



CORPORATE PROFILE

Established in 1955, FORTUNE GENERAL INSURANCE CORPORATION or FGen Insurance is a non-life insurance company with more than sixty years of experience in serving the insurance needs of Filipinos.

Founded by the late Antonio L. Cabangon Chua, FGen is a member company of the ALC Group of Companies which has business interests in Banking, Life Insurance, Property, Hospitality and Broadcasting.

Our company exists to protect the fruits of the Filipino's hard work, delivering the most trusted insurance cover and most reliable service in their time of need. We are committed to excellence, and we want to serve as a role model in the industry as we strive to achieve and sustain the social and economic advantages of our clients, intermediaries, personnel and shareholders.

With an asset base of Php 2 billion and having written gross premiums of Php 0.7 billion as at the close of 2020, FGen Insurance is eminently positioned to serve the needs of the Filipino today. Introduced in the later months of the previous year, 2021 marks the first full year of providing compulsory insurance coverage for agency hired Filipino overseas workers through its OFW Personal Accident Insurance Program, the company's latest addition to its product lines.

Propelled by disciplined underwriting and sound financial management, the company continues to generate positive underwriting results dating back to 2015, registering Net Income After Tax of Php 30 million in 2020, comparable to its 2019 pre-pandemic performance, amidst the breakout of the COVID pandemic in March of 2020.

