



COMMONWEALTH INSURANCE COMPANY

ANNUAL REPORT (2024)

"Your Insurance Partner Since 1935"

TABLE OF CONTENTS:

President's Message	3
History (The Past & Present)	4
Board of Directors and Key Officers	5
Financial Highlights (2024)	8
Corporate Sustainability and Social Responsibility Report	10
Certificate of Authority Validity	12
Non-Life Rankings (2024) Based on Net Premiums Written	12
Products and Services	13
Accreditations	15
Major Clients	16
Branches and Branch Directory	17

President's Message

In 2024, Commonwealth Insurance Company (CIC for brevity) diligently achieved in our financial performance, the innovations in our insurance services both to our clients and insuring public, leveraged technology to enhance efficiency, properly managed the claims ratio, and strengthened our branch operation and agency relations, contributed all in facing the challenges not just to insure and cover the risk but also lasting relationships. I want to take a moment to express my heartfelt gratitude to each and every one of you, to the Board, Stockholders, Officers and Staffs, and to all of our clients. We are not just an Insurance Company – but we are the group and a team of steemed individuals dedicated to insuring public.

I would like further to extend appreciation to our clients, partners, and stakeholders. Your trust and reliance have been the triggering catalysts or momentum behind the company's continues improvement and pursuit of excellence.

OUR FUTURE PLANS

Looking ahead, CIC is committed to a clear future action plan to ensure sustainable growth and continued service excellence. We will:

Further enhance our digital platforms and automation to provide faster, more convenient, and secure services to our clients and intermediaries.

Develop and refine innovative, client-centric insurance products that respond to emerging risks, including climate-related events and evolving customer needs.

Strengthen our risk management and claims processes to maintain a healthy claims ratio while ensuring fair, timely, and compassionate claims handling.

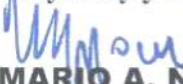

Deepen our engagement with branches, agents, and partners to expand our reach nationwide and reinforce mutually beneficial relationships.

Integrate sustainability and Environment, Social and Governance (ESG) considerations more strongly and concentrate further in government bonds undertaking and underwriting operations to support the government's Sustainable Infrastructure Projects Alleviating Gaps (SIPAG), and investment decisions to support long-term value creation for ensuring public and the environment.

With your continued support, we are confident that CIC will not only maintain its position as a trusted non-life insurer, but also grow as a responsible, innovative, and future-ready organization.

Thank you.

Very truly yours,


MARIO A. NOCHE
President 

HISTORY (THE PAST & PRESENT)

Commonwealth Insurance Company (CIC) was established in 1935 by Don Andres Soriano, who also founded San Miguel Brewery. Computed to be in its 9th decade, CIC is one of the most experienced insurers in the Philippines. Surviving the challenges of time, its ownership has been transferred from various hands until the present professional group of enterprising investors took over on October 7, 1997. These investors were ably led by Mario A. Noche, who eventually became the Chairman of the Board and concurrently the Chief Executive Officer and President of Commonwealth Insurance Company.

From the time the new management and owners took over, CIC had outperformed most of its competitors and still outperforming them now. It is today, one of the respected and recognized leaders in the insurance industry. CIC has been duly accredited by almost all universal, commercial, development, savings and rural banks together with leasing and financial institutions in our country. The continued growth and progress of CIC in the insurance industry could be principally attributed to its excellent service to its growing clientele through prompt settlement of valid claims and fast issuance and delivery of needed insurance policies to its clientele nationwide.

Under the present energetic and innovative management, CIC is committed to continue the legacy and tradition of quality service with a vision for excellence emulated and started by Don Andres Soriano.

Since its establishment in 1935, Commonwealth Insurance Company, has been one (1) of the leading non-life insurance provider, offering consistent safety, security, and peace of mind in conducting business activities in favor and in behalf of insuring private person and public entities. With a strong commitment to sustainability, the company has built a reputation for reliable service to its patron. Presently (year 2024), the company operates forty two 42 active branches nationwide, composed and run by three hundred thirty eight (338) total manpower with seventy nine (79) officers and two hundred fifty nine (259) staffs dedicated to serving the community, and meeting its insurance needs.

