

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.

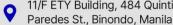
Vision

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

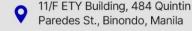
Makati Business Center

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

Conchita D. Docot

Manager Collection Michael A. Viñas

Manager

Motor Car Underwriting

Maycie S. Sulleza

Manager

Marketing & Business

Development

Greg A. Milanes

Manager

Agencies and Gov't. Support

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. Milanes, 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

Manager – Cagayan de Oro Branch

Lauro M. Mejia

Manager – Dagupan Branch

Michelle D. Camandero

Manager - Iloilo Branch

Analyn D. Pascual

Manager - Santiago Branch

Arthur R. Abanes

Manager - Naga Branch

Francisco G. Palacio, Jr.

Rogelio Laoyon

OIC - Samar Satellite Office

Philip Caesar Corpuz

OIC - Cauayan Satellite Office

Federico L. Asis, Jr.

Manager – Pampanga Branch

Patrick Joseph Velasco

OIC – Urdaneta Satellite

Office

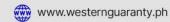
Manila Business Office

Edgardo P. Idquival

Managing Director

Manuel Luis P. Idquival

Marketing Director





WGC FINANCIAL HIGHLIGHTS

as of December 2023

Paid-up Capital ₱ 607,000,000.00

Net Worth ₱ 1,523,946,415.13

Gross Premiums Written ₱ 1,222,934,897.00

Net Premium Earned ₱ 1,000,268,985.00

Assets ₱ 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 Compañia 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



2025/58-R

Blg. (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

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.)



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

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

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.

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

REYNALDO A. REGALADO

Insurance Commissioner

JAN 1 6 2025

Date Issued:	
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