



Cooperative Development Authority  
Cooperative Annual Progress Report (CAPR)  
As of December 31, 2021

## GENERAL INFORMATION

Registration No.	9520-16000011
Name of Cooperative	1 Cooperative Insurance System of the Philippines Life and General Insurance (1 CISP)
Registered Address of Cooperative	
<i>Region</i>	National Capital Region (NCR)
<i>Province</i>	NCR Second District
<i>Municipality/City</i>	Quezon City
<i>Barangay</i>	Pinyahan
<i>Street</i>	Malakas
<i>House/Lot &amp; Blk No.</i>	80
Present Address of Cooperative	
<i>Region</i>	National Capital Region (NCR)
<i>Province</i>	NCR Second District
<i>Municipality/City</i>	Quezon City
<i>Barangay</i>	Pinyahan
<i>Street</i>	Mapagbigay corner Maunlad
<i>House/Lot &amp; Blk No.</i>	1CISP Building, #11
Date Registered	
<i>Date of Registration Prior to RA9520, if any</i>	04-12-1991
<i>Date of Registration under RA 9520</i>	22-09-2009
Business Permit	
<i>Business Permit No.</i>	97-069453
<i>Date Issued</i>	05-11-2021
<i>Amount Paid</i>	P 1,000.00
Tax Identification Number	658-963-000-000
Category of Cooperative	Others
Type of Cooperative	Insurance
Asset Size of Cooperative	Large
<i>Note: Value of Land used in operation should be excluded from the Total Asset as per CDA MC 2007-07 dated June 5, 2007.</i>	
Common Bond of Membership	Institutional
Date of General Assembly	24-04-2021
Area of Operation	National

## BUSINESS ACTIVITY

### Annual Volume of Business

Major Classification	Subclass Classification	Basis of Volume of Business	Amount
Insurance, reinsurance and pension funding, except compulsory social security	Life insurance	Gross Receipts	1,154,092,597.00
Insurance, reinsurance and pension funding, except compulsory social security	Non-life insurance	Gross Receipts	160,484,029.00

### Products/Commodities *(Based on Phil. Standard Commodity Classification)*

Major Products	Specific Products	PSCC Code
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### Services Rendered/Offered *(Based on Phil. Central Product Classification)*

Major Services	PCPC Code
Accident and health insurance services This subclass includes: underwriting services of insurance policies which provide protection for hospital and medical expenses not covered by government programs and usually, other health care expenses such as prescribed drugs, medical appliances, ambulance, private duty nursing, etc.; underwriting services of insurance policies which provide protection for dental expenses; underwriting services of insurance policies which provide protection for medical expenses incurred when travelling outside a certain geographic area; underwriting services of insurance policies which provide periodic payments when the insured is unable to work as a result of a disability due to illness or injury; underwriting services of insurance policies which provide accidental results in death or loss of one or more bodily members (such as hands or feet) or the sight of one or both eyes.	71320
Life insurance and individual pension services This subclass includes: underwriting services of insurance policies which provided for the payment of claims to beneficiaries contingent upon the death of the insured individual or upon survival to the maturity of the policy. Policies may provide pure protection or may also contain a savings component. Policies may cover individuals or members of groups; underwriting services of plans which provide income payments at regular intervals to individuals. Plans may require a single contribution or series of contributions; may be compulsory or optional; may have nominal benefits determined in advance or dependent on the market value of aspects supporting the plan; and, if related to the employment, may or may not be portable with a change in employment. The duration of the period during which benefits are paid may be fixed in terms of a minimum or maximum, there may or may not be survivors' benefits. This subclass does not include: pension fund management services, portfolio management and trustee services, classified in 7153; pension fund administration, classified in 71690.	71311
Motor vehicle insurance services This subclass includes: underwriting services of insurance policies which cover risks relating to the use of motor vehicles, including those used to transport paying passengers. Risks covered include liability and loss or damage to vehicle; freight motor vehicle insurance services.	71331

