Lulu del Mundo: Larger Than Life

NELIA LAUDICO
ALMA LLORENTE

Tita Lulu was my mother’s best friend. Then, we called her Tiya Luding. As first cousins, my mother said they were inseparable until my mother married my father when she was 23. Tita Lulu never married. She adopted Ana when she was 47 years old.

In almost every family occasion and milestone, happy and sad, Tita Lulu was ever present. She was there to console my mother when my father died at 41. She was a ninang (sponsor) on our 25th wedding celebration and on our second daughter, Leanne’s wedding, too.

My mother was a housewife until she needed to work after my father’s untimely demise. To augment my mother’s income, Tita Lulu taught her how to sell insurance to her clients in the bank. Little did I know that I, too, would learn about life insurance from Tita Lulu. When she heard of my early retirement from the bank, she invited me to join her agency. She said, “Subukan mo lang.” (Just try it.) Her recruiting style was unique. She brought me as a special guest to one of her speaking engagements and the awards night at Philamlife. She made me sit next to the president. She showed me the fulfillment of her career as she received her trophy and she made me feel like a V.I.P. In no time, I shared the limelight with her as a full-pledged insurance agent.

Few names can approximate the depth and the impact of Tita Lulu in the insurance industry. Her rise from an agency secretary in the late forties to becoming the first lady manager in the early seventies is the story of how one woman shattered the glass ceiling of a male-dominated industry and proved her detractors wrong. She served all presidents of our company in the last fifty-six years. Her accomplishments are innumerable and unmatchable even outside of Philamlife and among our counterparts in Asia. At one given year, her agency’s premium income equaled that of several small insurance companies combined. Our past president, Jose L. Cuisia proudly declared, “What Del Mundo
does, Philamlife does."

In our light moments together, I tease her about her lucky star. I claim to be one of her lucky stars. And her eyes would light up. It was at the time that I joined her agency that she started to reap unprecedented success to this day.

There were times I suspected my mother was jealous of Tita Lulu. We were constantly together at work, in social gatherings, in our business travels and on weekends in her private resort in Laguna. "You could have been my daughter," she quipped one time. Even with our age gap, I became her confidante and trusted associate. She taught me everything about the business. We complemented each other, as she was my mentor, sponsor, encourager and defender and I was her listener, discernor, celebrator and resourcer. Recently, we collaborated in putting together her book, an autobiography: Lulu del Mundo, A Full Life.

Her passion for work was even greater and was never diminished with a recent diagnosis of breast cancer. She confronted it and came out a winner. In less than two weeks, she was back in the agency in her true form—she breathed insurance with fire in her heart. At 80, she has just begun her full life.

No greater accolade can I give this grand dame than with what I have become and what many others in our industry have become because of Lulu del Mundo.

Nelia Laudico

Lulu del Mundo, fifty-six years and counting. By any reckoning, holding one job this long is quite remarkable. But to the Grand Dame of the Philippine Life Insurance Industry the remarkable is merely routine. As Lulu loves to put it, she has served her company under no less than five presidents. From Earl Carrol to Cesar Zalamea to Rodrigo de los Reyes and to Jose Cuisia, and currently Trevor Bull. She retired them all, except the last. If you can last this long together, you must be right for each other!

Philamlife’s iconic, first lady agency manager looks forward to breaking more grounds, scaling more heights—all in a day’s work. For
her the best is yet to come! Coming from a person of her achievement and maturity, this is optimism at its most salutary. Her agency has produced, in turn, other agency managers, which earned her the label “senior” agency manager. And she's not slowing down—well...maybe just a little bit. In her young eighties, she just won a battle against the big “C” in a matter of months and finished her valedictory, a treasure of a coffee-table book entitled Lulu Del Mundo: A full Life (recommended inspirational reading), while waging that battle—and still managed to lead her team to first place finishes in the company’s monthly sales derby. She even helped a well-heeled agent close two mega cases that hoisted her to the Top of the Table Award in the coveted Million Dollar Round Table (MDRT)! (This is the honor organization of the world’s top 6 percent producers, where Lulu del Mundo is herself a seven-time awardee.)

