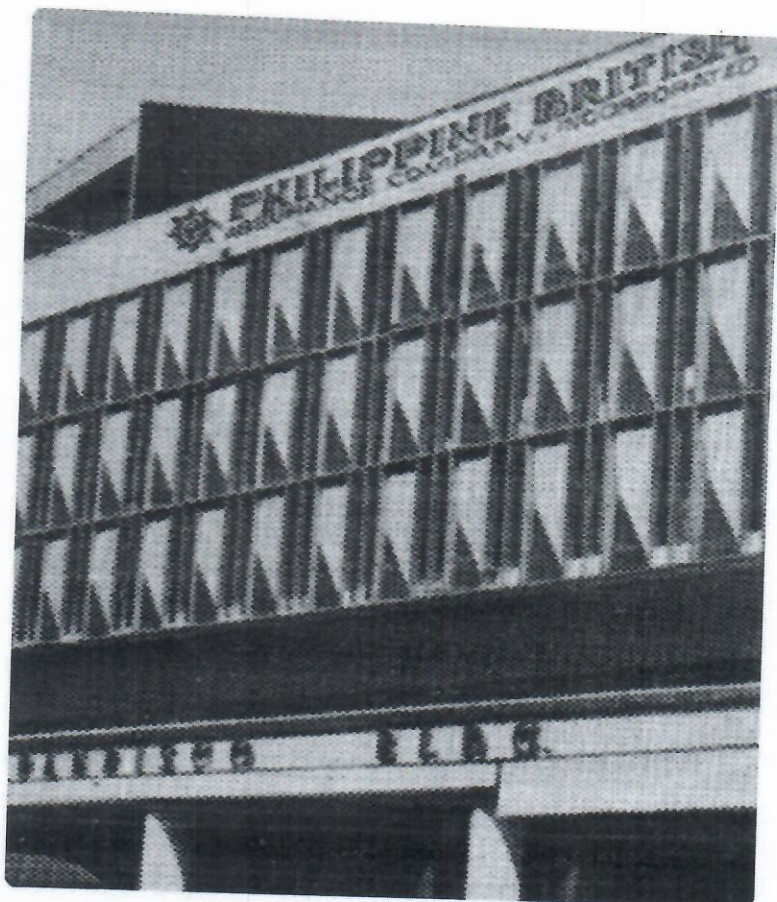




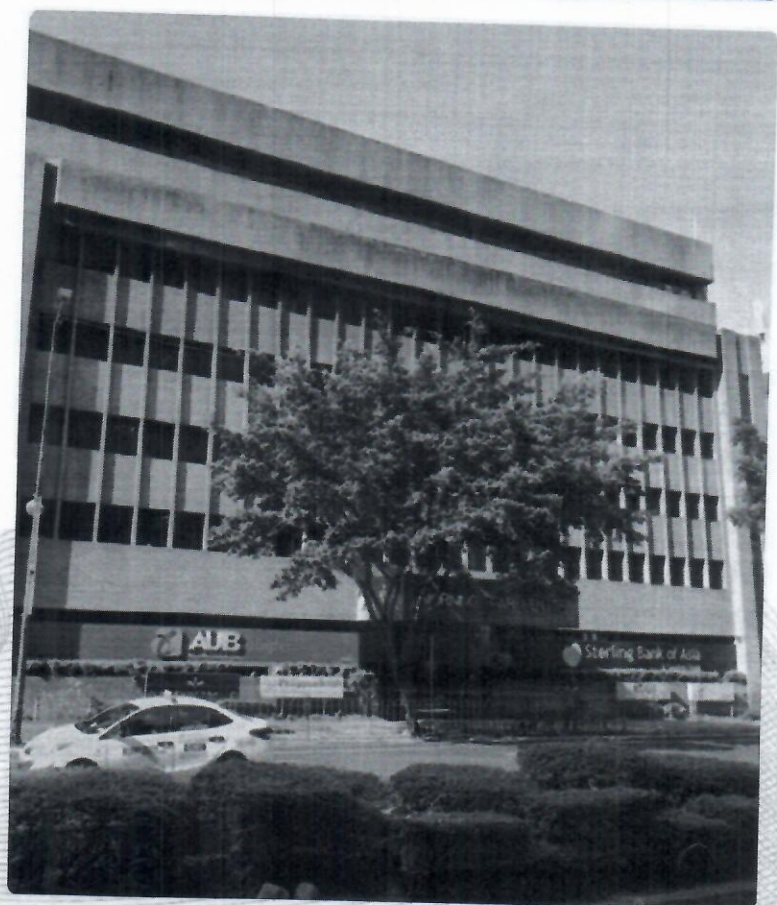
Company Profile



COMPANY HISTORY

Philippine British Insurance Company Inc. is a privately owned, non-life insurance company serving the Filipino community for the past 63 years. We aspire to be the most trusted non-life insurer in the country—a partner you can depend on at all times.

From humble beginnings as a partnership with British firms Ker and Co., Ltd., Sun Insurance Office, Ltd., Phoenix Assurance Co., and Union Insurance Society of Canton, Ltd., we have now grown to write more than ₱2 billion of premiums in 2022, backed by an equity of ₱1.5 billion, and managed an asset of ₱3.7 billion with services in 27 different locations. We are blessed with strong support from all our stakeholders—partners, customers, associates, and owners—all who have helped us get to where we are today.





We are happy to see everyone thrive and succeed in their respective endeavors as a result of our commitment to the insurance industry.

We commit to providing a customer experience that is of the highest standards—a customer experience that is **FRICTIONLESS**, **TRANSPARENT**, and **RESPONSIVE**—attributes that will help encourage trust among all our stakeholders.