<p>Other non-life insurance services This subclass includes: underwriting services of policies for legal expense insurance, mortgage insurance, fidelity insurance, title insurance and travel insurance. Travel insurance may cover medical expenses as part of a package including cancellation insurance, etc., but insurance which covers only medical expenses incurred during travel is classified in 71320 (Accident and health insurance services); underwriting services of insurance policies which cover risks of miscellaneous financial loss, that is expenses arising from the following risks of employment, insufficiency of income (general), bad weather, loss of benefits, continuing general expenses, unforeseen trading expenses, loss of market value, loss of rent or revenue, indirect trading losses (other than those mentioned above), other financial loss (non-trading) and other forms of loss; underwriting services of insurance policies which cover other non-life risks, n.e.c.</p>	71339
<p>Other property insurance services This subclass includes: underwriting services of insurance policies which cover risks of damage to or loss of property excluding that covered in subclass 71331 (Motor vehicle insurance services), 71332 (Marine, aviation, and other transport insurance services) and 71333 (Freight insurance services). Risks covered may include fire, theft, explosion, storm, hail, frost, natural forces, nuclear energy, and land subsidence; insurance services of non-commercial vessels and aircraft; boiler and machinery insurance, which covers property spoilage from lack of power, light, heat, steam or refrigeration.</p>	71334

Is the cooperative engaged in importation?  Yes  No

Is the cooperative engaged in export activities?  Yes  No

### INFORMATION ON MEMBERSHIP

#### Membership Count

Particulars	For Secondary	Other Juridical Persons
	Primary Coops	
No. of Regular members	3017	0
No. of Associate members	0	0
Total No. of Members	3017	0

**Membership Composition**

<b>Composition</b>	<b>No</b>
Advocacy	3
Agrarian Reform	69
Agriculture	165
Consumers	195
Cooperative Bank	70
Credit	1035
Dairy	3
Electric	10
Fishermen	27
Health Service	3
Housing	6
Labor Service	3
Marketing	62
Multipurpose	2589
Producers	158
Service	133
Transport	193
Union	119
Water Service	14
Workers	12

**Number of Employees within the Cooperative**

<b>Particulars</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>
Number of Employees	43	69	112

**LIST OF OFFICERS****Board of Directors**

<b>Position</b>	<b>Name</b>	<b>Gender</b>	<b>Address</b>	<b>Indigenous People</b>	<b>Persons with Disability</b>	<b>Senior Citizen</b>
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Chairperson	Pascual, Antonio Cecilio T.	Male	Bahaypari At San Carlos Seminary, Edsa Makati	No	No	No
Vice-Chairperson	Daba, Isagani B.	Male	14th Cor. 12th St. Nazareth, Cagayan De Oro City	No	No	Yes
Member, BOD	Mascariña, Robert C.	Male	148 General Julian Cruz St., Barangka, Marikina City	No	No	Yes
Member, BOD	Ortigoza, Nestor D.	Male	96 Sunflower, Landmark 3, Sasa, Davao City	No	No	No
Member, BOD	Pupa, George J.	Male	Blk. 17, Lot 29, Emily Homes Subdivision Tres De Mayo, Digos City, Davao Del Sur	No	No	No
Member, BOD	Sumicad, Lorenzo R.	Male	Unit 208 Hermosa Bldg., Bonifacio Hts Condominiums, Lawton Avenue, Taguig City	No	No	Yes
Member, BOD	Turalde, William P.	Male	Lot 1 Block 3 Velarde Avenue, Velarde Village Medicon 1-c Imus, Cavite	No	No	No
Independent Director	Remo, Jerson S.	Male	Blk. 12, Lot 13, Susana Homes, Baliok, Talomo, Davao City	No	No	No
Independent Director	Silva, Isagani P.	Male	4a Tower 3, The Escaldes, 165 20th Ave., San Roque, Cubao, Quezon City	No	No	No

**Other Officers**

Position	Name	Gender	Address	Indigenous People	Persons with Disability	Senior Citizen
Secretary	Manzanares, Lyman A.	Male	C&l Mansion, Filmore St., Palanan, Makati City	No	No	No
Treasurer	Medina, Leonila R.	Female	52-a K-5th Street, Kamuning, Quezon City	No	No	No

