Let the spirit of love and joy
Gently fill our hearts and homes.
In this Season of Hope and Cheer
We cherish what’s gone before
And build new bonds in the new year.

Merry Christmas and a Prosperous New Year
from the Yuchengco Group of Companies.

Ambassador Alfonso T. Yuchengco
and family
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The Yuchengco Group of Companies (YGC) as represented by Malayan Insurance President Yvonne S. Yuchengco, and the Tarlac City Local Government headed by Mayor Gelacio R. Manalang, formally signed the memorandum of agreement for the turn-over of the newly refurbished Rizal monument to the City of Tarlac and Noli Me Tangere Books to the 3rd year students of Tarlac National High School. The formal rites was held at the L Square Hotel Tarlac last October 2, 2015.

Officers, business associates and clients of Malayan Insurance and YGC companies, members of the City Government of Tarlac City, and representatives from the local Department of Education graced the significant event.

The donation of the monument and books was part of Malayan’s continued support to the Yuchengco Group of Companies’ flagship corporate social responsibility project, the Buhay Rizal Values Campaign. Started in 2008, the CSR campaign seeks to inspire today’s youth to emulate the values espoused by the Philippine National hero, Dr. Jose P. Rizal.
Malayan Insurance held a well-attended Agents Training Congress at the RCBC Plaza, Makati City on October 23, 2015.

MICO’s agents from Metro Manila, selected areas from Luzon and Philam Synergy attended this first of a kind training opportunity for licensed Malayan agents.

During the training, an economic briefing, product updates, emerging trends and opportunities in the insurance market, and technical training in the lines of insurance, were provided to Malayan agents.

Agents were also provided with tips and tools on how to succeed as an agent of Malayan. Finally, MICO President, Ms. Yvonne S. Yuchengco, also inspired the agents with her message, reiterating the Vision of Malayan Insurance and challenging them to become a fully engaged business force in the industry.
YGC Thanksgiving Mass 2015

Malayan Insurance employees attended the YGC Thanksgiving Mass on December 7, 2015 at the Carlos P. Romulo Auditorium, RCBC Plaza, Makati City. The Mass was a private event of the Yuchengco Group and was officiated by Father Fernando Suarez. A Healing Session was also conducted by Fr. Suarez.

YGC Tree Planting - 3rd Ocular 2015 -

Malayan Insurance employee volunteers returned to the mountains of Tanay, Rizal on December 9, 2015 for the 3rd ocular of the company’s assigned plant-site area in the YGC-sponsored forest in Brgy. San Andres.
New Agents Forum

A New Agents’ Forum was held on November 26, 2015 at Hotel Vicente in Davao City. The well-attended and successful event enabled MICO’s new business partners to meet the Company’s officers and employees, learn Malayan’s history and its products. Each agent was also given Certificate and the Malayan Agent’s Kit.

Branch Managers Conference

Malayan Branch Managers from all over the country convene on October 12 to 14, 2015 at the RCBC Savings Bank Corporate Center in Taguig, Metro Manila. Aside from the review of each branch’s operation, the Branch Managers were also oriented with products and promo updates for agents courtesy of Integrated Marketing Communications Department.

Financial Wellness Seminar

MICO employees attended the Malayan Financial Wellness Forum held on October 21, 2015 at the 10th floor Training Room, Yuchengco Tower 1, Binondo, Manila. Employees learned some ways to manage their finances through the forum conducted by YGC sister companies Sun Life Crepa and RCBC.
Basic Non-Life Insurance Seminar

Shown in photo are the Basic Non-Life Insurance Seminar graduates of the November 4 to 17, 2015 batch. The BNL Seminar is conducted by the Training Department headed by Ms. Maria Vicenta Lucia Magno Alcid and prepares the participants and aspiring agents for the licensure examination given by the Insurance Commission.

LAMP Graduation

The graduation ceremony for the new batch of Leadership Advancement & Managerial Proficiency Program participants was held on October 28, 2015 at the 10th floor Training Room, Yuchengco Tower I, Binondo, Manila. A total of fourteen (14) participants completed the LAMP program organized by the Learning and Development Department.

