

PETROGEN INSURANCE CORPORATION (THE “COMPANY”)
BOARD OF DIRECTORS AND OFFICERS
2021-2022

Ramon S. Ang is the Chairman of the Company. He is the Vice Chairman, President and Chief Operating Officer of San Miguel Corporation (“SMC”); President and Chief Executive Officer of Top Frontier Investment Holdings Inc. (“Top Frontier”); President and Chief Executive Officer of San Miguel Food and Beverage, Inc.; President of Ginebra San Miguel, Inc.; Chairman of Eagle Cement; the President and Chief Executive Officer and a director of Petron Corporation (“Petron”); and Chairman of SEA Refinery Corporation (“SRC”). He also holds the following positions, among others: Chairman, Chief Executive Officer, and President and Chief Operating Officer of SMC Global Power Holdings Corp.; Chairman and President of San Miguel Holdings Corp., San Miguel Equity Investments Inc., and San Miguel Properties, Inc.; Chairman of San Miguel Brewery Inc. (“SMB”), San Miguel Foods, Inc., San Miguel Yamamura Packaging Corporation, Clariden Holdings, Inc., Anchor Insurance Brokerage Corporation and Philippine Diamond Hotel and Resort, Inc.; President and Chief Executive Officer of Northern Cement Corporation; and President of San Miguel Northern Cement, Inc.; Chairman and President of Mariveles Landco Corporation, Petrochemical Asia (HK) Ltd. (“PAHL”), and Robinson International Holdings Ltd. (Cayman Islands); New Ventures Realty Corporation (“NVRC”), Petron Freeport Corporation, Petron Fuel International Sdn. Bhd. (Malaysia) (“PFISB”), Petron Malaysia Refining & Marketing Bhd. (Malaysia), and Petron Oil (M) Sdn. Bhd. (“POMSB”) (Malaysia); and a director of Las Lucas Construction and Development Corporation (“LLCDC”), Petron Oil & Gas Mauritius Ltd. (“POGM”) and Petron Oil & Gas International Sdn Bhd. (“POGI”). He is also the sole director and shareholder of Master Year Limited and the Chairman of Privado Holdings, Corp. Mr. Ang formerly held the following positions, among others: Chairman of Liberty Telecoms Holdings, Inc. and Cyber Bay Corporation; President and Chief Operating Officer of PAL Holdings, Inc., and Philippine Airlines, Inc.; and a director of Air Philippines Corporation. Mr. Ang has held directorships in various domestic and international subsidiaries of SMC in the last five (5) years. He has a Bachelor of Science degree in Mechanical Engineering from the Far Eastern University.

Aurora T. Calderon is the President of the Company. She holds the following positions, among others: Senior Vice President and Senior Executive Assistant to the President and Chief Operating Officer of SMC; a director of Petron and a member of the Executive Committee, Audit Committee, Risk Oversight Committee and the Related Party Transaction Committee of Petron; director of SMC, PMRMB, POGM, POGI, PMC, PFC, PSTPL, SRC, NVRC, LLCDC, San Miguel Food and Beverage, Inc., San Miguel Yamamura Packaging Corporation, Ginebra San Miguel, Inc., Thai San Miguel Liquor Co., Ltd., SMC Global Power Holdings Corp., Rapid Thoroughfares Inc., Trans Aire Development Holdings Corp., and various subsidiaries of SMC; and a director and the treasurer of Top Frontier. She served as a director of MERALCO (January 2009 - May 2009), Senior Vice President of Guoco Holdings (1994 - 1998), Chief Financial Officer and Assistant to the President of PICOP Resources (1990-1998) and Assistant to the President and Strategic Planning at the Elizalde Group (1981 - 1989). A certified public accountant, Ms. Calderon graduated *magna cum laude* from the University of the East in 1973 with a degree in Business Administration major in Accounting and earned her master’s degree in Business Administration from the Ateneo de Manila University in 1980. She is a member of the Financial Executives Institute of the Philippines

Capital Market Development Committee, a director of the Market Governance Board of the Philippine Dealing System Holdings, and a member of Philippine Institute of Certified Public Accountants.

