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AN EXPLORATORY RESEARCH ON THE PRACTICE OF BRAND MANAGEMENTOF THE PHILIPPINE AMERICAN LIFE AND GENERAL INSURANCE CO., INC.

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APPROVAL SHEET

This thesis, entitled, "An Exploratory Research on the Practice of Brand Management of the Philippine American Life and General Insurance Co., Inc.," presented by Frances Joyce Santillana y Garcia in partial fulfillment of the requirements for the degree of Bachelor of Arts in Organizational Communication, is hereby accepted.

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ABSTRACT

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Brands have been central to marketing for more than a century, and its most essential function is to create a distinction among entities that may satisfy a customer's need. The logic of brand management has been "Build a brand, and the world will beat a path to its door". Brands perform many functions such as brand reduction for buyers, facilitation for sellers, facilitation for the introduction of new products, facilitation of promotional efforts, and also the facilitation of premium pricing as well as the facilitation of market segmentation, and brand loyalty (Berthon, etal., 1999).

These functions spur diverse firms to base their strategies almost entirely on building brands. The trends that are changing brand management today include the influx of information technology, the changing consumer values, and the emergence of brand/product/service mimicry. Brand managers are held responsible for the success of single brands or categories of products (Berthon, etal., 1999).

In view of this, the researcher wished to determine how the Philippine American Life and General Insurance Co., Inc. (Philamlife) effectively practices the concept of Brand Management. Subsequent problems that the researcher also aimed to answer are the following:

1. With the onset of technological changes, what are the steps that Philamlife is willing to undertake to cope with these technological advancements?
2. With the changing consumer values, what are the tactics that Philamlife is using to keep its current market and lure a larger market?
3. With the introduction of new insurance companies with their respective products and services, how does Philamlife intend to be competitive and maintain its position in being the number 1 insurance company in the country?

Information on how the Philippine Life and General Insurance Co., Inc. (Philamlife) practices the concept of brand management could aid in the implementation of a new program for brand management to increase productivity and profitability for the company. This study would also show the importance of long-term planning for any company, business or organization. It would also broaden knowledge of the concept of brand management for the current study's readers.

The scope of the study revolved around the practice of brand management by the Philippine Life and General Insurance Co., Inc. (Philamlife).

The current study involved personal interviews by the researcher with the employees of the Philippine Life and General Insurance Co., Inc. (Philamlife) whom are directly associated with its brand/product/service management with the aid of an

interview schedule. The study was limited in its representativeness and generalizability due to the small sample and qualitative analytical procedure.

From the data gathered and analyzed by the researcher, the following conclusions have been reached about the company:

- In terms of customer-service, the Philippine Life and General Insurance Co., Inc. has adapted well to the technological changes in the corporate world with their web site, 24-hour Call Center, E-mail programs for all branches and offices nationwide, and E-mail literacy for employees of the company.
- Product and service diversification facilitates for better service of Philamlife.
- In terms of advertising, Philamlife focuses more on improving corporate image instead of promoting specific brands/products/services.
- Personalized customer service and stability will be the key ingredients for Philamlife to be able maintain its competitiveness and position being the number 1 insurance company in the country.
- Overall, the Philippine Life and General Insurance Co., Inc. concentrates in improving its image with the public since the company believes that a good image projects good products and services.

And from these conclusions, the researcher has decided to give the following recommendations:

To Philamlife, the company should:

- should engage in long-term planning so as to anticipate the needed changes in the concept of brand-management.
- should allow consumers to be able to purchase insurance policies on-line through their web site, provided that there would be a background check before policies can actually be sold to clients.
- create brand management teams for each product or service Philamlife offers to ensure the brand's successful performance, assessed by monitoring shifts in the brand's share of the market and/or contribution to profit.
- concentrate on advertising geared towards the Class C market of the population stressing on the benefits of pre-need insurance policies.
- improve their advertising schemes to gain more exposure to the current market. The Philippine Life and General Insurance Co., Inc. should concentrate in promoting its products and services more than its corporate image.

To future researchers of the concept of brand management, the researcher recommends that:

- the company chosen to be evaluated in its effectiveness is a well-known and established company for them to trace back the success of their respective companies.

- there should be an accommodating contact person inside the chosen company to be researched on so as to be able to visit the company often for better and more accurate observations.
- There should be an increase the research's sample size to be able to give better generalizations and conclusions on the researched company.

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Chapter I

INTRODUCTION

Background of the Study

The Philippine American Life and General Insurance Company (Philamlife) was founded by the late Cornelius Vander Staff, an American who headed CV Starr and Company, a worldwide conglomerate engaged mostly in the insurance business. It is a member of the American International Group, Inc. or AIG, the largest underwriter of commercial and industrial coverage in the United States. The first Philamlife president was another American, Mr. Earl Carroll, who was then a pioneering insurance executive in the Philippines. Mr. Carroll was regarded by many as the one most instrumental in making Philamlife the No. 1 life insurance company in the Philippines.

At present, Philamlife has over 150 agencies, regional, and satellite offices throughout the Philippines. It's current President and CEO is Mr. Jose L. Cuisia, Jr. who came into office in August 1993.

Ten years after its creation, Philamlife gained the reputation of being the Philippines' "Miracle Company." In 1970, the company made history in the local insurance industry when it became the first life insurance company to break the P1 billion mark in gross paid business during its first year in operation. Philamlife was also the first insurance company in the country to deliver its one-millionth policy. Since the foundation of Philamlife in 1947, it has grown total assets in excess of P 23.2 billion and has become the number one life insurance company in the Philippines.

Philamlife's primary business is life insurance, turning its focus on the diversification to related fields and the creation of affiliates to offer a wide range of services which now form the Philam Group of Companies. These affiliates are as follows: Philam Insurance, which provides a range of non-life insurance coverage on commercial property, marine, casualty, and personal lines to individuals as well as corporate clients; Philam Care, which is the country's leading Health Maintenance Organization (HMO) which answers client's needs for affordable and high-quality health care; Philam Plans, which is one of the leading pre-need providers in the Philippines and offers education, retirement and memorial plans; Philam Bank, which offers clients a wide array of banking and financial services, which include deposit, loan, and trust products; Philam Asset Management, which presents clients with access to actively managed investment funds with portfolios invested in high grade stocks, commercial papers or bonds, and other reliable investment media; and Philam Properties, which is engaged in real estate development and property management of Philamlife. The premiums that policy owners pay on their policies are invested by the company in projects designed to benefit the Philippine economy.