As we usher in a new era, we would like to reaffirm our excitement about where we are headed and what we can accomplish—not just in the next 60 years but for the generations to come.

Ian Philippe W. Cuyegkeng
President

OUR LEADERSHIP TEAM



Rosario W. Cuyegkeng
Chairman



Ian Philippe W. Cuyegkeng
President



Mary Therese Helen Y. Yu
Vice President, Accounting &
Head of Binondo Office



Christopher Karl W. Cuyegkeng
Vice President, Investments &
Strategic Projects

OUR LEADERSHIP TEAM

Sarah Elizabeth N. Limos
Assistant Vice President,
Metro Manila Branch Operations

Marjorie I. Timbol
Branch Operations Manager

Ronel C. Serapio
Assistant Vice President, Underwriting

Oliver D. Santos
Assistant Vice President,
Claims & Legal

Roxanne E. Purganan
Assistant Finance Manager

Dr. Jennifer U. Juanillo
Assistant Vice President,
Accident & Health

Milagros O. Diaz
Treasury Manager

Atty. Manuel R. Del Rosario
Head, Human Resources

Ronnel E. Villarico
Assistant Vice President, Business
Development for New Projects

Erick Kristoffer L. Daquioag
Assistant Vice President & Marketing
Head, Agents Team A & B

Vincent F. Padilla
Assistant Vice President,
Brokers & Financial Institutions

Luisa Anne C. Aguila
Head Actuary,
Accident & Health

Sherene Blaine S. Santos
Head, Management
Information Services

Lowella Janine M. Arguido
Executive Assistant to
the President

Rhomar B. Inocelda
Head, Collection & Cashiering

Marcelina F. Valles
Senior Consultant for Finance

OUR GOALS



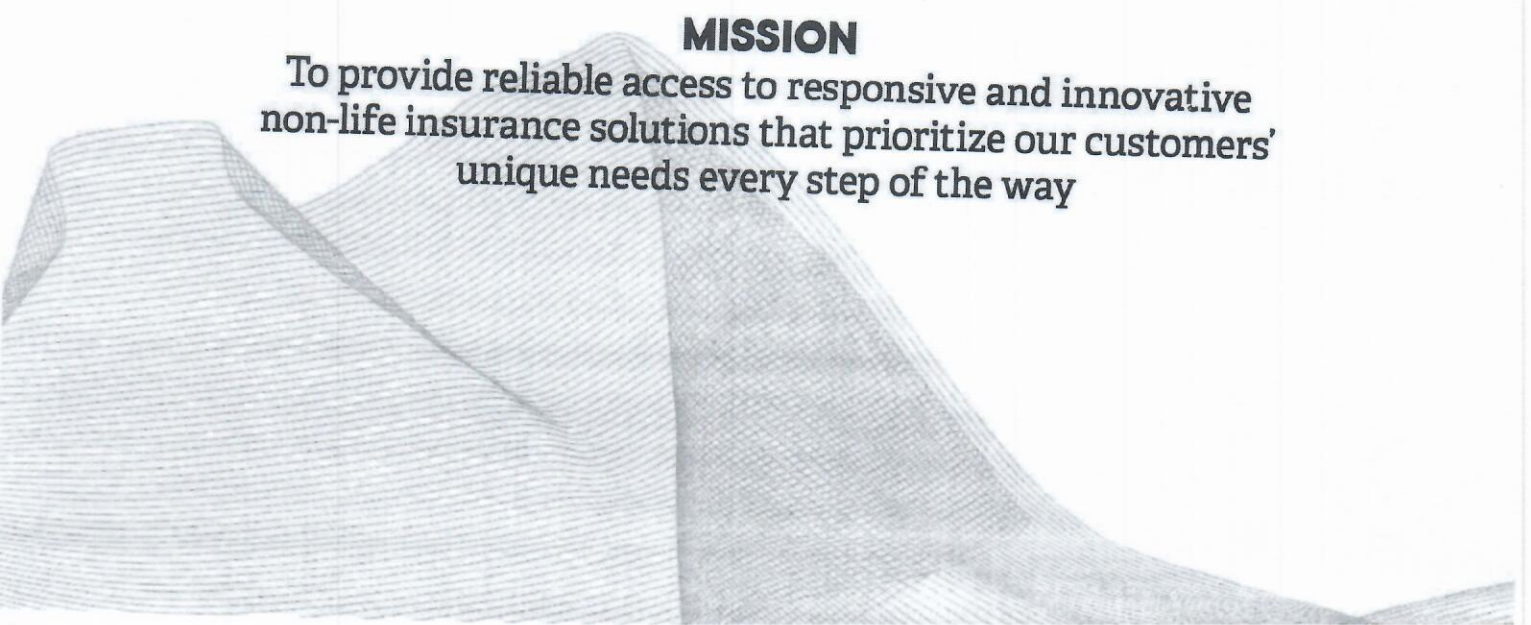
VISION

To be the trusted and chosen non-life insurance partner
in securing assets and building a better future



MISSION

To provide reliable access to responsive and innovative
non-life insurance solutions that prioritize our customers'
unique needs every step of the way



