SUMMARY OF REVISIONS

Template For	**Annual Statement for the Year Ended December 31, 2025 and Attachments** **Non-Life Insurance and Professional Reinsurance Companies**

Tab	Key Changes			Created/ Revised By:
	Added	Deleted	Others	
		ANNUAL STATEMENT TEMPLATE		
General		Rows 6-8 (Reduction of space)	Updated/Fixed link table, index and format.	Non-Life Division
Com Prof	**Line:** Authority License			Non-Life Division
SFP	**Accounts:** Due from Participants Fund Qard Hasan Receivable from Participants' Fund Total Assets of Takaful Window Operation Deferred Wakalah Fee Total Liabilities of Takaful Window Operations Total Participant's Fund			Non-Life Division
SCI			Changed the title "Increase/Decrease in Unpaid Losses" to "Net Change in Unpaid Losses"	Statistics and Research Division
S1 - Cash on Hand	**Columns:** a. Certification of Actual Cash Balance Held by the Fund Custodian as of December 31 (Original Currency) b. Supporting Documentation for Cash Replenishments and Adjustments as of December 31 (Original Currency) c. Breakdown of Undeposited Collection i. Date Deposited (per deposit slip) ii. Name of Bank where it was Deposited iii. Account Number of Bank where it was Deposited			Non-Life Division
S3 - TD		Formula on column O	Renamed column K from "Term" to "Term (in Days)"	Non-Life Division
S4 - PR			- Renamed "Total Premiums Receivable - Within 90 days (Admitted)" to "Total Premiums Receivable - Within 90 days" - Renamed Row "Total Premiums Receivable - Beyond Ninety (90) days (Non-admitted):" to "Total Premiums Receivable - Beyond 90 days:" - Revised link to cell Premiums Receivable - Beginning per Ledger - Replaced Breakdown of Total Premiums Receivable - Beyond 90 days same with within 90 days category.	Non-Life Division
S4.A - PR (Gov't)	**Column:** Document Index No. Commission	Column With Certification? (Y/N)		Non-Life Division
S4.B - PR (Marine Hull)	**Column:** Commission		Renamed worksheet from "S4.B - PR (Marine)" to "S4.B - PR (Marine Hull)"	Non-Life Division
S4.C - PR (Jumbo Risks)	**Column:** Commission **Rows:** Additional installment (grouped)			Non-Life Division
S5 - RI			Changed "Losses and Claims Payable" column title to "Amounts Recoverable in Losses and Claims Payable Schedule"	Non-Life Division
S6 - Surety Loss	Addition of column for Document Index No.		Modified Dropdown List for RBC Ratings (Local Currency and Foreign Currency)	Non-Life Division
S8 - HTM		Rows 8 to 10: Reduction of rows in heading		Non-Life Division
S9.A - RE Mortgage Loan S9.B - Collateral Loan S9.C - Guaranteed Loan S9.D - Chattel Mortgage S9.E - Notes Rec S9.F - Housing Loan S9.G - Car Loan S9.H - Money Mortgage S9.I - Sales Contract S9.J - Unquoted Debt Sec S9.K - Salary Loans S9.L - Other Loans		Rows 6-7 (Reduction of space)	Changed the date format to MM/DD/YY of the Term of Loan	Non-Life Division
S14.A - P and E	Addition of column for useful life for Building and Building Improvement			Non-Life Division
S14.B - P and E		Column H - Date available for use	Renamed "Date of Acquisition (DD/MM/YYYY)" column to "Date of Acquisition"	Non-Life Division
S19 - Pension	**Row:** Addition of Checking per Schedule vs. SFP Addition of Formula for Summary of NAA/NLL and AA	**Rows:** Rows 26 and 39: Checking per Schedule vs. SFP	Highlighted company for input	Non-Life Division
S26 - Tax Pay		Rows 6-8 (Reduction of space)	Changed the formatting of Cells F14 - M33 from Date to Custom(Accounting)	Non-Life Division
R1 - Premiums			Formula : Fire Line - (Number of Policies) The 'Sum' or 'Max' formulas should no longer be used for the number of fire policies. Instead, the total count must be entered manually in Item 1 – Fire row (cell F17).	Statistics and Research Division
			Fire - Allied Perils lines - (Number of Policies) Corrected the grand total formula to exclude policies reflected under Allied Perils.	
			Columns : The headings for columns 17 and 18 were revised to include the wording "Reserve for," to better describe the column contents	

Tab	Key Changes			Created/ Revised By:
	Added	**Deleted**	**Others**	
R2 - Losses			Columns 15 and 16 were updated from “Losses Unpaid” to “Net Losses Unpaid”	Statistics and Research Division
R8 - Survey			Added column "Description" after "Name of Sustainable Insurance Product" column.	Statistics and Research Division
			Changed the following account names to align with Recapitulation schedules for consistency: 1. Premium Income to Premiums on Direct Business 2. Total Sum Assured to Total Sum Insured	
			Incorporated an additional note into the Notes and Instructions to ensure that the sustainable insurance products reported are consistent with, and correspond to the data reflected in Recap 9.	
R9 - Products	Included an additional note regarding the 'Total Sum Insured' at the bottom of the template to ensure consistency with the Recap 4.			Statistics and Research Division
AI Survey				Statistics and Research Division
SFP	Takaful Accounts: 1. Due from Participants' Fund; 2. Qard Hasan Receivable from Participants' Fund; 3. Total Assets of Takaful Window Operation; 4. Deferred Wakalah Fee; 5. Total Liabilities of Takaful Window Operations; and 6. Total Participant's Fund			Non-Life Division
SCI	Takaful Accounts: 1. Wakalah Fee Income; and 2. Mudarib’s Share of Investment Profit			Non-Life Division
S21 - Due from Participants S22 - Qard S23 - Takaful S36 - Wakalah Fee	Schedules for breakdown			Non-Life Division
CHECKLIST OF SUPPORTING DOCUMENTS				
Schedule of within and beyond 90-day Premiums Receivable	**Rows:** Commission Days from cut-off period **Notes:** 1. Balances per policy should be consolidated and displayed as a single line item in this schedule; otherwise, a penalty may be incurred. 2. Generally, negative balances are not permitted within this schedule. Explanations for negative balances should be provided in the Company Remarks column; otherwise, a penalty may be imposed. 3. If the "Days from cut-off period" column produced a "not a date" error, reformat the inception date cell to a date format. Failure to comply may result in penalties.			
For Premiums Receivable Account	**Notes:** 1. Balances per policy should be consolidated, net of endorsement, cancellation, commission, etc., and displayed as a single line item in this schedule; otherwise, a penalty may be incurred. 2. Generally, negative balances are not permitted within this schedule. Explanations for negative balances should be provided in the Company Remarks column; otherwise, a penalty may be imposed.			
For Taxes Payable			Revised 3. Microinsurance - per policy indicating the amount of insurance for the year to 3. Health and Accident under Microinsurance- per policy indicating the amount of insurance for the year	
For Companies Undertaking Takaful window operations	a. Shariah Compliance Statement/Report as of CY b. Annual statement of the takaful window operation			
PFRS 17-related Reports		a.Implementation Undertaking b.PFRS 17 Status Report		
SUPPORTING DOCUMENTS OF ASSETS AND LIABILITIES				
I.Cash on Hand	**File:** Year-End Cash Count and Cash Balance Certification		Revised Supporting Documents for Cash on Hand by referring to Annex C.1-8-A Appendix I Cash on Hand for Non-Life	
IV.Premium Receivable	1.Certification of Premiums Receivable from government agencies	**Rows:** More than 3 months but less than 6 months More than 6 months but less than 9 months More than 9 months but less than 12 months More than 12 months but less than 15 months More than 15 months but less than 18 months More than 18 months		

Tab	Key Changes			Created/ Revised By:
	Added	Deleted	Others	
V.Reinsurance Accounts	1.Certification of Reinsurance Receivable from government agencies		2.Reinsurance Statement of Account (RSOA) showing the net amount due from or to the reinsurer, duly confirmed by each reinsurer as of the CY. 3.Reconciliation of difference per RSOA and company's booked Net Due From/To revised to: 2.Reinsurance Statement of Account (RSOA) (In accordance with prescribed IC template); or External auditors' confirmation of the Net Due To/From Reinsurers or Ceding Companies; or Confirmation sent by counterparties	