With this diversification of Philamlife, the current research wishes to show how the company practices the concept of brand management. The brand management concept is a concept that is essential for the survival of a company, especially one that handles numerous products and services.

The concept of brand-management is generally believed to have emerged in 1931 when the President of Procter and Gamble decided that "each P&G brand should have its own brand assistants and managers dedicated to the advertising and other marketing activities for the brand." Creating a manager with overall obligation for a product or a brand is akin to giving an individual the responsibility for running his or her own business. Management bases financial rewards on the brand's successful performance, normally assessed by monitoring shifts in the brand's share of the market and/or its contribution to profit (Berthon, etal., 1999).

Today's corporate environment is changing and so are the ways companies should practice brand management. The influx of Information Technology, the change in consumer values, and brand mimicry affect how companies today should practice brand management.

If the concept of brand management is present in the company, how is it manifested? The current research aims to show how these changes affecting brand management are affecting how Philamlife markets its products and services.

Statement of the Problem

The use of brands has been central to marketing for more than a century and the role of brands and the ways of managing brands are changing. As always, pressures to change branding and the brand management system are rising. With the onset of these changes, the problem of how to effectively manage these brands and their respective products and services arise.

The main problem of the current research is how the Philippine American Life and General Insurance Co., Inc. (Philamlife) effectively practice the concept of Brand Management. Subsequent problems that the research also aims to answer are the following:

1. With the onset of technological changes, what are the steps that Philamlife is willing to undertake to cope with these technological advancements?
2. With the changing consumer values, what are the tactics that Philamlife is using to keep its current market and lure a larger market?

3. With the introduction of new insurance companies with their respective products and services, how does Philamlife intend to be competitive and maintain its position in being the number 1 insurance company in the country?

Objectives of the Study

The current research aims to explore and evaluate the plan of action the Philippine Life and General Insurance Co., Inc. (Philamlife) is currently undertaking to assure and maintain its place as the number 1 provider of insurance products and services as well as for the company's increased profit. The study aims to:

1. know the steps that Philamlife is currently undertaking to adapt to new technological advancements.
2. know the tactics that Philamlife is employing to keep its current market and lure in a larger one.
3. find out the course of action Philamlife is enforcing to maintain its competitiveness and position as being the number 1 insurance company in the country.

Significance of the Study

The attainment of information on how the Philippine Life and General Insurance Co., Inc. (Philamlife) practices the concept of brand management could aid in the implementation of a new program for brand management to increase productivity and profitability for the company. This study would also show the importance of long-term planning for any company, business or organization. It would also broaden knowledge of the concept of brand management for the current study's readers.

Scope and Limitations

The scope of the study revolved around the practice of brand management by the Philippine Life and General Insurance Co., Inc. (Philamlife).

The study involved personal interviews by the researcher with the employees of the Philippine Life and General Insurance Co., Inc. (Philamlife) whom are directly associated with its brand/product/service management such as employees from the Branch Administration Division and the Sales and Marketing Division. The study is limited in its representativeness and generalizability due to the small sample and qualitative analytical procedure.

Chapter II

REVIEW OF RELATED LITERATURE

The uses of brands have been central to marketing for more than a century. The logic of brand-management has been "Build a brand, and the world will beat a path to its door." Long-standing brands like Coca-Cola and Procter and Gamble have been considered to be among the world's most valuable assets. This precedent spurs diverse firms to base their strategies almost entirely on building brands. Brand managers were held responsible for the success of single brands or categories of products. The most essential function of branding is to create a distinction among entities that may satisfy a customer's need (Berthon, etal. 1999).

Brands perform several functions for both the buyer and the sellers. For buyers, brands effectively perform the function of reductions wherein brands help buyers identify specific products, thereby reducing search costs and assuring the buyer of a level of quality that subsequently may extend to new products. This, in effect, reduces the buyer's perceived risk of purchasing the product. Also, the buyer receives a certain psychological rewards by purchasing brands that symbolize status and prstige, thereby reducing the social and psychological risks associated with owning and using the "wrong" product. For the sellers, brands perform the function of facilitation wherein brands ease some of the seller's tasks. Because brands lead to product identification, this facilitates repeat purchases on which the seller relies to enhance corporate financial performance. Brands also facilitate the introduction of new products in a way that if existing products carry familiar brands; customers will be more than willing to try a new, appropriate product if it carries the same familiar brand. Brands facilitate promotional efforts by giving the firm something to identify and a name on which to focus. Brands also facilitate premium pricing by creating a basic level of differentiation that should prevent the product from becoming a commodity. Brands facilitate market segmentation by enabling the marketer to communicate a coherent message to a target customer group. Lastly, brands facilitate brand loyalty, particularly important in product categories in which repeated purchasing is a feature of buyer behavior (Berthon, etal., 1999).

Today, several factors are present which give pressures to change branding and the brand-management system despite their venerable roles in business. The influx of Information Technology (IT) is shifting the power away from brand managers and will increasingly affect the role of the brand in simplifying customer search. IT enables a more sophisticated stock control and merchandising among the better-managed trade customers. IT implementations are permitting leading-edge retailers to develop consumer loyalty programs; ownership of this customer information is becoming the key to power. Presently, major retail chains own real-time information, which are collected by scanners, messages by sophisticated software, and linked to frequent shopper programs which identifies individual shoppers. It is now the retailer who dictates whether a product shall be given shelf-space or not (Berthon, etal., 1999).

Many marketers view the growth of direct marketing via catalog, telephone, television, and the Internet with its multi-media platform, the World Wide Web, as advantageous. For the consumer, the Internet has the power to substantially lower the cost of searching for information on products and services, which in turn will cause markets to become more efficient. The Internet may "commoditize" information, making customer search easier and less costly. As IT developments make markets more efficient and possibly lessen the role of the search-cost-reduction function of manufacturer's brands, the relevance and usefulness of the search agent or information provider's brand are likely to increase (Berthon, etal., 1999).

Changing demographics ensure that an ever-growing population of the future market will be composed of experienced buyers who are more self-assured, more willing to accept responsibility for judging the relationship between quality and price, more skeptical of superficial blandishments, and more capable of choosing from among a multitude of sellers. Much more attuned to what value is, consumers will seek this out more, aided in their search by technology (Berthon, etal., 1999).

