

Western Guaranty Corporation**Directors and Key Officers' Profiles****Board of Directors**

Name	Educational Background	Position(s)	Previous Work/Professional Affiliations	Professional Licenses and Certifications/Trainings
Atty Levy Edwin C. Ang	* Juris Doctor - Ateneo de Manila University (1998) * A.B. Philosophy - Ateneo de Manila University (1992)	Chairman	* Lawyer - Sentro ng Alternatibong Lingap Panlegal (SALIGAN), Inc.; 1999 - 2007 * Student Organizer - Kristohanong Katil ng Bansa Pagpakabana, Xavier University CDO; 1992 - 1993	* Member - Integrated Bar of the Philippines * Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.
Choa Siu Tin	Bachelor of Science in Commerce Major in Management - University of the East	Director & President	Western Guaranty Corporation	Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.
Maria Joselita L. Ang	B.S. Psychology - University of the Philippines (1990)	Director & Treasurer	Western Guaranty Corporation	Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.
Matthew Joseph L. Ang	B.S. Exercise and Sports Science - Treston International College	Director	Western Guaranty Corporation	* Corporate Governance - Insurance Institute for Asia and the Pacific, Inc. * 324th Basic Non-Life Insurance Course - Insurance Institute for Asia and the Pacific, Inc.
David Benjamin L. Ang	Bachelor of Science In Physical Therapy - University of Santo Tomas	Director	Western Guaranty Corporation	* Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.

Atty. Caesar R. Certeza	<ul style="list-style-type: none"> * Juris Doctor - Ateneo de Manila University (1995) * Bachelor of Arts Major in Economics - University of Santo Tomas (1991) 	Independent Director	<ul style="list-style-type: none"> * Corporate Secretary and Legal Counsel - The Gotesco Group of Companies * Law Firm Partner - Halili, Certeza, Matibag Law Offices * Legal Officer I - NGL Pacific, Ltd. * Associate Lawyer - Sebastian Liganor Galinato and Tierra Law Offices * Instructor I / Faculty of Arts and Letters - University of Santo Tomas 	<ul style="list-style-type: none"> * Member - Integrated Bar of the Philippines * Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.
Atty. Geronimo Borja Halili	<ul style="list-style-type: none"> * Juris Doctor - Ateneo de Manila University (1996) * Bachelor of Science in Commerce Major in Management - San Beda College (1991) 	Independent Director	<ul style="list-style-type: none"> * Law Firm Partner - Halili, Certeza, Matibag Law Offices * Associate Lawyer - Y.F. Busmente & Associates Law Offices * Legal Apprentice of Justice Jose A.R. Melo - Supreme Court 	<ul style="list-style-type: none"> * Member - Integrated Bar of the Philippines * Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.

Key Officers

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Clarita N. Chua	Bachelor of Science in Business Administration Major in Accounting - University of the East	Executive Vice President & General Manager	<ul style="list-style-type: none"> * Member - PIRA Board of Trustees * Execom Member - HDMF Pool * Treasurer - BPI Condominium Corporation * Special Asst. to the President - Shoe Mart, Inc 	<ul style="list-style-type: none"> * Munich Re - Renewable Energy: Battery Energy Storage System (BESS) * Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.

