



MILESTONE
Guaranty and Assurance Corp.

2025

**ANNUAL
REPORT**

#MilestoneFirst

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OUR MISSION

To provide comprehensive support to our agents, brokers, and branches nationwide, and strengthen client relations by delivering guaranteed insurance services.

OUR VISION

To be leading and preferred insurance solutions partner for all Filipino families, businesses and communities worldwide.

CORE VALUES

M - Making a difference

G - Growth

A - Accountability

C - Community



FINANCIAL HIGHLIGHTS

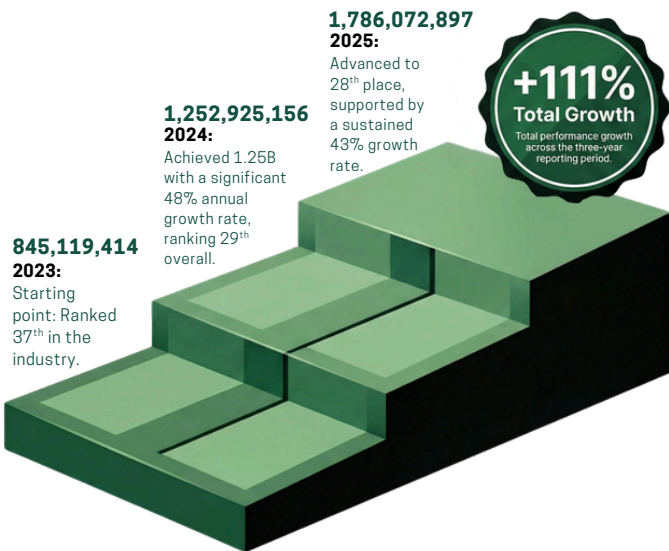


MILESTONE GUARANTY PERFORMANCE (2023-2025)

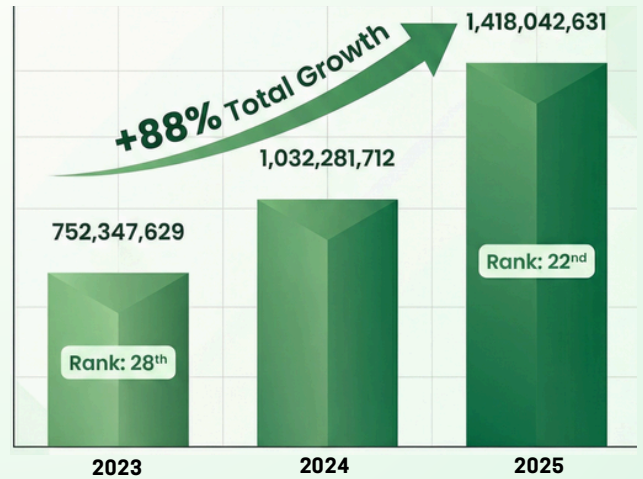
Source: Insurance Commission

Milestone Guaranty and Assurance Corp. achieved a **49% increase in Gross Premium Written from 2023 to 2024**, followed by an additional **41% rise in 2025**. This sustained performance resulted in a **total cumulative growth of 111% over the three-year period**, successfully improving the company's industry rank from **37th in 2023 to 29th in 2024**, and ultimately **reaching 28th place in 2025**.

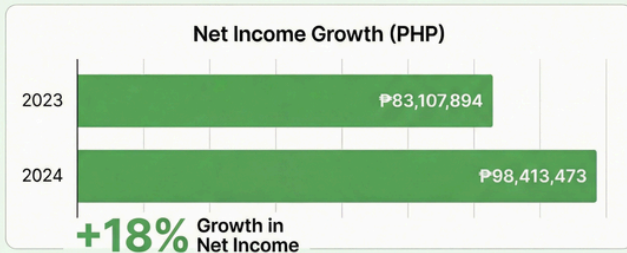
Gross Premiums Written



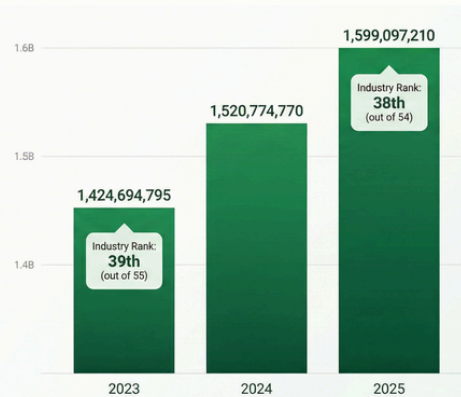
Net Premiums Written



Net Income



Net Worth



GPW:



