

Cotton and Diaz Insurance Services Incorporated

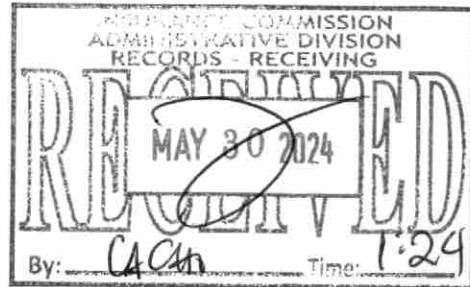
Life – Non Life – Medical – Pension

www.cotton-diaz.net

Cotton&Diaz

30 May 2024

Atty. Reynaldo Regalado
Insurance Commissioner
Insurance Commission
1071 United Nations Avenue,
Manila



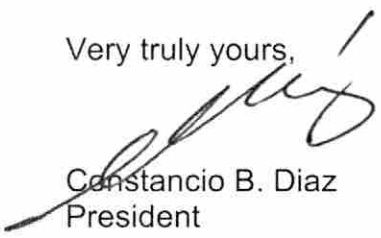
Dear Atty. Regalado,

Please find enclosed the 2 (two) sets of Annual Corporate Governance as of December 31, 2023.

We hope you will find everything in order.

Thank you and best regards.

Very truly yours,


Constancio B. Diaz
President

Encl: a/s