

CARD PIONEER MICROINSURANCE INC.
Board of Directors
As of December 31, 2024

JOCELYN D. DEQUITO, Chairman

She is the Chairman of the Board of CARD Pioneer Microinsurance Inc. She is also the Chief Executive Officer of CARD Mutual Benefit Association, Inc.

LORENZO O. CHAN, JR., Member

He is a member of the Board of CARD Pioneer Microinsurance Inc. 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.

DAVID C. COYUKIAT, Member

He is a member of the Board of CARD Pioneer Microinsurance Inc. Mr. Coyukiatt serves as Senior Adviser to the Head of the Pioneer Group of Companies. He earned an AB in Economics at Dela Salle University.

VENER S. ABELLERA, Member

He is a member of the Board of CARD Pioneer Microinsurance Inc. He is currently the President and General Manager of CARD MRI Insurance Agency. Mr. Abellera earned his college degree in Bachelor of Science in Psychology at Letran College and Master's degree in Entrepreneurial Management at Asian Institute of Management. He also earned units in Masters in Business Administration at Trinity College of Quezon City.

JOMER H. AQUINO, Independent Director He is an Independent Director of CARD Pioneer Microinsurance Inc. Atty. Aquino is also the Managing Partner of Burkley & Aquino Law Office. He is a graduate of Bachelor of Laws at University of the East, College of Law.

VITALIANO N. NAÑAGAS II, Independent Director He is an Independent Director of CARD Pioneer Microinsurance Inc. 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

MARIA OLIVIA C. VALERA,

She is a Member of Board of Director of CARD Pioneer Microinsurance Inc. Atty. Valera earned her Bachelor of Science major in Legal Management and Bachelor of Laws at Ateneo de Manila University.