**Audit Committee**

Position	Name	Gender	Address	Indigenous People	Persons with Disability	Senior Citizen
Member	Bartolome, Marites M.	Female		No	No	No
Member	Chee, Jaysan Ray N.	Male		No	No	No
Member	Gidaya, Wilma D.	Female		No	No	No

**Election Committee**

Position	Name	Gender	Address	Indigenous People	Persons with Disability	Senior Citizen
Member	Abarientos, Nick M.	Male		No	No	No
Member	Blanco, Frederico A.	Male		No	No	No
Member	Capili, Danilo M.	Male		No	No	No

**Mediation and Conciliation Committee**

Position	Name	Gender	Address	Indigenous People	Persons with Disability	Senior Citizen
Member	Macatangay, Raul V.	Male		No	No	No
Member	Rivera, Jocelyn P.	Female		No	No	No
Member	Sayo, Antonio Ll.	Male		No	No	No

**Ethics Committee**

<b>Position</b>	<b>Name</b>	<b>Gender</b>	<b>Address</b>	<b>Indigenous People</b>	<b>Persons with Disability</b>	<b>Senior Citizen</b>
Member	Arbis, Antonio T.	Male		No	No	No
Member	Lagazo, Madeline A.	Female		No	No	No
Member	Ortega, Cirilio O.	Male		No	No	No

**Gender and Development Committee**

Position	Name	Gender	Address	Indigenous People	Persons with Disability	Senior Citizen
Member	Desacula, Genara N.	Female		No	No	No
Member	Mateo, Jovita V.	Female		No	No	No
Member	Pena, Gemma D.	Female		No	No	No

Other Committees provided in the by-laws  Yes  No

**TRANSACTIONS, DEPOSIT LIABILITIES AND TAXES**

**Information on Transactions to Members/Non-Members**

Members Only  Both Members and Non-Members

Gross Sales/Receipt	Members
Amount of Gross Sales/Receipt	1,314,576,626.00

**Information on Deposit Liabilities**

Type of Deposits	Regular Members			Associate Members		
	No. of Members w/ Deposit Account	No. of Accounts	Total Amount	No. of Members w/ Deposit Account	No. of Accounts	Total Amount
Savings Deposits	0	0	0.00	0	0	0.00
Time Deposits	0	0	0.00	0	0	0.00
Other Types of Deposits	0	0	0.00	0	0	0.00
Total	0	0	0.00	0	0	0.00



**Certificate of Tax Exemption/Ruling**  Yes  No

CTE No	COOP-00035-21-RR-06-RDO-034
Date Issued	06/16/2021
Validity	06/16/2026

<b>Information of Actual Taxes Withheld and Remitted to BIR (Total for the whole year)</b>	<b>Total Amount</b>
Taxes withheld and remitted for Employees Salary/Compensation (per BIR FORM 1601-CF)	9,936,241.34
Taxes withheld and remitted for Honorarium (per BIR FORM 1601-EF)	222,726.53
Expanded Withholding Taxes (per BIR FORM 1601-EF)	7,735,419.95
VAT Payments / Percentage Taxes	0.00
Income Taxes Paid , if any	0.00
Other Taxes Paid, e.g. Capital Gains Tax, Doc. Stamps Tax	0.00
<b>Total</b>	<b>17,894,387.82</b>

## II. Other Relevant Information

### A. Information on Investments

Type of Investments	Amount Invested	Income Generated from Investments
Investment in Subsidiary	0	0
Investment in Joint Venture	0	0
Investment in Associates	0	0
Investment in Public Held Securities	0	0
Investment in Cooperatives	1,117,000,000	37,697,000

### B. Information on IS CPR

Average Share Month	15,400,000
Rate of Interest on Share Capital	71.53%
Rate of Patronage Refund	0.21%