KEY OFFICERS



Mario A. Noche
President & CEO



Rafael C. Regala
Executive Vice President

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KEY OFFICERS



Norman F. Noche
Exec. Asst. to the President



Jose Paolo F. Noche
Senior Vice President &
Chief Investment Officer



Shiela F. Noche
Recovery Head/ Director for
Property & Financial Planning

KEY OFFICERS



Lourdes M. Corcelles
Senior Vice President



Johnny T. Tajanlangit
Vice President
Visayas



Remie G. Timbreza
Vice President
Mindanao

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KEY OFFICERS



Noel R. de Guzman
Assistant Vice President



Imelda Q. Afuang
Assistant Vice President
Cash Management



Loida M. Bustos
Assistant Vice President
Marketing & Sales



Lucy P. Pantig
Assistant Vice President
Claims

KEY OFFICERS



Melissa C. Moreno
Assistant Vice President
Western Mindanao



Amelia G. Nogoy
Assistant Vice President
MM, Cavite & Rizal



Lea C. Dueñas
Assistant Vice President
MiMaRo & Batangas



Remievvy May T. Ng Suy
Assistant Vice President
Mindanao Region

KEY OFFICERS



Glenn V. Roxas
Senior Manager
Underwriting & Bonds



Jenebell P. Carsano
Senior Manager
Central Visayas



Romeo C. Diolata
Manager
Legal



Yolanda DC Monasterial
Manager
Judicial Operations

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KEY OFFICERS



Virginia T. Barranco
Assistant Vice President
Visayas Region



Menard Victor A. Noche
Regional Manager
Quezon & Bicol



Sharon Michelle S. Elseario
Regional Manager
Negros Islands



Ronald R. Ocliasa
Regional Manager
Eastern/Northern Mindanao

KEY OFFICERS



Eden P. Caday
Manager
Accounting



Rowena S. Ambrocio
Manager
Underwriting



Ened P. Garcia
Manager
Finance



Gregg J. Lapeña
Manager
Marketing Services

KEY OFFICERS



Regina L. Bacudio
Manager
HR



Annie S. Yabut
Technical Asst. - Finance,
Govt. Compliance / Auditor



Marlon S. Espenida
Infrastructure In-Charge
Information Technology



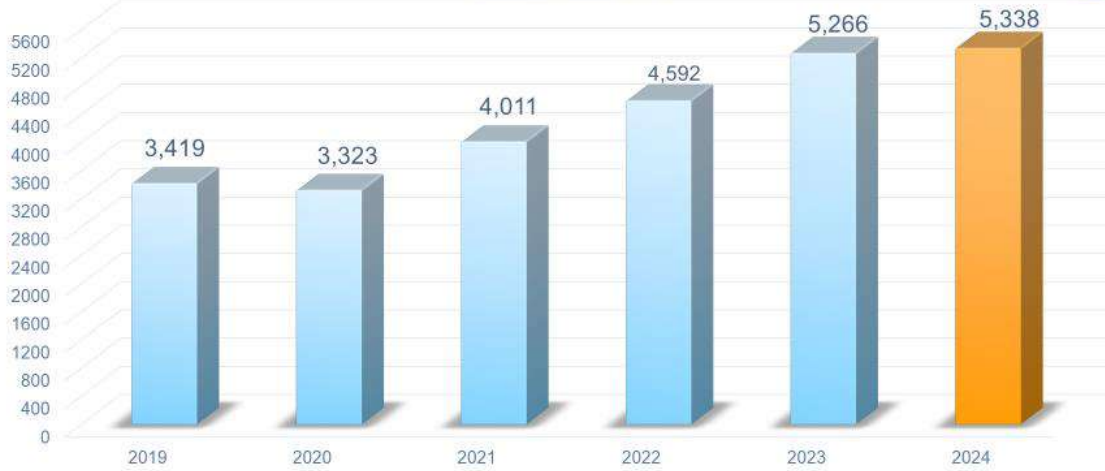
Gary D. Moriones
Software In-Charge
Information Technology