Lulu's agency bested at least twenty-four other life insurance companies in terms of sales in 2005. Del Mundo Associates has consistently been one of the top three Agencies in Philamlife, occupying either the No. 1 or No. 2 slot, nationwide. By its nature agency leadership is entrepreneurial and she is certainly the quintessential entrepreneur. It made a good fit from the start, for her. So that while the Presidents she served in time were sent off to retirement, their successors would pray she never does.

After more than five decades, why is Lulu still not retiring? Her reply is vintage-Lulu: “Retirement is for people who got tired doing what they were doing, to enable them to do what they’ve never found time to do. In my case, I am blessed because I found out early on that this is what I want to do, and doing what I want to do is never tiresome. In fact, I think, it is what keeps me green (read: young). The money is now secondary, although it was not always the case.” An advice she offers to the young: “when you go job hunting, find and get a job you can love to do. Don’t get a job for the salary it pays. You’ll only be wasting precious time. Or, if you can’t find the job you love to do but you love the money it pays—then by all means—fall in love with the job!

Lulu is candid enough to admit that during her younger years, her reading taste just went up to the level of the then-popular Weekly Graphic. This was until a Philamlife president suggested that if she wanted to develop herself to the fullest, she should read more
substantial books. She took it as a challenge and an order. She confides that she forced herself to be interested in Peter Drucker's *Management by Objective*, which was then the buzz in books, and went on to devour less popular management book best sellers. Today her reading outputs would amaze the most ambitious yuppie. She was among the first to get a copy of Barack Obama's *Audacity of Hope* and *Dreams of My Father*. She liberally sprinkles her talks with quotes from Max Lucado, Tim Collins' *Good to Great*, Thomas Carlyle's *Past and Present*, Stephen Covey's *Seven Habits*, and others. All these she read while still enjoying telenovelas. But her present outlook was largely influenced by Robert Greenleaf of *Servant Leadership* fame. She grasps new ideas like an excited child and tosses out those that upon closer scrutiny, she feels would bomb, as experience would guide her. Invariably, she would be right.

Lulu is a sought-after inspirational speaker, here and abroad, as much for the wisdom of her experience as for the scholarly quotations abounding in her talks. She frequently departs from prepared texts as she allows herself to be carried away by the inspiration of the moment. She is most eloquent and effective when it happens, she says.

A favorite quotation of hers is "to be a great leader, one must be a good follower" (paraphrasing Greenleaf). She would be the first to embrace policy changes, new products, new leadership, and new ways of doing business as determined by top management. As far as she is concerned, management charts the route, she pilots her ship along that route, according to her best lights. She complies first, questions later. However, she readily calls management's attention to potential pitfalls too, when these are plain and apparent to her.

She feels she is now in the last quarter of her game, which will decide whether she wins or loses. The first three quarters had clearly established her as a winner and she has the trappings to show for it—fine houses, high-end cars, a jet-setting lifestyle, a loving family relationship, financial security. She has no more mountains to climb, nothing else left to prove, but still she is determined that the final buzzer will show her at the top of her game. None of the weary "been there, done that" smugness for this woman. More than material legacies, she is determined to leave pleasant memories all around.

Alma E. Llorente
Nelia with her mentor Lulu del Mundo

Nell de Leon-Laudico is a former banker who also engaged in selling life insurance, with her achievements in this business complemented with a successful family life and community service. She received the Papal Award, Pro Ecclesia et Pontifice, for her involvement in the youth and family life ministries at the Christ the King Parish in Green Meadows.

Alma E. Llorente with her mentor Lulu to her left

Alma Llorente was a career government employee of the Government Service Insurance System (GSIS) until she embarked on a career in Sales under the tutelage of Lulu del Mundo.