



## ELAINE M. SALDAÑA ESQ., CPA, MBA

- 20+ years' experience in the legal and corporate finance fields within the financial services and insurance industries.
- Elaine joined Grupo Óptima in 2019 as Chief Legal Officer, in charge of the Legal and Compliance Division. She is also the Corporate Secretary of Óptima Seguros and its affiliated entities.
- Mrs. Saldaña obtained her Juris Doctor from the University of Puerto Rico School of Law and is admitted to practice law in the Commonwealth of Puerto Rico and in the US District Court for the District of Puerto Rico.
- She also holds a Master of Business Administration (MBA) degree, jointly awarded by New York University (NYU Stern School of Business), London School of Economics and Political Science and HEC Paris School of Management.
- Her bachelor's degree is in Business Administration with a major in Accounting from the University of Puerto Rico (1991).
- Elaine is also a CPA, a Certified Mediator, and is a member of the Puerto Rico Bar Association and of the Puerto Rico Society of Certified Public Accountants.