+111%

NPW:



+88%

Net Income:



+18%

Net Worth:



+12%

CORPORATE GOVERNANCE

THE BOARD OF DIRECTORS

Composition

Our Board is composed of nine (9) Directors, three (3) of them are Independent Directors. Each is qualified for their experience and skills and have attended the Corporate Governance Seminar. Board papers are provided at least five working (5) days before the scheduled meeting. Independent Directors are independent of management and major/substantial shareholders. Their term is limited to nine years.

Responsibilities of the Board

Subject to the company's Articles of Incorporation and By-Laws, the Board, as a whole and through its Committees, has authority over all areas of corporate responsibility to foster the long-term success of the company and maintain its competitiveness in a fiduciary capacity to the best interest of the company, stockholders and other stakeholders; and to ensure of a high standard of best practices for the company, its stockholders and stakeholders, the Board shall conduct itself with all honesty and integrity in the performance of the following duties and responsibilities, aside from such powers prescribed by the Securities and Exchange Commission and Insurance Commission on good corporate governance, its Articles of Incorporation and By-Laws and other applicable laws, circulars, rules and regulations, to wit:

- a. Formulate the corporation's vision, mission, policies and procedures that shall serve as guidelines in carrying out its business activities.
- b. Adopt and monitor compliance with the Company's Code of Conduct.
- c. Establish committees as prescribed by Securities and Exchange Commission and Insurance Commission.
- d. Implement a process for the selection of directors who can contribute independent judgment to the formulation of sound corporate policies and procedures.
- e. Conduct annual performance assessment of the Chairman, President/CEO and the board members as well as the key officers.
- f. Evaluate and approve major resource allocations and investments.
- g. Review the Company's internal controls and risk management systems.



PROFILE OF THE 2025 BOARD OF DIRECTORS



DAVID P. MERCADO, JR.

Chairman of the Board

He was elected to the Board and appointed as Chairman on July 19, 2022. Before his appointment as Chairman, he served as Vice-Chairman and Managing Director of Milestone Guaranty and Assurance Corp.

Before joining Milestone Guaranty and Assurance Corp., he was the President and General Manager of Utility Assurance Corp. (2003 – 2012) and Deputy Chairman and Managing Director of Stronghold Insurance Co. Inc. (2012 – 2018). He was also a member of ASEAN Natural Disaster and Risk Work Sharing (2017-2018), the AIC Council of Bureaux (2015- 2017), the Board of Trustees of Philippine Insurers and Reinsurers Association (2007-2018), and the Philippine Insurance Rating Association, Inc. (2001-2006). He was elected to the Board of Directors of the Philippine Insurers Club (2003- 2006). He was the President and Advisor of the Society of Underwriters (2000- 2006).

Mr. Mercado, Jr. graduated with a degree of Bachelor of Science in Commerce Major in Business Management at Woodbury University, Los Angeles, California.



NORBERTO V. SAUCO

Vice Chairman

He was elected to the Board and appointed as Vice-Chairman on July 19, 2022.

He was the President and CEO of the Company from December 9, 2013 until his retirement on June 15, 2022. He started working in Milestone Guaranty and Assurance Corp. (Formerly: Eastern Assurance and Surety Corporation) from October 19, 1965 and rose from the ranks to become its top executive.

He became a member of the Philippine Insurers Club, Philippine Insurers and Reinsurers Association, the Society of Underwriters for Property and Casualty (SOUND), and the Philippine Insurance Institute (PII). Mr. Saucó graduated with a degree of Bachelor of Science in Commerce Major in Accounting at Far Eastern University.