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COMPANY NAME:	STERLING INSURANCE COMPANY, INCORPORATED			
CUT-OFF DATE:	December 31, 2025			
COMPANY LOGO:				

Rate of Exchange	Denomination	Amount
	USD	58.79

COMPANY PROFILE

Certificate of Authority No.:	2025/35-R	**Administrative Order:**	A. O. 360	**Tax Identification Number:**	001-009-467-000
Date of Issue :	01/01/2025	**Date of Issue :**	01/07/1961	**Date of Issue :**	10/02/1997
Date of Original Issue:					

Incorporated on	10/10/1960	**Telephone no.:**	8893-0025
Commenced business on		**Fax no.:**	8893-0025
Incorporated in the Philippines as:	☑ Domestic	**SEC Certificate of Registration No.:**	17616
(please put a ü in the box)	☐ Domestically Incorporated	**Registered Trade Name:**	STERLING INSURANCE COMPANY, INCOF
	☐ Foreign Branch	**Authority License**	Non-Life Company
Home Office Address:	6F Zeta II Bldg., 191 Salcedo St., Legaspi Village, Barangay San Lorenzo, Makati City	**Mail address:**	6F Zeta II Bldg., 191 Salcedo St., Legaspi Village, Barangay San Lorenzo, Makati City
Corporate Residence Certificate No.:	495760		
Issued at	Makati City **on** 20/01/2026	**Website:**	www.sterling-insurance.com.ph
Company's Former Name (if applicable)	Dominion Insurance Corporation	**Email Address:**	insure@sterling-insurance.com.ph

MEMBERS OF THE BOARD, OFFICERS AND EMPLOYEES

POSITION	NAME	TERM OF OFFICE FROM	TO	NATIONALITY	SEX	NUMBER SHARES OWNED	AMOUNT
Chairman	NORA M. MALUBAY	JULY 2024	PRESENT	FILIPINO	Female	5	500.00
Vice-Chairman	MARIA PILAR B. MERCADO	MAY 2016	PRESENT	FILIPINO	Female	4,425,000	433,179,100.00
Directors *(Refer to Note 1)*							
Member	ARTURO B. REYES	JUNE 2018	PRESENT	FILIPINO	Male	294,990	29,499,000.00
Member	JUDITH R. RUPIDO	MARCH 2001	PRESENT	FILIPINO	Female	295,000	29,500.00
Member	JONAD F. PARADO	OCTOBER	PRESENT	FILIPINO	Male	221,270	22,127,000.00
Member	APRIL RAINE B. MORALES	JULY 2020	PRESENT	FILIPINO	Female	5	500.00
Member	ANGELITO D. DUMAPI	FEBRUARY 2(	PRESENT	FILIPINO	Male	221,270	22,127,000.00
Member							
Independent Director	SONIA M. ROCO	JULY 2024	PRESENT	FILIPINO	Female	5	500.00
Independent Director	LEMUEL C. GARCES	JULY 2019	PRESENT	FILIPINO	Male	5	500.00
Independent Director							
President	ARTURO B. REYES	JUNE 2018	PRESENT	FILIPINO	Male		
Chief Operating Officer							
Chief Executive Officer							
Executive Vice President	ANGELITO D. DUMAPI	FEBRUARY 2(	PRESENT	FILIPINO	Male		
Secretary	DAVE JOHN T. HERNANDEZ	MAY 2016	PRESENT	FILIPINO	Male		
Treasurer	MARIA PILAR B. MERCADO	MAY 2016	PRESENT	FILIPINO	Male		
Department Heads:							
Fire	VERONICA M. AQUINO	MARCH 2001	PRESENT	FILIPINO	Female		
Marine	VERONICA M. AQUINO	MARCH 2001	PRESENT	FILIPINO	Female		
Casualty	VERONICA M. AQUINO	MARCH 2001	PRESENT	FILIPINO	Female		
Bonding	JUVY F. ATIENZA	MARCH 2001	PRESENT	FILIPINO	Female		
Miscellanous	VERONICA M. AQUINO	MARCH 2001	PRESENT	FILIPINO	Female		
Underwriters:							
Fire	VERONICA M. AQUINO	JANUARY 201	PRESENT	FILIPINO	Female		
Marine	VERONICA M. AQUINO	JANUARY 201	PRESENT	FILIPINO	Female		
Casualty	VERONICA M. AQUINO	JANUARY 201	PRESENT	FILIPINO	Female		
Bonding	JUVY F. ATIENZA	JANUARY 201	PRESENT	FILIPINO	Female		
Miscellanous	VERONICA M. AQUINO	JANUARY 201	PRESENT	FILIPINO	Female		
Actuary	AMI RISK CONSULTANTS PHILIPPINES INC	JANUARY 201	PRESENT	FILIPINO			
Chief Accountant/Chief Finance Officer	NESTOR B. VARELA JR.	FEBRUARY 2(	PRESENT	FILIPINO	Male		
Auditor: Internal	JONAD F. PARADO	MARCH 2012	PRESENT	FILIPINO	Male		
Other Officers *(Refer to Note 2)*							
AMLA Compliance Officer	NESTOR B. VARELA JR.	JANUARY 202	PRESENT	FILIPINO	Male		
Corp. Governance Compliance Officer	ATTY. DAVE JOHN T. HERNANDEZ	JANUARY 201	PRESENT	FILIPINO	Male		

Names and Address of General Agents & Brokers; Certificate of Authority Number and Date of Issue: *(Refer to Note 1 or 3)*