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FINANCIAL HIGHLIGHTS

ASSETS

Amount in Million PHP

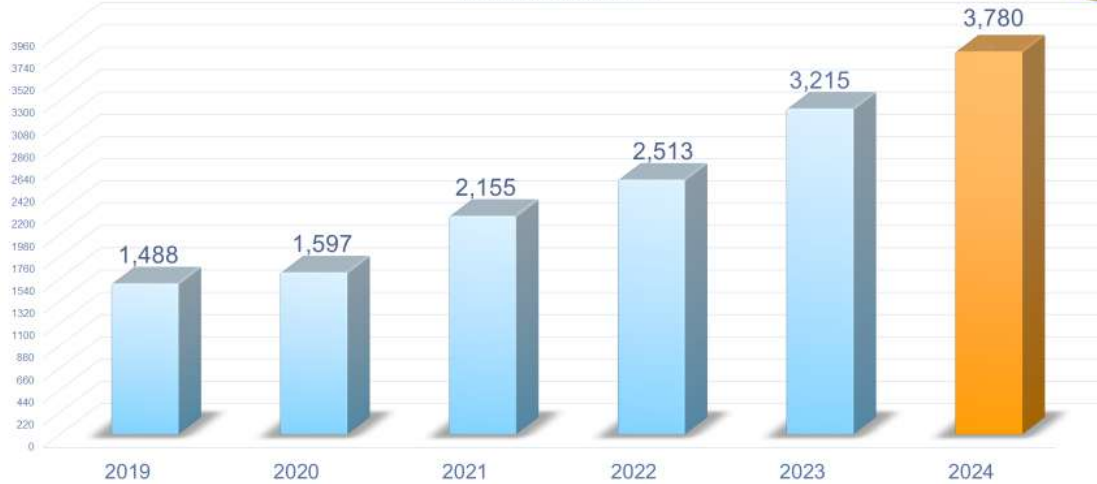


COMMONWEALTH INSURANCE COMPANY

FINANCIAL HIGHLIGHTS

NETWORTH

Amount in Million PHP

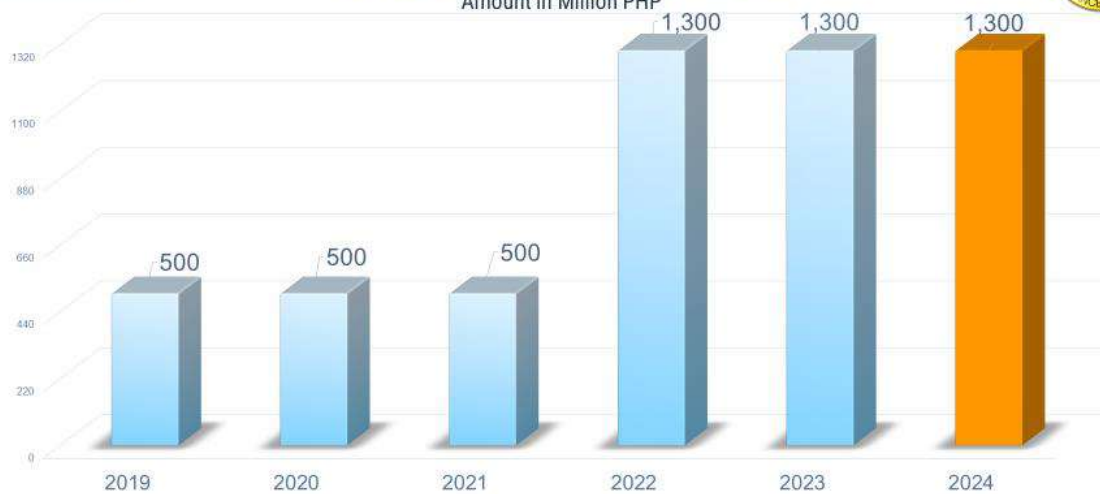


COMMONWEALTH INSURANCE COMPANY

FINANCIAL HIGHLIGHTS

PAID-UP CAPITAL

Amount in Million PHP



COMMONWEALTH INSURANCE COMPANY

CORPORATE SUSTAINABILITY AND SOCIAL RESPONSIBILITY REPORT

CIC is committed to safeguarding its clients' assets and peace of mind while contributing to long-term societal and environmental well-being. This is reflected in the company's responsibilities to:

1. **Clients:** Deliver high-quality, innovative risk solutions and responsive service, particularly amid climate-related risks.
2. **Shareholders:** Enhance corporate value, strengthen innovation, and provide appropriate profit sharing.
3. **Agents:** Build mutual prosperity through close cooperation as key business partners.
4. **Stakeholders and Communities:** Maintain healthy relationships and work toward shared societal objectives, locally and internationally.
5. **Employees:** Provide a motivating, compliant, and safe work environment.
6. **Environment:** Support conservation and improvement of the global environment for future generations.

