

CARD PIONEER MICROINSURANCE INC.
Board of Directors
As of December 31, 2025

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.

LUZ F. LALAP, Independent Director

She serves as an Independent Director of CARD Pioneer Microinsurance Inc. Mrs. Lalap earned her Bachelor of Science in Accounting from Arellano University in 1972. She currently serves as a Bookkeeper and Treasurer of the Southern Luzon Farmers and Traders Marketing Cooperative. In addition, she is an Independent Director of MI Healthcare Inc.

EMILY A. ABRERA, Independent Director

She is an Independent Director of Pioneer Intercontinental Insurance 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.

MELINDA GRACE M. LABAO, Member

She is a member of the Board of Directors of CARD Pioneer Microinsurance Inc. She earned her Bachelor of Science in Accountancy from the Philippine School of Business Administration. She currently serves as the President and Chief Executive Officer (CEO) of CARD Pioneer Microinsurance Inc.

JON KEVIN C. UY, Member

He is a member of the Board of Directors of CARD Pioneer Microinsurance Inc. Mr. Uy earned his AB in Psychology from Ateneo de Manila 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.

MARIA OLIVIA C. VALERA, Member

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.