



Republic of the Philippines
Department of Finance
INSURANCE COMMISSION
1071 United Nations Avenue
Manila



NOTICE TO THE PUBLIC

This is to reiterate the Notice issued by the Insurance Commission on 30 January 2024 informing the Public about the **CEASE AND DESIST ORDER (CDO)** against **KOINONIA FUNERAL HOMES OPC (KFHO)** and **KOINONIA GROUP OF BELIEVERS MINISTRIES, INC. (KGBMI)** for illegally engaging in pre-need business and/or acting as a pre-need company without the required license under **Republic Act No. 9829**, otherwise known as the ***Pre-Need Code of the Philippines***.

KFHO and/or **KGBMI**, with several branches in Visayas and Mindanao region of the Philippines, are operated by Mr. Jose Suelto Pancho, with known principal addresses at *Main Branch, Khan Commercial Arcade, Yakal Street, National Highway, Barangay Tubtubon, Sibulan, Negros Oriental; and Sitio Talisay Koinonia Group of Believers Ministries Building, Bato, Toledo City, Cebu.*

Recently, the Insurance Commission has received various reports regarding the **continued illegal pre-need activities** of **KFHO** and/or **KGBMI** despite the issued CDO against the companies. After thorough investigation, it was found that **KFHO/KGBMI** are continually selling and offering pre-need products to the public, through sub-selling of existing pre-need plans without a license from this Commission, which is a circumvention and a **violation** of the Pre-Need Code.

Likewise, it must be mentioned that **KOINONIA LIFE PLAN CORPORATION (KLPC)** is operated by the President of **KFHO/KGBMI**, Mr. Jose Suelto Pancho. While this Commission recognizes KLPC's registration with the Securities and Exchange Commission, it is worthy to note that the company **does not** possess a license or certificate of authority to engage in pre-need business from the Insurance Commission. Hence, **KLPC is not authorized** to sell or offer any pre-need products to the public absent said license or certificate of authority from the Insurance Commission.

Let it be drawn to the public's attention that **selling or offering to sell pre-need plan by an unregistered person**, as well as **selling or offering to sell an unregistered pre-need plan or any product that has pre-need plan features** are **CRIMINAL in nature**. Thus, we advise everyone to be vigilant from availing said plans, such as those layaway programs offered by the **KFHO/KGBMI** or **any of its subsidiaries**, as the contracts thereof are considered void, inexistent and unenforceable in the eyes of the law for being illegal.

This Notice also serves as a final warning to the **KFHO/KGBMI** to obey the Cease-and-Desist Order against it and demands that the company **IMMEDIATELY STOP** the **selling/offering or sub-selling of its layaway program** to the public, including the collection of fees/premiums, provision of services to its existing clients, and other related undertakings without the proper license from the Insurance Commission.