Condominium Insurance Seminar

A seminar on Condominium Insurance was conducted by Fire Underwriting Head Mr. Julian Fidel B. Rosario on December 8, 2015 at the 10th floor Training Room, Yuchengco Tower I, Binondo, Manila. The seminar oriented the participants regarding Condominium Insurance, which is an insurance product that provides multiple line insurance cover where the main driver is Property or Fire insurance.
FNAC Huma Island Tour

First Nationwide Assurance Corporation (FNAC) recognized its bank referrals and sales representatives through an all-expense paid trip in Huma Island, in Coron, Palawan on November 13 to 15, 2015. Congratulations and keep up the good work!

Ford Davao & Mazda Davao Promo Trip

Representatives from Ford Davao and Mazda Davao enjoyed the natural wonders of Puerto Princesa City, Palawan for their promo trip reward on November 28 to 30, 2015.

Malayan joins ICA Halloween Fair

Malayan Insurance was a booth sponsor during the Immaculate Concepcion Academy (ICA) Halloween Party on October 24, 2015. Shown in photos during the event promoting Malayan Insurance products are Direct and Dealership Jr. Account Executive Jennelyn Gem S. Barcheta and Section Head Wilhelm Rommel An G. Pareja.
Malayan Insurance conducted a Disaster Preparedness Seminar for Rustans on November 6, 2015 at 4th floor, Alco Building, Makati City. The seminar was conducted by Mr. Dino Juan of Foresight and provided the participants with information on natural as well as technology-related hazards, disaster awareness and individual and communal preparedness.

Malayan Insurance joins the 2nd Property Expo on November 14 to 15, 2015 at the Megatrade Hall, SM Megamall, Mandaluyong City. Shown in photos during the expo are IMC Product Specialist Patricia Yzabel V. Landingin and Business Development Associate Rosselgean V. Consignado promoting Home Protect Plus and Business Protect.

New Senior Officers of the Yuchengco Group of Companies attended a Product Orientation on December 3, 2015 at the Delas Alas Executive Dining, 47th Floor, RCBC Plaza, Makati City. The senior officers were oriented with the various products and services of the different YGC companies. The participants were all welcomed by Malayan’s head of HR and Admin Division, Ms. Cecille Huidem, who is also the Chairman of the YGC HR Council. Various YGC company representatives also had booths to provide more information about their products and services.
Nullity of Marriage Forum

A forum on Nullity of Marriage in the Perspective of the Roman Catholic Church was conducted for Malayan Insurance employees on November 26, 2015 at the 10th floor Training Room, Yuchengco Tower 1, Binondo, Manila. The guest speaker was Rev. Fr. Carlo P. del Rosario and was organized by Malayan’s Legal Department.

MICO joins UPS 4th Year Anniversary

Malayan Insurance was a booth sponsor at the Unified Products and Services Inc. (UPS) 4th year anniversary event on December 5, 2015 at the AFCOC Tejeros Hall, Camp Aguinaldo. UPS is the marketing arm and sister company of Global Pinoy Remittance Services (GPRS), Malayan’s partner for the Global Pinoy Personal Accident (PA) micro-insurance program.

Malayan Sponsors Harley Owners Group Event

Malayan Insurance joins the Harley Owners’ Group (HOG) Rally 2015, one of the biggest gatherings of all bike clubs and premium motorcycle owners and enthusiasts in the country, on December 5, 2015 at CATS Motors, EDSA Greenhills. Harley Owners’ Group is the official riding club of Harley Davidson of Manila and Malayan Insurance representatives from Direct and Dealership Department promoted Malayan’s Motorcycle Insurance.
**Noli Me Tangere Books Donation**

Malayan Insurance, through Dagupan Branch, has donated Noli Me Tangere books to the Association of Pangasinan Public Librarians, Inc. (APPLI). Shown during the turn-over of the books on December 23, 2015 are, from left, Malayan Dagupan Branch Cashier Ms. Cherie F. Villacorta, APPLI President Darwin B. Soria, and Malayan Dagupan Branch Head Edmar Jones O. Peralta.

**Despedida Luncheon**

A farewell luncheon was held last December 18, 2015 for Ms. Maria Vicenta Lucia M. Alcid and Ms. Teresita M. Toribio at the Ramada Manila Central in Binondo, Manila. Ms. Maria Vicenta Lucia M. Alcid was Consultant of Learning and Development Department and Ms. Teresita M. Toribio was Department Head-Consultant of Cash Management Department. Ms. Alcid and Ms. Toribio were both acknowledged for their many years of fruitful service to Malayan Insurance.