CORPORATE VALUES

CUSTOMER FOCUS

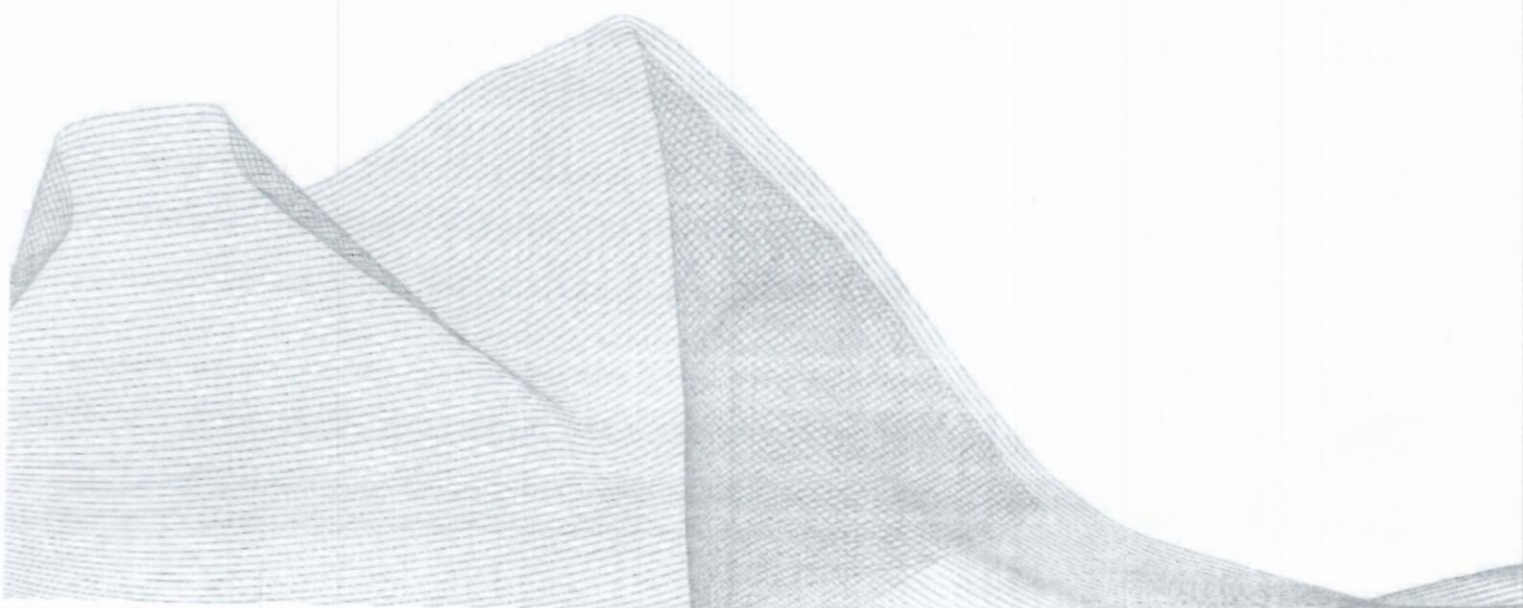
INTEGRITY

RESPONSIBILITY

COLLABORATION

LEADERSHIP

EXCELLENCE



YOUR ADVANTAGE

MANAGED BY SHAREHOLDERS

- LONG-TERM COMMITMENT AND CONTINUITY
- EMPHASIS ON LEADERSHIP AND PROVIDING VISION
- INTEREST IN THE SUCCESS OF THE COMPANY AND THE PARTNERS
- PERSONALIZED APPROACH
- ACTIVE PRESENCE AND COMMUNICATION