Name	Address	City/Mun	Province	Zip code	SEX	C/A No.	Date Issued/Renewed
ABESAMIS, CECILIO y BERMEJO	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	6233131-0806739-00013	01/01/25-12/31/27
ABUY, MARIFE y TANEDO	5050 5TH ST FAIRLANE SUBD., TARLAC CITY	TARLAC	Tarlac	2300	Female	2887304-1080673-900013	08/05/24-12/31/26
AGAPAN, FLOURENCE y SAPIO	B41 L18 PH3 DAVAO ST. DELA COSTA HOMES II, CALOOC/	Caloocan	NCR	1400	Female	2082694-0806739-00013	05/14/24-12/31/26
ALBANO, MELVIN y BOCO	B12 L29 GREENPARK VILLAS, MALAGASANG IIC, IMUS, CA	Imus	Cavite	4103	Male	0823979-0806739-00013	01/01/25-12/31/27
ALBI, ELENOR y RICO	STA. BARBARA, ZAMBOANGA	Zamboanga	Zamboanga	7000	Male	3934966-0806739-00013	09/02/25-12/31/27
ALCANTARA, RAPHAEL NINO y MIRAFLOR	12 ST. CATHERINE ST., MARIES VILL BRGY. MAYAMOT, AN	Antipolo	Rizal	1800	Male	6026776-0806739-00013	11/13/24-12/31/26
ARCE, ADOLFO y TORRES	21 BANGKAAN ST., CONCEPCION UNO, MARIKINA	Marikina	NCR	1800	Male	1097887-7080673-900013	07/29/24-12/31/26
ARILLO, AIRA y VIBAR	JACINTO ST., BRGY. IPIL-IPIL, CATARMAN	Catarman	Northern Sama	6400	Female	6374836-2080673-900013	07/29/24-12/31/26
ASILO, MA. EDENBERG y MARAPAO	B27 L7 MONTERRA HOMES, BUCANDALA, IMUS, CAVITE	Imus	Cavite	4103	Female	5386225-8080673-900013	01/01/25-12/31/27
BARAN, ALAN y SABAN	233A SPOLIARIUM ST., DULJO, CEBU	Cebu	Cebu	6000	Male	7833893-0806739-00013	11/13/24-12/31/26
BARBANIDA, TEODORO y GUIMALAN	PANGLAO, BOHOL	Panglao	Bohol	6340	Male	0857295-0806739-00013	01/01/25-12/31/27
BARDON, LILIAN y BONIEL	222 SULOK ST., MIRANDA COMP. PANAPAAN III, BACOOR,	Bacoor	Cavite	4102	Female	1445501-8080673-900013	05/14/24-12/31/26
BERMAS, LALAINE y ALFON	B14 L39 VILLA KARANGAHAN SUBD., NAGA, CAMARINES S	Naga	Camarines Sur	4400	Female	0865747-0806739-00013	01/01/25-12/31/27
BERNAL, RICHELLE y JARQUE	D6 H477 BRGY. 59 PURO LEGAZPI CITY	Legazpi	Albay	4500	Female	4801082-0806739-00013	11/13/24-12/31/26
BERTOL, JOSE MARTIN y GONZALES	4029 MACYERE ST., SUNVALLEY, PARANAQUE	Paranaque	NCR	1700	Male	7251693-0806739-00013	01/11/23-12/31/25
BONDOC, ANTHONY y IMUTAN	B55 L20 SOLDIERS HILLS VILLAGE, MUNTINLUPA	Muntinlupa	NCR	1770	Male	6175765-0806739-00013	01/01/25-12/31/27
BROTO, KENNETH y DELA TONGA	B3 L12 CAMILLE HOMES SUBD., BRGY. DALAKIT, CATARM,	Catarman	Northern Sama	6400	Male	8353744-6080673-900013	11/13/24-12/31/26
CALINGO, MA. RANIELLA CLARISSA y RAMIREZ	45 LINCOLN BEND PARKWOOD VILLAGE, MAYBUNGA, PAS	Pasig	NCR	1600	Female	5011796-0806739-00013	02/14/24-12/31/26
CAÑEDO, REINA M	CABAYUGAN, PUERTO PRINCESA, PALAWAN	Puerto Princes	Palawan	5300	Female	4615127-4080673-900013	04/20/23-12/31/25
CATALUÑA, JAPRIL y DIAZ	041 MAGBANUA ST., DUMAGUETE, NEGROS ORIENTAL	Dumaguete	Negros Orienta	6200	Male	5780518-0806739-00013	08/14/18-12/31/26
CHUA, WILLIE y DY	B5 L2 VILLAFE SUBD. BRGY. VILLAMONTE, BACOLOD CITY	Bacolod	egros Occident	6100	Male	7418643-4080673-900013	02/18/25-12/31/27
CIPRIANO, REYNALDO y SARIO	412 VOLVO DRIVE, CAMELLA HOMES, SUCAT, PARANAQU	Paranaque	NCR	1700	Male	0923673-0806739-00013	01/01/25-12/31/27
CUASAY, ALMA y MANABAT	13 SUMMIT ST., SSS VILLAGE, MARIKINA	Marikina	NCR	1800	Female	3561165-7080673-900013	05/14/24-12/31/26
DAGUS, YVETTE y LEON	B1 L14 CENTRINA ELEGANZA RESIDENCES, 57 CENACLE	Quezon City	NCR	1008	Female	1646683-3080673-900013	07/29/24-12/31/26
DAYAO, ESPERANZA y DONATO	CLUSTER 4 RM 7C, NUMANCIA RESIDENCES BINONDO, M,	Manila	NCR	1000	Female	20822229-6080673-900013	02/14/14-12/31/26
DEGUITO, ERIC y PUREZA	VIRGO ST., UPTOWNVILLE SUBD., BATANGAS	Batangas	Batangas	4200	Male	2380901-6080673-900013	08/31/18-12/31/26
DE JESUS, CATHERINE ANGELA y BADON	SITIO DILAIN BRGY. MUNTINDAAN, ANTIPOLO CITY	Antipolo	Rizal	1800	Female	9228719-2080673-900013	07/29/24-12/31/26
DEL PILAR, MELBOURNE y ELLEVERA	SIHAYON, TAGOLOAN, MISAMIS ORIENTAL	Misamis Orienta	Aisamis Orienta	9017	Female	6233240-0806739-00013	01/01/25-12/31/27
DEL ROSARIO, RAMON y ALVAREZ	18F SHORTHORN ST., PROJ. 8 BAHAY TORO, QUEZON CIT	Quezon City	NCR	1008	Male	9073606-0080673-900013	05/14/24-12/31/26

