

**BGen. Ricardo C. Morales, AFP (Ret) FICD**

President and Chief Executive Officer  
Philippine Health Insurance Corporation, Philippines

Philippine President Rodrigo Roa Duterte recently named Brigadier General Ricardo C. Morales, (Retired) AFP, FICD, to the Board of Trustees of the Philippine Health Insurance Corporation (PhilHealth) representing the Indirect Contributors Sector; as well as its President and Chief Executive Officer, the 11th to hold the highest leadership post at the state-run health insurance agency.

Gen. Morales started his military career as an infantry platoon leader in the Philippine Army assigned in Sulu. He served in various field assignments in Sulu, Basilan and mainland Mindanao, and also in several staff positions at the AFP General Headquarters in Camp Aguinaldo and at the Headquarters, Philippine Army. Prior to his retirement from the active service in 2009, he was Commanding General of the Headquarters and Headquarters Support Group at the Philippine Army Headquarters, in Fort Andres Bonifacio, Taguig City.

He earned a Bachelor of Science degree from the Philippine Military Academy, a Postgraduate degree in Conflict Studies from the Naval Postgraduate School in Monterey, California, and is also a Fellow of the Institute for Corporate Directors. He holds certificates in strategic planning, defense resource economics and project management.

Upon retirement from the active service, he joined the AFP General Insurance Corporation and was the President and CEO of the AFP Mutual Benefit Association, Inc. from 2011 to 2013. Before his PhilHealth designation, he served briefly as Administrator of the Metropolitan Waterworks and Sewerage System.