BRANCH NETWORK EXPANSION

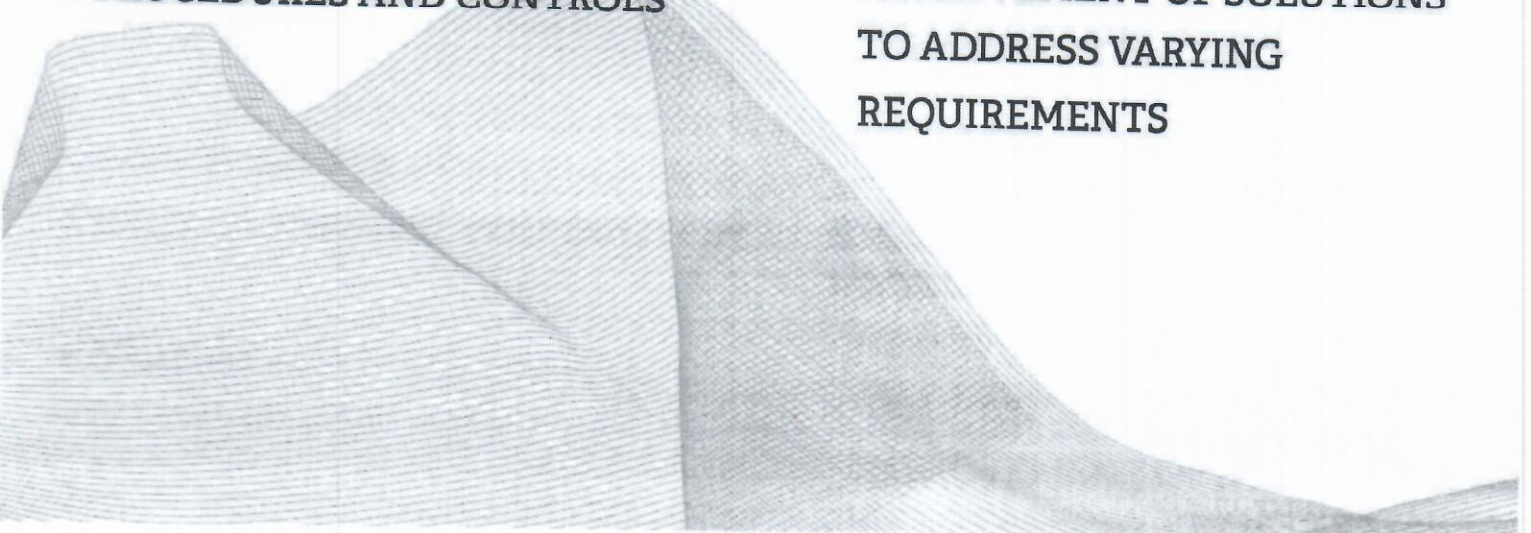
- INCREASED HANDS-ON SERVICE AS MARKET PENETRATION GROWS

ENSURED SUPPORT FOR GROWTH

- PEOPLE
- IT (SYSTEM AND INFRASTRUCTURE)
- PROCEDURES AND CONTROLS

STRONG AND ENHANCED PRODUCT PORTFOLIO

- INNOVATION AND IMPROVEMENT OF SOLUTIONS TO ADDRESS VARYING REQUIREMENTS



LOCATIONS NATIONWIDE 31 BRANCHES & AGENCIES



METRO MANILA

- Head office
- Binondo
- Malate
- Quezon City
- Las Piñas

CENTRAL LUZON

- San Fernando (*Pampanga*)
- Cabanatuan (*Nueva Ecija*)
- Malolos (*Bulacan*)
- Olongapo (*Zambales*)
- Dagupan (*Pangasinan*)

SOUTHERN LUZON

- Imus City (*Cavite*)
- Lipa City (*Batangas*)
- San Pablo (*Laguna*)
- Naga City (*Camarines Sur*)
- Daet (*Camarines Norte*)
- Legazpi City (*Albay*)

VISAYAS

- Bacolod City (*Negros Occidental*)
- Iloilo City (*Iloilo*)
- Cebu City (*Cebu*)
- Dumaguete City (*Negros Occidental*)
- Calbayog City (*Samar*)
- Tacloban City (*Leyte*)
- Tagbilaran (*Bohol*)

MINDANAO

- Cagayan De Oro
(*Misamis Occidental*)
- Davao City (*Davao*)
- Digos City (*Davao del Sur*)
- Tandag City (*Surigao del Sur*)
- Tagum City (*Davao del Norte*)
- Zamboanga City
(*Zamboanga del Sur*)
- Dipolog (*Zamboanga del Norte*)
- General Santos City
(*South Cotabato*)

PRODUCT PORTFOLIO



MOTOR INSURANCE

- Private Car
- Commercial Vehicle
- Motorcycle
- Compulsory Third-Party Liability



PROPERTY INSURANCE

- Residential/Homeowner
- Condominium
- Industrial/Manufacturing
- Commercial



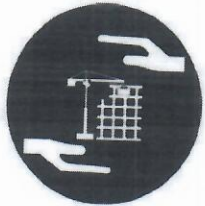
BONDS

- Contractor's Bond
- Judicial Bond
- Guarantee Payment Bond
- License and Permit Bond
- Fidelity Bond



OFW INSURANCE

- Compulsory Insurance for Migrant Workers
- Agency Hired and Re-hires/Direct Hires



ENGINEERING INSURANCE

- Erection All Risk
- Constructor's All Risk
- Machinery Breakdown
- Boiler and Pressure Vessel Explosion
- Electronic Equipment



PERSONAL ACCIDENT INSURANCE

- Individual PA
- Group/Corporate PA
- Group Student PA



MISCELLANEOUS INSURANCE

- Comprehensive General Liability
- Money, Security, Payroll Robbery
- Property Floater



TRAVEL INSURANCE

- Domestic
- Asia
- Worldwide
- Schengen



MARINE CARGO INSURANCE

- Transportation by Air, Land, and Sea



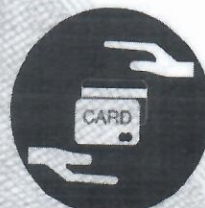
MICROINSURANCE

- MicroInsurance Group PA
- MicroInsurance with Basic Life
- MicroInsurance with Loan Redemption Insurance



ACCIDENT & HEALTH

- In-Patient Benefit
- Out-Patient Benefit
- Emergency Benefit
- Dental Benefit
- Arugang PBAC



PERSONAL CYBER INSURANCE

- Electronic Fund Transfer Fraud
- Online Retail Fraud
- Identity Theft

STAY CONNECTED



TELEPHONE NO. +63 8 890-40-51 TO 57 / 60 TO 61 / 68
FACSIMILE NO. +63 8 897-35-88



[FACEBOOK.COM/PHILBRITISH.PH](https://facebook.com/philbritish.ph)



[WWW.PHILBRITISH.COM](http://www.philbritish.com)



[INSTAGRAM.COM/PHILBRITISH](https://instagram.com/philbritish)



[TWITTER.COM/PHILBRITISH](https://twitter.com/philbritish)



[INFO@PHILBRITISH.COM](mailto:info@philbritish.com)