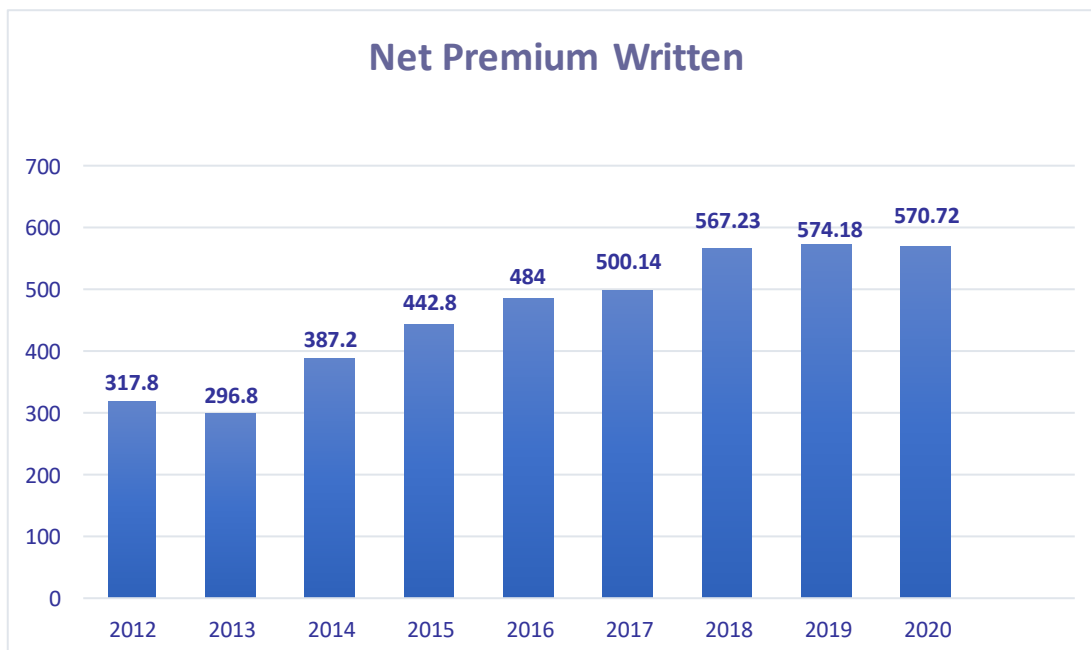
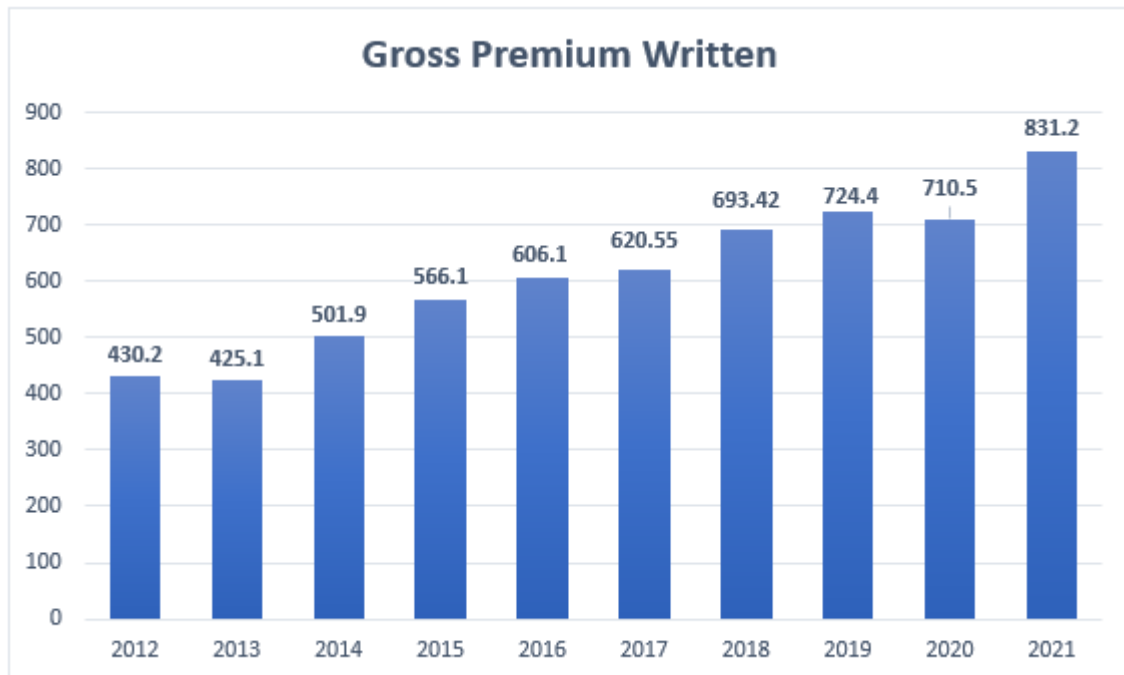
To date, FGen Insurance has embarked on accelerated digitization efforts as it envisions to revolutionize service standards across its clientele who have entrusted their insurance needs over the years with the company. Initial key development efforts include the development of a fully automated Travel and (CTPL) Compulsory Third Party Liability app allowing its clientele to purchase their policies on-line anywhere, any time. On-line payment facilities introduced are now fully in place allowing checkless settlement of claims, commissions and most of its operating expenses, sparing unproductive hours of travel time to its branches. Moving forward, plans include the development of mobile portals for its clientele and valued partner intermediaries, as well as the introduction of a claims portal for convenient filing and processing of claims.