DELA TORRE, EXPEDITA y GUDES	3 ZONE SIKWA, MANDAUE CITY, CEBU	Mandaue	Cebu	6000	Female	3915010-0806739-00013	01/01/25-12/31/27
DELOS REYES, CHERRIEWIN y DUCUT	B8 L9 NARRA ST., PACIFIC WOODS WEST, CARSADANG B.	Imus	Cavite	4103	Female	1655123-2080673-900013	01/11/23-12/31/25
DELOS SANTOS, EMMA y HERNANDEZ	312 ARANDIA ST., TUNASAN, MUNTINLUPA CITY	Muntinlupa	NCR	1770	Female	6255654-0806739-00013	05/13/25-12/31/27
DELOS TRINOS, BRILLA y PALACIO	HONRADEZ EXTENSION BALIC-BALIC SAMPALOC, MANILA	Manila	NCR	1000	Female	6255714-0806739-00013	06/07/23-12/31/25
DOCTOR, ELENITA y TULIAO	2A GLOBAL APARTMENT LOPEZ JAENA ST., DAVAO CITY	Davao	Davao del Sur	8000	Female	3835463-0806739-00013	01/01/25-12/31/27
DORIA, JOSHUA MIGUEL y LEE	13 CLAIREMONT ST., HILLTOWN EXECUTIVE VILLAGE, BR	Antipolo	Rizal	1800	Male	2122618-8080673-900013	04/20/23-12/31/25
DY, JAI JAI y GONZALES	142 MANERAS 2ND DISTRICT, STO. DOMINGO, QUEZON C	Quezon City	NCR	1008	Female	6819311-2080673-901010	02/18/24-12/31/27
ESPINOSA, JOCELYN y CRUZ	B19 L30 KINGSTOWN 1, CALOOCAN	Caloocan	NCR	1400	Female	0961680-0806739-00013	05/08/23-12/31/25
ESTEBANLAR, ROBERTO y CARAGUE	446 CITYLAND 8, GIL PUYAT, MAKATI	Makati	NCR	1200	Male	6688579-5080673-900013	08/05/24-12/31/26
FLORES, JOAN y FLORENDO	DOMINGO COMPLEX SAN NICOLAS, CANDON CITY, ILOCO	Candon City	Ilocos Sur	2710	Female	2844055-0806739-00013	11/26/24-12/31/26
GALLEROS, NIMMI y UBAUB	53A 18TH AVE., SILANGAN, QUEZON CITY	Quezon City	NCR	1008	Female	7839054-0806739-00013	06/07/23-12/31/25
GAN, JUAN RODRIGO y ANGELES	6 AMETHYST SOUTHGREEN PARK, PARANAQUE	Paranaque	NCR	1700	Male	3599121-2080673-900013	02/14/14-12/31/26
GAN, REYNOLD y ANGELES	1007 110 THE NOBEL PLAZA, VALERO ST., MAKATI	Makati	NCR	1200	Male	1002728-0806739-00013	04/20/23-12/31/25
GAVAS, RENATO y TINAPAY	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	6233401-0806739-00013	01/01/25-12/31/27
GONZALES, DEBORAH CHEYENNE y VENTOSA	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	714129-0080673-900013	02/14/14-12/31/26
HERBILLA, FRANCO y LANESTOSA	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	6183814-0806739-00013	01/01/25-12/31/27
HEREDERO, VILMA y JUAN	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	1006774-0806739-00013	01/01/25-12/31/27
HILOMEN, MARLON y PARAGNA	98 NALSIAN BACAYAO, CALASIAO, PANGASINAN	Calasiao	Pangasinan	2418	Male	8643281-4080673-900013	06/07/23-12/31/25
JAVID, JUAN CARLOS y MUTO	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	568998-0806739-00013	01/01/25-12/31/27
JOAQUIN, RONALD y SENORAN	270 KAYBITIN ST., SAN GABRIEL, STA. MARIA, BULACAN	Sta. Maria	Bulacan	3022	Male	6235004-0806739-00013	08/05/24-12/31/26
LAURICO, ERLINDA y DE LOS SANTOS	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	6233518-0806739-00013	01/01/25-12/31/27
LLAVANES, FLORENCE y CAMPITA	7776 UNIT D, JB ROXAS ST., OLYMPIA, MAKATI	Makati	NCR	1200	Female	9355418-8080673-900013	01/01/25-12/31/27
LOPEZ, JEAN MARICAR y SANTOS	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	2167526-5080673-900013	02/06/18-12/31/26
LUCHE, MENELEO y CAÑETE	25 TOPAZ ST., STA. TERESITA VIL., TISA, CEBU	Cebu	Cebu	6000	Male	1426342-0806739-00013	06/07/23-12/31/25
MACALALAG, LEO y MACABINTA	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	5315968-0806739-00013	01/01/25-12/31/27
MAGLALANG, ANGELINA y MARASIGAN	2036 STA. MONICA SUBD., UGONG, VALENZUELA	Valenzuela	NCR	1440	Female	1054816-0806739-00013	06/07/23-12/31/25
MANALO, RACHEL y ARITMETICA	ARALE RAGAY CAMARINES SUR	Naga	Camarines Sur	4500	Female	5962573-6080673-900013	05/13/25-12/31/27
MANGHANO, MARGARITA y DE LOS SANTOS	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	6233571-0806739-00013	01/01/25-12/31/27
MARCO, DOROTEA y DELA CRUZ	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	1063384-0806739-00013	08/14/18-12/31/26
MENDOZA, LOUISE ARJORIE y ABINSAY	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	4281886-2080673-900013	01/01/25-12/31/27
MENDOZA, LULU y ABINSAY	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	3886190-5080673-900013	01/01/25-12/31/27
MESINA, MIRACLE y DIZON	057 BRGY. LATORIA, NAIC, CAVITE	Naic	Cavite	4110	Female	7605652-0806739-00013	06/07/23-12/31/25
MOJADO, DELIA y REYES	ANOS FONACIER CIRCUMFERENTIAL ROAD, PUROK 7, TO	Dauis	Bohol	6339	Female	2794129-9080673-900013	08/05/24-12/31/26
NAVARRO, BENIGNO y AVILA	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	1620812-0806739-00013	02/14/14-12/31/26
NECESARIO, MA. LIZA y BRIONES	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	5697114-7080673-900013	01/01/25-12/31/27
OBRERO, BELINDA y ALMARIO	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	1093491-0806739-00013	01/01/25-12/31/27
OCAMPO, WILFREDO y INTALAN	39C AUGUSTA ST., VISTA VERDE EXECUTIVE VIL. CAINTA,	Cainta	Rizal	1900	Male	5398902-0806739-00013	05/14/24-12/31/26
ORONG, MARY ANN y AMBOY	B59 L26 SILAY ST., SOUTH CITY HOMES, BINAN, LAGUNA	Binan	Laguna	4024	Female	2000456-5080673-900013	01/11/23-12/31/25
ORTIZ, MA. LEAH y CAPILI	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	1148824-3080673-900013	01/01/25-12/31/27
PABICO, MELVIN y ROBLES	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	2923188-3080673-900013	01/11/23-12/31/25
PANTIG, CHRIS ANGELA y PECO	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	0905204-0806739-01010	07/04/24-12/31/26
PELAYO, KIMBERLY y KIM	13 CAPETOWN ST., BF INTERNATIONAL, LAS PINAS	Las Pinas	NCR	1740	Female	5438597-0806739-00013	05/14/24-12/31/26
PIKE, DALE ALLAN y JARIN	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	6289313-5080673-900013	01/01/25-12/31/27
PUNO, AMPARO MAUREEN y DACUT	BRGY. TIPANOY, ILIGAN CITY	Iligan City	Lanao del Norte	9200	Female	2105346-5080673-900013	09/02/25-12/31/27
QUIJANO, DONNA y URMATAM	2812 BICALYTE ST., COMMONWEALTH, QC.	Quezon City	NCR	1008	Female	3076767-0806739-00013	06/07/23-12/31/25
REYES, CLARICE y FERNANDEZ	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	5484538-0806739-00013	01/01/25-12/31/27
RIVO, ELIZABETH y VELASCO	202 KALANTIAW ST., BRGY. MASAGANA, PROJECT 4, QC	Quezon City	NCR	1008	Female	1144660-0806739-00013	07/29/24-12/31/26
ROA, MARISSA y ABERCA	B5 L3 TIERRA NOVA ROYALE BAGOMBONG CALOOCAN	Caloocan	NCR	1400	Female	4539759-0806739-00013	02/18/25-12/31/27
ROBLES, JASPER y MENDOZA	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	1044659-8080673-900013	05/08/23-12/31/25
ROBLES, RENATO y SOBREVEGA	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	1145154-0806739-00013	01/01/25-12/31/27
ROSARIA, MINETTE y DEGUITO	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	2380446-5080673-900013	08/31/18-12/31/26
SALTING, ARNOLD y CLAVIO	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	1155524-0806739-00013	03/12/20-12/31/25
SANTIAGO, RONALDO y LOQUILLANO	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	1331860-5080673-900013	01/01/25-12/31/27
SANTIAGO, RODOLFO y VILLACAN	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	6233745-0806739-00013	01/01/25-12/31/27
SANTILLAN, FELLIE y UBALDO	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	6256855-0806739-00013	01/01/25-12/31/27
SANTISO, ANGELO y DAYO	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	3290999-9080673-900013	01/01/25-12/31/27
SANTOS, ROMEO y GARCIA	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	2250818-0806739-00013	05/08/23-12/31/25
SIA, ANTHONY y CO	1432-1438 LEROY ST. BRGY. 679 PACO MANILA	Manila	NCR	1007	Male	4136636-2080673-900013	07/29/24-12/31/26
SILO, FLORETA y SARDALLA	6725 EMERALD ST., PASIG CITY	Pasig	NCR	1605	Female	1166633-0806739-00013	10/17/25-12/31/27
SOLIVEN, VICTOR ARIEL y GALANG	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	5119328-8080673-900013	01/01/25-12/31/27
SOLLANO, KENNETH y PODIOTAN	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	9361622-7080673-900013	07/29/24-12/31/26
STA. ANA, BARCENIO y ABANILL A	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	4012110-0806739-00013	01/01/25-12/31/27
TABLANTE, MA. DIVINA y TAMAYO	18 MERIDIAN AVE., SOUTH MERIFIAN HOMES, SALITRAN I	Dasmarinas	Cavite	4114	Female	8109724-0806739-00013	02/18/25-12/31/27
TAGUIAM, LINDA y RUBIO	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	1308545-2080673-900013	01/01/25-12/31/27
TALLUD, RAQUEL y VASQUEZ	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	7836541-0806739-00013	06/07/23-12/31/25
TAN, LIZA y YBANEZ	1476 PARKVIEW HOMES, SUNVALLEY, PARANAQUE	Paranaque	NCR	1700	Female	4592488-0806739-00013	02/18/25-12/31/27
TERO, JESSAMINE LEE y BOLONGAN	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	1184925-0806739-00013	01/01/25-12/31/27
TRINIDAD, ANTONIO y CORULLO	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	3703496-0806739-00013	01/01/25-12/31/27
TUBON, LYN-LYN y TAPICERIA	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	1886406-0806739-00013	05/14/24-12/31/26
UMLAS, EDGARDO y MANALO	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	1194740-0806739-00013	05/14/24-12/31/26
VALDEZ, SIXTO y OCARIZA	B3 L1B ANNETTE LIWANAG ST. BFRV TALON DOS LAS PIN	Las Pinas	NCR	1740	Male	6100716-0806739-00013	03/27/25-12/31/27
VASQUEZ, ANNABEL y HERNANDEZ	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	6308423-6080673-900013	01/01/25-12/31/27
VER, MARK JANSEN y LABAY	19 VISARD GIL PUYAT AVE., PALANAN, MAKATI	Makati	NCR	1200	Male	2988009-8080673-900013	07/14/25-12/31/27
VERZOSA, MARGIELOU ORANGE y HUMILDE	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	1424573-0806739-00013	02/18/25-12/31/27
VICTORIO, IAN GINO y SEMBRANO	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Male	3428080-0080673-900013	05/08/23-12/31/25
VILLACENCIO, WILHILMINA y YNTIG	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	1201051-0806739-00013	01/01/25-12/31/27
VIRAY, LEO y LISING	B3 L6 ZONE 5 BALAMS NAGA CITY	Naga	Camarines Sur	4400	Male	5638411-0806739-00013	07/29/24-12/31/26
YBANEZ, NATIVIDAD y BORJA	6F Zeta II Bldg. 191 Salcedo St. Legaspi Village, Makati City	Makati	NCR	1200	Female	4042338-0806739-00013	06/07/23-12/31/25
ZAMORA, ROSARIO y MANGUNE	2340D VISION ST., BRGY. 368 STA. CRUZ, MANILA	Manila	NCR	1000	Female	6257157-0806739-00013	11/13/24-12/31/26

