

## Introduction

Established in 1954, the Pioneer Group has consistently charted insurance milestones for over half a century through its main arms of life and non-life insurance.

Pioneer Group has an extensive network of 23 branch offices and shared offices throughout the country. With an office in Hong Kong, it remains as the only active Philippine non-life company writing business in China's Special Administrative Region

Comprising the Pioneer Group are: Pioneer Insurance & Surety Corporation, Pioneer Life Inc, Pioneer Intercontinental Insurance Corporation, CARD Pioneer Microinsurance Inc, M Pioneer Insurance Inc., and Pioneer Hollard Inc.

## Corporate Social Responsibility

We are committed to affording our clients peace of mind by providing them with relevant financial options to secure what matters most to them. As such, we take pains in understanding our clients' needs and we offer partnerships founded on excellence, authenticity, humanity, and -mutual respect.

Our concern for our clients, our employees and the Filipino people led us to identify priority issues for our CSR activities.

### 1. Environment

We strive to be more environmentally conscious in our actions, and find ways to mitigate the impact of climate change through water and power conservation, and through waste reduction. Every small step counts. At Pioneer, we started with Solid Waste Management in 2001. Ayala Foundation, DENR and the Makati Commercial Estate Association (MACEA) have collectively cited our efforts and have awarded us with Certificates of Recognition for many years. In fact, Ayala Foundation has included our methodology in its Solid Waste Management trainer's manual which is also being used nationwide by the DENR.

When LEED (Leadership in Energy and Environmental Design) became a buzz word in building design and construction, it became the goal of Pioneer's building standard.

In particular, two of our buildings are certified as green buildings by the LEED.

Pioneer House Cagayan De Oro is LEED Platinum Certified since 2015. It is the second building in the Philippines to receive such distinction for Core and Shell Development. It has the following features:

- On-site water recycling/treatment for collected rainwater used for the building's flushing toilets and cleaning
- Green roof with areas for various plant species which help minimize runoff during rain
- Double-glazed windows that combat energy loss, improve-thermal comfort, and minimize noise
- Dry wall partitions that reduce dampness and mold formation
- Energy efficient air conditioning system without the use of harmful refrigerants
- Energy and building management systems that provide monitoring of energy use for individual systems to analyze future disintegration of efficiencies

- LED lights to increase savings on electric power consumption
- 90% of the building occupants have a view of the outdoors and 75% have access to natural light

Pioneer House Manila is another green building and is LEED Gold Certified since 2019. The building has water efficient sanitary fixtures that can lower potable water consumption to 45%, energy saving building systems that reduce annual energy use by 34% and a fully functional bicycle facility.

Pioneer House Manila is a testament to the company's passion for environmental and cultural preservation. By transforming a century old structure into a high performance green building, Pioneer is at the forefront in preserving our cultural heritage for future generations.

With two of its buildings certified as LEED Buildings, Pioneer has embarked on the promotion of greener and more comfortable spaces.

## **2. Community**

Pioneer strives to be a responsible citizen through the Pioneer Foundation.

Through its continuing program called TUPAD or Tulong Pang Dunong, - it awards ten scholarships a year to deserving children of employees since 1995.

Pioneer volunteer teams completed the Pioneer Gawad Kalinga Village in Pandi, Bulacan in support of GK's mission of building communities to alleviate poverty.

The Foundation actively supports programs that benefit various communities in the areas of educational and cultural enrichment such as the Museo Pambata tie-up forged during the company's 50th year.

The need to do more became apparent as the pandemic raged. While the Foundation has initiated several projects in support of Covid 19 Frontliners and for those who were hardest hit by the pandemic, we will continue to look for ways to do good in addition to our current programs.

## **3. Financial Literacy/ Inclusive Insurance**

Pioneer is committed to seeing the potentials of Filipinos fulfilled and finds ways to help them excel by leveraging its financial expertise and knowledge to provide awareness and improve their financial literacy and risk preparedness.

Pioneer's retail and microinsurance products, programs and services are geared towards the realization of a secure and prosperous society for all. The Company's dream to become the Filipino's insurer of choice led Pioneer to pursue microinsurance in 2007. By going out of the office and into the field we gathered invaluable insights in the way the customers live and work, and what they need and prefer.

The key is to understand the customer journey and their pain points and offer solutions to address these. Focusing on the customer and the needs of the mass market, product development was steered towards affordable, accessible, and easy to understand and easy to claim offerings. Processes were modified - from enrollment to underwriting and policy issuance, to claims.

To make insurance more accessible to many Filipinos, we forged partnerships with various institutions and entities. These include mutual benefit associations, cooperatives, microfinance entities, pawnshops, remittance companies, shopping malls and motorcycle distributors. Products such as Dengue insurance, hospital cash assistance, crop insurance, motorcycle insurance, ER insurance, to name a few, are available to the mass market through these distribution partners.