ESG Sustainability Approach

CIC integrates environmental, social, and governance (ESG) considerations into product and service development, underwriting, and investments, recognizing that business activities can influence human rights, environmental integrity, and economic stability. The company manages ESG-related risks while supporting resilience and sustainable growth.

Environment

CIC contributes to climate change mitigation and adaptation by supporting decarbonization and the use of renewable energy. Restricting underwriting for coal-fired power plants, with rare exceptions for essential energy security. Promoting paperless communication and energy-saving practices (e.g., reducing electricity use during breaks and off-hours). Underwriting performance and surety bonds for solar, and wind power projects.

Social

CIC's products and services aim to build a secure and prosperous society by offering comprehensive, legally compliant, and transparent insurance solutions. The company upholds dignity, respect, and fairness for employees and stakeholders; prohibits human rights abuses; promotes a safe and inclusive workplace; and supports access to ESG-related information for clients and partners to enable responsible decision-making.

Governance

CIC maintains robust corporate governance to ensure ethical conduct, legal compliance, and responsible risk management. Key practices include:

1. Strict compliance with laws, regulations, and regulatory guidelines.
2. Prohibition of unfair trade practices, bribery, money laundering, and abuse of market position.
3. Protection of intellectual property and confidentiality of customer records.
4. Transparent management, responsible handling of conflicts of interest, and fair, lawful use of corporate assets and information.
5. Respect for human rights and non-discrimination for employees and customers, as well as avoidance of insurance products that may facilitate indiscriminate mass harm.

The Board of Directors has created a Sustainability Committee and designated a full-time Sustainability Officer to oversee sustainability policies, regulatory compliance, and stakeholder engagement. The Committee reviews and updates CIC's Sustainability Report and ensures transparent disclosure and active dialogue with stakeholders on environmental and social initiatives.



Certificate of Authority; Valid Until December 2027



nitong **KATIBAYAN NG PAGKAMAYKAPANGYARIHAN** upang makipagnegosyo ng
this **CERTIFICATE OF AUTHORITY** to transact

uri ng seguro na itinakda sa itaas hanggang ikalabingdalawa ng hatinggabi, ng ikatatumpu't isang
the class of insurance business above set forth until twelve o'clock midnight, on the thirty-first

araw ng Disyembre, taong dalawang libo't dalawampu't pito
day of December 2027

maliban kung agad na bawiin o pigilin ng may makatuwirang dahilan.
unless sooner revoked or suspended for cause.)



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Non-Life Rankings # 17 Based on 2024 Net Premiums Written



Republic of the Philippines
Department of Finance
INSURANCE COMMISSION
1071 United Nations Avenue
Manila



KEY FINANCIAL STATISTICS OF NON-LIFE INSURANCE COMPANIES Year 2024

Based on Submitted Unaudited Enhanced Quarterly Report on Selected Financial Statistics

NAME OF COMPANY	NET PREMIUMS WRITTEN
1. Philippine American Life & Insurance Company, Inc.	1,595,721,807
2. Philippine American Life & Insurance Company, Inc.	1,522,848,074
3. Philippine American Life & Insurance Company, Inc.	1,326,782,482
4. Philippine American Life & Insurance Company, Inc.	1,290,960,609
5. Philippine American Life & Insurance Company, Inc.	1,111,577,108
6. Philippine American Life & Insurance Company, Inc.	1,049,899,022
7. Philippine American Life & Insurance Company, Inc.	
8. Philippine American Life & Insurance Company, Inc.	
9. Philippine American Life & Insurance Company, Inc.	
10. Philippine American Life & Insurance Company, Inc.	
11. Philippine American Life & Insurance Company, Inc.	
12. Philippine American Life & Insurance Company, Inc.	
13. Philippine American Life & Insurance Company, Inc.	
14. Philippine American Life & Insurance Company, Inc.	
15. Philippine American Life & Insurance Company, Inc.	
16. Philippine American Life & Insurance Company, Inc.	
17. Commonwealth Insurance Company	1,595,721,807
18. Sterling Insurance Company, Inc.	1,522,848,074
19. Maagap Insurance Inc.	1,326,782,482
20. Western Guaranty Corporation	1,290,960,609
21. Oona Insular Insurance Corp.	1,111,577,108
22. Pacific Union Insurance Company	1,049,899,022