ATTY. DARREN M. DE JESUS

Executive Director - President & CEO

Atty. De Jesus joined Milestone Guaranty and Assurance Corp. in April 2023 and he was elected to the Board and is currently the President and Chief Executive Officer of the company.

In 2022, he was recognized as the country's Top Performing President in the General Insurance Sector by World Business Outlook. Before joining the insurance industry, he served as Deputy Secretary General of the House of Representatives from 2016 to 2020. He practiced litigation law as part of the Bangko Sentral ng Pilipinas (BSP), the Office of the General Counsel and Legal Services from 2013 to 2016, and the Angara Concepcion Regala & Cruz Law Offices (ACCRALAW) from 2010 to 2013.

He graduated from Ateneo de Manila, School of Science and Engineering with a degree of Bachelor of Science – Management Information Systems, in April 2005. He finished his Juris Doctor at Ateneo de Manila, School of Law, in April 2009.



ROMULO JEI G. DELOS REYES

Executive Director - SVP Operations & Treasurer

He was elected to the Board and presently holds the position of Senior Vice-President – Comptroller. He joined the Company in 2017 and has been in the non-life insurance industry since then.

He graduated from New Era University with a degree of Bachelor of Science in Business Administration Major in Legal Management in 2017. He finished his Juris Doctor degree from the same university in 2023



FLAVIANA C. GARCES

Executive Director - SVP Comptroller & Finance

She joined Milestone Guaranty and Assurance Corporation in February 2016, with the position of Vice President for Finance, HR and Admin, and at the same as Corporate Treasurer. She also managed the Milestone employees' Provident Fund as Chairperson. In October 2, 2023, she was promoted to Senior Vice-President of the Company. In December 2023, she was elected member of the Board of Directors.

Throughout her career in the insurance industry since 1989 when she was employed with Universal Reinsurance Corporation (URC) (Ayala Group of Companies), then merged with Malayan Reinsurance Corporation in 2003, and became then merged with National Reinsurance Corporation of the Philippines (NRCP) as the surviving company in 2006 until her early retirement in October 2013, spanning 24 years. Mrs. Garces has gained extensive and vast experience, excelling in various positions such as General Accountant, Supervisor and Accounting Specialist III at the National Reinsurance Corporation of the Philippines (PHILNARE).

Mrs. Garces is esteemed in the fields of finance, human resources, and administration. She has attended various seminars on insurance, business financing and accounting to strengthen her expertise. Notable among them are the Sales Training Course for Life Insurance, Quality Business Seminar, Fundamentals of Life Insurance, and Accounting for Non-Accountants at the Insurance Institute for Asia and the Pacific. She also completed the Basic Course on Supervisory Skills Development at the University of the Philippines.

Mrs. Garces is a licensed Life Insurance Agent by the Office of the Insurance Commission (IC), having passed the Licensure Examination in 1996. She is also a licensed Real Estate Broker by the Professional Regulation Commission (PRC). Additionally, she received the Model Employee of the Year Award in 1988 at Batangas Multi-Purpose Cooperative. She served as the Vice President of Consolinian Community Services, a catholic religious organization – La Consolacion Chapel – La Consolacion College-Pasig.

She graduated from the University of Batangas, formerly known as Western Philippine Colleges, with a degree in Bachelor of Science in Commerce, Major in Accounting.



JONATHAN M. CRUZ

Non-Executive Director

He was elected to the Board in June 2024 up to the present as Non-Executive Director.

Prior joining the company, Mr. Cruz was the AML Compliance Officer of Security Bank Corporation from 2014 to 2019. He also served as Head of the Branch Audit Department of Security Bank Savings from 2011 to 2014. He also worked for the Premiere Development Bank as Head of Loans Accounting (2011), Head of Securities & Management (2010-2011), and Auditor Supervisor (1995-2010).

Presently, Mr. Cruz is the Director/ President of Rural Bank of Apalit Inc.