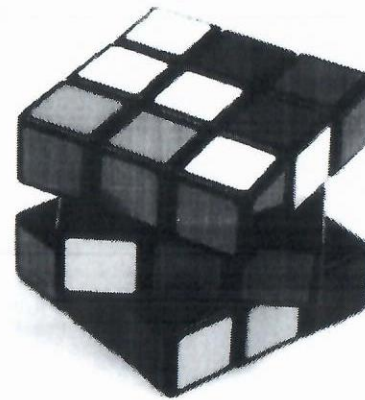
Building to be Better

2023 PhilBritish Planning Session

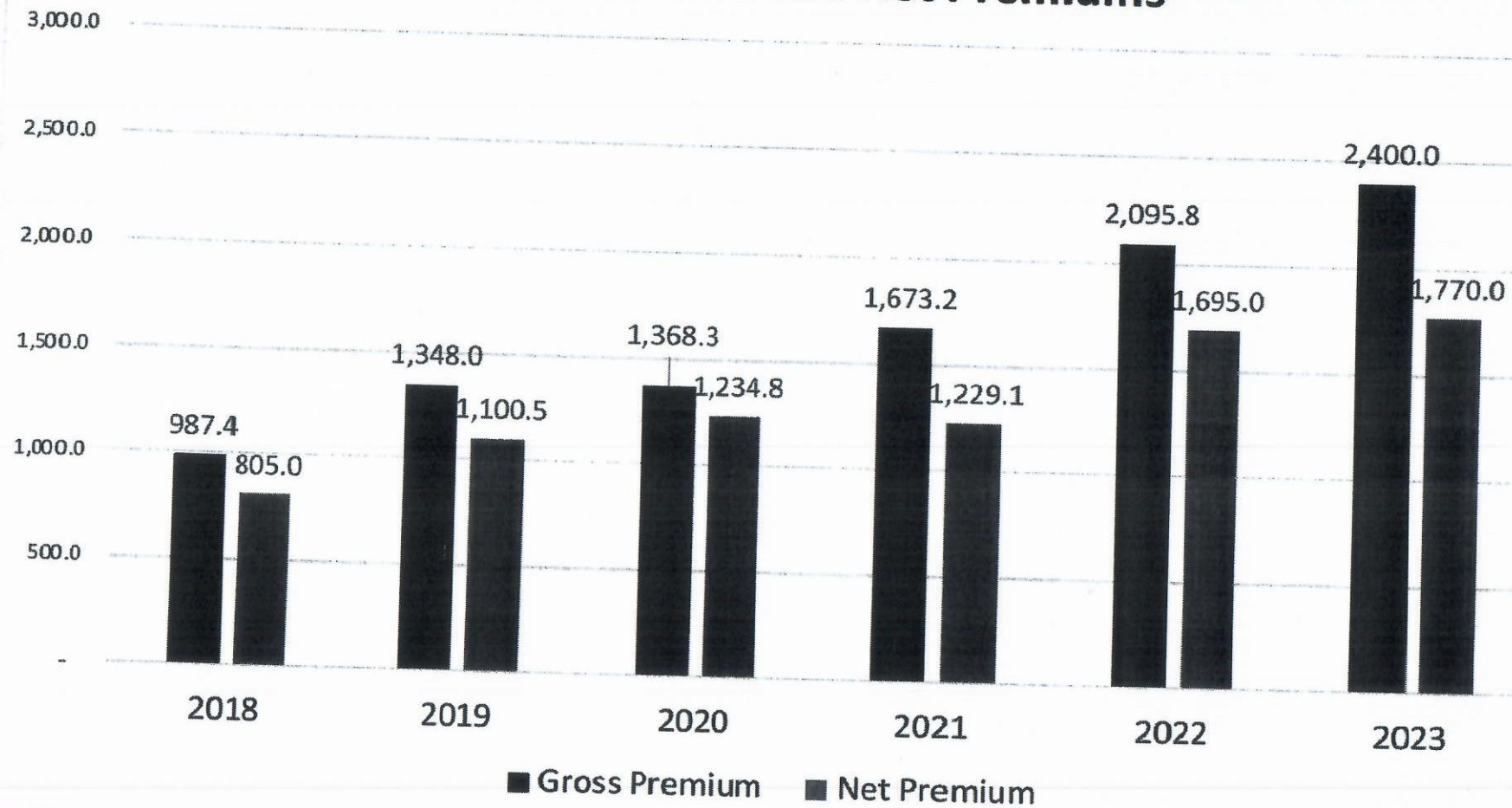
22 – 23 November 2023
Hotel Kimberly, Tagaytay