Domestic/ Foreign (Refer to Note 1 or 3)	Branch Office Address	City/Mun	Province	Zip code	Name of Manager
Domestic	201 Sycamore Centre, Alabang-Zapote Road cor. Buencamino Street, Brgy.	Muntinlupa	NCR	1799	Ronald B. Placido
Domestic	Ground Floor, Plaza Victoria Building, Sto. Domingo, Angeles City	Angeles	Pampanga	2009	Ronald Ocampo
Domestic	2nd Floor Rodeza Bldg., P. Burgos Street Batangas City	Batangas	Batangas	4200	Bonifacio Gannaban Jr.
Domestic	2nd Floor HTJRP Building, MacArthur Highway, Sumampang Matanda,	Malolos	Bulacan	3000	Roman Pangan
Domestic	Ground Floor Bagasao Building, Brgy. Dicarma, Maharlika Highway,	Cabanatuan	Nueva Ecija	3100	Arianne Joy Cruz
Domestic	Room 605, 6th Floor Medalla Bldg. EDSA cor. McArthur St. Cubao Quezon	Quezon City	NCR	1100	Arturo Odilao
Domestic	Room 205 Maria Lee Building corner Rizal Extension and Perez Boulevard,	Dagupan	Pangasinan	2400	Debbie Anne Bato
Domestic	4th Floor Room 409 Burke and Escolta St. Binondo Manila	Manila	NCR	1006	Gregorio Rivo
Domestic	No. 9 Rizal Ave., P-3 Rosario Santiago, Isabela City	Isabela	Isabela	3311	Judy Palma
Domestic	3rd Floor Room 303 DNCP Building, cor. Rizal Ave., and Ortigas Street, San	San Fernando	La Union	2500	Veronica Alagna
Domestic	Brgy. 8 San Vicente, Don Hernando Avenue, Panganiban Street, Laoag City,	Laoag	Ilocos Norte	2900	Mark Alfred Rafael
Domestic	No. 8 Luna St. Brgy. 14 Laoag City, Ilocos Norte	Laoag	Ilocos Norte	2900	Rene G. Mapanao
Domestic	Unit C & D, 2nd Floor, Rocar 1 Building, Ramon Santos St., Oro Site,	Legazpi	Albay	4500	Carlo Lumbes
Domestic	2nd Floor, Unit G CQ Building 3, Rosal Street, Imperial Court Phase 2,	Legazpi	Albay	4500	Henry Rivera
Domestic	Suite 305, The Centennial Bldg., 375 Escolta St. Binondo, Manila	Manila	NCR	1006	Ryan J. Ong
Domestic	Roxas Drive, Brgy. Guinobatan, Calapan City, Oriental Mindoro	Calapan	Mindoro	5200	Leopoldo Malapitan
Domestic	22 York Town Caceres Building, Panganiban Drive cor. Caceres Street, Naga	Naga	Camarines S	4500	Ramir Mendoza
Domestic	Along McArthur Highway, Pilar San Isidro, San Fernando, Pampanga	San Fernando	Pampanga	2000	Felino Licu
Domestic	97 National Highway, Caggay, Tuguegarao City	Tuguegarao	Cagayan	3500	Jose D. Lingat
Domestic	2nd Floor MCSL Commercial Bldg. Quirino Blvd. Bantay, Ilocos Norte	Vigan	Ilocos Norte	2700	Mark Alfred Rafael
Domestic	9th Floor Room 10 The One Executive Bldg. No. 5 West Ave. Brgy. Nayon	Quezon City	NCR	1100	Angelita Guevara
Domestic	Room 115 Ground Floor VSB Building, 6th Lacson Street, Bacolod City	Bacolod	Negros Occi	6100	Christine Octaviano
Domestic	Ground Floor Villalon Building, 256 Osmeña Blvd. Cebu City	Cebu	Cebu	6000	Fe Fara C. Sagun
Domestic	7th Floor JESA-ITC Building, Mango Avenue, Cebu City	Cebu	Cebu	6000	Venise Busa
Domestic	WDC Bldg. Room 301-B Osmeña Blvd. Cebu City	Cebu	Cebu	6000	Elsie Evonne Dela Torre
Domestic	Blk 32 Atria Park District, San Rafael Mandurriao, Iloilo City	Iloilo	Iloilo	5000	May Tan

Domestic	Bonifacio Street, District 9, Ormoc City	Ormoc	Leyte	6541	Roel T. Carreon
Domestic	Rm. 206 RR Apostol Arcade, P. Zamora cor. Sto. Niño St., Tacloban City	Tacloban	Leyte	6500	Adelfa De Paz
Domestic	Marticion Bldg., Rosales St., Corner Montilla Blvd., Butuan City	Butuan	Agusan del N	8600	Cecille B. Gaudia
Domestic	Ground Floor IFI Bldg., Pacana Pabayo Street, Cagayan de Oro City	Cagayan de O	Misamis Orie	9000	Lean O. Causin
Domestic	2nd Floor, Door No. 5, LDL Realty Estate Corp., Bonifacio St., Davao City	Davao	Davao del S	8000	John Paul Elbinas
Domestic	Room L, 2nd Valgoson's Bldg., C. M. Recto Ave., cor. Bonifacio St. Davao	Davao	Davao del S	8000	Lyneth Salarda
Domestic	RD Realty Bldg., Pioneer Ave. General Santos City	General Santo	South Cotab	9500	Riza Guinalon
Domestic	Ground Floor Villamor Building, Pendatum Avenue, General Santos City	General Santo	South Cotab	9500	Desiderio Aceberos
Domestic	3rd Floor, 3T Tire Supply Bldg., Don Anselmo Bernard Ave. cor. Mabini St.,	Ozamis	Misamis Occ	7200	Claire Ann Senados
Domestic	181 Lacuña Bldg., Rizal Ave., Balangasan District, Pagadian City	Pagadian	Zamboanga	7016	Aileen Makiputin
Domestic	Unit 3 Thaddeus Arcade, Gunting St., San Roque, Marikina City	Marikina	NCR	1801	Hazel Esguerra
Domestic	Unit 3 Thaddeus Arcade, Gunting St., San Roque, Marikina City	San Fernando	La Union	2500	Rosemarie Viluan
Domestic	Room 206 RR Sarte Bldg., Quezon Avenue, Legazpi City, Albay	Legazpi	Albay	4500	Richard Iglip
Domestic	Unit 1106 City and Land Mega Plaza Condominium, ADB Ave ., Cor. Garnet	Pasig	NCR	1605	Reynaldo Cipriano
Domestic	2nd Floor, 476 Centennial Road, Magdalo, Kawit, Cavite	Kawit	Cavite	4104	Chris Angela Peco-Pantig
Domestic	2nd Floor, Unit 5, Queen Central, Sto. Domingo, MacArthur Highway, Capas,	Capas	Tarlac	2315	Jennifer Ocampo
Domestic	No. 111 Prk. 6 Four Lanes Villasis Santiago Isabela	Santiago	Isabela	3311	Wilfredo M. Baligod
Domestic	Room 2, 2nd Floor Medub Bldg. Rizal Avenue, Banicain, Olongapo City	Olongapo	Zambales	2200	Jade D. Sullano
Domestic	2nd Floor Salvador Compound, 78E Puerto Princesa City Palawa	Puerto Princes	Palawan	5300	Joseph G. Quiray
Domestic	Unit 3 Anita Bldg. Zamora St. San Roque, Tarlac City	Tarlac	Tarlac	2300	Henry Ocampo
Domestic	Unit. No. 31, 2nd Floor, CBC Bldg. Pioneer Avenue, Magugpo South Tagum	Tagum	Davao del N	8100	Wilfredo E. Lucas
Domestic	Unit 1, 3rd Floor Aurora Bldg. MCLL Highway, Guiwan Zamboanga City	Zamboanga	Zamboanga	7000	Elamae C. Arquiza

Subsidiaries & Affiliates *(Refer to Note 1 or 3)*	**NUMBER OF SHARES Capital Stock**		**Company Owned**	**Percentage of Ownership**
	Authorized	**Paid-Up**		
1. Subsidiaries				
a.				
b.				
2. Affiliates				
a.				
b.				