Robert Coyiuto, Jr. is a director of the Company. He is also the Chairman of the Board and Chief Executive Officer of Prudential Guarantee & Assurance, Inc. and PGA Sampo Japan Insurance, Inc. and the Chairman of the Board of Hyundai North Edsa, and the sole importer and distributor of Audi, Porsche, Lamborghini and Bentley. He holds the positions of Chairman and President of Calaca High Power Corporation and Pacifica 21 Holdings, Inc., Vice Chairman of National Grid Corporation of the Philippines, and First Life Financial Co., Inc.; President, Chief Operating Officer; and a director of Oriental Petroleum and Minerals Corporation and Canon (Philippines) Inc. He is a nominee of R. Coyiuto Securities, Inc. He has a Bachelor of Science degree in Commerce from the San Beda College.

Susan Y. Yu is a director of the Company. She has been the Vice President for Procurement of Petron since January 2009. She is also a director of Petron Singapore Trading Pte. Ltd. Ms. Yu has served as a trustee of Petron Foundation, Inc., a director of Overseas Ventures Insurance Corporation Ltd., Assistant Vice President and Senior Corporate Procurement Manager of San Miguel Brewery Inc., Assistant Vice President and Senior Corporate Procurement Manager of SMC Corporate Procurement Unit (July 2003-February 2008), and Fuel Purchasing and Price Risk Management Manager of Philippine Airlines (May 1997-June 2003). She holds a commerce degree in Business Management from the De La Salle University and a master's degree in Business Administration from the Ateneo de Manila University for which she was awarded a gold medal for academic excellence.

Rhogel S. Gandingco is a director of the Company. He has served as Special Assistant to the President of SMC since September 2007. He is the Chairman and President of Sentro 88 Food Incorporated and Chairman of 21 La Verde Holdings, Inc. He is a director of Fortman Cline Capital Markets Phils., Cyber Bay Corporation, Pacific Nickel Phils. Inc., Philnico Industrial Corporation, La Verde Holdings, Inc., World Summit Holdings Corporation, Deity Holdings Corporation, Fonterra Verde Holdings Inc. and One Verdana Holdings Inc. He was President and a director of San Miguel Energy Corporation and Top Frontier Holdings Corp. He was also the treasurer and a director of Global 5000 Corporation. He held various positions as Assistant Vice President – Investment Banking Group Team Head of Bancommerce Investment Corporation (1996 – August 2007), Assistant Manager – Account Officer for Corporate Finance of Bank of Commerce (1995 – 1996), Account Officer – Remedial Management Group of Unionbank of the Philippines (1994 – 1995) and Official Assistant – Section Head Auto Finance Loan Operations of International Corporate Bank (1989 – 1994). Mr. Gandingco holds a commerce degree in Management of Financial Institution from the De La Salle University and is a candidate for graduation with a master's degree in Business Administration from the Ateneo De Manila University.

Carmen N. Pedrosa is an independent director of the Company. She is the Chairman of the Corporate Governance Committee and the Related Party Transaction Committee and is a member of the Audit and Risk Oversight Committee of the Company. She has been a columnist for the Philippine Star since 1986. She previously acted as adviser to Federal Land (2004-2006) and was a member of Newsworld International (2004-2006) and the Constitutional Commission in 2005. She took courses in English literature and Japanese history at the Sacred Heart International in Tokyo, Japan in 1960 and obtained a Bachelor of Arts degree in Philosophy from the Assumption Convent in 1962.

Melinda Gonzales-Manto is the lead independent director of the Company. She is also the Chairperson of the Audit and Risk Oversight Committee and a member of the Corporate Governance Committee and the Related Party Transaction Committee of the Company. She is also an independent director and the Chairperson of the Audit Committee and a member of the Corporate Governance Committee of Eagle Cement Corporation. She currently holds the following positions in other companies: a director and Vice-President of Linferd & Company, Inc. (a global accounting solutions Company), a director and Vice President of ACB Corabern Holdings Corporation, and an independent director and the Chairperson of the Audit Committee of Bank of Commerce. She is also a member of the Board Risk Oversight Committee and Related Party Transactions Committee of the Bank of Commerce. She also sits as the treasurer and resident agent of some multinational companies doing business in the country. She was formerly a partner of SGV & Co., Assurance and Advisory Business Services Division, and previously served as Board Member of the Philippine Retailers Association and as an independent member of the board of directors and chairperson of the Audit Committee of the GSIS Family Bank. She is a certified public accountant. She holds a Bachelor of Science degree from the Philippine School of Business Administration. She completed the Management Development Program at the Asian Institute of Management and took advance computer studies at I/ACT.