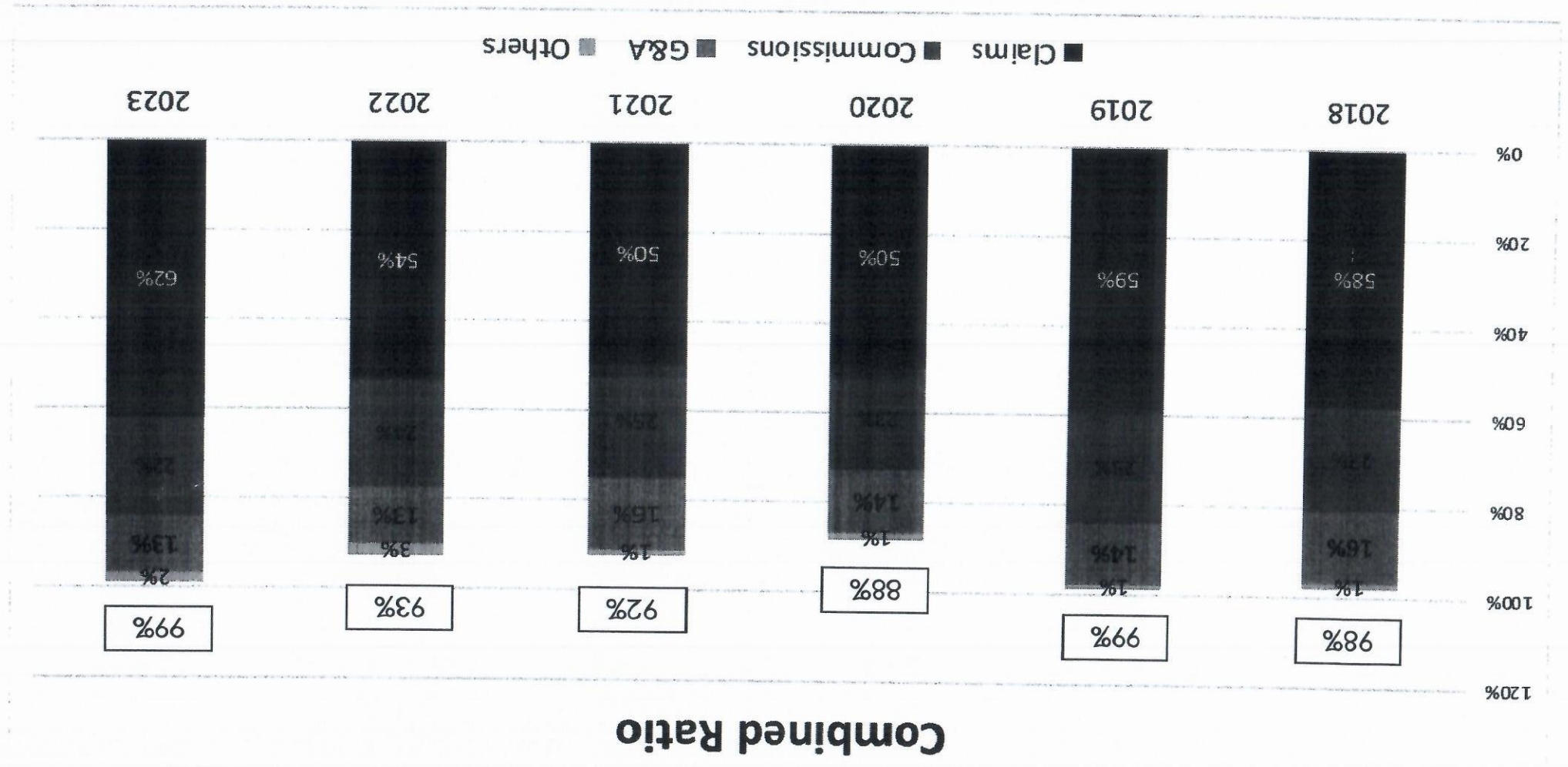


2023 came with it's fair share of challenges ...

