



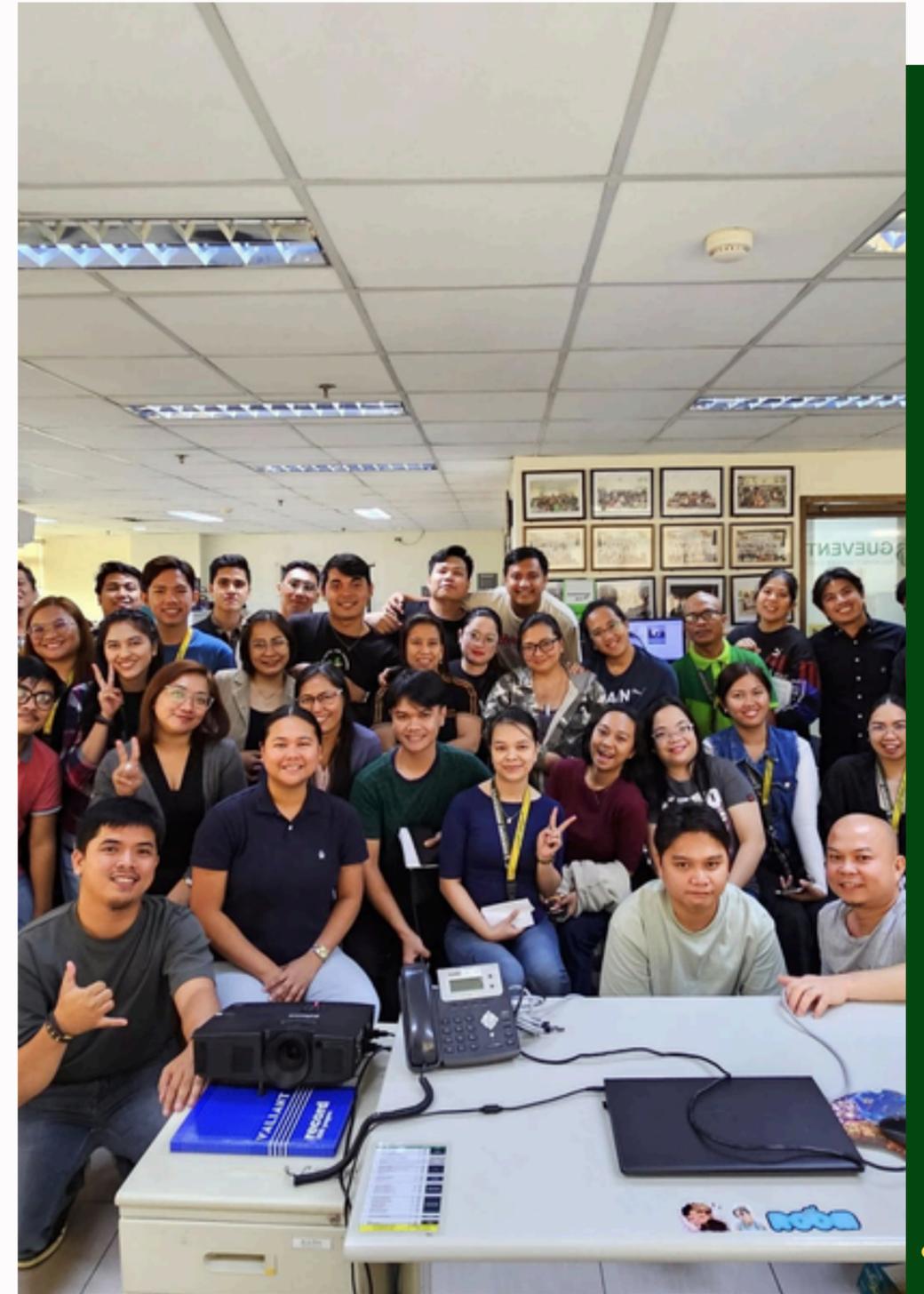
Annual Report

CY 2024



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- 02** Key Milestones
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- 04** Operational Highlights
- 05** Future Outlook



Overview

1990



GUEVENT INSURANCE AGENCY CORP (GIACO) was incorporated with authorized capital of Php800k and Paid Up Capital of Php50k.

GUEVENT INSURANCE BROKER CORP (GIBCO) established & registered under Insurance Commission
GIACO Database was developed.



