M PIONEER INSURANCE INC.
Board of Directors
As of December 31, 2025

RAY C. ESPINOSA, Chairman
He is the Chairman of the Board of M Pioneer Insurance Inc. Mr. Espinosa is the President and CEO of Meralco. He holds a Bachelor of Science in General Studies degree from the University of Santo Tomas. He also acquired his Bachelor of Laws degree from Ateneo de Manila University and Master of Laws from the University of Michigan Law School.

YANGTZE P. QUIN, President and Chief Executive Officer
He is the President and Chief Executive Officer of M Pioneer Insurance Inc. Mr. Quin is a former Head of Aviation at Pioneer Insurance & Surety Corporation. He earned his Bachelor of Arts Psychology degree from De La Salle University.

LORENZO O. CHAN, JR., Member
He is a Member of the Board of M Pioneer Insurance 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.

LIANNE C. COYUKIAT, Member
She is a Member of the Board of M Pioneer Insurance Inc. and Pioneer Insurance & Surety Specialized Accounting Head.

MA. BERTOLA D. MEDIALDEA, Member
She is a member of the Board of M Pioneer Insurance Inc. Atty. Medialdea is the President and Chief Executive Officer of Pioneer Insurance & Surety Corporation and is the head of the company's Institutional Organization. She earned her Bachelor of Laws degree at Ateneo de Manila University, College of Law.

WILLIAM S. PAMINTUAN, Member
He is a member of the Board of M Pioneer Insurance Inc. Atty. Pamintuan has more than 30 years of professional work experience in different industries in the fields of legal services, compliance, corporate secretariat, human resource management and operation, among others. He earned 2 degrees at the University of the Philippines, a BA in Political Science degree and a Bachelor of Laws degree.

BETTY C. SIY-YAP, Member
She is a member of the Board of M Pioneer Insurance Inc. Ms. Siy-Yap is the Senior Vice President and the Chief Finance Officer of Meralco. She holds a Bachelor of Science in Business Administration and Accountancy degree from the University of the Philippines and a Masters in Business Administration from J.L. Kellog School of Management of Northwestern University and the Hong Kong University of Science and Technology.

VITALIANO N. NAÑAGAS II, Independent Director
He is an Independent Director of the Board of M Pioneer Insurance 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.