In some markets, mimicry of brands has surfaced as products attempt to survive through imitation. Successful pioneering brands attempt to attract competitors who introduce an overabundance of competing brands that contribute little value or threat to the marketplace, but add "noise." Consumers, already bombarded by thousands of marketing messages daily, find their search costs increasing and their ability to differentiate brands languishing. This process leads to an overall degradation of the brand as a marketing tool (Berthon, etal., 1999).

An accepted way to expand product range and volume is the extension of the brand by introducing new products that leverage the brand across categories. However, brand extension, a rational strategy if well conceived and pursued with restraint, can all to easily degenerate into brand dilution. The lure of short-term volume gain through extension can "hurt" or greatly weaken the parent brand (Berthon, etal., 1999).

During the past twenty years, trade concentration has increased, as exemplified by supermarket retailing. Advancing more certainly in certain countries, trade concentration appears to be a global trend. The center of "marketing gravity" has shifted to retailers. In reaction, some manufacturers are promoting categories, not brands—and retail power is a major factor behind this shake-up. The short-term impact of this change on brand-management has been considerable. Traditionally consumer-focussed brand-managers are now more cognizant of the importance of the trade customer and often work in category teams incorporating sales, logistics, finance, and other functions (Berthon, etal., 1999).

Long-range planning and brand-management has been akin to each other for many years. These two concepts complement each other in a way that organizations have used long-range planning to aid the survival of their companies. Long-range planning has existed as long as organizations have what with survival as one of an organization's basic objectives. Through the years, powerful forces compel the growth of formal long-range planning, some of which are the ever-increasing rate of technology, population growth, rising per capita consumption, and rapidly altering consumer tastes (Steiner, 1963).

Planning is essential for effective and successful management. Planning involves the selection of strategies from all possible courses of action, which involves the whole organization. This requires the organization to have a set of goals and find ways in order to achieve them. This management task is important in brand-management (Dixon, 1993).

In brand-management, customers prove to be very valuable for the survival of companies. The loyalty of customers can prove to be very profitable for consumer companies. They spend more, refer new customers, and cost less to do business with than new customers. Every year that a customer stays with a company, the amount of profit generated increases (Cannie, 1994).

Establishing an information system can help cultivate a company culture of zero defections, although it cannot eliminate customer defections. An information system is made up of the following elements: (1) A way to listen to your customers; (2) Working hotlines and listening rooms; (3) Benchmarking. (4) Informal and formal suggestions from customers and employees; (5) Telephone calls to detect customer feedback (Cannie, 1994).

Managing for zero defections needs supporters from all organizational levels. The manager plays a very important role in creating a zero defections culture, a character in which brand-management truly relies (Cannie, 1994).

Chapter III

FRAMEWORK OF THE STUDY

Theoretical Framework

Organizations have long existed and followed the theory of natural selection, the survival of the fittest. Like certain animals and plants, organizations develop characteristics that help them cope better than others of the same kind with their environment. This natural biological process is called adaptation, which entails the stimulus-response theory. The stimulus response theory is where a subject is elicited a response from a certain external stimulus (Fig. 1). Organizations, like plants and animals, learn to cope with the changing times and developments in order to survive. The concept of brand management follows this same theory. Through the years, brand management has evolved to suit the needs and demands of its customers or clients.

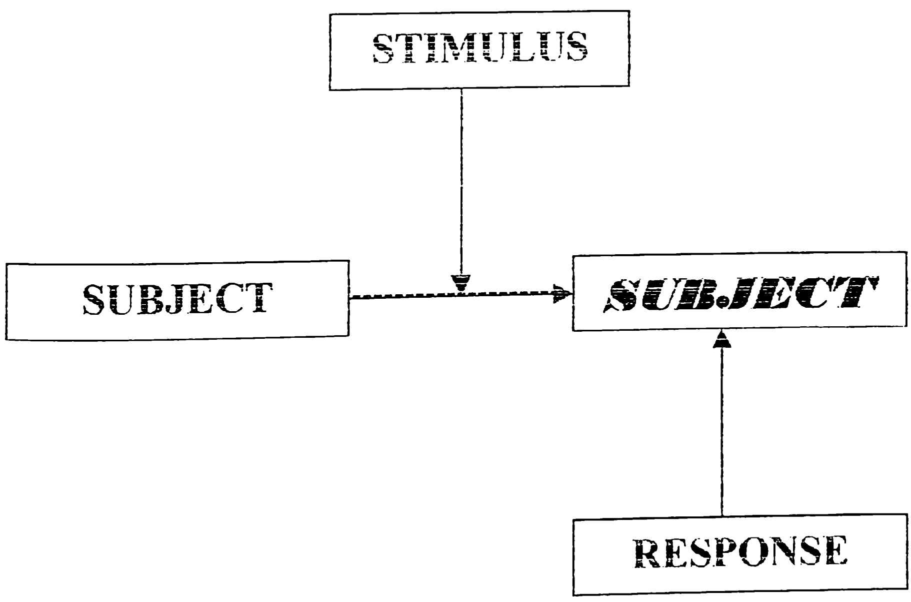

Figure 1

THE PERCEIVED ILLUSTRATION OF THE STIMULUS-RESPONSE THEORY

Conceptual Framework

The concept of brand management follows the theory of natural selection or adaptation, in other words, the stimulus-response theory, in a way that the independent variables are the stimulus to change and the dependent variables are the changes themselves. In natural selection or adaptation, stimuli like changes in weather cause the animals or plants to adapt to its new environment. In brand management, the external stimuli would be the changes in technology, improved consumer know-how, and product or service mimicry; and the changes would be the courses of action that the organization would undertake to be able to adapt these changes. Intervening variables would include the organization's budget, time, and employee motivation.