Julian Fidel B. Rosario is the General Manager of the Company. He has been in the non-life insurance industry for the past 25 years where he has held various positions in six (6) companies, both insurer and broker, with the last one being the Vice President at the Tokio Marine Division of Malayan Insurance Company. He graduated from University of Santo Tomas in 1995 with a degree in Bachelor of Science in Chemical Engineering.

Joseph N. Pineda is the Treasurer of the Company. He is Senior Vice President and Deputy Chief Finance Officer of SMC. He was formerly Vice President prior to his promotion on July 27, 2010 and has been the Deputy Chief Finance Officer since December 2005. He was previously Special Projects Head of SMC. He is a director of Philippine Dealing System Holdings, Corp. Mr. Pineda has a degree of Bachelor of Arts in Economics from San Beda College and obtained units towards a master's degree in Business Administration from De La Salle University. In addition, Mr. Pineda holds directorships in various SMC domestic and international subsidiaries.

Josephine T. Trivino is the Finance Manager of the Company. She was previously assigned to the following business units of San Miguel Group since 1986: San Miguel Foods Inc. as Assistant CFO and Business Control Manager, Anchor Insurance Brokerage Corporation as Cluster Head –

Finance & Benefit Lines, and San Miguel Corporation as Finance Manager, San Miguel Brewery, Inc. as Finance Analyst. Ms. Trivino is a certified public accountant and a *cum laude* graduate of Rizal Technological Colleges.

Almira C. Dalusung is the Assistant Treasurer of the Company. She is the Vice President - International Treasury Funds Management Group of SMC. She is a director and the treasurer of Deity Holdings Corporation, World Summit Holdings Corporation, Fonterra Verde Holdings Inc. and One Verdana Holdings Inc.; a director of Ruzena Estates Development Corporation, Florenza Estates Development Corporation, SMC Shipping and Lighterage Corporation and various subsidiaries of SMC; and the treasurer of Silvertides Holdings Corporation and Pink Dove Development Company Incorporated. Previously, she was Accounts Payable Auditor of Total Managers, Inc. and Economic Development Specialist of National Economic and Development Authority. Ms. Dalusung has a degree of Bachelor of Science in Business Economics from the University of the Philippines and a master's degree in Business Administration from De La Salle University.

Joel Angelo C. Cruz is the Corporate Secretary and Compliance Officer of the Company. He has been the Vice President of the Office of the General Counsel of Petron since March 2013 and the Corporate Secretary and Compliance Officer of Petron since April 2010. He holds the following positions, among others: Corporate Secretary of LLCDC, NVRC, PMC, PFC and Petron Global Limited. Atty. Cruz was formerly the Assistant Vice President of the Office of the General Counsel, Assistant Corporate Secretary and Legal Counsel of Petron, and Assistant Corporate Secretary of all of Petron's subsidiaries. He is a member of the Integrated Bar of the Philippines. Atty. Cruz holds a Bachelor of Arts degree in Economics from the University of the Philippines and a Bachelor of Laws degree from San Beda College. He attended the Basic Management Program of the Asian Institute of Management in which he received an award for superior performance in 1997 as well as numerous local and foreign trainings and seminars.

Jhoanna Jasmine M. Javier-Elacio is the Assistant Corporate Secretary and Alternate Compliance Officer of the Company. She has been the Assistant Corporate Secretary of Petron since May 15, 2012. She is also the Legal Manager of Petron Corporation and the Assistant Corporate Secretary of Petron Foundation, Inc. and a number of the subsidiaries of Petron Corporation. She is also the Data Privacy Officer of the Company, Petron Corporation and Petron Foundation, Inc. She previously held the positions of Associate General Counsel of San Miguel Yamamura Packaging Corporation (January 2010-February 2012) and Manager for Corporate Restructuring and Reorganization of San Miguel Corporation (December 2007-December 2009). She has also acted as Corporate Secretary and Assistant Corporate Secretary of various subsidiaries of San Miguel Corporation. She was a former associate at the law firm SyCip Salazar Hernandez & Gatmaitan. Atty. Javier-Elacio holds a Bachelor of Arts degree in English, *cum laude*, and a Bachelor of Laws degree from the University of the Philippines, and a master's degree in law from the Kyushu University in Fukuoka, Japan.

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