Mr. Cruz graduated with a degree in BS Accountancy from the Polytechnic University of the Philippines in 1994



JAY FERDINAND S. BAUTISTA

Independent Director

He was elected to the Board on December 12, 2023 up to the present as Independent Director.

Mr. Bautista graduated with a degree in Bachelor of Science in Agribusiness Management at University of the Philippines Los Baños.



ROLANDO O. AMBROSIO

Independent Director

He was elected to the Board on December 12, 2023 up to the present as Independent Director.

Mr. Ambrosio graduated with a degree in Bachelor of Arts in Economics in Ateneo de Davao University (1981) with Master's Degree in Business Management at Asian Institute of Management (1985).



GEORGE V. DUQUE

Independent Director

He was elected to the Board in June 2024 up to the present as Independent Director.

Mr. Duque worked for the FGU Insurance Corporation from 1971 to 1972. He also worked for Universal Reinsurance Corporation from 1972 to 1986 as Assistant Vice President for the Treaty and Facultative Department. He served as the Executive Assistant to the Regional Director in 1986-1989, Assistant Regional Director for Southeast Asia in 1990-2000, Deputy Regional Director for Southeast Asia in 2001-2006, and Regional Director for Southeast Asia in 2007-2012 at MAPFRE Re Compañia de Reaseguros S.A. – Representative Office for Southeast Asia.

Mr. Duque graduated with a degree of Bachelor of Science in Commerce with a Major in Accounting from Adamson University.



BOARD PERFORMANCE AND ATTENDANCE

2025 BOARD COMPOSITION

NAME	POSITION
David P. Mercado, Jr.	Chairman
Norberto V. Sauco	Vice- Chairman
Atty. Darren M. De Jesus	Executive Director
Romulo Jei G. Delos Reyes	Executive Director
Flaviana C. Garces	Executive Director
Jonathan M. Cruz	Non-Executive Director
Jay Ferdinand S. Bautista	Independent Director
Rolando O. Ambrosio	Independent Director
George V. Duque	Independent Director

2025 COMMITTEE MEMBERSHIP

AUDIT COMMITTEE

Rolando O. Ambrosio	Chairman
George V. Duque	Member
Jonathan M. Cruz	Member

CORPORATE GOVERNANCE COMMITTEE

Jay Ferdinand S. Bautista	Chairman
David P. Mercado, Jr.	Member
George V. Duque	Member

BOARD RISK OVERSIGHT COMMITTEE

George V. Duque	Chairman
Rolando O. Ambrosio	Member
Jay Ferdinand S. Bautista	Member
Norberto V. Sauco	Member

RELATED PARTY TRANSACTION COMMITTEE

Jay Ferdinand S. Bautista	Chairman
George V. Duque	Member
Jonathan M. Cruz	Member

NOMINATION COMMITTEE

Flaviana C. Garces	Chairperson
Atty. Darren M. De Jesus	Member
Romulo Jei G. Delos Reyes	Member

REMUNERATION COMMITTEE

Romulo Jei G. Delos Reyes	Chairman
Atty. Darren M. De Jesus	Member
Flaviana C. Garces	Member

SUMMARY OF ATTENDANCE OF BOARD OF DIRECTORS IN 2025

2025	DPM	NVS	DMJ	RGR	FCG	JMC	JSB	ROA	GVD
01/06	☑	☑	☑	☑	☑	☑	☑	☑	☑
01/27	☑	☑	☑	☑	☑	☑	☑	☑	☑
02/03	☑		☑	☑	☑	☑	☑	☑	☑
03/05	☑	☑	☑	☑	☑	☑	☑	☑	☑
04/03	☑	☑	☑	☑	☑	☑	☑	☑	☑
05/08	☑	☑	☑	☑	☑	☑		☑	☑
06/09	☑	☑	☑	☑	☑	☑	☑	☑	☑
07/07	☑	☑	☑	☑	☑	☑	☑	☑	☑
08/04	☑	☑	☑	☑	☑	☑	☑	☑	☑
09/01	☑	☑	☑	☑	☑	☑	☑	☑	☑
10/07	☑	☑	☑	☑	☑	☑	☑	☑	☑
10/14	☑	☑	☑	☑	☑	☑	☑	☑	☑
10/30	☑	☑	☑	☑	☑	☑	☑	☑	☑
11/10	☑	☑	☑	☑	☑	☑	☑	☑	☑
12/19	☑	☑	☑	☑	☑		☑	☑	☑

Legend:

DPM : David P. Mercado, Jr.

