 – December 31, 2015,” said Ms. Forte.

But there’s more!

Every one million peso NPP will automatically earn the agent an electronic raffle ticket for a chance to win one of the two Honda cars to be given away – a Honda Brio and a Honda Amaze.

Those with three million NPP will get 2 e-raffle coupons and those with more than five million NPP will get 3 e-raffle tickets.

“But the maximum is three e-raffle tickets to give every agent a fair chance of driving home a brand new Honda,” Ms. Forte said.

Promo posters and flyers can be found in all Malayan Insurance branches nationwide.
**ANSWERS TO THE ASSORTED PUZZLES OF ODDITY:**

1. **ODD PLATE?**

<table>
<thead>
<tr>
<th>WTHM</th>
<th>NMKL</th>
<th>XTXV</th>
<th>HKLU</th>
</tr>
</thead>
<tbody>
<tr>
<td>SDQC</td>
<td>CFGR</td>
<td>KJOP</td>
<td>SSPB</td>
</tr>
</tbody>
</table>

**ANSWER:** HKLU and KJOP - both contains vowels in their respective groups

2. **ODD WORD?**

   - A car, a man, a macara
   - Borrow or rob
   - Deified
   - Party trap
   - Senile Felines

**ANSWER:** A car, a man, a macara – all the others are palindromes

3. **IS THIS REALLY ODD?**

   - O, E, O,
   - E, R, E,
   - X, N, T,
   - E?

**ANSWER:** E – this is the last letter in the number sequence zero to nine ZER, ONE, TWO ....NINE

4. **A SIMPLETON**

   - 7734
   - 3954
   - 9862
   - 8454
   - 9804

**ANSWER:** 9862 – all the others add up to 21

---

**Congratulations!**

Mr. Emmanuel V. Moneda Jr. of Acturial Deapartment, our 4th quarter winner.

---

**MICO’S LAIR**

- Aside from having Travel Insurance this Summer...
- It’s important to protect your skin from the sun.
- Otherwise...
- Several hours later...
- Eek!
1 Mary Joy P. Alvarado  
Branch Clerk  
Cebu

2 Jeramie C. Antier  
Field Sales Representative-Cebu  
FNAC

3 Jorge Arnel A. Aparente  
Risk Inspector  
General Santos

4 Francisco A. Azul IV  
Field Sales Representative-Bgc  
FNAC

5 Sheryl B. Baranda  
FSR  
FNAC

6 Jennis T. Bermudez  
Roving Cashier  
Cash Management

7 Iris Karen M. Carlos  
Underwriting Specialist  
Fire Underwriting

8 Charlene P. Catchillar  
Marketing Assistant  
FNAC

9 Paulo M. Cualteros  
Product Brand Specialist  
IMC-Marketing Services

10 Melanie Gayle M. De Leon  
Collection Assistant  
Collection

11 Kristoffer O. De Leon  
Sr. Auditor  
Internal Audit

12 Marilyn B. De Llanas  
Field Sales Representative-Batangas  
FNAC

13 Dane Rollan A. De Los Santos  
Audit Manager  
Internal Audit

14 Jesica R. Delos Angeles  
Sales Clerk  
Chinatown Sales Office

15 Michael Anthony L. Diego  
Broker Affinity Clerk  
IMC

16 Mary Rose C. Gatchalian  
Department Secretary  
Office of the TMD Head

17 Jennifer A. Guibao  
Claims Clerk  
Lex Services

18 Ryan S. Hayudini  
Unit Head  
Claims-Motorcar

19 Lheslie D. Hernandez  
RI Clerk  
RI/Foreign Subsidiaries

20 Anne Marie D. Lacson  
FSR  
FNAC

21 Ben Joseph P. Maming  
Customer Service Representative  
FNAC

22 Joseph Lorenz S. Mendoza  
Jr. Account Executive  
Direct & Dealership

23 Nicolas Greg J. Meneses  
FSR-Iloilo  
FNAC

24 Neridee B. Mojica  
Branch Servicing Unit Clerk  
Cash Management

25 Carlo M. Ortega  
Branch Clerk  
Davao

26 Christopher B. Oting  
FSR-Tuguegarao  
FNAC

27 Rodelyn L. Panganiban  
Associate Lawyer  
Legal

28 Mariivic S. Pedrosa  
Branch Clerk  
Cebu

29 Alvin B. Pila  
Underwriting Associate  
TMD-Underwriting-Property

30 Frederick T. Pineda  
Division Head  
Financial Management Division

31 Jinky C. Plazo  
Jr. Adjuster  
Motorcar

32 Rhea O. Pura  
Field Sales Representative  
FNAC

33 Christian F. Rowy  
Underwriting Clerk  
Motorcar Underwriting

34 Alyssa May C. Santos  
Actuarial Assistant  
Actuarial

35 Herald H. Serena  
FSR-Cavite  
FNAC

36 Jennifer P. Serrano  
FSR  
FNAC

37 Ray-An O. Servales  
Collection Assistant  
Collection

38 Joanne Karol C. Sison  
Jr. Account Executive  
Chinatown Sales Office

39 Mika Feng U. Sortijas  
Field Sales Representative-BGC  
FNAC

40 Marynel S. Sularte  
Underwriting Clerk  
Motorcar Underwriting

41 Eunice B. Tia  
Underwriting Clerk  
Motorcar Underwriting

42 Kaye Rick M. Tumulac  
Audit Staff  
Internal Audit

43 John Reynold A. Uy  
Releasing Clerk  
Makati Sales Office

44 Mae Lielien G. Vargas  
Underwriting Clerk  
Motorcar Underwriting

45 Regine A. Velasquez  
Data Encoder  
Tokio Marine-Policy Issuance

46 Ayanna Noelle H. Villanueva  
FSR-Northern Mindanao  
FNAC
MALAYAN QUALITY POLICY

“We, the management and staff of Malayan Insurance, a non-life insurance company commit to:

M - Meet customers’ need and exceed their expectations,

I - Increase employees’ productivity and provide opportunity for their growth,

C - Continually review and improve systems and relationships with suppliers; meet regulatory requirements, and

O - Objectively make decisions based on accurate and timely information.”

THE YGC CORE VALUES

PASSION FOR EXCELLENCE
Striving to be great and not just be good. Continuously improving results.

PROFESSIONAL DISCIPLINE
Strong working ethics. Deserving of trust and respect. Prudently using company resources including time. Acting with fairness and objectivity. Being accountable for one’s actions.

LOYALTY
Being good corporate citizens. Pursuing corporate interests as one’s own. Speaking well of the company and taking pride in its achievements.

SENSE OF URGENCY
Doing things fast. Taking the initiative to respond to the needs of various stockholders.

TEAMWORK
Actively tapping areas of Synergy. Communicating in order to achieve goals.
Reliability is our best asset.

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