

## **Alternative Dispute Resolution (ADR) Policy**

### 1. Objective

This Policy establishes a mechanism for resolving intra-corporate disputes in an amicable, effective, and efficient manner. It is aligned with the Corporation Code of the Philippines (Republic Act No. 11232), the Alternative Dispute Resolution Act of 2004 (Republic Act No. 9285), and other applicable rules and circulars of the Insurance Commission.

### 2. Coverage

This Policy applies to disputes involving the Company's shareholders, members of the Board of Directors, officers, and other stakeholders, insofar as such disputes are corporate in nature.

### 3. Dispute Resolution Process

#### Step 1. Prevention

- The Company shall foster open communication, transparency, and sound corporate governance practices to prevent disputes from arising.

#### Step 2. Negotiation

- In case of an intra-corporate dispute, the parties shall first attempt to resolve the matter through direct negotiation facilitated by the Corporate Secretary, within thirty (30) days from the date the issue is formally raised.

#### Step 3. Mediation

- If negotiation fails, the matter shall be referred to mediation by a neutral third-party mediator accredited by the Philippine Dispute Resolution Center, Inc. (PDRCI) or another duly accredited mediation body recognized under R.A. 9285, or by the Insurance Commission where applicable.

#### Step 4. Arbitration

- Should mediation not succeed, the dispute shall be resolved through arbitration pursuant to the ADR Act of 2004 and in accordance with the arbitration rules of PDRCI

or any other recognized arbitral institution in the Philippines.

- The arbitration award shall be final and binding, in accordance with Philippine law.

#### 4. Integration and Disclosure

- This ADR Policy shall be incorporated into the Company's Manual on Corporate Governance and disclosed in the Annual Corporate Governance Report (ACGR) filed with the Insurance Commission.
- Records of disputes handled under this mechanism, if any, shall be maintained by the Corporate Secretary for compliance and monitoring purposes.