



NOEMI G. AZURA

PRESIDENT & CEO

NOEMI G. AZURA

Noemi is a dynamic Business Leader with over 30 years of experience in consumer banking and health insurance gained from local and global companies. The breadth of her experience includes business transformation, innovation and strategy, sales and distribution and audit and compliance.

She holds various positions in Insular Life. She is a Board of Trustee, Senior Executive Vice President Head of Corporate Solutions and Digital Insurance. Concurrently, she is the President and Chief Executive Officer of Insular Health Care Inc, the HMO subsidiary of Insular Life. Also, she is a Board of Trustee of Insular Foundation a subsidiary of Insular Life. Outside of the InLife group, she is a member of the Board of Directors at City Savings Bank and Maria Health.

Prior to joining InLife in 2017, she was a former President and CEO of Philcare. She also held various leadership roles in Citibank, American Express and Australia New Zealand (ANZ) Bank, including an international assignment at ANZ Melbourne. She is a 2018 UP Virata School of Business Distinguished Alumna Awardee. She was also a recipient of the 2016 Icons of Healthcare Singapore Award for Female Healthcare Professional of the Year, given by the Business Excellence and Research Group Singapore for her contribution to providing access to modern age digital healthcare services to Filipinos.

She completed her Bachelor of Science Major in Accounting from De La Salle University and Master of Business Administration at the University of the Philippines – Diliman. She is a Certified Public Accountant.



TRICCI ROSE A. SADIAN

FIRST VICE PRESIDENT, HEAD OF MARKETING &
SALES DIVISION

TRICCI ROSE A. SADIAN

Tricci, a Certified Public Accountant (CPA) and holds a Masters Degree in Business Administration. She has over 30 years of professional work experience in financial management, insurance and managed care operations.

Has the ability to make decisions that produce high impact results by applying technical knowledge, critical thinking and risk calculation.

Tricci has been assigned to various subsidiaries of Insular Life. Her tour of duty includes heading the Finance and Operations Group for Insular Investment and Trust Corporation. She was also the former Chief of Staff of the President & CEO of Insular Life. She was later appointed as the President of Home Credit Mutual Loan and Building Association. Her latest appointment, as Head of Sales and Marketing Division of Insular Health Care whereby exposing her to competitive selling strategies, building alliances and business relationships with partners and clientele. She concurrently oversees the Corporate Solutions Division of Insular Life that offers total employee benefit solutions to the corporate segment.



GERONIMO V. FRANCISCO

FIRST VICE PRESIDENT, CHIEF RISK OFFICER, CHIEF
ACTUARY & HEAD OF TECHNOLOGY RISK & COMPLIANCE

GERONIMO V. FRANCISCO

Ronnie joined Insular Health Care, Inc (IHCI) in January 2019 as the Vice President and Head of Analytics, Risk and Compliance Division that oversees Actuarial Services & Reinsurance, Product and Data Analytics, Benefit Plan Administration & Underwriting, and Legal and Compliance Departments. He is also IHCI's Chief Actuary, Chief Risk Officer and Compliance Officer.

He has been a Healthcare/HMO practicing professional from 1995-2015 where he rose from being an Actuarial Assistant to becoming the President and COO of a local HMO in 2013 - 2015. He went to join a multinational consulting firm, Willis Towers Watson, in 2016 where he assisted clients on retirement plan set up, benefit review and design and actuarial valuations. Given his background in Health Insurance/HMO, he has had dotted line responsibility to the firm's Health Insurance line based in Singapore. After spending almost 3 years in an actuarial consulting work, he went back to HMO industry and joined IHCI.

Mr. Francisco has 32 years of experience in the life insurance and HMO industries covering actuarial, product development, finance, operations, technology, underwriting, reinsurance and general management. He is an Associate member of the Actuarial Society of the Philippines (ASP) and is an active member of the HealthCare Committee of the association. He is also a member in good standing of the Analytics Association of the Philippines (AAP) since 2020. Mr. Francisco was also one of the first members of the Technical Working Group (TWG) organized by the Insurance Commission in 2016 that assisted them in creating technical standards, rules and regulations applicable to HMO industry.