2000-2004

2009-2017



GIBCO started catering to External Clients, expanding its clientele beyond the Guevent Group

GIBCO has its developed its internal systems, and websites, and has grown with authorized capital to Php100M and Paid Up Capital to Php50M.



2024

In 2024, amid business challenges, GIBCO attained a Net Income After Tax (NIAT) of 78%*.

Board of Directors & Officers

(Based on GIS as of January 2025))

- **Carmen T. G. Monfort**
- **Anna Georgina G. Carlos**
- **Gianina Marielle B. So-Limjoco**
- **Pia Veronica Denise H. Guevara**
- **Ricardo S. Guevara**
- **Christine Natalie Joyce D. Guevara**
- **Monica Pauline G. Dela Cruz**
- **Carmen Rita Monfort-Bautista**
- **Richard Edward G. Lazaro**
- **Ivana Natasha P. Guevara**
- **Eric Darryl N. Lim**
- **Felix Eraño P. Uy**
- **Atty. Melchor Jaemond A. Aranas**
- **Chairperson Emeritus**
- **Chairperson / Director, ROSG Cluster**
- **President & CEO / Director**
- **Treasurer / Director, RSG Cluster**
- **Director, RISG Cluster**
- **Director, PSG Cluster**
- **Director, DSG Cluster**
- **Director, CTGM Cluster**
- **Director, CGL Cluster**
- **Director, BSG Cluster**
- **Independent Director / Head, Risk and Corporate Governance Committee**
- **Independent Director / Head, Audit Committee**
- **Corporate Secretary**

Leadership Transition

Meet the new appointments in our Board of Directors & Officers



Chita Guevara-
Monfort

Chairperson
Emeritus



Sugar Guevara-
Carlos

Chairperson/
Director, RoSG
Cluster



Pia Guevara

Treasurer/
Director,
RSG Cluster



Mitch Monfort-
Bautista

Director,
CTGM Cluster

Key Milestones



Direction



Recognition



Innovation

Key Milestones



Direction

MISSION

We **empower** our community by alleviating financial risks through **innovative and tailored insurance solutions.**

VISION

To be the **trusted and preferred** insurance broker and the industry leader in **delivering financial security and peace of mind.**