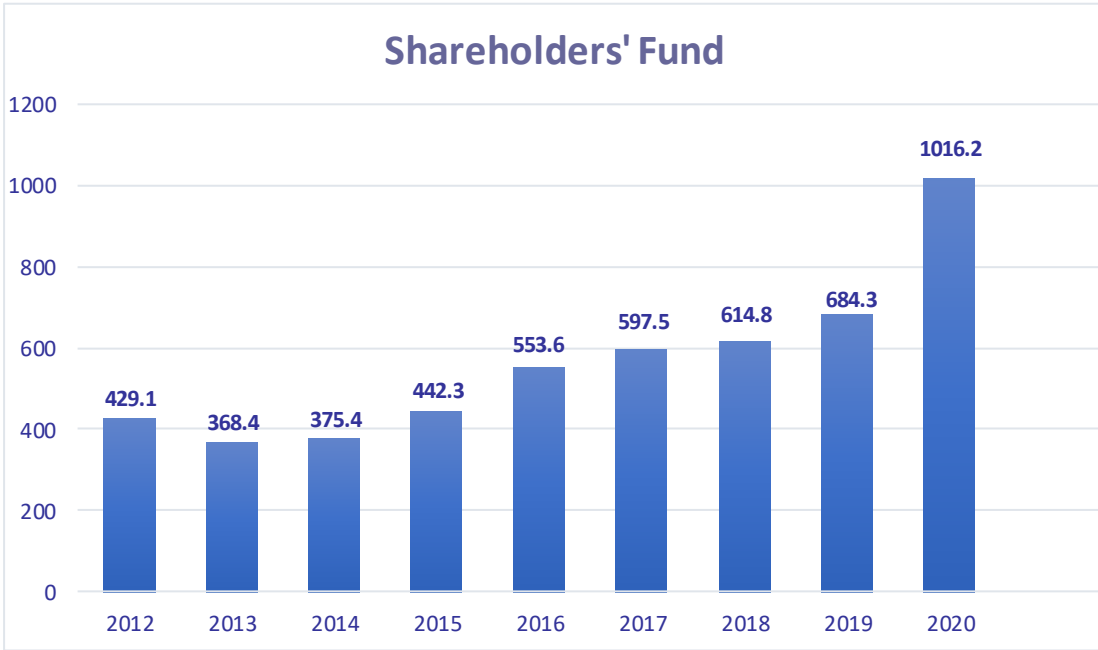
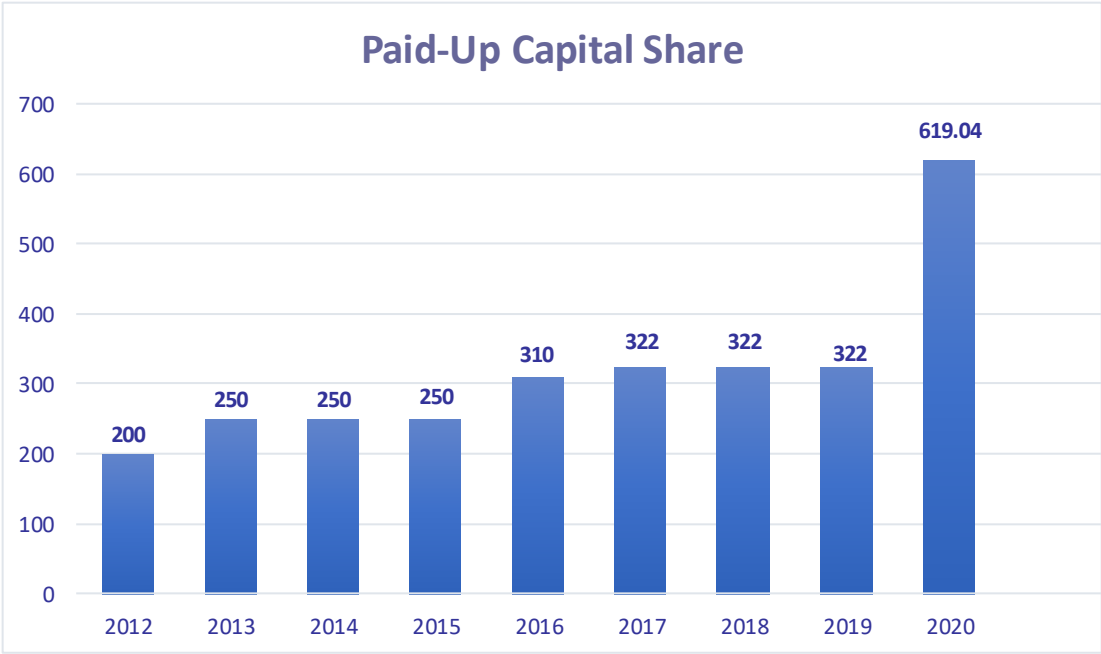
These mark the beginning of FGen's preparations in this digital universe in our pursuit to further improve customer service.

We want to become and remain the insurer of choice of the new generation!

FINANCIAL HIGHLIGHTS

As you can see in the following graphs, Fortune General has demonstrated steady growth from 2012 until 2020, both in terms of gross and net premiums. We are also ahead of the curve, vis-à-vis the government's capital build-up program and our shareholders are committed to support this program to its conclusion.





