



西 聯 保 險 有 限 公 司  
**WESTERN GUARANTY  
CORPORATION**  
Insurance for All Seasons, for All Reasons

Established on August 31, 1964 and licensed by the Insurance Commission on October 14, 1964. Western Guaranty Corporation has grown from 8 employees and 10 agents to more than a hundred human resources and over a thousand representatives nationwide. After almost 60 years, Western Guaranty is now one of the largest, most credible, and stable non-life insurance companies in the Philippines.

Our employees and intermediaries have the expertise, experience, dedication, and the heart to serve our policyholders all over the country. We are strategically located in key cities and provinces within Luzon, Visayas, and Mindanao, with headquarters in Binondo, Manila and a Makati Business Center in the country's premier business district. We are committed to provide you with the peace of mind and the guaranty to the care of your needs at a time you need it most - the highest level of genuine care and service that you won't find anywhere else.

## Mission

To be the Country's Most Stable and Trusted Non-Life Insurance Provider.

## Vision

A service oriented organization that values genuine relationship to all its stakeholders. Passionate and committed to expand distribution network and innovate products that will be accessible and affordable to everyone.

## Products and Services

- ✓ Motor Vehicles
- ✓ Fire & Allied Perils
  - CHIP (Comprehensive Household Insurance Package)
- ✓ Marine Cargo
- ✓ Bonds
- ✓ Microinsurance
- ✓ Personal Accident
- ✓ Diver's Insurance Protection (D.I.P)
- ✓ Travel Safe
- ✓ Marina Compulsory Insurance
- ✓ Miscellaneous Casualty
  - Comprehensive General Liability (CGL)
  - Special Risk (Floater)
  - Money, Security, Payroll (MSP)
  - Fidelity Guaranty
  - Golfers
- ✓ Engineering
  - Contractor's All Risk
  - Erection All Risk
  - Electronic Equipment

## BOARD OF DIRECTORS

**Levy Edwin C. Ang**  
Chairman

Members

**Choa Siu Tin**  
**Maria Joselita L. Ang**

**Matthew Joseph L. Ang**  
**Geronimo B. Halili**

**David Benjamin L. Ang**  
**Caesar R. Certeza**

## OFFICERS

**Choa Siu Tin**  
President

**Clarita N. Chua**  
Executive Vice President and  
General Manager

**Elsa R. Reblora**  
Corporate Secretary  
Vice President – Surety & Administration

**Johnson M. Kwan**  
Vice President - Underwriting

**Carmelita M. Pestanio**  
Vice President - Accounting

**Wilfredo S. Magno**  
Vice President  
Fire, Microinsurance, and Reinsurance

**Ruben G. Oandasan**  
Vice President  
Branch Operations & Agency Development

**Arnold P. Sauz**  
Assistant Vice President – Branch Operations

**Noel P. Bautista**  
Assistant Vice President – IT Department

**Maria Joselita L. Ang**  
Treasurer

**Teresita N. Vergara**  
Vice President  
Comptroller

**Bernard Gerard M. Reyes**  
Vice President  
Marketing & Business Development

**Lourdes C. Yu**  
Vice President  
Personal Accident & Miscellaneous Casualty

**Roberto C. Angeles**  
Vice President  
Makati Business Center

**Apolinario P. Manguiat**  
Vice President – Motor Car Claims

**Rowena E. Aninag**  
Assistant Vice President – Suretyship

## INTERNAL UNITS

### Head Office

**Marites C. Eusebio**

Manager  
General Accounting

**Michael A. Viñas**

Manager  
Motor Car Underwriting

**Greg A. Milanés**

Manager  
Agencies and Gov't. Support

**Conchita D. Docot**

Manager  
Collection

**Maycie S. Sulleza**

Manager  
Marketing & Business  
Development

**Cristonica Antonio**

Manager  
RI Accounting

### Branch and Satellite Offices

**Zalde P. Hernaez**

AVP – Davao Branch  
Region Head for Davao

**Arthur U. Bulan**

AVP – Santiago Branch  
Region Head for North Luzon

**Lester A. Lim**

AVP – Cebu Branch &  
OIC – Cebu Satellite Office  
Region Head for Central &  
Eastern Visayas

**Baltazar A. Milanés, Jr.**

AVP – Laguna Branch  
Region Head for South Luzon

**Erlan Antonius F. Gerangaya**

AVP – Bacolod Branch  
Region Head for Western Visayas  
OIC – Dumaguete Satellite Office