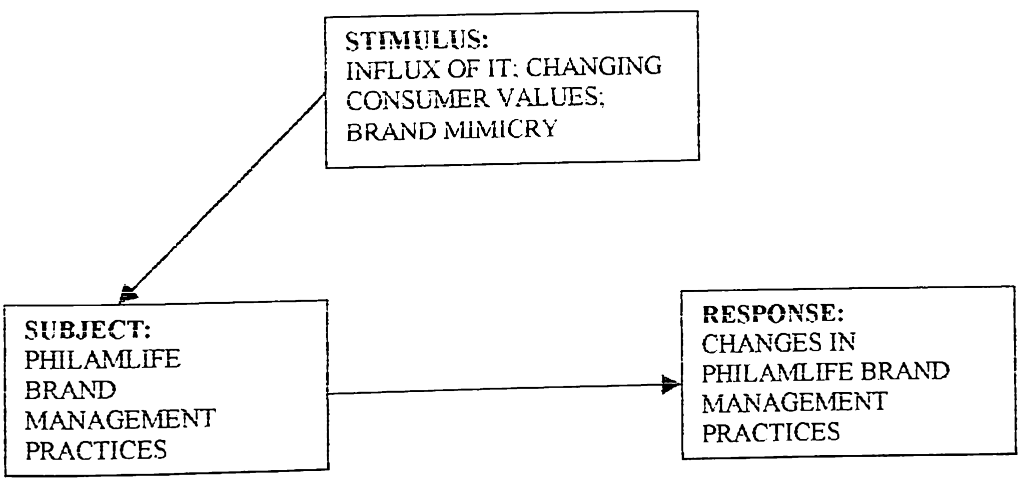

Figure 2 The Perceived Stimulus Response Theory Conceptual Framework

Operational Framework

Definition of Terms

Brand – an identifying mark or label on the products of a particular company; trademark or the kind or make of a commodity.

Management – the act or manner of handling, directing, or controlling a staff for the benefit of the company or organization.

Long-range planning – mapping out of the future courses of action by a company or an organization in approximately a ten-year period.

Planning – refers to any detailed method, formulated beforehand, for doing or making something.

Consumer – a person who buys goods or services for personal needs and not for resale or to use in the production of other goods for resale.

Chapter IV

METHODOLOGY

The Research Design

The researcher chose the Formulative or Exploratory Research design to be able to properly explain concepts that are unfamiliar to the readers of the current research study.

The Variables of the Study

The variables of the study fall into three categories: the independent variables, the dependent variables, and the intervening variables. The independent variables, which are the changes which are seen in the concept of brand management such as the influx of Information Technology, the changing and maturing of consumer values, and the adamant emergence of product or service mimicry would affect the dependent variables which would be the change or courses of action that the company will have to undertake in order to adapt to these environmental changes. And the intervening variables will include the company's budget, time, and employee motivation.

The Respondents of the Study

The 11 respondents of the study are those directly connected to the company's product or service management which included the Senior Vice President of the Branch Administration Division (BAD), Mr. Jose Roel Teves and the four (4) Branch Administration Division staff, as well as Senior Marketing and Sales Officer, Mr. Raymond Fernandez and the five (5) Sales and Marketing Division staff.

Sampling Technique and Sampling Size

The researcher conducted one-on-one interviews with these company employees, at the same time being a non-participant observer to carefully and objectively collect data that are left unsaid from these conducted personal interviews. The researcher conducted these interviews and observations during company visits that would entail accidental sampling. The total number of interviewees was eleven (11) which entails the population of the interview sessions.

The Research Instrument

The instrument that the researcher used was an interview schedule that would have gauged the performance and effectiveness of the company's practice of the concept of brand management.

Method of Analysis

The information gathered from the interview sessions by the researcher was qualitatively analyzed so that the research would be able to yield proper results and appropriate recommendations. This information would be backed up by an obtained statistical record from the Branch Administration Division.

Chapter V

FINDINGS AND ANALYSIS

The researcher interviewed key persons such as the Senior Vice President of the Branch Administration Division, Mr. Jose Roel Teves and the Senior Officer of Marketing and Sales, Mr. Raymond Fernandez, as well as the personnel of both departments to find out how the company currently practices brand management.

The Philippine American Life and General Insurance Co. , being a diversified insurance company, offers numerous products and services tailored to the needs of today's customers. The following is a list of products and services offered by Philamlife:

Secured Child Program helps design a child's future needs. *Education:* the child can be provided funds to help assure he gets the quality education he needs. *Future Savings*: makes sure that there will be funds to make the child's dreams come true. And *Preservation of Lifestyle:* helps assure that there will be a steady flow of income in spite changes of circumstance.

Quantum provides the following benefits: guaranteed lifetime insurance coverage; guaranteed increase of 50% of the original face amount on the 2nd year; guaranteed increase of 100% of the original face amount in the 3rd year; guaranteed premium paying period of only 5 years; high dividend earnings which can be used to increase your protection, plan for retirement, or fund other financial expenses.

Scholar Gold is an insurance funded plan that covers a child's college expenses as well as provides a contingent fund for elementary and high school education.

Pension Builder is an endowment plan which assures financial security for one's retirement or provides funds for an investment.

Future Builder is a junior endowment product for children, which sets aside funds for business capital or graduate studies.

Versalife is a flexible product whose benefit structure can be tailor-fitted to the client's priorities in life.

VersaDollar Life is the first dollar denominated life insurance product in the Philippines. It offers the same flexibility as **Versalife**.

Excelife is a life insurance plan which provides health care and accident benefits.

Excelife Gold is the most comprehensive life insurance package, providing life insurance, hospitalization and accident benefits, emergency cash, and critical illness benefits.

TRI-Life is an investment-insurance product which provides you with guaranteed cash every three years, and guaranteed increases in coverage cash benefits over your lifetime.

Accident & Health insurance helps our clients prepare for the eventuality of accidents. We provide cash benefits anytime, anywhere for individuals, families, or groups. Our accident plans cover instances of accidental death, accidental dismemberment, and permanent disability. Moreover, our policies allow the insureds to reimburse medical expenses incurred for accidental injuries.

Credit Life insurance provides coverage that aims to extinguish your financial indebtedness. At Philamlife, we extend the value for legacy by offering a wide array of credit life insurance products developed to answer the different insurance needs of both the creditors and the debtors. We provide a comprehensive coverage for every type of loan, from credit card purchases to mortgage loans and other multi-million financing plans, from simple employee loan programs to the more complex credit line facilities. Most popular among our wide array of coverage options are single life coverage, accidental death and dismemberment coverage, total and permanent disability coverage, and joint-life coverage.

Salary Savings Insurance Program (SSIP) allows salaried employees to save and prepare for a secure tomorrow through affordable and convenient means--monthly salary deduction. Its individual-issue nature provides continued coverage even after retirement or resignation from the company. The SSIP is the only facility that gives immediate coverage while requiring no deposit.

Products and services unique to Philamlife are Future Builder; VersaDollar Life; Excelife Gold; TRI-Life; and the Salary Savings Insurance Program (SSIP). These are products and services that came to life as answers to the public's needs and results from the research of products and services which the Marketing and Sales Division staff believe would be useful for their clients. While other products and services Philamlife offers may seem identical to those being offered by other insurance companies, Philamlife assures its clients that it can offer them better benefits and packages to suit their needs.