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OUR PRODUCTS



OUR PRODUCTS

BONDS

Heirs Bond
Surety Bond
Fidelity Bond
Judicial Bond
Bidders Bond
Performance Bond
Real Estate Brokers Bond

FIRE

Fire &/or Lightning
Earthquake Shock/Fire
Typhoon/Flood
Riot Strike Malicious Damage
Extended Coverage
Business Interruption
Robbery/Burglary



COMMONWEALTH INSURANCE COMPANY

OUR PRODUCTS

ENGINEERING

Erection All Risks
Contractors' All Risks
Electronic Equipment
Deterioration of Stock
Machinery Breakdown
Boiler and Pressure Vessel



MARINE

Inland Marine
Marine Cargo



OUR PRODUCTS

SPECIAL RISK

Property/Equipment Floater



MOTOR CAR

Motor Trade
Comprehensive Motor Car Insurance
Compulsory Third Party Liability



COMMONWEALTH INSURANCE COMPANY

ACCREDITATIONS



BANKS

- ASIA UNITED BANK
- BANK OF COMMERCE (SMC GROUP)
- BDO UNIBANK, INC.
- CARD SME BANK
- CHINABANK TRUST & BANKING CORP.
- CITYSTATE SAVINGS BANK
- DEVELOPMENT BANK OF THE PHILS.
- DUMAGUETE CITY DEVT. BANK
- EAST WEST BANKING CORP.
- FIRST STATE RURAL BANK, INC.
- LAND BANK OF THE PHILS / UCPB
- LIMCOMA RURAL BANK
- LUZON DEVELOPMENT BANK
- MAYBANK PHILS., INC.
- METROPOLITAN BANK & TRUST CO.
- PHILIPPINE BANK OF COMMUNICATIONS
- PHILIPPINE NATIONAL BANK
- PHILIPPINE SAVINGS BANK
- RIZAL COMMERCIAL BANKING CORP.
- RURAL BANK OF NEW WASHINGTON AKLAN
- SECURED BANK, INC.
- SECURITY BANK CORP.
- STERLIN BANK OF ASIA
- UNION BANK OF THE PHILS.

BROKERS

- ARIANS INSURANCE BROKERS, INC.
- BDO INSURANCE BROKERS, INC.
- BONIFACIO INSURANCE BROKERS CORP.
- CHINABANK INSURANCE BROKERS, INC.
- DBP INSURANCE BROKERS, INC.
- GOTUACO DEL ROSARIO INSURANCE BROKERS, INC.
- HOWDEN INSURANCE & REINSURANCE BROKERS PHILIPPINES, INC.
- LACSON & LACSON INSURANCE BROKERS, INC.
- LBP INSURANCE BROKERAGE, INC.
- LOCKTON PHILIPPINES INSURANCE & REINSURANCE BROKERS, INC.
- MARSH PHILIPPINES, INC.
- TRINITY INSURANCE BROKERS, INC.

GOVERNMENT AGENCIES

- BANGKO SENTRAL NG PILIPINAS (BSP)
- CIVIL AVIATION AUTHORITY OF THE PHILIPPINES (CAAP)
- DEPARTMENT OF AGRICULTURE (DA)
- DEPARTMENT OF EDUCATION (DEPED)
- DEPARTMENT OF TRANSPORTATION (DOTR) AND ITS ATTACHED AGENCIES
- DEPT. OF ENVIRONMENT & NATURAL RESOURCES (DENR)
- DEPT. OF PUBLIC WORKS & HIGHWAYS (DPWH)
- HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG)
- HOUSING & LAND USE REGULATORY BOARD (HLURB)
- INSURANCE COMMISSION (IC)
- LAND REGULATORY AUTHORITY (LRA)
- LOCAL WATER UTILITIES ADMIN. (LWUA)
- NATIONAL ELECTRIC ADMIN (NEA)
- NATIONAL FOOD AUTHORITY (NFA)
- NATIONAL HOUSING AUTHORITY (NHA)
- NATIONAL IRRIGATION ADMIN. (NIA)
- NATIONAL POWER CORPORATION (NAPOCOR)
- PHIL. COCONUT AUTHORITY (PCA)
- PHIL. OVERSEAS EMPLOYMENT ADMIN. (POEA)
- PHIL. PORTS AUTHORITY (PPA)