**Lauro M. Mejia**

Manager – Dagupan Branch

**Michelle D. Camandero**

Manager – Iloilo Branch

**Francisco G. Palacio, Jr.**

Manager – Cagayan de Oro Branch

**Federico L. Asis, Jr.**

Manager – Pampanga Branch

**Analyn D. Pascual**

Manager – Santiago Branch

**Rogelio Laoyon**

OIC – Samar Satellite Office

**Patrick Joseph Velasco**

OIC – Urdaneta Satellite  
Office

**Arthur R. Abanes**

Manager – Naga Branch

**Philip Caesar Corpuz**

OIC – Cauayan Satellite Office

### Manila Business Office

**Edgardo P. Idquival**

Managing Director

**Manuel Luis P. Idquival**

Marketing Director

## WGC FINANCIAL HIGHLIGHTS

as of December 2023

<b>Paid-up Capital</b>	₱ 607,000,000.00
<b>Net Worth</b>	₱ 1,523,946,415.13
<b>Gross Premiums Written</b>	₱ 1,222,934,897.00
<b>Net Premium Earned</b>	₱ 1,000,268,985.00
<b>Assets</b>	₱ 2,516,620,399.00

## 2024 LIST OF REINSURERS

1. **National Reinsurance Corporation of the Philippines**
2. **General Insurance Corporation of India**
3. **Mapfre Re Compañía de Reaseguros, S.A.**
4. **Sava Re**
5. **Swiss Re**
6. **Echo Re**

*\*Taken from 2023 Audited Financial Statement submitted to SEC and IC.*





Republic of the Philippines  
Department of Finance  
**INSURANCE COMMISSION**  
1071 United Nations Avenue  
Manila




## CERTIFICATION

This is to certify that **WESTERN GUARANTY CORPORATION** has a reputable claims settlement record with the Claims Adjudication Division (CAD) of this Commission as of this date pursuant to Section 439 of R.A. No.10607 otherwise known as the Insurance Code, as amended.

This Certification is issued upon the request of **Atty. Elsa R. Reblora.**, Vice President-Surety and Administration of said company, for whatever legal intents and purposes it may serve.

City of Manila, Philippines; 13 March 2024.

For: **REYNALDO A. REGALADO**  
Insurance Commissioner



**ALWYN FRANZ P. VILLARUEL**  
Division Manager  
Claims Adjudication Division

CAD/abr

IC-LCA-DP-001-T-12

Blg. 2025/58-R  
(No.) 2025/58-R



Republika ng Pilipinas  
Republic of the Philippines  
Kagawaran ng Pananalapi  
Department of Finance  
INSURANCE COMMISSION

**ITO AY PATUNAY** na ang  
(This is to certify that

**WESTERN GUARANTY CORPORATION**

**NG LUNGSOD NG MANILA, PILIPINAS**

na isang pang  
a

**DI-BUHAY**  
**NON-LIFE**

**(FIRE, MARINE, CASUALTY & SURETY\* except Customs Bonds)**

na kompanya ng seguro ay nakatugon sa lahat ng mga kailangang itinakda ng batas  
*insurance company, has complied with all requirements of law*

ng Pilipinas kaugnay sa gayong mga kompanya ng seguro, kung kaya pinagkakalooban  
*of the Philippines relative to such insurance companies, and it is hereby granted*

nitong **KATIBAYAN NG PAGKAMAYKAPANGYARIHAN** upang makipagnegosyo ng  
*this **CERTIFICATE OF AUTHORITY** to transact*

uri ng seguro na itinakda sa itaas hanggang ikalabingdalawa ng hatinggabi, ng ikatatlumpu't isang  
*the class of insurance business above set forth until twelve o'clock midnight, on the thirty-first*

araw ng Disyembre, taong dalawang libo't dalawampu't pito  
*day of December 2027*

maliban kung agad na bawiin o pigilin ng may makatuwirang dahilan.  
*unless sooner revoked or suspended for cause.)*

Bilang **KATUNAYAN NITO**, inilagda ko ang aking pangalan  
*(In **WITNESS WHEREOF**, I have hereunto subscribed my name*

sa Lungsod ng Maynila, Pilipinas. Ito ay may bisa  
*at the City of Manila, Philippines. This becomes*

simula ika-isa ng Enero 2025.  
*effective on the first day of January 2025.)*



Amount: Pnp. 181,800.00  
OR No.: 1064025  
Date: 16 October 2024

\*issued with Administrative Order No.46  
issued on 10 November 1987.



  
**REYNALDO A. REGALADO**  
Insurance Commissioner

**JAN 16 2025**

Date Issued: \_\_\_\_\_