The company practices brand management in a way that the products and services they offer are tailor-suited to the needs of the customers. The Group Insurance Division of Philamlife offers a wide array of services to address the concerns of corporate clients. The Group Life and Pensions Departments focus on the design and implementation of comprehensive employee benefit packages tailor-fitted to the needs of clients, while the Credit Life Department provides coverage for the different kinds of individual financial indebtedness. Equipped with its multi-national network, the division is primed to meet the demands of the coming millennium. Although the company does not have a specific manager or brand-management teams for each product or service they offer, the concept of brand management is still present. The way they manage these brands or products are in conjunction with customer service, their number one driving force. The way the company projects its image to the public and how they service it is the way in which the company practices brand management. As the interviewees see it, if the company services the public right, the name of Philamlife is always veered as number one. There is no internal competition among the products and services offered by the company. The only competition the company has with its products and services come from rival insurance companies. The interviewees believe that the products and services the company offers are tools in which consumers can better their lives.

To adapt to the newest Information Technology, Philamlife launched it's own web site, www.philamlife.com.ph, where old and prospective new clients can view for new products and services, check for product and service updates, and make product and service inquiries (refer to Appendix B). The web site provides for a wider coverage for the general public to view for the latest products and services that Philamlife can offer them. Also, last June 1999, Philamlife launched a 24-hour Call Center where its clients can make policy inquiries, emergency policy claims, update insurance policies, and make policy payments. The Call Center was the brainchild of the Philamlife Steering Committee, which is headed by SVP of Branch Administration, Mr. Jose Roel Teves. Since the birth of the 24-hour Call Center, product and service sales have increased. For the whole of 1999, the number of regional transactions and amount of collections have increased 103% as compared to 1998 (refer to Appendix C). The increase in sales can be attributed to the web site and the launch of the 24-hour Call Center. The 24-hour Call center is an answer to one of the needs of brand-management. In this case, the Call Center also serves as a tool for promoting other products and services which the company offers.

Since Philamlife is an insurance company composed of more than 100 branches, regional, and satellite offices nationwide, not including Phialmlife offices found in mall areas situated all over Metro Manila (refer to Appendix D), Philamlife has equipped all of its branches and offices with an e-mail based computer program for employees to use. This system provides for faster and more effective communication amongst all the branches and offices. Employees are taught how to use e-mail as a faster and more economical means of information dissemination. The more effective and efficient the communication is between and among the branches, the more effective and efficient their customer service is. This is so since the company can process information as well as insurance policy claims faster, which in turn pleases the customers with the speed of service Philamlife provides for them. This shows that customers are Philamlife's first priority. This is also the reason why the Philippine American Life and General Insurance Co., Inc. (Philamlife) is the most reputable, reliable, and most respected insurance company in the country.

Through the years, Philamlife has not only adapted through changes in technology, but through changes in consumer values as well. Today, consumers are more particular in the products and services they would invest their money in. Clients are more particular on the kind of customer service they receive, besides being meticulous about the excellence or quality of the product or service they want to purchase. Consumers today are also more knowledgeable in comparing the quality of products and services in the market. Consumers choose not only for the quality or reputation of a product or service, but they are also concerned in getting value for their money. These changing consumer values affect the way Philamlife does its advertising schemes. Since insurance is popular amongst the Classes A and B of the Filipino society, marketing and sales schemes are now being targeted towards the Class C. Insurance policies now are made more affordable for people who need them the most, which are the people whom belong to this class. Besides advertising in leading news papers, and the internet, Philamlife's only other advertisements are found in AM radio stations using Filipino as the language medium. This is done to lure the Class C market into purchasing insurance policies, since the Class C market patronizes AM radio stations more than any other media. The Filipino advertisements point out the importance of pre-need insurance, especially today with the uncertainty of the economic situation of the country. Philamlife advertisements are now more informative and straight to the point, telling consumers what they want to hear such as the benefits of insuring with the company, be it on print or on the radio. The marketing and sales division also attributes the increase in sales, especially its provincial sales, to the advertisements posted in leading newspapers, as well as their respective city and regional newspapers, nationwide. The Marketing and Sales Division makes a research survey, comparing with other advertisements of other insurance companies, to see what advertising technique would the general population adhere to. Although, as far as brand management is concerned, advertisements by the company do not project most of their products and services. Instead, Philamlife concentrates on building its corporate image instead of advertising their different products.

Since the establishment of Philamlife, many other life and non-life insurance companies have emerged. But even with these numerous new insurance companies, Philamlife does not feel threatened by them. Phialmile has been in existence for more then 50 years, and it has taken them this long to be able to gain and maintain the reputation the company has as the number 1 insurance company in the country. The Marketing and Sales Division of Philamlife researches on these companies regarding their background and their stability. According to their research, many of these new insurance companies are not as up-to-date with technological advancements as compared to Philamlife. Many of them are not even able to provide for insurance policy claims, and claim for bankruptcy after a certain number of years. Internationally affiliated insurance companies, however, stand a better chance in prolonging their establishments in the country because of their being well funded for. But even these internationally affiliated insurance companies post no threat to Philamlife. The company believes that with today's economic situation, consumers would more likely invest their hard-earned money in a well-established insurance company, such as Philamlife, which has established itself well in the Filipino community. The name Philamlife has been synonymous with life insurance, and this is one reason why Philamlife has an edge over other insurance companies. For years, Philamlife has established itself as a reliable and efficient insurance company which believes that customers always come first, after all, Philamlife is a "people company", and without their client's trust in them, Philamlife would cease to exist. Philamlife also attributes its success to word-of mouth clients who are recommended by satisfied customers to insure with the company. This proves the good name of the company in the Filipino society. Besides the new innovations of the company such as the web site and the 24-hour Call Center, Philamlife will continue on giving excellent and prompt customer service to be able to maintain its number 1 position in the insurance field in the country.

The interviewees believe that 20 years from now, Philamlife would still be the number 1 insurance company in the country. And as long as its employees keep the company's Vision and Mission statements in their hearts and act accordingly to them, Philamlife would still be number 1. The company will ensure ways to motivate employees to serve its clientele better because this is what Philamlife is known for, excellent customer service. Monetary resources would not be a problem when it comes to improvements of the company if only to serve its clients better. Philamlife would take the time and initiative to train and re-train its employees and help them adapt to the changes in the corporate environment.