FINANCING & LEASING COMPANIES

- AC ILOILO FINANCE, INC.
- ALGO LEASING & FINANCE CORP.
- BDO LEASING & FINANCE CORP.
- BOT LEASE & FINANCE PHILS., INC.
- CARD LEASING & FINANCE CORP.
- EASTERN PANAY CREDIT CORP.
- FILIPINO FINANCIAL CORP.
- FIRST CEBU FUND VENTURES, INC.
- FIRST STANDARD FINANCE CORP.
- FIRST UNITED FINANCE & LEASING
- JGC FINANCING COMPANY
- LBP LEASING AND FINANCE CORP.
- MANPHIL FINANCE, INC.
- ORIX METRO LEASING & FINANCE CORP.
- PNB IBL LEASING & FINANCE CORP.
- RBO GROUP FINANCING CORP.
- SOCIAL HOUSING FINANCE CORP. (SHFC)
- TOYOTA FINANCIAL SERVICES PHILIPPINES, INC.
- UMC – FINANCE AND LEASING CORP.

OTHER PRIVATE CORPORATIONS

- ABOITIZ LANC INC.
- AYALA LAND
- CIS BAYAD CENTER
- GLOBE TELECOMM, INC.
- MEGAWIDE CONSTRUCTION CORP.
- ORTIGAS & COMPANY LIMITED PARTNERSHIP, OCLP
- NATIONAL GRIP OF THE PHILS. (NGCP)
- SUNTRUST RESORT HOLDINGS, INC.

COOPERATIVES

- COOPERATIVE BANK OF QUEZON PROVINCE
- OLONGAPO MULTI-PURPOSE COOPERATIVE
- ORO INTEGRATED COOPERATIVE

- PNOC-EDC
- PROFESSIONAL REGULATION COMMISSION (PRC)
- SECURITIES AND EXCHANGE COMMISSION (SEC)
- SOCIAL SECURITY SYSTEM (SSS)
- SUPREME COURT OF THE PHILIPPINES

MAJOR CLIENTS



- ABGRETCH INTERNATIONAL MOVERS, INC.
- ABOITIZ GROUP
- ADDTRAZ CORPORATION
- ALLEN MACHINERIES & ENGINEERING
- ALLEYWAY CONSTRUCTION
- ALRO CONSTRUCTION
- AMCAR AUTOMOTIVE, STA. ROSA, LAGUNA
- AVESCOR MOTORS BACOLOD
- BACKA VALLEY CORPORATION
- BACOLOD SOUTHERN MOTORS (ISUZU)
- CAR ASIA DAVAO
- CE PADILLA CONSTRUCTION
- CEBU SOUTHERN MOTORS
- CHEVROLET
- CLIFFORD CONSTRUCTION, INC., KALIBO, AKLAN
- DAVAO SOUTHERN MOTORS (ISUZU)
- DDC LAND DEVELOPMENT CORPORATION
- DOMESCON MOTOR SALES
- E.B. LOREDO DEVELOPMENT CORPORATION
- E.T. TOBIAS DEVELOPMENT CORPORATION
- EQUI-PARCO DEVELOPMENT CORPORATION
- FORD
- GCI CORPORATION
- GLOUCESTER FOUNDATION, INC.
- GRAN CARS (KIA BACOLOD)
- GROWTH EQUITY IN MINDANAO
- HARBOR STAR SHIPPING SERVICES, INC.
- HI-TONE SECURITY AGENCY
- HONDA
- HYUNDAI
- INTERSKILLS FOUNDATION, INC.
- HR CONSTRUCTION, DAVAO CITY
- HUXLEY CONSTRUCTION
- IBC CONSTRUCTION, INC., ILOILO CITY
- ISUZU
- J.D. LEGASPI CONSTRUCTION
- KIA
- MAZDA