CORE VALUES



Key Milestones



Recognition

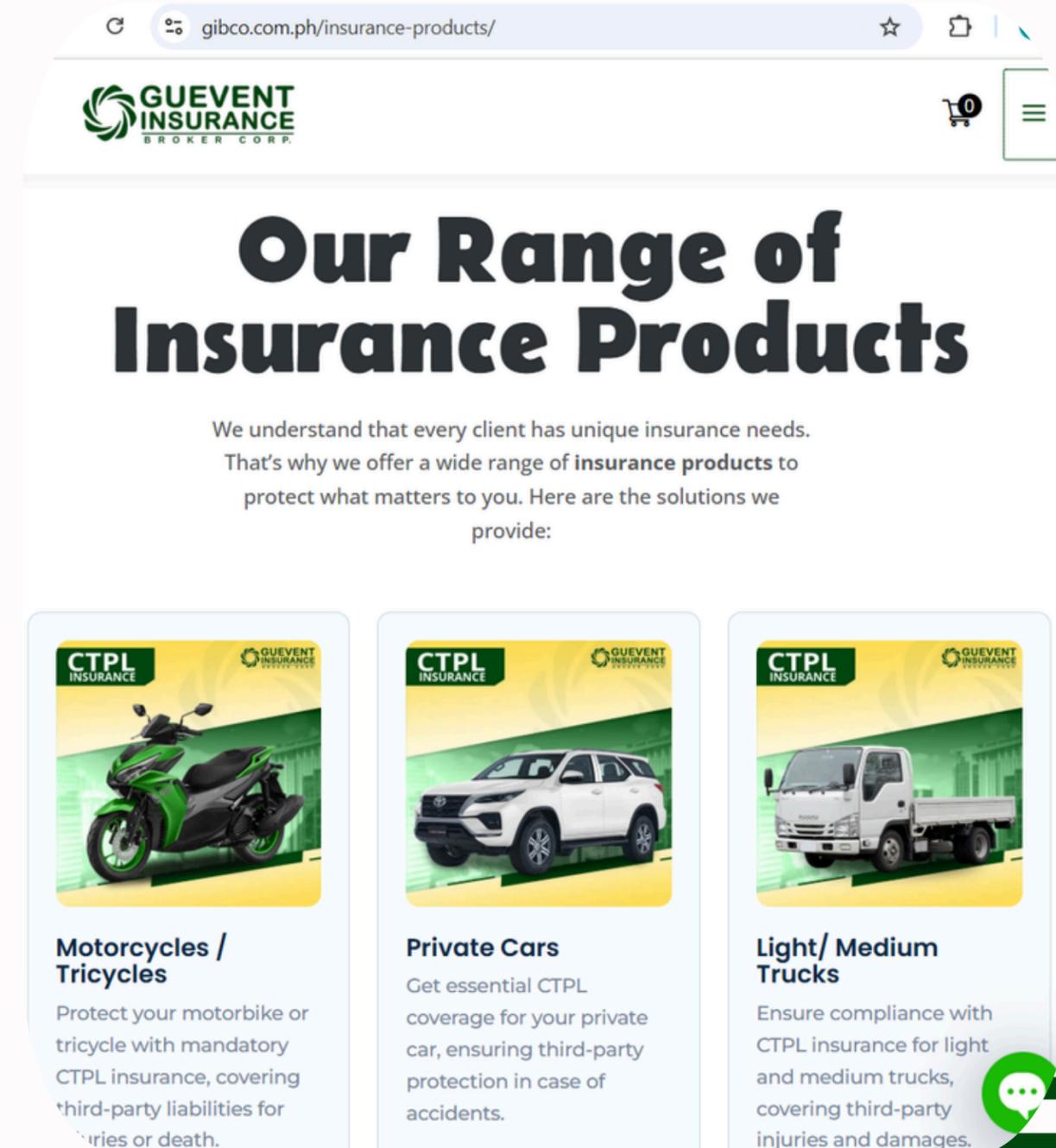
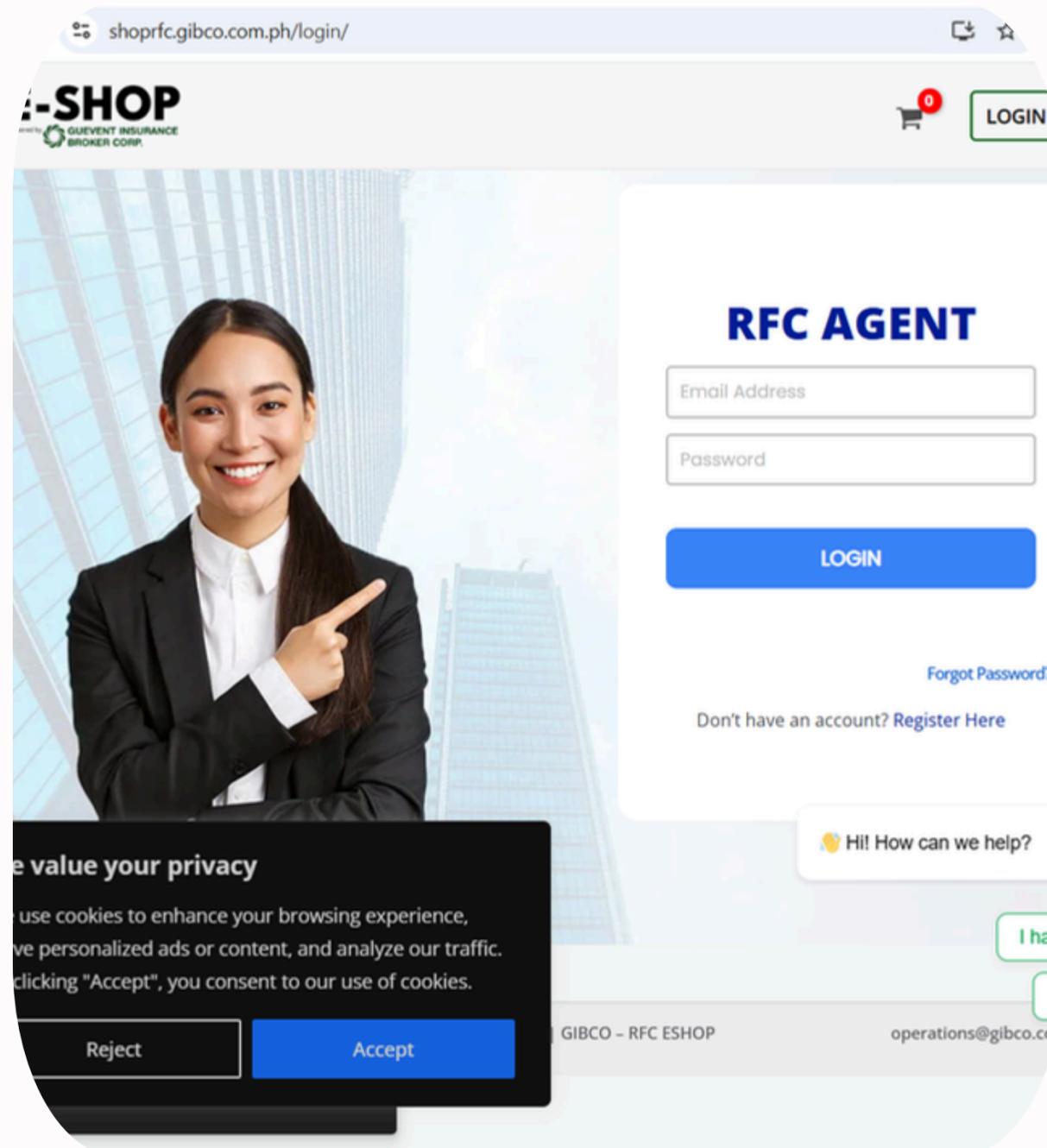