Chapter VI

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

1. Philamlife is a diversified insurance company that offers numerous products, some of which are unique to the company. These are Future Builder; VersaDollar Life; Excelife Gold; TRI-Life; and the Salary Savings Insurance Program (SSIP).
2. Products and services offered by Philamlife which are not unique to the company are still perceived by company employees to be better than those of rival companies since Philamlife offers better insurance benefits and packages.
3. Although Philamlife does not have specific brand managers or brand management teams for the company's specific product or service, the concept of brand management is still present and seen as customer service being their primary brand management tool.
4. There is no internal brand competition, only external.
5. Philamlife has adapted well to technological changes with the launch of its web site and their 24-hour Call Center.
6. Philamlife branches nationwide are equipped with e-mail technology and employees are trained to use e-mail technology for faster information dissemination and better customer service.

7. Better communication among and between the branches nationwide has improved service, therefore promoting the good name of the company and the products and services the company offers.
8. Since the implementation of the web site and the Call Center, sales have increased.
9. According to the interviewees, consumers today want value for their money. and consumers today value the service they receive as customers as well as the quality of the product or service they would want to purchase.
10. Because of the changing consumer values, advertising schemes are made to be straighter to the point, conveying the benefits of insuring with Philamlife.
11. Advertisements that lean toward the A and B Classes are found on the internet and leading newspapers nationwide.
12. Advertisements that lean towards the C Class are played on AM radio stations using the Filipino language as the medium.
13. Provincial sales have increased because of the current advertisements of Philamlife.
14. The advertising technique used by the company promotes the corporate image more than promoting the different products and services the company offers.
15. The Marketing and Sales Division conducts research and compares with advertisements of other insurance companies to create advertisements that would appeal to the general public.
16. Even with the emergence of other insurance companies, Philamlife feels it is stable because it has been in existence for more than 50 years.

17. Marketing and Sales Division research on new insurance companies show that most new insurance companies are not stable and go into bankruptcy a few years after launching.
18. Internationally affiliated insurance companies stand a better chance in surviving in the insurance business.
19. Prompt and excellent customer service will help Philamlife maintain it's number 1 position in the insurance field.
20. The web site, 24-hour Call Center, and personalized customer service of Philamlife give the company an edge over other insurance companies.
21. Twenty years from now, employees from Philamlife will still be the premiere insurance company because of its resources devoted to bettering customer service, employee motivation to serve and do their jobs better, and training and re-training of employees for Philamlife to be able to adapt to environmental corporate changes.

Conclusions

1. In terms of customer-service, the Philippine Life and General Insurance Co., Inc. has adapted well to the technological changes in the corporate world with their web site, 24-hour Call Center, E-mail programs for all branches and offices nationwide, and E-mail literacy for employees of the company.
2. Product and service diversification facilitates for better service of Philamlife.
3. In terms of advertising, Philamlife focuses more on improving corporate image instead of promoting specific brands/products/services.

4. Personalized customer service and stability will be the key ingredients for Philamlife to be able maintain its competitiveness and position being the number 1 insurance company in the country.
5. Overall, the Philippine Life and General Insurance Co., Inc. concentrates in improving its image with the public since the company believes that a good image projects good products and services.

Recommendations

For The Philippine American Life and General Insurance Co., Inc.

1. The Philippine Life and General Insurance Co., Inc. should engage in long-term planning so as to anticipate the needed changes in the concept of brand-management.
2. The Philippine Life and General Insurance Co., Inc. should allow consumers to be able to purchase insurance policies on-line through their web site, provided that there would be a background check before policies can actually be sold to clients.
3. The Philippine Life and General Insurance Co., Inc. should create brand management teams for each product or service Philamlife offers to ensure the brand's successful performance, assessed by monitoring shifts in the brand's share of the market and/or contribution to profit.
4. The Philippine Life and General Insurance Co., Inc. should concentrate on advertising geared towards the Class C market of the population stressing on the benefits of pre-need insurance policies.

5. The Philippine Life and General Insurance Co., Inc. should improve their advertising schemes to gain more exposure to the current market.
6. The Philippine Life and General Insurance Co., Inc. should concentrate in promoting its products and services more than its corporate image.

For Future Studies

1. To future researchers of the concept of brand management, the researcher recommends that the company chosen to be evaluated in its effectiveness is a well-known and established company for them to trace back the success of their respective companies.
2. To future researchers of the concept of brand management, the researcher recommends that there should be an accommodating contact person inside the chosen company to be researched on so as to be able to visit the company often for better and more accurate observations.
3. To future researchers of the concept of brand management, the researcher recommends increasing its sample size to be able to give better generalizations and conclusions on the researched company.

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APPENDICES

UNIVERSITY OF THE PHILIPPINES MANILA
Padre Faura St. Ermita, Manila
Department of Arts and Communication

The Philippine American Life and General Insurance Co.
United Nations Ave.
Manila

Dear Sir/Madam:

I am a student from The University of the Philippines Manila undertaking the course Organizational Communication. I am currently taking up my undergraduate thesis to complete the course and have chosen your most reputable company as the organization to be observed.

The study is an explorative research on how your company practices the concept of brand management. The purpose of this study is to determine whether your company is at par with other insurance companies around the world when it comes to the practice of brand management. This study would help the company realize its merits and shortcomings to further Improve its performance in the insurance field. The names of the people who will undergo this personal interview will be kept confidential, and the company may receive a copy of the thesis if requested.

I hope for your utmost cooperation in the completion of this study. Thank you very much.

Sincerely yours,

Frances Joyce Garcia

Interview Schedule

The Philippine American Life and General Insurance Co. is reputed to be no.1 in its field of service. This questionnaire would serve as a gauge for the company's adaptation to the different environmental changes that are causing the concept of "brand management" to evolve. It would also serve as a gauge to see if the country's best is at par with other insurance company's of developed countries.

Sex______ Age______ Department____________________________

Influx of Information Technology

1. Is the company adapting to the influx of Information Technology?
2. Are the employees aware of how to use these new technologies?
3. Are these new technologies helpful in promoting the good name of the company and its services?
4. Has product or service sales improved since the implementation of these new technologies in the company?

Changing Consumer Values

1. Through the years, have you seen any difference in consumer values?
2. Do these changes in consumer values affect the company's advertising schemes?
3. What do your advertisements do for your product or service sales?
4. What kind of research does the company do to be able to project the right image to its clients?

Product or Service Mimicry

1. With the emergence of new companies offering the same products and services, does the company feel threatened?
2. Does the company do research about these new companies?
3. With these new companies, what courses of action does the company take in order to maintain its no. 1 position in the insurance field?
4. What does your company offer to its clients that other insurance companies don't?