TREATY REINSURERS

Fortune General is one of the handful remaining insurers who enjoy both a proportional and an excess of loss program. We continue to have as our partners the world's top-rated reinsurers who have been on our panel over the past decade.

Non-Marine Surplus

Security List	Rating
Swiss Reinsurance Company Switzerland Singapore Branch	A+
Mapfre Re Compania De Reaseguros S.A.	A
Odyssey Reinsurance Co. Singapore	A
National Reinsurance Corporation of the Philippines	B++

Non-Marine XOL

Security List	Rating
Swiss Reinsurance Company Switzerland Singapore Branch	A+
Mapfre Re Compania De Reaseguros S.A.	A
Odyssey Reinsurance Co. Singapore	A
National Reinsurance Corporation of the Philippines	B++

Motor XOL

Security List	Rating
General Insurance Corp. of India Labuan Branch	A-
National Reinsurance Corporation of the Philippines	B++

Marine XOL

Security List	Rating
Canopus Asia Pte. Ltd., Singapore on behalf of Syndicate 4444 at Lloyd's	A
Mapfre Re Compania De Reaseguros S.A., Spain	A
Kuwait Reinsurance Company, Far East Regional Office, Malaysia	A-
National Reinsurance Corporation of the Philippines	B++

BOARD OF DIRECTORS

Behind the Company, are known leaders in their respective fields, led by one of the country's leading entrepreneurs

J. Antonio A. Cabangon, Jr.	Chairman
Roberto Jose B. Pabalate	Vice-Chairman
D. Alfred A. Cabangon	Director
D. Arnold A. Cabangon	Director
D. Edward A. Cabangon	Director
William Matthew M. Cabangon	Director
Luz N. Cotoco	Director
Armando S. Malabanan	Director
Manuel M. Maloles	Director
Helena Joy B. Pabalate	Director
Benjamin Ramos	Director
Herminia S. Jacinto	Independent Director
Justice Raoul V. Victorino	Independent Director
Victor B. Abat	Independent Director
Jose G. Banzon, Jr.	Independent Director
Atty. Socrates M. Arevalo	Corporate Secretary

MANAGEMENT

The combined experience of its executives and the diversity of their strengths and expertise puts FGen Insurance at the forefront of the Philippine non-life insurance industry.

J. Antonio A. Cabangon, Jr.	Chairman of the Board
Manuel M. Maloles	President & CEO
D. Alfred A. Cabangon	Treasurer
Aries Julius R. Aquino	Chief Operating Officer
Atty. C.A. Gerard M. Lukban	VP, Legal & Compliance Officer
Atty. Clarito E. De Alday	SAVP, Motor Claims & Legal Recovery
Andy William M. Garcia	SAVP, Reg'l. Head for NCR & South Luzon
Mina B. Infante	SAVP, Finance
Marilou M. Morada	SAVP, Sales & Agency Services
Rodereck B. Necesario	SAVP, Reg'l. Head for VisMin
Prima Cristie C. Obias	SAVP, Underwriting & RI
Mildred R. Hugo	SAVP, Information & Systems Development & CIO
Jaime P. Conti, Jr.	AVP, Special Accounts
Leonida G. Fajardo	AVP, Non Motor Claims & Recovery
Ernie C. Llanilo	AVP, Reg'l. Head for North Luzon 1
Belefredo U. Luar	AVP, Intermediary Development

MEMBERSHIPS

Philippine Insurers & Reinsurers Association

Fortune General counts itself as a member of the country's premier, policy making and rating association. We proudly lend our executives and staff to be active members of the board of trustees and various committees of PIRA over the years of its existence.

Insurance Institute for Asia and the Pacific

Fortune General is a sustaining member of this renowned Regional Educational Institution and likewise boasts of counting its executives amongst the faculty of the IIAP.

BRANCH AND OFFICE NETWORK

Fortune General is eminently positioned to service your insurance needs anywhere in the country through our wholly owned branches and issuing offices.