DR. MARK ROLAND F. MALANAY

VICE PRESIDENT, HEAD OF MEDICAL & PROVIDER
SERVICES DIVISION

DR. MARK ROLAND F. MALANAY

Dr. Mark has a strong HMO and Insurance background being with the industry since 2008. He has extensive experience on healthcare administration, including claims management, health & wellness, clinic management, utilization control programs, data interpretation, identification of anomalies or trends of healthcare claims data and provider network management. He is a graduate of the University of Santo Tomas with a bachelor's degree in Biology. Dr. Malanay further obtained his medical degree from the University of Santo Tomas, Faculty of Medicine and Surgery. He is a certified occupational safety and health practitioner from the University of the Philippines - Manila.

He started his career as a corporate clinic doctor for a local HMO. He went on to join multinational insurance broking companies with JLT Philippines and Lockton Philippines until 2015. He went back to the HMO industry and joined Insular Health Care, Inc. (IHCI) in October 2019 as Senior Assistant Vice President and head of Provider Management Division. In February 2021, Dr. Mark eventually took over as IHCI's Medical Director and head of the Medical and Provider Services Division handling 4 departments: Claims, Network Management, Hospital Liaison Officers and Preventive Care Services.

Dr. Mark is an active member of the Philippine Society of Insurance Medicine and is a recipient of the 2022 Outstanding Health Leadership Award during the Health 2.0 International Conference in Dubai.



SHEILA MARIE D. IGLESIA

SENIOR ASST. VICE PRESIDENT, HEAD OF HUMAN
RESOURCES & CUSTOMER EXPERIENCE

SHEILA MARIE D. IGLESIA

Sheila has over 19 years of professional experience in the full spectrum of Human Resource functions : talent acquisition, training & development, employee engagement, salary and benefits administration, organization & change management. She has redesigned, established and directed HR function for Insular Health Care to increase responsiveness and effectiveness to the business requirements. Additionally, she worked closely with line mangers to create, manage and optimize innovative approaches to elevate overall Customer Experience. She continuous to have demonstrated track record of successfully planning, leading, managing and implementing people & projects in the accomplishment of overall objectives.

Sheila graduated from De La Salle University with a double major in Psychology and Business Management. She has also completed her mini MBA course, Leadership and Management Development Program, from Ateneo Center for Continuing Education. She holds two designations from LOMA, Life Office Management Association: ALMI (Associate in Life Management Institute) and ACS (Associate in Customer Service). Sheila has also completed the training and certification requirements for SIX SIGMA, Yellow Belt.



MYRA T. SANTOS

ASST. VICE PRESIDENT, CFO & HEAD OF FINANCE
OPERATIONS

MYRA T. SANTOS

Myra has solid professional experience in various industries which include auditing, banking, and petroleum. She used to be with Citibank Savings (formerly Insular Savings Bank) as Financial Control Manager, Business and Planning Analysis Head. She also worked with SGV and Punongbayan and Araullo as Audit and Assurance Manager. She has extensive experience in financial reporting, regulatory reports, taxation, and budgeting. She has also relevant experience in SAP. Myra graduated from De La Salle University with a degree in BS Accountancy. She is a Certified Public Accountant. As the Chief Financial Officer and Treasurer, Myra is expected to further strengthen the Finance and operational risk management strategies by spearheading the accounting systems integration and digital enhancements of processes to support the growing business.



ROGIE P. NINO

ASST. VICE PRESIDENT, INTEGRATED TECHNOLOGY SERVICES DIVISION

ROGIE P. NINO

Rogie is an ITIL Foundation Certified in IT Service Management with 20 years of experience in IT industry, 9 years in Academic Institution and more than 2 years strong experience in HMO Operation. He possesses a deep understanding on project implementation as well as on how to utilize technology in order to deliver solutions that meet the requirements of business. Rogie managed different applications which have been implemented in different regions across Asia Pacific, EMEA and Northern America. As Head of Integrated Technology Services in Insular Health Care, Rogie establishes and implements technology vision, roadmap, strategies, and plans by overseeing all technological resources of the Company to ensure customer satisfaction, improve persistency, thereby contributing to business growth and profitability. Rogie ensures that company technology strategy and resources are aligned with the Company's operating needs and growth ambition. Rogie graduated from Pamantasan ng Lungsod ng Maynila with a degree of Bachelor of Science in Computer Science. He obtained his Masters of Engineering Management major in Systems Management in the same university. He completed his Doctor of Information Technology at Technological Institute of the Philippines.