In 20 years, do you still see Philam Life and General Insurance Co. as the no.1 insurance company in the country?

PHILAMLIFE BLDG.
UNITED NATIONS AVE.
MANILA, PHILS.
PO BOX 2167, MANILA 0990
TELEPHONE: 5216390
CABLE
PHILAMLIFE, MANILA
TELEX 27531 PHIL., PH &
40245 PHILAM PH

Welcome To Our Home

We at Philamlife mark our 50th year in the life insurance industry with much gratitude for what has passed and a brave new hope for what lies ahead. We are greatly pleased to have you witness the unfolding of these major milestones in our corporate history:

A New Name

Philamlife's full name is now *The Philippine American Life and General Insurance Company*. As new names usually imply a change of character or role, Philamlife will now be able to provide you with general insurance services--such as residential fire and automobile coverage--aside from our comprehensive line of life insurance programs.

A New Financial Services Group

Over the last several years, Philamlife has taken bold steps to provide inter-related financial services to the public. Through what will henceforth be known as The Philam Group of Companies, we now have the capability to offer a complete array of financial products and services such as education and retirement programs, health care services, non-life coverages, banking services and investments in mutual funds, among others.

A New Logo

As we cross the border to a new millennium, we felt it necessary to create a new image for ourselves, one that is derived from our resolve to meet the challenges of the future. The bold characters used in our new logo stress the stability of our company and its ability to weather change. The dynamic depiction represents Philamlife's commitment to innovation and leadership.

A New Home Page

Philamlife has consistently viewed technology as a vital means of fulfilling its vision. The creation of this home page is but one manifestation of that mindset. You have our personal invitation to explore this site and get to know us better.

Jose L. Cuisia, Jr.
President & Chief Executive Officer

Corporate Profile

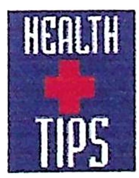
The Philippine American Life and General Insurance Company or Philamlife is the largest and most diversified life insurance company in the Philippines. It is nationwide in scope and reach, with more than 150 offices throughout the country, over 5800 sales agents, and 1000 employees. Philamlife accounts for more than 30% share of the market. Philamlife is a member company of the American International Group, Inc. (AIG).

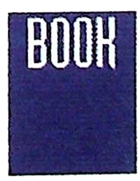
Products and Services

Philamlife has diversified its products and services to satisfy the various requirements of its customers. Among the top-rated products are Quantum, Scholar Gold, Pension Builder, Future Builder, Versalife, Excelife Gold, Excelife, VersaDollar Life, and TRI-Life.

Online Support

Send us your inquiries, comments, and/or suggestions through our online form. We also included some information on various payment facilities, including Monthly Postdated Checks, Philamlife Offices, Philam Bank and Authorized Collection Banks, Philamlife Agents, Bank ATMs, Credit Card Payments, and Futurefund.





FAQs (Frequently Asked Questions)

We answer some of the most frequently asked questions regarding insurance, like: What is life insurance? Who should buy life insurance? Why should I buy life insurance? How much life insurance do I need? What kind of life insurance do I need? Which company should I buy from? How do I buy life insurance? How do I select my agent? If I already have an existing insurance, do I need to buy more?

Job Opportunities

Be a part of the Philamlife family. Find out about job opportunities in Philamlife, including the possibility of a career in life insurance sales. We offer competitive compensation and benefits packages to the right candidates.

Guestbook

Let us know you've visited our site by signing our guestbook and get a chance to receive a free gift from Philamlife.

Site Guide

Looking for something in particular? Use the site guide to help you in your search.

Special Sections

Cultural Collection: Experience the best of Philippine culture. View images of oil paintings by Manansala, Kiu-kok, and Joya, selected from our art collection.

Calendar of Activities: Check out what shows we have lined up for the month of August: concerts, a musical drama and a sarsuela, all by acclaimed artists and performers.

Philippine American Life and General Insurance Company
AIG A Member Company of American International Group, Inc.

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This page last updated July 29, 1998.
Please read this disclaimer.

1997-1998 & 1999 COMPARATIVE STATISTIC AMOUNT AND NO. OF TRANS . COLLECTIONS

REGION	1997		1998		1999		%Inc/Dec		Daily No. Of Trans			%Inc/Dec	
							97-98	98-99	1997	1998	1999	97-98	98-99
	Monthly	Daily	Monthly	Daily	Monthly	Daily			Daily	Daily	Daily		
M.M.													
Cubao R.O.	40,523,927	1,620,957	41,564,862	1,662,594	49,976,350	1,999,054	103%	120%	300	421	430	140%	102%
Alabang R.O.	14,657,108	586,284	16,317,158	652,686	21,504,420	860,177	111%	132%	153	154	178	101%	116%
Kalookan R.O.	10,801,868	432,075	13,331,959	533,278	14,652,558	586,102	123%	110%	118	131	136	111%	104%
M.M. AIC	95,252,765	3,810,111	86,858,881	3,474,355	89,246,113	3,569,845	91%	103%	484	417	439	86%	105%
Pasay /Makati S.O.	6,429,220	257,169	5,231,804	209,272	6,440,150	257,606	81%	123%	55	42	36	76%	86%
SUB-TOTAL	*167,664,888*	*6,706,596*	*163,304,664*	*6,532,187*	*181,819,591*	*7,272,784*	*97%*	**111%**	*1,110*	*1,165*	**1219**	*105%*	**105%**
LUZON													
Angeles R.O.	28,180,583	1,127,223	30,457,260	1,218,290	37,818,271	1,512,731	108%	124%	285	291	309	102%	106%
Batangas R.O.	11,496,566	459,863	12,495,495	499,820	15,415,077	616,603	109%	123%	145	153	153	106%	100%
San Pablo R.O.	13,340,499	533,620	13,671,354	546,854	17,190,914	687,637	102%	126%	181	189	191	104%	101%
La Union R.O.	11,496,566	459,863	12,939,078	517,563	16,547,821	661,913	113%	128%	182	181	198	99%	109%
Santiago R.O.	8,058,226	322,329	7,850,251	314,010	8,085,763	323,431	97%	103%	94	92	88	98%	96%
SUB-TOTAL	**72,572,440**	**2,902,898**	**77,413,438**	**3,096,538**	**95,057,846**	**3,802,314**	**107%**	**123%**	**887**	**906**	**939**	**102%**	**104%**
VISAYAS													
Cebu R.O.	17,974,011	718,960	19,593,319	783,733	22,281,026	891,241	109%	114%	227	234	237	103%	101%
Iloilo R.O.	17,793,783	711,751	17,682,112	707,284	20,568,105	822,724	99%	116%	210	227	227	108%	100%
Sub-Total	*35,767,794*	*1,430,712*	*37,275,431*	*1,491,017*	*42,849,131*	1,713,965	*104%*	115%	*437*	*461*	464	*105%*	101%
MINDANAO													
Davao R.O.	13,202,500	528,100	14,265,874	570,635	17,621,761	704,870	108%	124%	184	179	183	97%	102%
C. De Oro R.O.	6,660,155	266,406	6,379,488	255,180	8,434,203	337,368	96%	132%	77	81	73	105%	90%
Sub-Total	*19,862,655*	*794,506*	*20,645,362*	*825,814*	*26,055,964*	1,042,239	*104%*	126%	*261*	*260*	256	*100%*	98%
SUB-TOTAL	**55,630,449**	**2,225,218**	**57,920,793**	**2,316,832**	**68,905,095**	**2,756,203**	**104%**	**119%**	**698**	**721**	**720**	**103%**	**100%**
TOTAL	**295,867,777**	**12,327,824**	**316,851,575**	**12,674,063**	**363,633,234**	**14,545,329**	**103%**	**115%**	**2,733**	**2,792**	**2,878**	**102%**	**103%**

