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ANCHOR INSURANCE BROKERAGE CORPORATION



A Subsidiary of San Miguel Corporation

Annual Report

The Key to Your Secure Future

Anchor Insurance Brokerage Corporation is one of the Philippines' leading insurance brokers. We are committed to providing products and services that meet your everyday need.





Anchor Insurance Brokerage Corporation

ABOUT US

We are a one-stop shop that connects you with the country's most reliable insurance providers.

Choosing an insurance product should be easy. At AIBC, we work closely with all our clients to ensure that each one finds a coverage that makes the most out of their resources. We help minimize your risk through sound risk management advice, while helping you grow your investment at the same time

We stand by our core values, and in particular, our commitment to integrity and excellence play a role in helping our clients decide on the insurance product that takes care of their needs over the long term.



Our Story

Anchor Insurance Brokerage Corporation was incorporated on August 16, 1983 to initially service the insurance requirements of stockholder companies owned by Coconut Industry Investment Fund (CIIF) and other privately-owned mills.

In 1985, San Miguel Corporation (SMC) and its subsidiaries designated AIBC as their official broker. By the end of that year, SMC had become the majority stockholder of the company.

For over forty years, AIBC has been helping its diversified portfolio of clients managed risk, developed new markets and maximize their investment. A team of well trained advisors help clients decide on the best products and services that suit their requirements.





Anchor Insurance Brokerage Corporation

Company Overview

01. Company Vision and Mission



Company Vision

AIBC will be the broker of choice and leader in the insurance brokerage industry, recognized for its professionalism and outstanding level of service.



Company Mission

To provide premier quality insurance and risk management services, by developing and implementing innovative and customized solutions to meet the demands of our growing client base.,

02. Company Core values

Integrity

Doing what is ethical, fair, and right in everything we do.

Team Work

Working together to achieve goals.

Customer Focus

Customer satisfaction shall be our primary goal.

Accountability

We show willingness to accept the responsibility for one's actions.

Innovation

Creativity and innovation is ingrained in each AIBC employee.

Respect

We respect our people by giving due regard and consideration for their abilities and individuality.



Anchor Insurance Brokerage Corporation

Financial Highlights

(in Php millions)

Financial Indicator	2025	2024
Gross Revenue	187.68	174.78
Total Costs and Expenses	133.35	127.21
Income Before Income Tax	61.50	59.92
Income Tax Expense	14.93	14.36
Net Income	46.57	45.56
Total Assets	378.71	344.62
Total Liabilities	234.24	224.09



Key Highlights

AIBC recorded Php 187.68 million in total revenue in 2025, an increase of approximately 7.4% from Php 174.78 million in 2024.

Commission revenue remained the principal source of income, increasing from Php 171.77 million in 2024 to Php 184.51 million in 2025.

Net income increased from Php 45.56 million to Php 46.57 million, representing approximately 2.2% growth year-on-year.

Total assets increased from Php 344.62 million to Php 378.71 million, while total equity increased from Php120.53 million to Php 144.47 million.

Cash and cash equivalents increased from Php 221.04 million in 2024 to Php 241.03 million in 2025, reflecting the Company's continued liquidity position.

Operational Highlights



Regulatory and Fiduciary Compliance

AIBC continued to comply with the fiduciary requirements applicable to insurance brokers based on its 2025 Annual Financial Statement.



Insurance Commission License

The Insurance Commission approved the renewal of AIBC's license effective January 1, 2025 through December 31, 2027.



Corporate ESG Program

AIBC continuous to conduct ESG Programs and participate in SMC's Social Programs as indicated in AIBC 2025 ESG Report



Anchor Insurance Brokerage Corporation

BOARD OF DIRECTORS AND OFFICERS

Directors

Ramon S. Ang
Monica L. Ang-Mercado
Gabriel L. Villareal
Joseph N. Pineda
Francis B. Joves
Bella O. Navarra

Independent Director

Consuelo M. Ynares-Santiago

Chairman of the Board

Ramon S. Ang

President

Monica L. Ang-Mercado

Corporate Secretary

Mary Rose S. Tan

Assistant Corp. Secretary

Jose Angelito M. Ilano

Compliance Officer

Virgilio S. Jacinto

Treasurer

Bella O. Navarra

General Manager

Mary Dane M. Estrella

Finance Manager & Assistant Compliance Officer

Joan P. Panis



ANCHOR INSURANCE
BROKERAGE CORPORATION



Anchor Insurance Brokerage Corporation

Thank You!

Your trusted partner in insurance and risk management.

For more than four decades, Anchor Insurance Brokerage Corporation has been committed to helping clients manage risk and obtain insurance solutions that respond to their needs.

We remain committed to delivering quality service with integrity, accountability, teamwork, innovation, customer focus and respect.



Our Contact Information



Phone
(+632) 8689-5555



E-Mail
cam@aibc.sanmiguel.com.ph



Website
www.aibc.com.ph