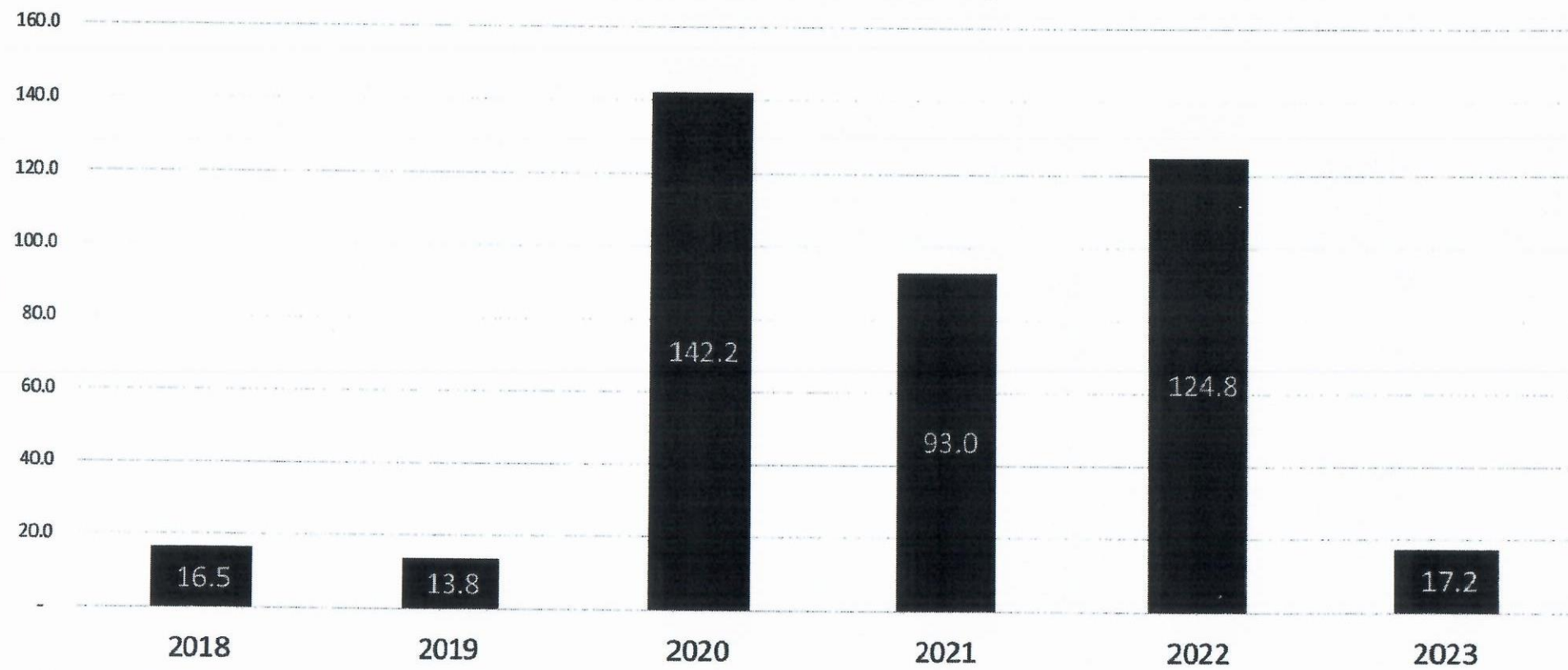


Gross Premiums and Net Premiums





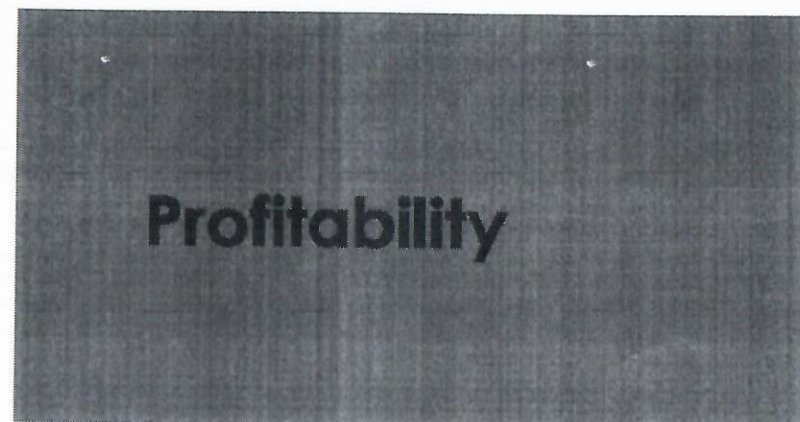
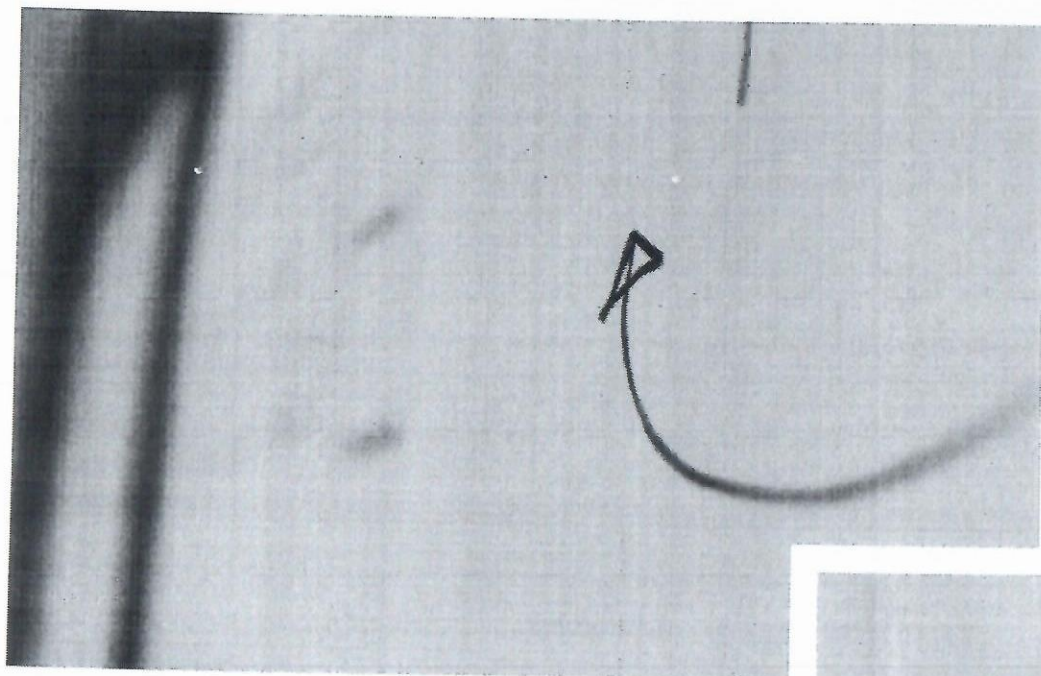
Underwriting Income (Loss)