MAJOR CLIENTS

- MACAPA CORPORATE
- MEGAWIDE CONSTRUCTION CORPORATION
- MITSUBISHI
- NEGROS NAVIGATION
- NIDO PHILIPPINES, INC.
- NIHON PHILIPPINE MISSION FOUNDATION, INC.
- NIPPON HUMAN RESOURCES FOUNDATION, INC.
- NISSAN
- NUMERICAL GATE CORPORATION
- PAJUSCO REALTY CORPORATION
- PHILIPPINE SPORTS COMMISSION
- PHILIPPINES ASSIST LIFE FOUNDATION, INC.
- PHILIPPINES INTER COUNTRY FOUNDATION, INC.
- PILIPINAS HINO, INC.
- RURAL BANK OF CAVITE CITY
- SAMURAI MOTORS
- SSANGYONG
- SUBARU
- SUZUKI
- TOYOTA
- STATEMORE CORPORATION
- STERLING OPTION (HYUNDAI)
- TAKE ADVANCE DEVELOPMENT FOUNDATION, INC.
- TRANS-ASIA PACIFIC CORPORATION
- TRANSCOR MOTORS
- UNICAR
- UNITED LABORATORIES, INC.
- UNITRUCK MOTOR SALES
- WTG CONSTRUCTION
- ZENAI MOTORS

BRANCHES

**42 branch offices
& outlets
nationwide**

still expanding...



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DIRECTORY AND BRANCHES

HEAD OFFICE

35th Floor, Tower 1, The Enterprise Center, 6766 Ayala Ave., cor. Paseo De Roxas Ave., Makati City

Trunkline: (02) 8818-7626 Local 1212, 1214 and 1216;

Direct Lines: (02) 8813-8475, (02) 8403-0848

Operating Hours: 8:00AM – 5:00PM

Judicial Operations

35th Floor, Tower 1, The Enterprise Center, 6766 Ayala Ave.,
corner Paseo De Roxas Ave., Makati City

Tel: (02) 8652-9019

METRO MANILA

Las Piñas City

2nd Floor, Starmall-Annex Building, Alabang-Zapote Road corner Doña Manuela Avenue,
Pamplona, Las Piñas City

Tel: (02) 8872-2139; (02) 8813-6672

Fax: (02) 8871-5011

Makati City

Room 1011, CityLand 10 Tower 2, H.V. dela Costa St. cor. Valero St. Salcedo Village, Makati City

Tel: (02) 8894-3978

Fax: (02) 8894-3818

LUZON

Antipolo City

Unit 10, Megathon Building, Circumferential Road, Brgy. San Roque, Antipolo City

Tel: (02) 8661-7726 / 8404-7653

Baguio City

Room 11 & 22, Ground Floor, Megatower Residences II, Tecson St., Baguio City

Tel: (074) 665-3688

Manila Line: 994-6217

Batangas City

CIC Bldg. Jose P. Laurel Ave., Brgy. Kumintang Ibaba, Batangas City

Tel: (043) 741-6856

Mobile: (0917) 707-7967

Calapan City

Room 3, 2nd Floor, GLC Bldg. 2, J.P. Rizal St., San Vicente, Calapan City, Oriental Mindoro
Tel: (043) 441-8931

Cavite

Unit 201, 2nd Floor, Paolo Building, Aguinaldo Highway, Hausland Subd., Anabu I-B, Imus
Cavite
Tel: (046) 885-1436; (046) 416-9161

Daet, Camarines Norte

Honesto DJ Bldg., Froilan Pimentel Ave., Daet, Camarines Norte
Tel/Fax: (054) 885-1733

Dagupan City

No. 20 Burgos St., Chuchip Building, Dagupan City
Tel: (075) 515-5914
Fax: (075) 522-0856

Legazpi City

Room 210, PVLB Building, 4 Peñaranda St., Legazpi City, Albay
Tel: (052) 742-0458

Lucena City

2nd Floor, La Obien Bldg., Enverga St. corner Osmeña St., Lucena City
Tel: (042) 719-1732