Key Milestones



Innovation

Key Milestones



Financial Performance



Income



**Equity &
Earnings**

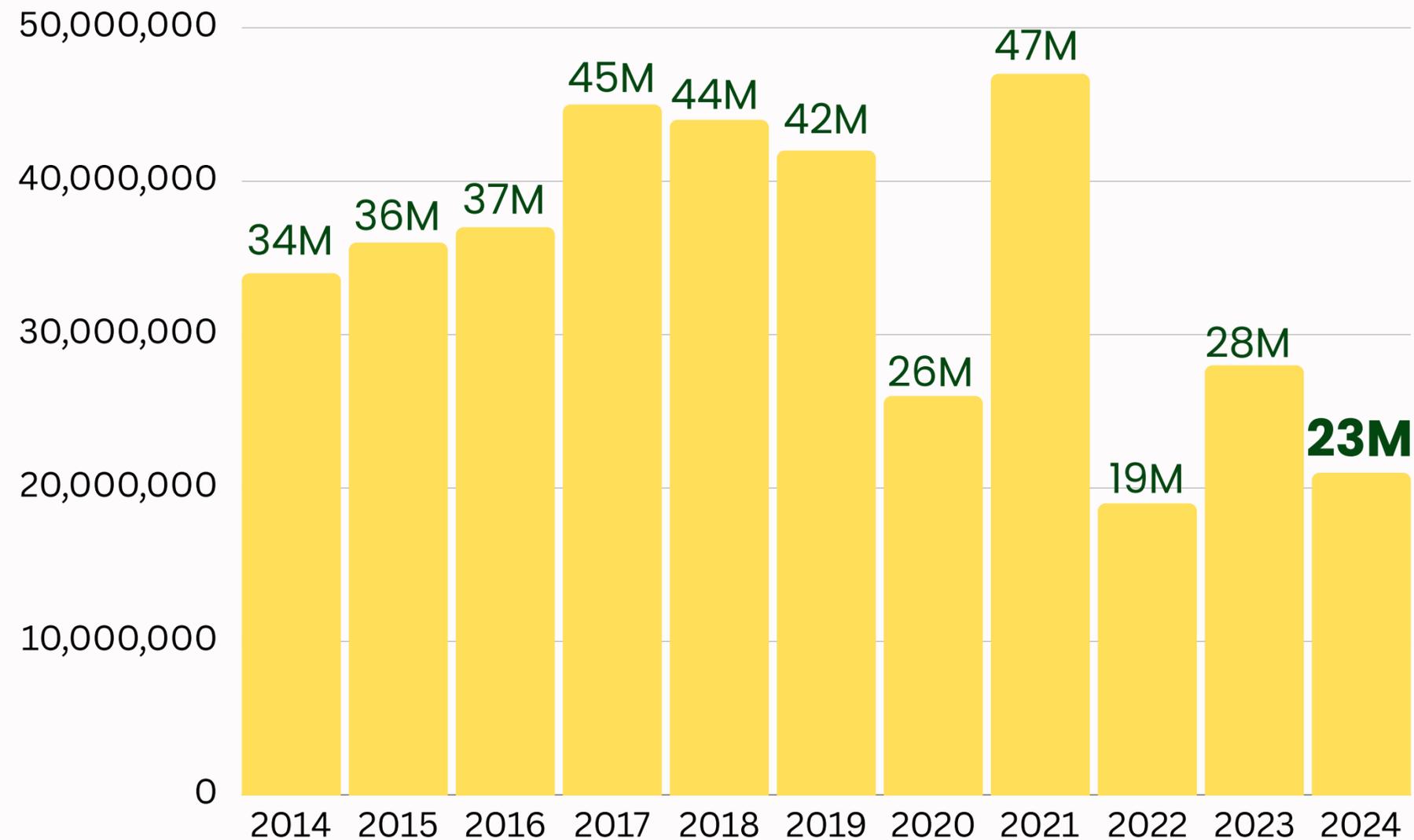


**Cash &
Investments**

Financial Performance



Income

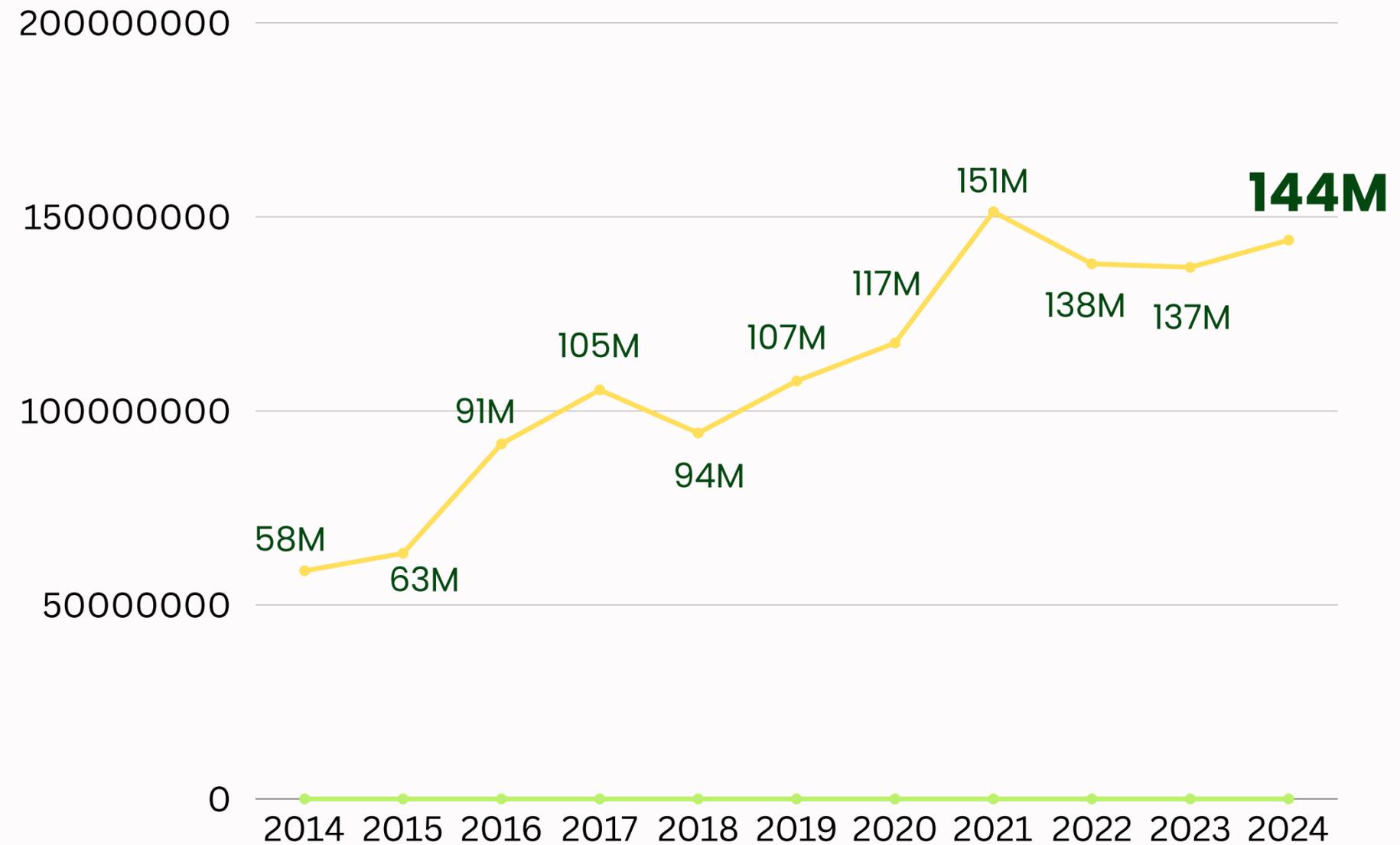


NET INCOME BEFORE TAX (NIBT)

Financial Performance



**Equity &
Earnings**



STOCKHOLDERS' EQUITY

Financial



Equity & Earnings

	2024	2023	Variance
NIAT	15M	22M	20%
ASSET	261M	257M	1%
LIABILITIES	117M	120M	3%
STOCKHOLDERS' EQUITY	144M	137M	5%
RETAINED EARNINGS			
UNAPPROPRIATED	50M	52M	(4%)
APPROPRIATED			
*Contingency Fund	PHP18M	PHP18M	
*Stock Dividend	21M	12M	75%
*Upgrade of Hardware	5M	5M	
TOTAL APPROPRIATED	44M	35M	26%
TOTAL RETAINED EARNINGS	PHP94M	PHP87M	8%