Atty. Elsa R. Reblora	<ul style="list-style-type: none"> * Bachelor of Laws - MLQU, Manila * Bachelor of Science in Business Administration Major in Accounting - FEATI University * Bachelor of Science in Elementary School Education - Bicol University 	Vice President - Surety and Administration & Corporate Secretary	<ul style="list-style-type: none"> * Vice President - Association of Insurance Claimsmen * President - Philippine Association of Surety Underwriters, Inc. (2001) 	<ul style="list-style-type: none"> * Member - Integrated Bar of the Philippines * Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.
Teresita N. Vergara	Bachelor of Science in Business Administration Major in Accounting - University of the East, Manila	Vice President & Comptroller	Western Guaranty Corp	Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.
Johnson M. Kwan	<ul style="list-style-type: none"> * Bachelor of Science in Business Administration Major in Accounting - Far Eastern University * Bachelor of Science in Electrical Engineering - Mapua Institute of Technology 	Vice President - Underwriting	<ul style="list-style-type: none"> * Malayan Insurance Co., Inc * Alliedbankers Insurance Corp * Himmel Industries Inc. * First Continental Assurance Co., Inc. * Pioneer Insurance & Surety Corporation * United Laboratories, Inc 	Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.
Bernard Gerard M. Reyes	Bachelor of Science in Psychology - Colegio de San Juan de Letran	Vice President - Marketing & Business Development	<ul style="list-style-type: none"> * Management and Marketing Practitioner with 37 years of Comprehensive Experience in the Insurance Industry * Company Underwriter for Casualty, Fire & Surety Lines 	Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.
Carmelita M. Pestanio	Bachelor of Science Major in Accounting	Vice President - Accounting Department	<ul style="list-style-type: none"> * 17 Years Internal Auditor - Malayan Insurance Company * AVP - Dominion Insurance (1992-1993) * Former BOD - Association of Insurance Accountant of the Phils. 	<ul style="list-style-type: none"> * Member - Philippine Institute of Certified Public Accountants * Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.

Lourdes C. Yu	Bachelor of Science in Commerce Major in Management - College of the Holy Spirit (1983)	Vice President - Personal Accident & Miscellaneous Casualty	Asst Manager - Malayan Insurance Co. Inc. (PA & Misc. Casualty)	* Munich Re - Renewable Energy: Battery Energy Storage System (BESS) * Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.
Wilfredo S. Magno	4th Year Civil Engineering - Mapua Institute of Technology	Vice President - Fire, Microinsurance and Reinsurance	Western Guaranty Corp	Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.
Ruben Gabriel Oandasan	Bachelor of Science in Commerce Major in Banking & Finance	Vice President Branch & Agency Operation	* Full Pledged Consultant / AVP Region Head - Charter Ping An Insurance Corp /AXA (2014- 2019) * SVP - Stronghold Insurance Co., Inc (2002- 2013) * Sr. EVP & Gen Manager - Wellington Insurance Company (1999-2002)	Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.
Apolinario P. Manguiat	Bachelor of Science in Zoology - Far Eastern University	Vice President Claims Department	Investors Assurance Corp (1987-1993)	Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.
Roberto C. Angeles	Bachelor of Science Major in Commerce (Marketing) - Dela Salle University	Vice President - Makati Business Center	* Vice President - Benpres Insurance Agency, Inc. * Vice President - Republic Surety & Insurance Co., Inc.	Corporate Governance - Insurance Institute for Asia and the Pacific, Inc.

Arnold P. Sauz	<ul style="list-style-type: none"> * Doctor of Business Administration - Pamantasan ng Lungsod ng Maynila * Master in Business Administration - Pamantasan ng Lungsod ng Maynila * Bachelor of Science in Business Administration - University of the East 	Assistant Vice President - Reinsurance Underwriting	<ul style="list-style-type: none"> * Vice President/Board Member - Society of Underwriters * Chairman - Marine Tuesday Club * Faculty Member - Insurance Institute for Asia and the Pacific, Inc. 	Specialized Seminar on Judicial Bond, Construction Bond Claims Handling and RA #12009 Amending RA #9184
Rowena E. Aninag	Bachelor of Science Major in Tourism - Centro Escolar University	Assistant Vice President - Suretyship	Vice President - Philippine Association of Surety Underwriters Inc.	Specialized Seminar on Judicial Bond, Construction Bond Claims Handling and RA #12009 Amending RA #9184
Noel P. Bautista	Bachelor of Science in Computer Engineering - Adamson University	Assistant Vice President - IT Department	IT Division Senior Manager - PNB General Insurers Co., Inc.	IT Project Management - I/ACT
Rommel D. Ramirez	Bachelor of Science in Computer Science - Adamson University	Assistant Vice President - Branch Operations & Agency Development	* Senior Manager - Mercantile Insurance Manager - AXA PH Tsu Head & Risk Management	* BNL-Risk Management - Insurance Institute for Asia and the Pacific, Inc.