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

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PSGC Code			Region	Province/City	Number Of							
Region	Province	City/ Municipality			Domestic Branches	Extension Office	Service Office	Satellite Office	Salaried Officers	Salaried Employees	Insurance Agents	General Agents
By Region												
13			NCR		7	-	-	-	34	141	-	-
14			CAR		-	-	-	-	-	-	-	-
01			Region I		6	-	-	-	3	16	-	-
02			Region II		3	-	-	-	3	7	-	-
03			Region III		7	-	-	-	5	18	-	-
04			Region IV-A		2	-	-	-	1	4	-	-
17			MIMAROPA		2	-	-	-	2	8	-	-
05			Region V		4	-	-	-	3	11	-	-
06			Region VI		2	-	-	-	2	6	-	-
07			Region VII		3	-	-	-	2	18	-	-
08			Region VIII		2	-	-	-	2	6	-	-
09			Region IX		2	-	-	-	2	5	-	-
10			Region X		2	-	-	-	2	10	-	-
11			Region XI		3	-	-	-	3	15	-	-
12			Region XII		2	-	-	-	2	8	-	-
16			Region XIII		1	-	-	-	1	4	-	-
19			BARMM		-	-	-	-	-	-	-	-
			OTHERS	Foreign Country	-	-	-	-	-	-	-	-
TOTAL					**48**	**-**	**-**	**-**	**67**	**277**	**-**	**-**
By Province/ HUC/ Independent Component City												
13	80	60	NCR	City of Manila	2				3	6		
13	80	50	NCR	City of Mandaluyong								
13	80	70	NCR	City of Marikina	1				1	5		
13	81	20	NCR	City of Pasig	1					3		
13	81	30	NCR	Quezon City	2				2	11		
13	81	40	NCR	City of San Juan								
13	80	10	NCR	City of Caloocan								
13	80	40	NCR	City of Malabon								
13	80	90	NCR	City of Navotas								
13	81	60	NCR	City of Valenzuela								
13	80	20	NCR	City of Las Piñas								
13	80	30	NCR	City of Makati					27	115		
13	80	80	NCR	City of Muntinlupa	1				1	1		
13	81	00	NCR	City of Parañaque								
13	81	10	NCR	Pasay City								
13	81	50	NCR	City of Taguig								
13	81	70	NCR	Pateros								
14	00	10	CAR	Abra								
14	08	10	CAR	Apayao								
14	01	10	CAR	Benguet								
14	02	70	CAR	Ifugao								
14	03	20	CAR	Kalinga								
14	04	40	CAR	Mountain Province								
14	30	30	CAR	Baguio City								
01	02	80	Region I	Ilocos Norte	3				1	7		
01	02	90	Region I	Ilocos Sur								
01	03	30	Region I	La Union	2				1	5		
01	05	50	Region I	Pangasinan	1				1	4		
01	05	51	Region I	Dagupan City								
02	00	90	Region II	Batanes								
02	01	50	Region II	Cagayan	1				1	3		
02	03	10	Region II	Isabela	2				2	4		
02	05	00	Region II	Nueva Vizcaya								
02	05	70	Region II	Quirino								
02	03	13	Region II	Santiago City								
03	07	70	Region III	Aurora								
03	00	80	Region III	Bataan								
03	01	40	Region III	Bulacan	1					2		
03	04	90	Region III	Nueva Ecija	1				1	4		
03	05	40	Region III	Pampanga	2				2	5		
03	06	90	Region III	Tarlac	2				1	3		
03	07	10	Region III	Zambales	1				1	4		
03	30	10	Region III	City of Angeles								
03	31	40	Region III	City of Olongapo								
04	01	00	Region IV-A	Batangas	1				1	4		
04	02	10	Region IV-A	Cavite	1							
04	03	40	Region IV-A	Laguna								
04	05	60	Region IV-A	Quezon								
04	05	80	Region IV-A	Rizal								
04	31	20	Region IV-A	City of Lucena								
17	04	00	MIMAROPA	Marinduque								
17	05	10	MIMAROPA	Occidental Mindoro								
17	05	20	MIMAROPA	Oriental Mindoro	1				1	7		
17	05	30	MIMAROPA	Palawan	1				1	1		
17	05	90	MIMAROPA	Romblon								
17	31	50	MIMAROPA	City of Puerto Princesa								
05	00	50	Region V	Albay	3				2	7		
05	01	60	Region V	Camarines Norte								
05	01	70	Region V	Camarines Sur	1				1	4		
05	02	00	Region V	Catanduanes								
05	04	10	Region V	Masbate								
05	06	20	Region V	Sorsogon								
05	01	72	Region V	City of Naga								
06	00	40	Region VI	Aklan								
06	00	60	Region VI	Antique								
06	01	90	Region VI	Capiz								
06	07	90	Region VI	Guimaras								
06	03	00	Region VI	Iloilo								
06	04	50	Region VI	Negros Occidental	1				1	2		
06	30	20	Region VI	City of Bacolod								
06	31	0	Region VI	City of Iloilo	1				1	4		
07	01	20	Region VII	Bohol								
07	02	20	Region VII	Cebu	3				2	18		
07	04	60	Region VII	Negros Oriental								
07	06	10	Region VII	Siquijor								
07	30	60	Region VII	City of Cebu								
07	31	10	Region VII	City of Lapu-Lapu								
07	31	30	Region VII	City of Mandaue								
08	07	80	Region VIII	Biliran								
08	02	60	Region VIII	Eastern Samar								
08	03	70	Region VIII	Leyte	2				2	6		
08	04	80	Region VIII	Northern Samar								
08	06	00	Region VIII	Samar								
08	06	40	Region VIII	Southern Leyte								
08	31	60	Region VIII	City of Tacloban								
08	03	73	Region VIII	Ormoc City								
09	07	20	Region IX	Zamboanga del Norte								
09	07	30	Region IX	Zamboanga del Sur	2				2	5		
09	08	30	Region IX	Zamboanga Sibugay								
09	90	10	Region IX	City of Isabela*								
09	31	70	Region IX	City of Zamboanga								
10	01	30	Region X	Bukidnon								
10	01	80	Region X	Camiguin								
10	03	50	Region X	Lanao del Norte								
10	04	20	Region X	Misamis Occidental	1				1	4		
10	04	30	Region X	Misamis Oriental	1				1	6		
10	30	50	Region X	City of Cagayan de Oro								
10	30	90	Region X	City of Iligan								
11	08	20	Region XI	Davao de Oro								
11	02	30	Region XI	Davao del Norte	1				1	2		
11	02	40	Region XI	Davao del Sur	2				2	13		

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PSGC Code			Region	Province/City	Number Of							
Region	Province	City/ Municipality			Domestic Branches	Extension Office	Service Office	Satellite Office	Salaried Officers	Salaried Employees	Insurance Agents	General Agents
By Region												
11	08	60	Region XI	Davao Occidental								
11	02	50	Region XI	Davao Oriental								
11	30	70	Region XI	City of Davao								
12	04	70	Region XII	Cotabato								
12	08	00	Region XII	Sarangani								
12	06	30	Region XII	South Cotabato	2				2	8		
12	06	50	Region XII	Sultan Kudarat								
12	30	80	Region XII	City of General Santos								
16	00	20	Region XIII	Agusan del Norte								
16	00	30	Region XIII	Agusan del Sur	1				1	4		
16	08	50	Region XIII	Dinagat Islands								
16	06	70	Region XIII	Surigao del Norte								
16	06	80	Region XIII	Surigao del Sur								
16	30	40	Region XIII	City of Butuan								
19	00	70	BARMM	Basilan								
19	03	60	BARMM	Lanao del Sur								
19	08	70	BARMM	Maguindanao del Norte								
19	08	80	BARMM	Maguindanao del Sur								
19	06	60	BARMM	Sulu								
19	07	00	BARMM	Tawi-tawi								
19	08	70	BARMM	City of Cotabato								
			OTHERS	Foreign Country	0	0	0	0	0	0	0	0
TOTAL					**48**	**0**	**0**	**0**	**67**	**277**	**0**	**0**