NVS : Norberto V. Sauco

DMJ : Atty. Darren M. de Jesus

RGR : Romulo Jei G. Delos Reyes

FCG : Flaviana C. Garces

JMC : Jonathan M. Cruz

JSB : Jay Ferdinand S. Bautista

ROA : Rolando O. Ambrosio

GVD : George V. Duque



BOARD COMMITTEES

AUDIT COMMITTEE

Roles and Responsibilities

The Audit Committee assists the Board of Directors in its oversight function by monitoring the company's financial statements and financial reporting process, and by overseeing the internal audit function and legal and regulatory compliance.

Specific Functions of the Committee

The Audit Committee shall assist the Board of Directors by:

1. Recommending a nominee for appointment by the Board as Internal Auditor;
2. Recommending a nominee for the engagement of external auditor;
3. Performing oversight duties over the internal and external auditors;
4. Being responsible for setting up an internal audit department;
5. Evaluating the adequacy and effectiveness of the internal control system adopted by the company;
6. Performing oversight duties on compliance by the company with legal and regulatory requirements, including the company's disclosure controls and procedures.

CORPORATE GOVERNANCE COMMITTEE

Roles and Responsibilities

The Objective of the Committee is to assist the Board in establishing and managing governance standards, determining criteria for the composition of the Board and its committees, identifying individuals qualified to become Board members, and developing and monitoring a process to assess the effectiveness of the Board and its committees.

Specific Functions of the Committee

1. Develop and recommend to the Board of Directors a set of Corporate Governance Guidelines, and periodically review and make recommendation with respect to such Corporate Governance Guidelines;
2. Develop and recommend to the Board a Code of Conduct for the Corporation and a Code of Ethics for the Chief Executive Officer and Senior Financial Officers and periodically review and make recommendations with respect to such codes of conduct;
3. Make recommendations to the Board regarding the size and composition of the Board and qualifications for Board membership consistent with the By-laws;
4. Oversee the Corporation's orientation program for new Board members;

5. Review and assess the independence of each director and make recommendations to the Board on all determinations regarding director independence;
6. Identify and carefully examine individuals potentially qualified to become members of the Board, consistent with the criteria approved by the Board, and to fill vacancies on the Board in accordance with the Corporation's By-Laws;
7. Develop and recommend to the Board for its approval and annual self-evaluation process of the Board and its committees. The Committee shall oversee such annual self-evaluations;
8. Establish and oversee procedures for shareholder communication with the Board;
9. Prepare policies and procedures for the selection of a new CEO in the event of an emergency or the retirement of the CEO;
10. To consider any other matters referred to the Committee by the Board on corporate social responsibility, environmental, and governance matters. Where the Committee seeks advice independently of management, the Committee should engage those advisers directly and request that any advice be provided directly to the Committee (or Chairman of the Committee).

BOARD RISK OVERSIGHT COMMITTEE

Roles and Responsibilities

Ultimate responsibility for risk management of the Company rest with the Board. The Committee's principal function is one of supervision, oversight and monitoring, based on information provided to it by management.

In performing the oversight responsibilities, the Committee will consider and approve, as required, the strategies, frameworks, plans, policies, processes, models, limits and regulatory requirements in place to govern risk taking that are consistent with the risk management strategy and the established risk appetite of the Company.