RETAINED EARNINGS

Financial Performance

CASH, SAVINGS, & PLACEMENTS

OPEX Savings for 2024 of P 2.6M

P36.3M Actual vs. P38.9M Budget

Cash Ending Balance

as of **December 31, 2024 is at P 11.2M** and

as of **June 30, 2025 is at P 3.6M**

Placements as of June 30, 2025

- **RFC is P 20.7M;**
- **Sterling bank is P 7.9M;**



Cash &
Investments

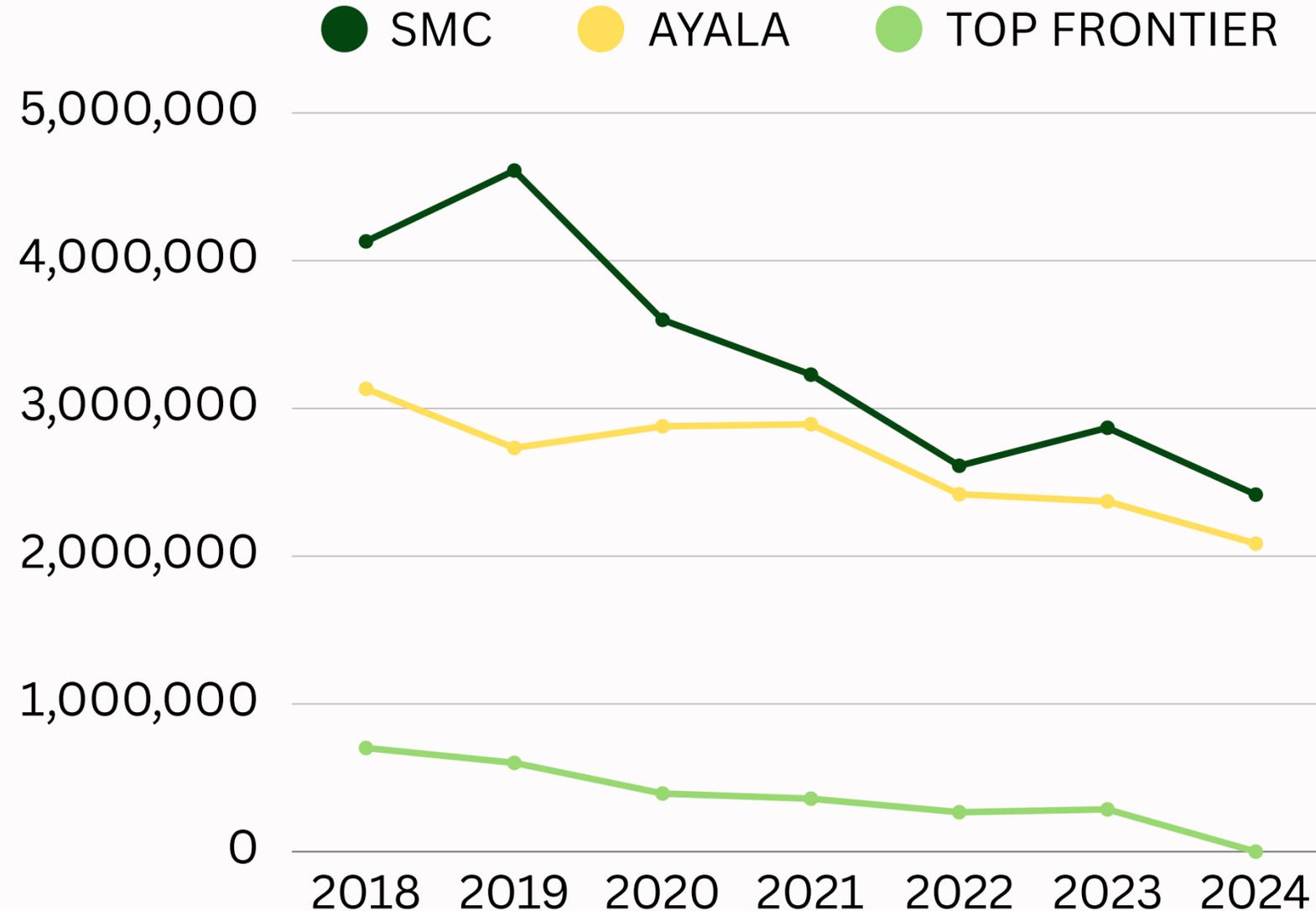
Financial Performance

INVESTMENTS IN STOCKS

WITH OTHER COMPANIES / PUBLICLY TRADED



Cash & Investments



Investments Market Value as of Dec 31, 2024

- **San Miguel Corp**
P2,416,514;
- **Ayala Corp**
P2,085,119
- **Top Frontier**
P179,776

Operational Highlights



Claims

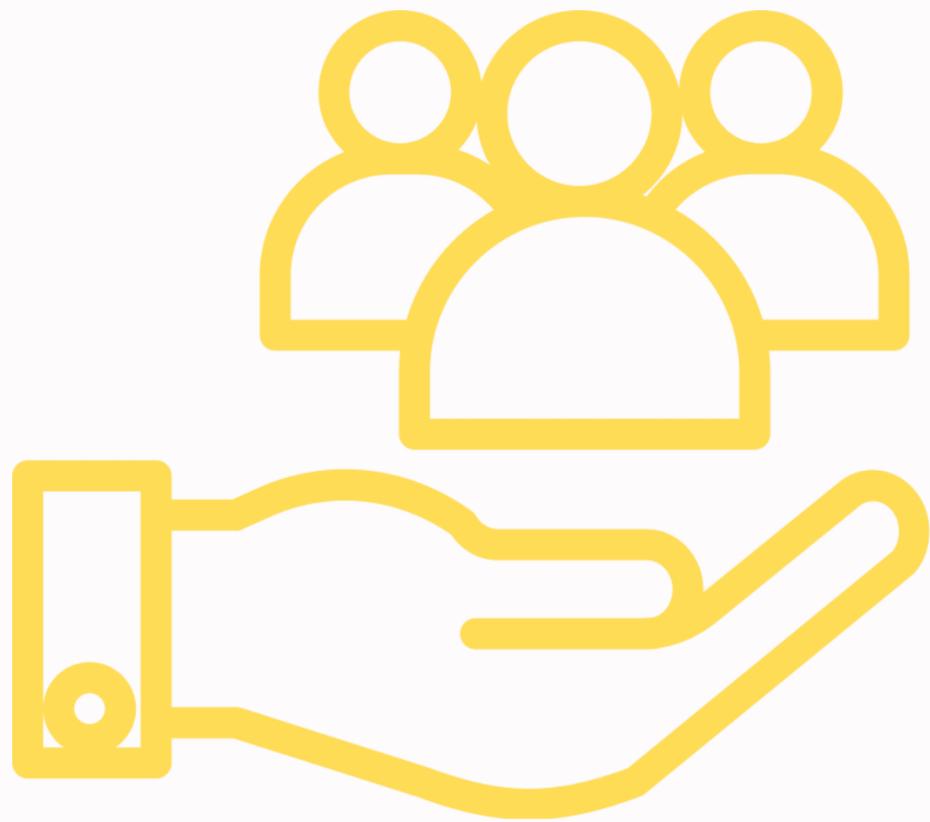


Marketing



Systems

Operational Highlights



CLAIMS ASSISTED & SETTLED

625 Accounts

worth P 62.1M

for 2024

Operational Highlights

GUEVENT INSURANCE
BROKER CORP.