II. Outside the Philippine Territory*

Name of Country	Number of							
	Domestic Branches	Extension Office	Service Office	Satellite Office	Salaried Officers	Salaried Employees	Insurance Agents	General Agents

**Add rows if necessary.*

NOTES AND INSTRUCTIONS:
1) Main Office should be included under applicable Domestic Branch
2) Please refer to IC Circular Letter No. 2016-39 for the definition of extension office, service office and satellite office.
3) Enter numeric data only on "yellow cells". Do not alter/change/delete colored cells of the Tables.
4) Counting of location for Branches, Extension Office, etc. should be based on address.
5) Counting of Persons such as Salaried Officers, etc. should also be based on their address of said persons.
6) Total Number of Unique Insured Members should tally with the Total Number of Members stated in Page 1, Page 1-Annex and Exhibit 8 of this Annual Statement.

PSGC - Philippine Standard Geographic Code
HUC - Highly Urbanized Cities
The PSGC is based on published information from the Philippine Statistics Authority as of 30 September 2023.
PSGC source: https://psa.gov.ph/classification/psgc/summary

LIST OF COMMITTEES

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Remuneration Committee	
Head:	MARIA PILAR B. MERCADO
Members:	JONAD F. PARADO
	JUDITH R. RUPIDO

Nomination Committee	
Head:	ARTURO B. REYES
Members:	ANGELITO D. DUMAPI
	SONIA M. ROCO

Audit Committee	
Head:	DR. LEMUEL C. GARCES
Members:	JUDITH R. RUPIDO
	SONIA M. ROCO
	MARIA PILAR B. MERCADO
	JONAD F. PARADO

Related Party Transactions Committee	
Head:	JUDITH R. RUPIDO
Members:	SONIA M. ROCO
	DR. LEMUEL C. GARCES
	ATTY. APRIL RAINE B. MORALES
	JONAD F. PARADO

Risk-Oversight Committee	
Head:	SONIA M. ROCO
Members:	DR. LEMUEL C. GARCES
	ARTURO B. REYES

EXTERNAL AUDIT

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

	2025	2024	2023	2022
Auditing Firm	I.T. SABADO & ASSOCIATES, CPAS	I.T. SABADO & ASSOCIATES, CPAS	I.T. SABADO & ASSOCIATES, CPAS	I.T. SABADO & ASSOCIATES, CPAS
Signing Partner	ISAGANI T. SABADO	ISAGANI T. SABADO	ISAGANI T. SABADO	MARIA NITA ESMERALDA A. BALDONIDO
Opinion	UNQUALIFIED	UNQUALIFIED	UNQUALIFIED	UNQUALIFIED
Basis for not unqualified opinion on Audited Financial Statement				

	2021	2020	2019	2018
Auditing Firm	I.T. SABADO & ASSOCIATES, CPAS	I.T. SABADO & ASSOCIATES, CPAS	I.T. SABADO & ASSOCIATES, CPAS	I.T. SABADO & ASSOCIATES, CPAS
Signing Partner	MARIA NITA ESMERALDA A. BALDO	ISAGANI T. SABADO	ISAGANI T. SABADO	MARIA NITA ESMERALDA A. BALDONIDO
Opinion	UNQUALIFIED	UNQUALIFIED	UNQUALIFIED	UNQUALIFIED
Basis for not unqualified opinion on Audited Financial Statement				

TATEMENT OF FINANCIAL POSITION
OMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
UT-OFF DATE: December 31, 2025

	Accounts	Reference	Ledger Balances	Non-Admitted Assets/ Non Ledger Liabilities	Amounts for Net Worth Requirements (31 December 20XX)	Ledger Balances (Previous Year)
LIABILITIES						
32	**Claims Liabilities**	Schedule 23	**592,789,086.17**	-	**592,789,086.17**	337,590,016.82
32.1	Oustanding Claims Reserves		181,158,072.10		181,158,072.10	147,149,026.26
32.2	Claims Handling Expenses		1,437,000.00		1,437,000.00	1,196,000.00
32.3	IBNR Reserves		410,194,014.07		410,194,014.07	189,244,990.56
33	**Premium Liabilities**	Schedule 24	**1,434,114,415.98**		1,434,114,415.98	1,161,252,650.33
34	**Due to Reinsurers**	Schedule 5	**31,181,414.63**	-	**31,181,414.63**	89,959,594.21
34.1	Premiums Due to Reinsurers - Treaty		7,278,443.00		7,278,443.00	44,343,246.15
34.2	Premiums Due to Reinsurers - Facultative		23,902,971.63		23,902,971.63	45,616,348.06
35	**Funds Held for Reinsurers**	Schedule 5	**35,044,471.50**	-	**35,044,471.50**	26,332,618.33
35.1	Premiums Reserve Withheld for Reinsurers - Treaty		35,044,471.50		35,044,471.50	26,332,618.33
35.2	Premiums Reserve Withheld for Reinsurers - Facultative		-		-	-
35.3	Loss Reserve Withheld for Reinsurers - Treaty		-		-	-
36	**Other Reinsurance Accounts Payable**	Schedule 5	-		-	-
37	**Commissions Payable**	Schedule 26	35,644,778.64		35,644,778.64	25,136,315.03
38	**Deferred Reinsurance Commissions**		27,674,847.13		27,674,847.13	18,282,750.81
39	**Return Premiums Payable**	Schedule 27			-	
40	**Taxes Payable**	Schedule 28	**463,534,573.29**	-	**463,534,573.29**	329,872,236.65
40.1	Premiums Tax Payable				-	
40.2	Documentary Stamps Tax Payable		265,447,955.58		265,447,955.58	167,034,949.37
40.3	Value-Added Tax (VAT) Payable		143,618,841.71		143,618,841.71	102,443,181.97
40.4	Deferred Output VAT		-		-	-
40.5	Income Tax Payable		35,661,155.01		35,661,155.01	43,598,098.70
40.6	Withholding Tax Payable		2,594,095.01		2,594,095.01	3,219,381.49
40.7	Fire Service Tax Payable		0.00		0.00	(0.00)
40.8	Other Taxes and Licenses Payable		16,212,525.99		16,212,525.99	13,576,625.12
41	**Deposit for Real Estate Under Contract to Sell**				-	
42	**Cash Collaterals**				-	
43	**Accounts Payable**	Schedule 30	**1,176,823.52**	-	**1,176,823.52**	1,463,865.60
43.1	SSS Premiums Payable		743,070.00		743,070.00	862,380.00
43.2	SSS Loans Payable		54,652.16		54,652.16	49,517.45
43.3	Pag-ibig Premiums Payable		69,400.00		69,400.00	140,700.00
43.4	Pag-ibig Loans Payable		111,336.68		111,336.68	80,226.16
43.5	Rent Payable		-		-	-
43.6	Others		198,364.68		198,364.68	331,041.99
44	**Dividends Payable**	Schedule 29	-		-	-
45	**Financial Liabilities at Fair Value Through Profit or**		-	-	-	-
45.1	Financial Liabilities Held for Trading				-	
45.2	Financial Liabilities Designated at Fair Value Through				-	
45.3	Derivative Liabilities				-	
46	**Notes Payable**	Schedule 31			-	
47	**Lease Liability**	Schedule 16	4,659,516.20		4,659,516.20	1,191,776.45
48	**Pension Obligation**	Schedule 19	20,644,369.40		20,644,369.40	18,078,070.40
49	**Accrual for Long-Term Employee Benefits**				-	
50	**Deferred Tax Liability**				-	
51	**Provisions**	Schedule 32			-	
52	**Cash-Settled Share-Based Payment**				-	
53	**Accrued Expenses**	Schedule 33	8,868,379.82	-	8,868,379.82	2,977,442.36
53.1	Accrued Utilities		547,915.18		547,915.18	739,508.93
53.2	Accrued Services		8,320,464.65		8,320,464.65	2,237,933.43
53.3	Accrual for Unused Compensated Absences				-	
54	**Other Liabilities**	Schedule 34	**23,500,372.85**	-	**23,500,372.85**	110,328,170.27
54.1	Deferred Income				-	
54.2	Others		23,500,372.85		23,500,372.85	110,328,170.27
55	**Derivative Liabilities Held for Hedging**	Schedule 18	-	-	-	-
55.1	Fair Value Hedge				-	
55.2	Cash Flow Hedge				-	
55.3	Hedges of a Net Investment in Foreign Operation				-	
56	**Unearned Wakalah Fee**	Schedule 35				
57	**Total Liabilities of Takaful Window Operations**	Schedule 22			-	
TOTAL LIABILITIES			**2,678,833,049.14**	-	**2,678,833,049.14**	**2,122,465,507.26**
NET WORTH						
TOTAL PARTICIPANT'S FUND		Schedule 22			-	
SHAREHOLDERS EQUITY						
58	**Capital Stock**	Schedule 36	1,475,000,000.00	-	1,475,000,000.00	1,421,349,100.00
58.1	Preferred Stock				-	
58.2	Common Stock		1,475,000,000.00		1,475,000,000.00	1,421,349,100.00
59	**Statutory Deposit**	Schedule 36	-		-	-
60	**Capital Stock Subscribed**	Schedule 36	-		-	53,650,900.00
61	**Deposit for Future Subscription**	Schedule 36	-		-	-
62	**Contributed Surplus**	Schedule 36	77,658,000.00		77,658,000.00	77,658,000.00
63	**Contingency Surplus/ Home Office Inward**	Schedule 36	75,953,101.00		75,953,101.00	75,953,101.00
64	**Capital Paid In Excess of Par**	Schedule 36	253,786,719.15		253,786,719.15	253,786,719.15
65	**Cost of Share-Based Payment**				-	