Specific Functions of the Committee

1. Making recommendations to the Board concerning the Company's current and future risk appetite, risk management strategy and particular risk or risk management practices;
2. Performing oversight of the risk profile and risk management of the Company within the context of the Board-determined risk appetite;
3. Commissioning a comprehensive review on the appropriateness, effectiveness and adequacy of the risk management framework and considering the results of the report;
4. Performing oversight of the implementation and operation of the risk management framework and internal compliance and control system;

5. Reviewing management's plans to mitigate material risks faced by the Company;
6. Performing oversight of stress testing of the Group risk portfolio including both scenario analysis and sensitivity analysis;
7. Ensuring the Chief Risk Officer (CRO) and executive and management have Unfettered Access to the Committee via the Committee Secretary or Chairman of the Committee;
8. Referring any matters of significant importance to the Board for its consideration and attention.

RELATED PARTY TRANSACTION COMMITTEE

Roles and Responsibilities

The Related Party Transaction (RPT) Committee evaluates on an on-going basis existing relation between and among businesses and counterparties to ensure that all related parties are continuously identified, RPTs are monitored, and subsequent changes in relationships are reflected in the relevant reports to the board and regulators/supervisors. The Committee likewise evaluates all material RPTs to ensure that these are not undertaken on more favorable economic terms to such related parties than similar transactions with non-related parties under similar circumstances and that no corporate or business resources are misappropriated, and to determine reputational risk issues. The Committee ensures appropriate disclosures are made and that information is provided to the supervising authorities.

The RPT Committee oversees the implementation of the system for identifying, monitoring, measuring, controlling and reporting RPTs, including the review of RPT policies and procedures. (see IC Circular 2017-29)

Specific Functions of the Committee

The RPT Committee shall assist the Board of Directors in ensuring that:

1. Transactions with related parties are handled in a sound and prudent manner, with integrity and in compliance with applicable laws and regulations to protect the interest of depositors, creditors and other stakeholders;

2. Existing relations between and among the Company's businesses and counterparties are evaluated on an ongoing basis to ensure that all related parties are continuously identified, RPTs are monitored and subsequent changes in relationships with counterparties (from non-related to related and vice versa) are captured; and
3. RPTs are conducted on an arm's length basis and that no stakeholder is unduly disadvantaged.

In evaluating RPTs, the Committee shall take into account, among others, the following:

- a. The related party's relationship to the Company and interest in the transaction;
- b. The material facts of the proposed RPT, including the proposed aggregate value of such transaction;
- c. The benefits to the Company of the proposed RPT;
- d. The availability of other sources of comparable products or services; and
- e. An assessment of whether the proposed RPT is on terms and conditions that are comparable to the terms generally available to an unrelated party under similar circumstances.

Based on its assessment, the RPT Committee shall endorse acceptable material RPTs as defined in the Company's Policy on Related Party Transactions to the Board of Directors for approval.

NOMINATION COMMITTEE

Roles and Responsibilities

The objective of the Nominations Committee is to assist the Board in fulfilling its corporate governance responsibilities as regards:

- a. Board appointments, re-elections and performance;
- b. Promoting diversity;
- c. Directors' induction programs and continuing development;
- d. Committee Membership; and
- e. Succession of the Chief Executive Officer.

Specific Functions of the Committee

1.To review and evaluate the qualifications of persons nominated to the Board, executive and non-executive, including independent directors:

- a. Assess the necessary and desirable competencies of Directors;
- b. Assess that Directors have the appropriate mix of competencies to enable the Board to discharge its responsibilities effectively;
- c. Make recommendations to the Board relating to the appointment, reelection and retirement of Directors;
- d. Recommend candidates who have the appropriate range of skills, knowledge, experience, independence and expertise that will best complement Board effectiveness;

- e. Ensure that appropriate checks are undertaken before recommending the appointment of a new Director;
- f. Require new Directors to inform the Chair prior to accepting any new appointment to any entity's board, or any other position with a significant time commitment attached;
- g. Engage external consultants where necessary to assist in the selection process of suitable candidates (the use of search firms or external databases is encouraged);
- h. Consider the term served by Non-Executive Directors so that, over time, new Directors are appointed to challenge existing approaches and to incorporate new ideas and energy;
- i. Adopt a board skills matrix to assist the Committee in its Board succession planning and in recommending professional development initiatives for Directors;
- j. Assess candidates with regard to the diversity objectives of the Company;
- k. Conduct an annual review and report to the Board on the diversity objectives and progress against those objectives;
- l. Develop Board succession plans so that an appropriate balance of skills, knowledge, experience, independence and diversity is maintained; and

m. Schedule regular Board performance reviews.