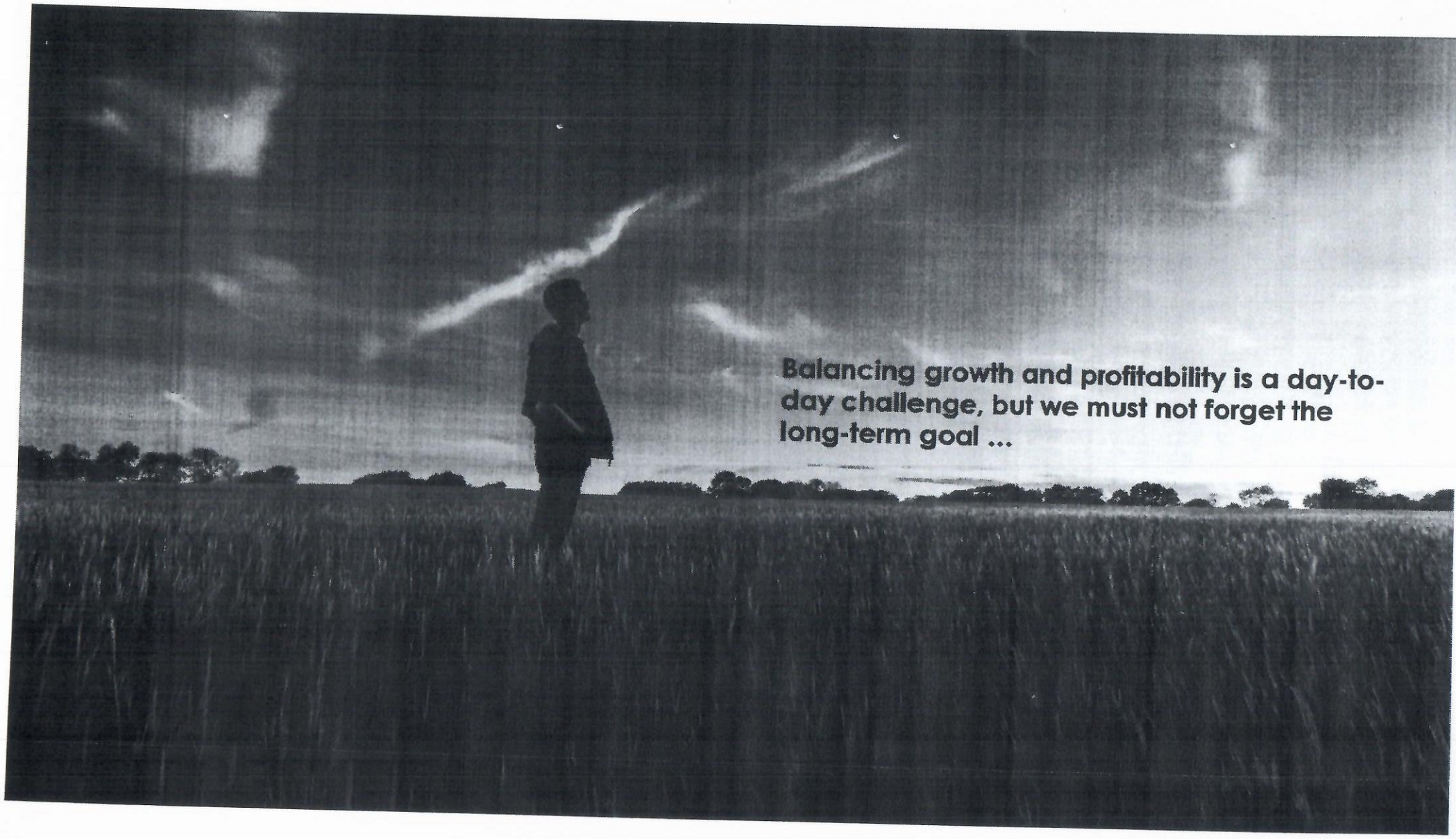


Combined Ratio				
2023 YTD Oct	Motor Car	Property	A&H	Other
Gross Premium	702.8	525.0	422.0	344.0
Ceded Premium	22.0	321.0	-	57.0
Inc/Dec in Premium Liab	22.5	9.0	67.0	21.0
Net Earned Premium	658.3	195.0	355.0	266.0
Claims	379.0	89.0	387.6	69.8
Commissions	150.8	52.0	33.4	76.6
G&A	85.6	25.4	46.2	34.6
Other UW	5.0	0.3	0.4	24.5
Total Costs	620.4	166.6	467.6	205.5
UW Profit/Loss	37.9	28.4	(112.6)	60.5
in %				
Claims	58%	46%	109%	26%
Commissions	23%	27%	9%	29%
G&A	13%	13%	13%	13%
Other UW	1%	0%	0%	9%
TOTAL	94%	85%	132%	77%
UW Profit/Loss	6%	15%	-32%	23%

Motor, Property, and A&H comprise **82%** of our GPW

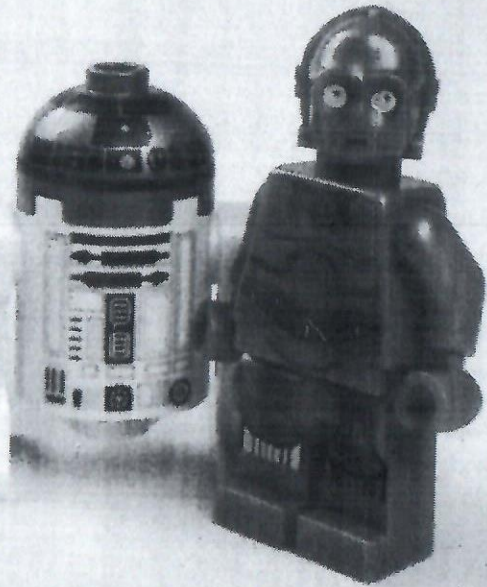
2022 Claims Ratio
Motor 43%
A&H 92%





Balancing growth and profitability is a day-to-day challenge, but we must not forget the long-term goal ...

Strengthening Relationships



Knowing Customers



What's Next?

What

Why

Who

How

When

Where



	2021	2022	2023	2024	% 2022 vs 2021 2023 vs 2022 2024 vs 2023		
Agents A	146.4	207.8	215.9	220.0	42%	4%	2%
Agents B	278.9	268.3	314.2	340.0	-4%	17%	8%
Brokers	220.8	320.5	327.7	355.0	45%	2%	8%
Fin Inst	105.5	194.2	228.8	240.0	84%	18%	5%
Digital	-	0.5	1.0	3.0	0%	111%	195%
Binondo	31.7	37.4	49.7	55.0	18%	33%	11%
Metro South	29.0	25.8	34.4	40.0	-11%	33%	16%
QC	78.0	79.3	97.3	110.0	2%	23%	13%
Malate	93.4	113.3	125.2	140.0	21%	11%	12%
Branches	335.5	378.0	461.4	522.0	13%	22%	15%
MBA				10.0			
A&H	311.6	420.1	505.0	510.0	35%	20%	1%
RI	33.9	48.2	48.1	55.0	42%	0%	14%
TOTAL	1,664.6	2,093.5	2,408.8	2,600.0	26%	15%	8%

		2023	2024
Gross Premium		2,400.00	2,600.0
Net Premium		1,770.00	2,000.0
Claims		62%	56%
Commissions		22%	23%
G&A		13%	14%
Others		2%	2%
TOTAL		99%	95%
UW Income		17.2	100.0