



Management Committee Profiles

SAY YES TO BETTER HEALTH





Geronimo V. Francisco

President & CEO



- 33 years of experience gained from local and multinational companies engaged in life & health insurance and HMO including AIG/Philamcare, Maxicare and Willis Towers Watson
- Previously, VP for Underwriting and Actuarial (Maxicare); Specialist Consultant for Employee Health Benefits (Willis Towers Watson), President and COO (Fortune Care)
- Member of the Actuarial Society of the Philippines (ASP) and the Analytics Association of the Philippines (AAP) since 2020
- Pioneer member of the Technical Working Group (TWG) organized by the Insurance Commission in 2016 that assisted the IC in creating technical standards, rules and regulations applicable to the HMO industry
- Graduate of UST with a bachelor's degree in Mathematics major in Actuarial Science (Magna Cum Laude). Further obtained his masters from UP, Applied Mathematics major in Actuarial Science.



Dr. Mark Roland F. Malanay

Chief Operating Officer



- 16 years experience gained from international and local HMO and insurance broking companies respectively including Jardine Lloyd Philippines (JLT), Lockton Philippines, Fortune Care and iCare
- 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.
- Recipient of the 2022 Outstanding Health Leadership Award during the Health 2.0 International Conference in Dubai.
- Active member of the Philippine Society of Insurance Medicine.
- Obtained his bachelor's degree in Biology, and later, medical degree from the University of Santo Tomas
- Certified occupational safety and health practitioner from the University of the Philippines - Manila.



Louis Kym C. Pioco

Chief Financial Officer



- Certified Public Accountant.
- Obtained his Bachelor of Science in Accountancy at Silliman University.
- Serves as Assistant Vice President of Mabuhay Capital
- Has more than a decade of professional experience in conducting buy-side and sell-side M&A advisory, financial due diligence, valuation studies, fairness opinion valuation reports, financial model development and review, funding advisory, and internal audit services
- Has also assisted in developing and reviewing financial models of Public-Private Partnership (PPP) projects of the Philippine government. These include transportation infrastructure projects in Metro Manila and Central Visayas.



Atty. Gideon V. Peña

Chief Commercial Officer



- Over a decade of legal practice representing multinational corporations and individuals before the Supreme Court, appellate courts, and trial courts.
- Managing Partner of MCPERST Law (Sta. Barbara, Receno, and Peña Law Offices), a full-service firm based at Ayala Tower One and Exchange Plaza, Makati City.
- 8 years of teaching experience in Constitutional Law and Statutory Construction at the Far Eastern University Institute of Law and Ateneo de Naga University.
- Former Advisory Board Member of the Philippine Air Force – HSSG
- Earned his Juris Doctor from the Far Eastern University Institute of Law, where he was Associate Editor of the Far Eastern Law Review.
- Early leadership and volunteer work featured in THE INQUIRER's Youngblood column and recognized by the Ten Accomplished Youth Organizations (TAYO) for Luzon.



Janice Jenerlex T. Biscocho

Chief People Officer



- Has over two decades of experience in compensation and benefits, talent management, performance management, change management, recruitment, strategic planning, employee engagement, and labor law
- One of the founding leaders in TaskUs, one of the leading BPOs in the Philippines
- Has worked in various industries including technology, BPO, supply chain, and e-commerce
- Served as a business partner to all business units, planning company-wide employee and organizational development, engagement, recruitment, and retention programs
- Led all aspects of the HR department, including workplace safety and employee well-being
- Has expertise in HR functions, capable of creating strategies, monitoring results, and ensuring departmental targets are met Graduated from Colegio de San Juan de Letran with a degree in Bachelor of Science Major in Psychology



Welhlem Teodoro S. Castroverde

Chief Growth Officer for General Brokers and Agency



- Has been with iCare for 12 years and has architected the agency distribution channel of iCare by designing its current structure and retooling its compensation package. He has since led the Agency and Broker Sales in becoming the significant contributor to the company's sales performance and business acquisition. In his present capacity, he oversees the Agency Sales Group and Broker Sales Channel, develops strategies and initiatives to further grow productivity in acquiring new corporate accounts.
- Brings a wealth of experience in sales, training, and development from his years in the pharmaceutical, automotive, pre-need and insurance industries. He assumed key leadership roles in agency sales as area, regional and territory head.
- Graduated from the Ateneo de Manila University with a Bachelor of Science degree in Psychology. He attended graduate studies in Philosophy in the same university. He completed with distinction the Basic Management Program of the Asian Institute of Management.