**MICO Officers Christmas Luncheon**

Malayan Insurance officers enjoyed the spirit of Christmas through a party-luncheon held on December 21, 2015 at Grepalife Building in Makati City.
MALAYAN 20

ARM

BITD

CORPLAN & REG. PROJ.

CLAIMS

FINANCE

IMC

MOTORCAR UNDERWRITING
CHRISTMAS PARTY

TOKIO MARINE DIVISION

SURETY
MMSO Christmas Fellowship
Malayan Agents had a blast in the Metro Manila Sales Office (MMSO) Christmas Fellowship Party held on December 1, 2015 at the Makati Sports Club.

Agents from MICO Sales Offices in Binondo, Chinatown, Makati, Marikina, Quezon City and Alabang trooped to the venue for a memorable celebration of the holiday season.

Among the highlights of the event were the fun and creative performances of the employees together with the agents from the various Sales units, and the awarding of certificates for the top agents for their exceptional sales performance.
El Circulo Rizal Agents had a great time on board the Royal Caribbean Quantum of the Seas, one of the biggest and most technologically advanced cruise ship in the world, for the El Circulo Cruise 2015 on November 7 to 12, 2015. The agents experienced the facilities and features of the cruise ship and enjoyed the sights of Fukuoka, Japan and Busan, South Korea.
The Orange Team composed of the Office of the President, HR and Amin, BITD and QSD, was the Champion for Class A in the concluded Malayan Bowling Tournament 2015.

With 9,738 pinfalls, the Orange Team edged out the Yellow Team that garnered 9,500 pinfalls. The Yellow Team was composed of the Underwriting Division.

For Class B, the Green Team, composed of Sales Division and Office of the COO, was proclaimed champion with 7,014 pinfalls. The Orange Team came in second place with 6,998 pinfalls.

A total of six teams, Pink, Orange, Blue, Yellow, Green, and Red competed in the 2015 bowling tournament.

The Finals was held on December 3, 2015 at Paeng’s Midtown Bowl, Robinson’s Place Manila.
Orange Team
Yellow Team
Red Team
Blue Team
Pink Team
Green Team
Home Protect Plus policyholder lauds Malayan Insurance’s prompt response

For 73-year-old Danilo Oliveros and his family, having a home insurance package came in handy when a fire razed half of their 35-year-old home in a private subdivision in Marikina City early this year. The 30-minute blaze resulted in P6 million worth of loss and damages.

Fortunately, Oliveros has been a policyholder of Malayan’s Home Protect Plus for three years. Home Protect Plus provides a maximum coverage equal to the property’s value and protection against damages for both the structure and the contents.

“Malayan Insurance responded promptly and the service was satisfactory. After a thorough assessment, we received a total amount of P2.6 million,” he shared. “Every detail was explained to us and we were very satisfied with the settlement.”

Given the severity of the damages, the Oliveros family had to temporarily relocate. With Home Protect Plus’ alternative accommodation, they were provided a total allowance of P35,000 for seven days. This alternative accommodation provides a 5,000-peso allowance per day for up to 15 days.

“I want this to become a lesson for everyone. Investing in insurance is very helpful and important,” said Oliveros. He added that the money they received from Malayan Insurance covered half of the amount needed to restructure their two-storey home.

The new and improved Home Protect Plus does not only cover losses and damages following catastrophes that include fire, typhoon and flood, earthquake and volcanic eruption. It also provides protection against losses and damages resulting from vehicular impact, smoke damage, explosion, and burglary and housebreaking.
Malayan Insurance Eases Your Worries During The Season Of Business Permit Renewal

The clock is ticking towards yet another renewal of business permits and crucial submission of requirements, resulting in various levels of stress among business owners and entrepreneurs.

While renewing barangay permits, mayor’s/business permits, and registration with the BIR can be tedious, complying with the legal procedure as early as now can avert the so-called horror story of long lines and time-consuming process.

This is the advice of Malayan Insurance, the country’s leader in non-life insurance, given that most business permits expire by the end of December and must be renewed before the end of January.

The insurance company, however, reminds the public to still take note of the renewal period stated in the documents as some may vary in validity.

Know the entire process, too, to avoid uncalled-for stress. A duly filled-out application form has to be submitted together with the necessary documents. Visit local government websites or inquire at the City Hall’s helpdesk to get the list of requirements.

