

July 15, 2020

Hon. Commissioner Dennis B. Funa
Insurance Commissioner
INSURANCE COMMISSION
United Nations Avenue, City of Manila



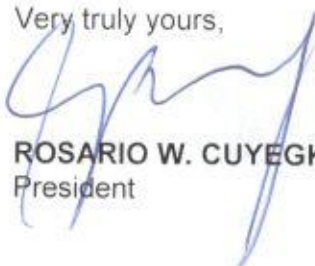
SUBJECT: Annual Corporate Governance Report

Dear Sir:

In compliance with Circular Letter 2020-72, please find attached Annual Corporate Governance Report and other related documents, as follows

- A. Annual Corporate Governance Report
- B. Amended Articles of Incorporation
- C. General Information Sheet for 2020
- D. Revised Manual on Corporate Governance
- E. Code of Business Ethics and Compliance
- F. Corporate Social Responsibility
- G. Executive Committee Charter
- H. Non-Executive Committee Charter
- I. Audit and Compliance Committee Charter
- J. Related Party Transactions Committee Charter
- K. List of the Board and Board Committee Members for 2019
- L. List of Directors and Officers for 2019
- M. Biographical Data of the Board of Directors
- N. Notice of Annual Stockholder's Meeting
- O. Minutes of the Annual Board of Director's Meeting held on April 6, 2020
- P. Insurance Commission Letter Re: Approval of Controlled Insurer Registration
- Q. Insurance Commission Letter Re: Approval of the 2018 Annual Statement
- R. Audited Financial Statements for December 31, 2019
- S. Certification of the Annual Corporate Governance Report

Very truly yours,



ROSARIO W. CUYEGKENG
President