2.The Committee should ensure each new Director undertakes an Induction Program which enables him/her to gain an understanding of:

a.The non-life insurance industry and the Company's operations;

b.The Company's financial, strategic, operational and risk management position;

c.The culture and values of the Company;

d.Their rights, duties and responsibilities and those of Management;

e.Board and Committee Meeting arrangements, including the role of Board Committees; and

f.Constructive and respectful relations between Board Members, and between the Board, Management and other Stakeholders.

3.To review and evaluate the qualifications of nominees to other positions appointed by the Board;

4.To recommend, for approval by the Board, the job descriptions/duties and responsibilities of the Chairman, CEO, directors and senior management; and

5.To oversee the process for the succession of the Chief Executive Officer.

REMUNERATION COMMITTEE

Roles and Responsibilities

The objective of the Committee is to review and make recommendations to the Board in relation to the overall remuneration policy for the Company.

Specific Functions of the Committee

- 1.To plan, prepare and recommend to the Board the Company's remuneration and incentive framework including policies, practices and performance indicators to ensure that they are appropriately designed as well as aligned to the Board's vision, values and overall business objectives;
- 2.To review and make recommendations regarding the implementation of, and amendment of, any short term and long term incentive plans;
- 3.To review and make recommendations to the Board regarding the Managing Director's recommendations regarding staff remuneration; including those of the Senior Executive team;
- 4.To review and make recommendations regarding the Managing Director's remuneration
- 5.To review and make recommendations regarding the Non-Executive Directors' remuneration including fees, travel and other benefits;
- 6.To assist the Chairman of the Board in the annual performance review of the Managing Director including key performance indicators in order to determine the annual short term and long term incentive components;

- 7.To exercise oversight of management’s preparation of the annual remuneration report for inclusion in the Company’s annual report;
- 8.To consider whether there is any gender or other inappropriate bias in remuneration for directors, senior executives or other employees;
- 9.To consider any other matters referred to the Committee by the Board.

Where the Committee seeks advice independently of management, the Committee should engage those advisers directly and request that any advice be provided directly to the Committee (or Chairman of the Committee).

2025 TRAININGS OF THE BOARD

The Board of Directors and Key Officers has relevant annual continuing training:

CENTER FOR GLOBAL BEST PRACTICES

Roles, Responsibilities and Liabilities of Board of Directors

October 03, 2025

David P. Mercado, Jr.

Jonathan M. Cruz

Norberto V. Sauco

Jay Ferdinand S. Bautista

Atty. Darren M. De Jesus

George V. Duque

Romulo Jei G. Delos Reyes

Rolando O. Ambrosio

Flaviana C. Garces

Atty. Kirby V. Macalalad

A Guide to Developing a Strategically-Aligned Organization

December 12, 2025

Ronald C. Ladion

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MANAGEMENT AND HUMAN RESOURCES

Manpower and Workforce

as of December 31, 2025



Head Office

142 Employees

Branches

152 Employees

Code of Conduct

Our Code of Ethics establishes principles to guide the Company's directors, officers and employees in evaluating and making day-to-day decisions. It defines the company's way of doing business. Our directors, officers, and employees promote a culture of good corporate governance by observing and maintaining the core business principles of Fairness, Accountability, Integrity, Transparency and Honesty in its relationships among employees and within the Company's stockholders, customers, regulators and the general public.