Vivienne L. Villena

Chief Growth Officer for MBS and Affinity Channel



- 28 years of experience in sales, marketing, and business development.
- As a seasoned professional in the insurance industry, she drives new business sales targets and expands iCare's corporate sales portfolio through multinational brokers and direct accounts.
- Over the years, she has created a career rooted in growth and efficient business results in the insurance industry, working with esteemed organizations such as AXA Philippines, The Philippine American Life & Insurance Company, Generali Philippines, PhilamCare Systems, Ayala Plans, Sony Life Insurance, and the Insurance Company of North America (A Chubb Company).
- Viv holds dual degrees in Applied Economics and Commerce major in Business Management from De La Salle University, and a Master's in Business Administration from the Ateneo Graduate School of Business.



Chriselle S. Ines

Chief Customer Officer



- 26 years of experience in banking, life insurance and HMO industries
- Has been with iCare for 14 years and has held various positions, from Key Accounts Manager to Head of Direct Sales Channel, then moved on to Head the Multinational Broker Sales Channel and to her current position as Chief Customer Officer. Under her management are the Onboarding and Retention Team, VISMIN Business Team and Customer Experience
- Started her career in Asian Bank and Global Business Bank. She then shifted to the life insurance industry with AIG Philamlife where she was the project lead for the DM/TM campaigns of AIG Cards, China Bank and HSBC. She then joined HSBC Insurance Brokers then moved to AXA Philippines wherein she handled the partnerships with Metrobank and PS Bank.
- Graduated with Latin honors from Assumption College with a degree in Bachelor of Arts, Major in Economics



Board Members Profiles

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Dr. Michael Tan

Vice Chairman



- Over 15 years of proven leadership in managed healthcare and integrated health services across the Asia Pacific region.
- Founded and led a major managed-care platform offering vertically integrated services—network oversight, primary care, health screening, diagnostics, specialty and ancillary care to corporates and governments in multiple APAC markets.
- Pioneered and managed large-scale managed-care networks spanning 500+ medical facilities across nine countries, servicing blue-chip and government clients across industries.
- Former Group CEO for a regional healthcare service provider (2011–2020), with previous leadership roles as medical director, VP of business development, and CEO in prominent healthcare institutions.
- Awarded multiple times as one of Asia's Most Influential, and as EY Singapore Entrepreneur of the Year in 2015.



Geronimo V. Francisco

Executive Director



- 33 years of experience gained from local and multinational companies engaged in life & health insurance and HMO including AIG/Philamcare, Maxicare and Willis Towers Watson
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Louis Kym C. Pioco

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Andrew Taylor

Director



- Over 20 years of senior leadership experience in the financial and healthcare services sectors across APAC, including Singapore, Australia, and key Asian markets.
- Chief Operating Officer, Asia, of AON (APAC Health Solutions), where he led operations across 12 Asian countries with over USD 600M in revenue and USD 3B in premium placement.
- Adept at leading crisis management and enterprise risk programs. Successfully oversaw regulatory compliance efforts—including China Cyber and Data Security remediation—and led operational continuity during the pandemic.
- Track record includes roles at AIA Group and AIG (Australia) as Regional Director and Head of Crisis Management, overseeing corporate solutions, digital underwriting, and business transitions.
- Known for driving multi-year, double-digit growth through stakeholder engagement, operational excellence, and enterprise-wide innovation.