### C. Affiliations/Membership

Name of Federations/Unions/Other Organizations	Address
Model Cooperative Network	4th Floor AMPC Green Building, Nicasio Torres St, Obrero, Davao City, 8000 Davao del Sur
Victo National Cooperative Federation and Development Center	59 1st Street, Beverly Hills, Lahug, Cebu City, Cebu
Philippine Cooperative Center	90 Balete Dr, Extension, 1112 Metro Manila
Antique Federation of Cooperatives	Funda Landing Street (Near Airport), San Jose, 5700, Antique

### D. Information on the Remittances of CETF to Federations/Unions

Name of Federations/Union	Amount Remitted
Model Cooperative Network	711,890
Victo National Cooperative Federation and Development Center	574,350
Philippine Cooperative Center	1,000,000

Antique Federation of Cooperatives	123,600
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**E. Partnerships in Local, National and International Organizations**

Name of Project/Program	Name of Local, National and International Organizations
Coop Apex	Philippine Cooperative Center

**F. Risk Pooling Activities (activities that cover protection against death, injury and illness, loss of property, and other contingent events)**

Name of Program	Partner/Insurance Provider	No. of member-beneficiary (Individual)	Amount
None	None	None	0

**G. Information on Cooperative**

No of Branches	No of Satellites
1	16

**G1. Details of Cooperative Branch/es**

Name / Address of Branch Office	No. of Male Members	No. of Female Members	Total Members	Date of Issuance	Certificate of Authority Number
CDO-1CISP Bldg., Fernandez St., Cagayan de Oro City	6	15		05/04/2018	CA- 160000001028

**G2. Details of Cooperative Satellite/s**

Name / Address of Satellite Office	No. of Male Members	No. of Female Members	Total Members	Date of Issuance	Letter of Authority Number
DAVAO-31 A G.B CAM Bldg., Monteverde St., Davao City	3	6	9	17/01/2017	DVO-LA0064
ILOCOS NORTE-3/F Boy Construction Bldg., National H-way, San Nicolas, Ilocos Norte		1	1	31/01/2017	LA-10000000103
TUGUEGARAO-Rm. 105, 1st/F Fort MASCOOP, Caritan Sur, Tuguegarao		1	1	27/07/2020	LA- 160000002073
ILOILO-Rm. 2-B, 2nd/F of B&C Square Bldg., Corner Iznart- Solis St., Iloilo City		1	1	06/10/2017	LA- 160000000108

CEBU-3rd/F Rm. 306 PCF Bldg., #20 M. Zosa St., Capitol Site, Cebu City		1	1	08/05/2017	LA-16000000109
ANTIQUÉ-2nd/F, RMU Bldg., Tobias Fornier St., San Jose, Antique				06/10/2017	LA-0000000107
BACOLOD NEGROS OCCIDENTAL-CENECO Empl. MPC Bldg. Gonzaga Mabi St., Brgy 26 Bacolod City				11/07/2019	LA-160000001791
PAMPANGA-GMPC Bldg. Ceferino de Mesa St., Sto Nino Guagua, Pampanga		1	1	18/02/2020	LA-0000001952
PUERTO PRINCESA-MMG Hospital Palawan, P. Burgos Street, Brgy Princesa PPC, Palawan		1	1	30/07/2019	LA-160000001790
BUTUAN CITY-2/F Balibrea Bldg., Pili Drive, Butuan City		1	1	05/01/2017	LA-160000000112
KALIBO- 2/F GM Reyes St., Kalibo, Aklan				09/12/2020	LA-160000002137
KIDAPAWAN- Crossing Lanao, Kidapawan City		1	1	07/02/2020	LA-160000001929
NAGA-3/F Bichara Commercial Complex, Gen. Luna St., Naga City		1	1	13/03/2020	LA-160000000106
TACLOBAN-Victor national Bldg. Evacoh Rm. Main St., Sampaguita Vill., Tacloban City				23/11/2020	LA-160000002136
TAGBILARAN-3/F Manique Bldg., Tagbilaran City				17/08/2020	LA-60000002030
TAGUM-Dr. 5 Nazareno Commercial Bldg. Prk Galinagn, Mankilam, Tagum, Davao Norte		1	1	30/09/2020	LA-160000001930