



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 – Reinsurance Underwriting

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

Rommel D. Ramirez
Assistant Vice President – Branch & Agency
Operations

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 2024

Paid-up Capital	₱ 900,000,000.00
Net Worth	₱ 1,700,266,178.00
Gross Premiums Written	₱ 1,538,752,770.00
Net Premium Earned	₱ 1,330,098,094.00
Assets	₱ 3,349,907,002.00

2025 LIST OF REINSURERS

1. **Mapfre Re Compañía de Reaseguros, S.A.**
2. **General Insurance Corporation of India**
3. **Echo Re**
4. **Swiss Re**
5. **National Reinsurance Corporation of the Philippines**
6. **AWAC**
7. **Sava 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, VP- Surety & Administration** of said company for whatever legal purpose it may serve.

City of Manila, Philippines; 27 February 2025.

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


DAVID RICARDO S. CAGAHASTIAN
Division Manager
Claims Adjudication Division

IC-LCA-DP-001-T-12 REV. 0

Head Office, P.O. Box 3589 Manila | Trunkline: +(632)8523-8461 | Fax No: +(632)8522-1434 | www.insurance.gov.ph

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: _____