Naga City

2nd Floor, Trader's Square Bldg., P. Burgos St., Naga City
Tel: (054) 881-0651

Puerto Princesa City, Palawan

ARL Building, Malvar St., Puerto Princesa City, Palawan
Tel: (048) 434-0067

San Jose, Occ. Mindoro

2nd Floor, Jun Madrigal Bldg., Liboro St., PagAsa San Jose, Occidental Mindoro
Tel No. (042) 742-5512

Sorsogon City

Room 5, 2nd Floor, Peña Building, Rizal St. cor. Burgos St., Sorsogon City
Mobile: (0963) 0336845; (0915) 2003971

VISAYAS

Bacolod City

Commonwealth Insurance Building, Locsin Street, Bacolod City
Tel. No. (034) 706 3602

Cebu City

Room 402 & 406, Cebu Holding Center, Cebu Business Park, Cebu City
Tel. No. (032) 231-8781; (032) 233-2524
(032) 420-0243

Dumaguete City

Unit 8, 2nd Floor, M.O. Building, 144 San Jose Ext., Taclobo, Dumaguete City, Negros Oriental
Tel. No. (035) 421-2961

Iloilo City

Commonwealth Insurance Building, Donato M. Pison Ave., Brgy. San Rafael, Diversion Road,
Mandurriao, Iloilo City
Tel. No. (033) 321-0713, (033) 501-3542
Fax No. (033) 321-0738

Kabankalan City

Esterlin Bldg., corner San Jose Bonifacio St., Brgy. II, Kabankalan City, Negros Occidental
Tel. No. (034) 441-7953

Tagbilaran City

2/F Lufrance Building, 60 J.A. Clarin St., Tagbilaran City
Tel. No. (038) 411-0368; (038) 427-5968

MINDANAO

Butuan

2nd Floor, VDCU Building, J.C. Aquino Avenue, Butuan City
Tel: (085) 817-6044

Cagayan de Oro

Commonwealth Insurance Bldg., Corrales-Yacapin St., Brgy 11, Cagayan de Oro
Tel: (088) 890-6688

Davao City

Unit 60, 64 & 65, 6th Floor, Landco-PDCP Corporate Center, J.P. Laurel Ave., Davao City
Tel: (082) 222-5741 to 42
Fax: (082) 222-5740

Davao City – Anda

Room 1F, Anda Corporate Bldg., Anda St., Davao City
Tel: (082) 224-2512

Dipolog City

General Luna corner Arellano St., Central Brgy., Dipolog City
Tel/Fax: (065) 908-1483

General Santos

CIC Bldg., #02 T. Ramirez Sr. Street (formerly Champaca St.) Brgy. Dadiangas, South General Santos
Tel./Fax: (083) 552-2612

Iligan City

2nd Floor, Zen Bldg., Lluch St. corner Zamora St., Brgy. Poblacion, Iligan City
Tel/Fax: (063) 224-3858

Ipil

Dagohoy St., Tirso Babiera, Ipil, Zamboanga Sibugay Province
Tel: (062) 335-1253

Kidapawan City

2nd Floor, Door 1, Galor Bldg., Crossing Lanao, Kidapawan City
Tel/Fax: (064) 521-0422

Koronadal City

Door 4, LBS Bldg., General Santos Drive corner Odi St., Zone 111, Koronadal City, South Cotabato
Tel/Fax: (083) 520-0686

Pagadian City

2nd Floor, Cecilia Arcade, Rizal Ave., San Francisco District, Pagadian City
Tel/Fax: (062) 925-0020

Surigao City

2/F, Unit A203, The Midpoint Kn. 3, Brgy. Luna, Surigao City
Mobile: 0948-5717312

Tacurong City

Door 6, Le Gre Bldg., Lapu-Lapu St., Tacurong City
Tel. No. (064) 562-0317

Tagum City

2nd Floor, Punzalan Bldg., Mabini St. corner Bonifacio St., Tagum City
Tel/Fax: (084) 216-0868

Valencia City

Commonwealth Insurance Bldg., Sayre Highway, Purok 13, Poblacion, Valencia City, Bukidnon
Tel: (088) 828-6416
Tel/Fax: (088) 828-4485

Zamboanga City

Ground Floor, H.C.M. Marketing Bldg., Veterans Ave., Zamboanga City
Tel: (062) 992-3119



**“Your Insurance
Partner Since 1935”**