METRO MANILA OFFICES

EAST MANILA REGIONAL NETWORK

Cubao Regional Office
2/F Philamlife Bldg.
Aurora Blvd cor Araneta Ave.
Cubao. QC
Tel.No. (632) 9119041 to 48
Fax No. 9112823

SATELLITE OFFICES
Cainta
Shaw Blvd.
Taytay

SOUTH MANILA REGIONAL NETWORK

Alabang Regional Office
5/F Sycamore Bldg.
Alabang-Zapote Rd.. Muntinlupa. MM
Tel.No. (632) 8424407, 8023564
Fax No. 8023091

SATELLITE OFFICES
Bacoor
Cavite
Dasmariñas

NORTH MANILA REGIONAL NETWORK

Kalookan Regional Office
4/F YAO Bldg
249 Rizal Ext. cor 7th Ave.
Kalookan City
Tel.No. (632) 3613231. 3617502

SATELLITE OFFICES
Malabon
Novaliches
Valenzuela

AUTOMATED INSURANCE CENTERS (AICs)

Makati AIC
G/F Philamlife Insurance Bldg.
Carlos Palanca St. cor dela Rosa St.
Legaspi Vill., Mkti
Tel.No. (632) 8151163, 8173001 loc. 497
Fax No. 8925887

Greenhills AIC
G/F VAG Bldg
Ortigas Ave.. San Juan

Tel.No. (632) 7214715, 7226351, 7226353
Fax No. 7226250
Binondo AIC
5/F Unit 522 Tytana Plaza
Plaza Lorenzo Ruiz
Binondo, Mla
Tel.No. (632) 2413489, 2413458, 2413490

PROVINCIAL OFFICES

SOUTHERN LUZON REGIONAL NETWORK

San Pablo Regional Office
Malvar Mansion, Rizal Ave.
San Pablo City, Laguna
Tel.No. 5621008
Fax No. (049)5620621

SATELLITE OFFICES
Calamba
Daet
Legaspi
Lucena
Masbate
Naga
Sta. Cruz. Laguna

BATANGAS/MINDORO REGIONAL NETWORK

Batangas Regional Office
P.Burgos St. cor Evangelista St.
Batangas City, Batangas
Tel.No. 7230411
Fax No. (043)7232266

SATELLITE OFFICES
Balayan
Calapan
Lemery
Lipa
San Jose, Occidental Mindoro

CENTRAL LUZON REGIONAL NETWORK

Angeles Regional Office
Sto. Rosario St. cor Lakandula St.
Angeles City, Pampanga
Tel.No. (045) 6026470, 6025742, 8886094
Fax No. (0455)6022828

SATELLITE OFFICES
San Fernando, Pampanga
Balagtas

Bataan
Baliuag
Cabanatuan
Gapan
Malolos
Olongapo
San Jose, Nueva Ecija
Tarlac

NORTHERN LUZON REGIONAL NETWORK

San Fernando Regional Office
Flores-Ofiana Bldg., Quezon Ave.
San Fernando. La Union
Tel.No. 412423
Fax No. (072)415057

SATELLITE OFFICES
Baguio
Dagupan
Laoag
Urdaneta
Vigan
La Trinidad

CAGAYAN VALLEY REGIONAL NETWORK

Santiago Regional Office
FGR Bldg., Maharlika Rd.
Santiago, Isabela
Tel.No. 6828108
Fax No. (078) 6828025

SATELLITE OFFICES
Appari
Bayombong
Ilagan
Roxas
Tabuk
Tuguegarao
Cauayan

VISAYAS REGIONAL NETWORK

Cebu Regional Office
Jones Ave., Cebu City, Cebu
Tel.No. 2530626, 2539306, 2530678, 2530629
Fax No. (032) 2539399

SATELLITE OFFICES
Bayawan
Borongan
Catbalogan
Dipolog

Ipil
Jolo
Ormoc
Pagadian
Tacloban
Tabilaran
Zamboanga

WESTERN VISAYAS REGIONAL NETWORK

Iloilo Regional Office
I.Dela Rama St.. Iloilo City, Iloilo
Tel.No. (033) 3350524
Fax No. 3381825

SATELLITE OFFICES
Bacolod
Kalibo
Roxas City
San Carlos, Negros Occidental
Palawan

SOUTHERN MINDANAO REGIONAL NETWORK

Davao Regional Office
Florentine Bldg., Bonifacio St.
Davao City. Davao del Sur
Tel.No. 2210391, 2271662, (VODEX)8884260
Fax No. (082)2210055

SATELLITE OFFICES
Bislig
Cotabato
Digos
General Santos
Kidapawan
Marbel
Tacurong
Tagum

NORTHERN MINDANAO REGIONAL NETWORK

Cagayan de Oro Regional Office
Apolinar Velez St. cor Lt. Echem St.
Cagayan de Oro, Misamis Oriental
Tel.No. (088) 8564592; 8564588; 8564596
Fax No. 8564593

SATELLITE OFFICES
Butuan
Ozamis
Surigao
Iligan
Malaybalay