National Capital Region (NCR)

Head Office

4th Floor Citystate Centre, 709 Shaw Blvd., Pasig City
DL : 8706-3959

Makati

GF Dominga Bldg., 2113 Pasong Tamo cor. Dela Rosa Sts., Makati City
DL : 8843-6555; 8893-7512

Alabang

Unit 203 Sycamore Building, Alabang - Zapote Road, Muntinlupa City
DL : 8809-1800

Luzon

Baguio

Rm. 304, Antipolo Building Session Road, Baguio City
DL : (074) 442-6681
PLDT Landline No. (02) 8781-1613

Dagupan

2/F CAP Building, Burgos Street, Dagupan City
DL : (075) 522-5977; (075) 515-7188
PLDT Landline No. (02) 8781-5898;

Batangas

Citystate Savings Bldg. P. Burgos St., Brgy. II, Poblacion, Batangas City
DL : (02) 8861-7763

Legaspi

2/F Fortune Group Bldg., Rizal Street Legazpi City
DL: (052) 820-0830 Fax:
PLDT Landline No. (02) 8861-7437;

Cabanatuan

2/F Fortune Group Bldg., Maharlika Highway, Brgy. Zulueta, Cabanatuan City, Nueva Ecija
DL : (044) 958-9839
PLDT Landline No. (02) 8781-1671

Pampanga

2/F San Agustin Mall, San Agustin MacArthur Hi-way, San Fernando City, Pampanga
TeleFax: (045) 455-3394
PLDT Landline No. (02) 8781-7055

San Pablo

Mezzanine Floor, Isuzu Gencars Bldg. Colago Avenue, San Pablo City
TeleFax: (049) 306-1622
PLDT Landline No. (02) 8475-9867

Tarlac

Times Square, Ninoy Aquino Blvd., Brgy. San Vicente, Tarlac City
DL: (045) 491-8924
PLDT Landline No. (02) 8781-2074

Santiago

2F Twin Hearts Bldg. I Camacam St. cor. City Road, Centro West, Santiago City
DL: (078) 305-0172
PLDT Landline No. (02) 8781-1297

Visayas & Mindanao**Bacolod**

2/F St. Francis Centre, Araneta St. Brgy. Singcang, Bacolod City
DL : (034) 433-8940
PLDT Landline No. (02) 8861-7298

Cebu

Rms. 304-305 Fortune Life Building Osmena Blvd., Kamagayan, Cebu City
DL: (032) 255-0658; (032) 254-0121
(032) 254-5834; (032) 254-0131
PLDT Landline No. (02) 8861-7465;

Iloilo

2/F Eternal Plans Bldg., Ortiz Street Iloilo City
DL: (033) 337-0217; (033) 509-7211
PLDT Landline No. (02) 8781-1163

Cagayan de Oro

105 de Leon Plaza Bldg., Apolinar Velez St., cor. Yakapin St., Cagayan de Oro City
DL: (088) 857-4409
PLDT Landline No. (02) 8781-1152

Davao

Door 3, 2nd Flr., Building 1 ATU Plaza, Gov. Duterte St., Davao City
DL: (082) 225-0358; (082) 225-1028
PLDT Landline No. (02) 8475-1459

General Santos

2/F RDRDC Building, Santiago Blvd., General Santos City 9500
DL: (083) 301-0327
PLDT Landline No. (02) 8781-1406

Servicing Offices**Angeles**

G/F RM Building, 973 Henson St. Brgy. Agapito del Rosario, Angeles City
TeleFax: (045) 625-8598

Los Banos

2/F Vega Centre, Lopez Avenue, Batong Malaki, Los Baños, Laguna
DL: (049) 536-7072
PLDT Landline Plus No. (02) 8781-7211

Palawan

Fortune Life Bldg., Fernando St., Tanglaw, Puerto Princesa City, Palawan
PLDT Landline Plus No. (02) 8998-7293
DL: (048) 716-6972

Zamboanga

2/F Mendoza Bldg. Pilar Street, Zamboanga City
DL: (062) 993-1140
PLDT Landline Plus No. (02) 8781-1209

Fortune General is guided by a mission and is governed by non-negotiable core values.

VISION STATEMENT

The Trusted Insurer of the Filipino's Fortune, championing the intrinsic Filipino value of "malasakit", we protect the fruits of the Filipino's hard work.