Having enough cash in your pocket will surely come in handy since government fees will apply. Other government offices operate fast lanes for those with exact payments, so better come prepared.

Once permits have been renewed, the business owner can now take steps to ensure the business runs smoothly.

With Malayan’s Business Protect, policyholders can have the assurance of an uninterrupted business operation despite unexpected incidents as its benefits include protection against lawsuits and liabilities, loss or damage resulting from catastrophes like fire and lightning, typhoon, flood, earthquake, explosion, among others. Built-in extensions such as Debris Removal, Professional Fees, and Fire Fighting Expense are offered as well.

Get your business insured now.
Ang proyektong Street Education Program o mas kilala sa tawag na SEP ng Malayan Insurance ay nagsimula ng muli, katuwang ang San Lorenzo Ruiz Parish at Childhope Asia Philippines. Sa pamamagitan ng programa, mabibigyan ang pagkakataon ang mga piling bata na magkaroon ng informal na edukasyon. Inaantay ng mga batang lansangan ang hakbang sa programa. Tinuturuan sila sa paglamit ng mga bata sa street. Nakikinabang din ang mga magulang ng mga bata dahil sila ay binubuo ng iba’t ibang mga alalahanin.

Taon-taon nakasanayan na ng mga empleyado ng Malayan ng mga bagong kasuotan ng mga bata sa bawat isa ay may dalang regalo para sa kanilang kapatid. Lahat ay nagsisali sa iba’t ibang mga bagong kasuotan ng mga bata. Kasiyahan ang natutunan ng mga bata sa programa. Kaya nga po ang lahat ng aginaldo inyong binigay sa kanila ay ipamamahalaan.
# Welcome to Malayan Insurance!

1. **Kenneth S. Anung**  
   Field Sales Rep.-Zamboanga  
   FNAC

2. **Daryl S. Barong**  
   Field Sales Rep.-Cebu  
   FNAC

3. **Eralyn S. Bombita**  
   Recon Clerk  
   Cash Management

4. **Jonuel T. Bongas**  
   Branch Clerk  
   Davao

5. **Maria Carmela L. Crodua**  
   Branch Cashier  
   Tagum  
   Baberlyn V. De Chavez  
   Traffic Controller  
   Centralized Issuance

6. **Jim C. Hernandez**  
   RI Clerk  
   Reinsurance/Foreign Subsidiaries

7. **Mark Roland V. Lam**  
   QMS Analyst  
   Business Process

8. **Divine Grace B. Lawat**  
   Field Sales Rep.-Cebu  
   FNAC

9. **Shenette B. Lim**  
   Jr. Account Executive  
   Chinatown Sales Office

10. **Eden Rose S. Maban**  
    Field Sales Rep.-Cebu  
    FNAC

11. **Rodolfo D. Mahinay Jr.**  
    Jr. Account Executive  
    Direct & Dealership

12. **Arnel D. Mateo**  
    Associate Lawyer  
    Legal

13. **Jan Vincent P. Montes**  
    Business Development Specialist  
    IMC-Marketing Services

14. **Valentine A. Ocampo**  
    Jr. Sales Officer  
    Sales-Brokers

15. **Gretchen C. Olaso**  
    Data Encoder  
    Centralized Issuance

16. **Tara B. Perez**  
    Claims Clerk  
    Claims-Motorcar

17. **Melou Jane A. Remollena**  
    Branch Clerk  
    Laguna

18. **Jazel O. Rubio**  
    Accounting Clerk  
    Budget and Control

19. **Manuelito A. Sta. Ana**  
    Audit Staff  
    Internal Audit

20. **Javela B. Sta. Ana**  
    Jr. Account Executive  
    Direct & Dealership
Malayan Quality Policy

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

M eet customers’ need and exceed their expectations,

I ncrease employees’ productivity and provide opportunity for their growth,

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

O bjectively 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.
The promise of protection.

For the country’s largest non-life insurer, no promise is ever too small.

In protecting homes, businesses, families, cars, and other precious assets - we’re guided by our single-minded belief in keeping promises.

That’s been our story for 85 years. And counting.

A leader in non-life insurance.

Call Malayan Insurance at (02) 242-8888 / 628-8-628 or visit www.malayan.com

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