This Code identifies our Company's values. It characterizes the mode of behavior and conduct expected of all directors, officers and employees in the performance of their respective duties and responsibilities, on behalf of the Company

CORPORATE SOCIAL RESPONSIBILITY



Bogo City, Cebu — October 21, 2025 — In the wake of the magnitude 6.9 earthquake and multiple aftershocks that struck Northern Cebu on September 30, 2025, many families were displaced and continue to face challenges in rebuilding their lives. Among the hardest-hit communities was Barangay Sto. Rosario, Bogo City, where local residents have been striving to recover amid limited resources.

In response, the DCM Foundation in collaboration with Milestone Guaranty and Assurance Corp. (Head Office and Cebu Branch), distributed 100 packs of relief goods to affected families in Purok Gold, Barangay Sto. Rosario. With the support of local barangay leaders, beneficiaries received rice, food items, blankets and mosquito nets—providing immediate assistance during this difficult time.

As part of its ongoing advocacy to support communities in times of crisis, Milestone Guaranty remains committed to helping those affected by calamities. The relief drive delivered much-needed aid and comfort to families while demonstrating the company's dedication to social responsibility and compassion in action.

This initiative underscores Milestone Guaranty's continued dedication to Corporate Social Responsibility (CSR) and its genuine concern for the communities it serves. Through collective effort and compassion, the company strives to bring hope and assistance where it is most needed—proving that true protection goes beyond policies. It is about standing with Filipinos in their most challenging times and helping them rebuild stronger together.

CORPORATE SOCIAL RESPONSIBILITY



Taft Ave., Pasay City, April 29, 2025 — As part of its continuing Corporate Social Responsibility (CSR) initiatives, Milestone Guaranty and Assurance Corp., together with its partners, conducted a community outreach program at Pangarap Foundation Inc., a shelter dedicated to supporting underprivileged children.

The activity aimed to provide nutritious meals to the beneficiaries to help address immediate hunger and promote overall well-being. The event brought smiles and relief to the children, as well as provided opportunities for engagement and support, reinforcing Milestone’s commitment to community welfare.

Milestone reaffirmed its commitment to fighting food insecurity and supporting vulnerable sectors of society. The outreach also strengthened partnerships between the organization, its volunteers and local communities in promoting health and wellness among children in need. As part of its CSR efforts focused on uplifting communities, Milestone Guaranty created lasting positive change in the lives touched through this noble effort.

Employee's Health and Safety

Annual Physical Examination

MILESTONE GUARANTY AND ASSURANCE CORP. prioritizes the health and well-being of its employees by conducting a thorough Annual Physical Examination for all staff members. This comprehensive health check-up helps assess overall wellness, ensuring that any potential health issues are identified and addressed early. Through this initiative, the company demonstrates its ongoing commitment to the long-term health and safety of its team.

Health Maintenance Organization (HMO)

In addition to the Annual Physical Examination, MILESTONE GUARANTY AND ASSURANCE CORP. provides comprehensive Health Maintenance Organization (HMO) benefits to its employees. This coverage includes medical procedures, laboratory tests, and hospital stays within the HMO network, ensuring that employees receive timely assistance for medical emergencies and routine health checks. Through these initiatives, the company reaffirms its commitment to supporting the health and well-being of its team.

Group Life Insurance and Group Personal Accident

MILESTONE GUARANTY AND ASSURANCE CORP. offers Group Life Insurance and Group Personal Accident (GPA) insurance to all employees, both at the Head Office and across its branches, as part of its commitment to employee welfare. This coverage provides financial protection in the event of accidental death and permanent disablement, medical reimbursement ensuring that employees receive crucial support during unforeseen circumstances and reinforcing the company's dedication to their security and well-being.

Occupational Safety and Health

MILESTONE GUARANTY AND ASSURANCE CORP. is dedicated to ensuring the well-being of employees in the workplace by protecting them from physical, mental, and environmental hazards. The company has a responsibility to provide a safe working environment and to implement effective safety protocols. By fostering a culture of safety, both the organization and its employees can reduce the risk of accidents, enhance productivity, and promote a healthier, more efficient workforce, ultimately benefiting both individuals and the organization as a whole.



MILESTONE
Guaranty and Assurance Corp.



Website

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Contact Number

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