CONTRACTORS' ALL RISK INSURANCE
Complete Protection for Complete Peace of Mind.

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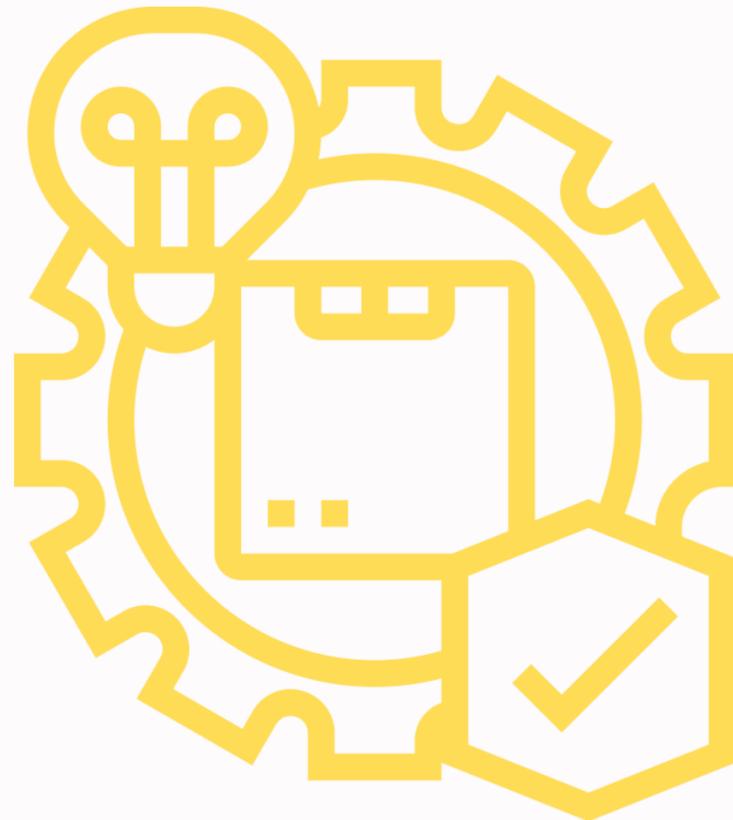
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Operational Highlights

CONTINUOUS SYSTEMS DEVELOPMENTS & IMPROVEMENTS



GIBCO IMS

- Affcos Quotation & Issuance System
- External Quotation & Issuance System

E-Shop

- Open Market Insurance Shop
- RFC Agent Dashboard
- E-Payment Channels

BHAG by 2028

UPDATED & APPROVED IN 2022

- **TOP 10 INTERMEDIARY WITHOUT BANK AFFILIATE BY 2028**

As of 2023 (latest IC statistics), GIBCO is #18.

- **BUSINESS RATIO OF 50:50 INTERNAL & EXTERNAL BY 2028**

**As of 2024, business ratio is 96:04 (Internal:External)
based on Gross Commission.**

- **MANPOWER HEADCOUNT OF EIGHTY (80) BY 2028**

As of 2024, Manpower headcount is at forty four (44).



2028
Achieve BHAG.



2027
Accelerate Growth,
Exponentially.



2026
Build, Convert,
Repeat.



2025
Review, Retool,
Recalibrate.

BUSINESS PORTFOLIO

INTERNAL

AVIS[®]



**Radiowealth
Finance**



Outlook

BUSINESS PORTFOLIO

EXTERNAL

GOUDIE ASSOCIATES
architecture | interiors | management | construction



BIZOPS INC



mastro
LUXE



SANKO



Outlook

Conclusion

We step into this new chapter with humility and ambition. The road ahead is not without uncertainty, but it is paved with opportunity.

Your continued trust fuels our determination. Together, we will move beyond resilience and achieve our bold, hairy, audacious goals.

Thank you for your unwavering support.
Mabuhay po tayong lahat!

GIANINA SO-LIMJOCO
President & CEO

