

PIONEER INSURANCE & SURETY CORPORATION

Board of Directors

ERNESTO O. CHAN, Chairman/Treasurer

He is the Chairman of the Board and Treasurer of Pioneer Insurance & Surety Corporation. Mr. Chan is the head of the Treasury and Investments Department of the company.

DAVID C. COYUKIAT, Vice Chairman/Managing Director

He is the Vice Chairman of the Board and the Managing Director of Pioneer Insurance & Surety Corporation. Mr. Coyukiatic serves as Senior Adviser to the Head of the Pioneer Group of Companies. He earned an AB in Economics at Dela Salle University.

MA. BERTOLA D. MEDIALDEA, President and Chief Executive Officer

She is the President and Chief Executive Officer of Pioneer Insurance & Surety Corporation. Atty. Medialdea is the head of the company's Institutional Organization. She earned her Bachelor of Laws degree at Ateneo de Manila University, College of Law.

LORENZO O. CHAN, JR., Member/ Executive Vice President

He is a Member of the Board and an Executive Vice President of Pioneer Insurance & Surety Corporation. Mr. Chan serves as the Head of the Pioneer Group of Companies. After finishing cum laude with a double degree in Finance and Quantitative Methods at Fordham University, New York, he came home to the Philippines to start work in Pioneer.

SALLY C. ONG PAC, Member/Executive Vice President

She is a Member of the Board and an Executive Vice President of Pioneer Insurance & Surety Corporation. Mrs. Ong Pac is the head of the company's Shared Financials Organization. She received her Bachelor of Science in Commerce from College of Holy Spirit where she graduated magna cum laude.

MOLLY C. UYECIO, Member

She is a Member of the Board of Pioneer Insurance & Surety Corporation. Mrs. Uyecio is an Executive Vice President of Pioneer Life Inc. and the head of the company's Finance Department.

EMILY A. ABRERA, Independent Director

She is an Independent Director of Pioneer Insurance & Surety Corporation. Mrs. Abrera was the former Chief Executive Officer & President of McCann Erickson Philippines, Inc. She took up Mass Communications at Maryknoll College, and Journalism at the University of the Philippines.

VITALIANO N. NAÑAGAS II, Independent Director

He is an Independent Director of Pioneer Insurance & Surety Corporation. Mr. Nañagas is the former Chairman of Development Bank of the Philippines. He earned his Bachelor of Arts, major in Economics and Bachelor of Science in Commerce major in Accounting at De La Salle College. He earned his Master of Business Management degree and graduated with Distinction from the Asian Institute of Management.

OSCAR S. REYES, Independent Director

He is an Independent Director of Pioneer Insurance & Surety Corporation. He is the former President and CEO of Manila Electric Company (Meralco). He graduated with a BA in Economics at Ateneo De Manila University, and a MBA at Ateneo Graduate School of Business Administration.