MISSION STATEMENT

Our COMMITMENT to our clients, partners, employees and shareholders.

Delivering to the Filipino the most trusted insurance cover and most reliable service in their time of need.

Forging mutually beneficial partnerships founded on trust and equity that build long and lasting relationships.

Building a working environment that promotes the development, retention and recognition of a competent and a highly motivated workforce.

Delivering outstanding returns for our shareholders, continuously in pursuit of new business opportunities.

CORE VALUES

EXCELLENCE

We aspire to be the best in what we do. We do not tolerate mediocrity, and commit the highest quality of work from ourselves and from one another.

INNOVATIVENESS

We continuously find new ways to work faster, smarter, better. We embrace change and encourage ideas and solutions that put us ahead of our competitors.

TEAMWORK

We understand our individual goals in relation to team goals, and we share responsibility and collaborate for the greater benefit of the Company and others. We respect each other and promote trust and openness.

INTEGRITY

We do what we know is right. We adhere to the highest standards of work ethics and professionalism and abide by internal and external rules and regulations. When it comes to truth, honesty, and strong moral principles, we will never compromise.

CUSTOMER FOCUS

We put our customers at the center of why and how we do things.

ACCOUNTABILITY

We understand our role and performance expectations and are committed to successfully accomplish them. We work with urgency and a strong sense of responsibility.

RESULTS-ORIENTED

We plan and organize our work to deliver measurable and meaningful results on time. We are quick to adjust and reallocate our resources, going beyond the call of duty to achieve our goals.

PRODUCT LINES

We have a wide array of products and services and can tailor a program custom-suited to you or your clients' exposures.

FIRE AND ALLIED PERILS

Fire and/or Lightning
Earthquake Fire/Shock
Typhoon, Flood, and other Allied Perils
Business Interruption
Rental Income
Industrial All Risks

ENGINEERING

Contractor's All Risks
Erection All Risks
Electronic Equipment Insurance
Machinery Breakdown

ACCIDENT & HEALTH

Group and Individual PA
Family PA
Travel PA
Students/Teachers PA
Mosquitronella
COVID Aide

MARINE

Cargo (Ocean, Inland, Air)

MOTOR CAR

Comprehensive (Own Damage and Theft)
Coverage
Compulsory and Voluntary Third Party
Liability
Passenger Personal Accident
Catastrophic Perils (Acts of Nature such as
earthquake, typhoon, and flood)

SURETY BONDS

All types of Bonds except Judicial

CASUALTY

Comprehensive General Liability
Comprehensive Personal Liability
Money, Securities and Payroll
Fidelity Guaranty
Property Floater
Equipment Floater

PACKAGED PRODUCTS

Residential
Home Care

- HomeCare Enhanced
- HomeCare Plus 1
- HomeCare Plus 2
- HomeCare Compre

PA Plus
Teacher's Care
Business Care

LIST OF ACCREDITATIONS

We are recognized by the country's leading banks and financial institutions such as:

Asian Development Bank
Asia Link Finance Corporation
Asia United Bank
Banco de Oro Universal Bank
Bangko Sentral ng Pilipinas
Bank of Commerce
Bank of the Philippine Islands (BPI)
BPI Century Tokyo Lease & Finance Corporation
BPI Family Bank
China Bank
Chinatrust Phil. Commercial Bank Corp
Citystate Savings Bank
Department of Education
Development Bank of the Philippines
East West Bank
Global Dominion Financing Incorporated
Land Bank of the Philippines
Malayan Bank
Philippine Bank of Communications
Philippine Savings Bank
PhilGEPS (Philippine Govt. Electronic Procurement System)
Phil. Machinery Management Corp Services
Philippine Accident Managers Association of the Phil. (PAMI)
Rizal Commercial Banking Corporation
Robinson Savings Bank
Security Bank
South Asia Link Finance Corporation
Sterling Bank of Asia
Tanay Rural Bank
Toyota Financial Services
UMC Finance & Leasing Corp.
Union Bank of the Phil.
88 Asia finance Corporation

- Fortune General, where service makes the difference.-