TATEMENT OF FINANCIAL POSITION
:OMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
:UT-OFF DATE: December 31, 2025

	Accounts	Reference	Ledger Balances	Non-Admitted Assets/ Non Ledger Liabilities	Amounts for Net Worth Requirements (31 December 20XX)	Ledger Balances (Previous Year)
66	**Treasury Stock**	Schedule 36			-	
67	**Retained Earnings / Home Office Account**		1,157,068,366.39	1,138,445,020.66	18,623,345.73	799,860,062.19
68	**Reserve Accounts**		(1,659,798.36)	-	(1,659,798.36)	(1,888,859.10)
68.1	Reserve for AFS Securities		(1,659,798.36)		(1,659,798.36)	(1,888,859.10)
68.2	Reserve for Cash Flow Hedge		-		-	
68.3	Reserve for Hedge of a Net Investment in Foreign Operation		-		-	
68.4	Cumulative Foreign Currency Translation		-		-	
69	**Reserve for Appraisal Increment - Property and**		86,615,829.54		86,615,829.54	68,081,520.44
70	**Remeasurement Gains (Losses) on Retirement**		2,983,285.00		2,983,285.00	1,960,591.00
TOTAL SHAREHOLDERS EQUITY			3,127,405,502.73	1,138,445,020.66	1,988,960,482.07	2,750,411,134.68
TOTAL NETWORTH			**3,127,405,502.73**	**1,138,445,020.66**	**1,988,960,482.07**	**2,750,411,134.68**
TOTAL LIABILITIES AND NET WORTH			**5,806,238,551.87**	**1,138,445,020.66**	**4,667,793,531.21**	**4,872,876,641.94**

NT OF COMPREHENSIVE INCOME
' NAME: STERLING INSURANCE COMPANY, INCORPORATED
DATE: December 31, 2025

Account		Current Year	Prior Year
INCOME			
64	Gross Premiums - Direct Business	**2,145,036,085.50**	**1,756,665,798.56**
65	Reinsurance Premiums Assumed - Treaty	**4,300,254.36**	**14,805,124.25**
66	Reinsurance Premiums Assumed - Facultative	**177,200,261.79**	**155,993,486.42**
67	Returns and Cancellations		
Gross Premiums Written		**2,326,536,601.65**	**1,927,464,409.23**
68	Reinsurance Premiums Ceded - Treaty	(404,382,730.00)	(133,365,483.24)
69	Reinsurance Premiums Ceded - Facultative	(173,755,711.76)	(140,734,914.98)
70	Reinstatement Premiums		
Reinsurers' share on Gross Premiums Written		**(578,138,441.76)**	**(274,100,398.22)**
71	Increase/Decrease in Premium Liabilities	**(117,217,939.28)**	**(248,102,007.49)**
Net Premiums Earned, Recapitulation I, Column 19, page 17		**1,631,180,220.61**	**1,405,262,003.52**
72	Commission Income - Treaty	**20,272,126.84**	**18,455,573.22**
73	Commission Income - Facultative	**28,872,491.43**	**11,638,161.29**
74	Other Underwriting Income	**73,567,844.36**	**64,949,365.97**
Total Underwriting Income		**1,753,892,683.23**	**1,500,305,103.99**
75	**Interest Income**	**41,543,549.94**	**40,757,840.73**
75.1	Interest Income - Cash in Banks	20,657,963.02	18,024,709.54
75.2	Interest Income - Financial Assets at FVTPL	-	-
75.2.1	Securities Held for Trading	-	-
75.2	Debt Securities - Government		
75.2	Debt Securities - Private		
75.2.2	Financial Assets Designated at FVTPL	-	-
75.2	Debt Securities - Government		
75.2	Debt Securities - Private		
75.3	Interest Income - Available for Sale Financial Assets	-	-
75.3.1	AFS Debt Securities - Government		
75.3.2	AFS Debt Securities - Private		
75.4	Interest Income - Held-to-Maturity Investments	20,885,586.92	22,733,131.19
75.4.1	HTM Debt Securities - Government	20,885,586.92	22,733,131.19
75.4.2	HTM Debt Securities - Private		
75.5	Interest Income - Loans and Receivables	-	-
75.5.1	Real Estate Mortage Loans		
75.5.2	Collateral Loans		
75.5.3	Guaranteed Loans		
75.5.4	Chattel Mortgage Loans		
75.5.5	Notes Receivables		
75.5.6	Housing Loans		
75.5.7	Car Loans		
75.5.8	Sales Contracts Receivables		
75.5.9	Salary Loans		
75.5.1(	Unquoted Debt Securities		
75.5.1	Others		
76	**Dividend Income**		
77	**Gain/Loss on Sale of Investments**	**-**	**-**
77.1	Financial Assets and Liabilities Held for Trading		
77.2	Financial Assets and Liabilities Designated at Fair Value Through Profit or Loss		
77.3	Available-for-Sale Financial Assets		
77.4	Investment Property		
77.5	Others		
78	**Gain on Sale of Property and Equipment**	**-**	**-**
79	**Unrealized Gain on Investments**	**14,061,080.00**	**54,649,411.10**
79.1	Financial Assets and Liabilities Held for Trading		
79.2	Financial Assets and Liabilities Designated at Fair Value Through Profit or Loss		
79.3	Available-for-Sale Financial Assets		
79.4	Derivative Assets/Liabilities		
79.5	Investment Property	14,061,080.00	54,649,411.10
80	**Rental Income**	**9,557,176.33**	**6,649,120.54**
81	**Miscellaneous Income**	**20,539,860.64**	
Total Investment Income		**85,701,666.90**	**102,056,372.38**
Takaful Operator Service and Profit Share			

NT OF COMPREHENSIVE INCOME
NAME: STERLING INSURANCE COMPANY, INCORPORATED
DATE: December 31, 2025

Account		Current Year	Prior Year
82	Wakalah Fee		
83	Mudarabah Share		
Takaful Operator Service and Profit Share		-	-
TOTAL INCOME		1,839,594,350.13	1,602,361,476.37
EXPENSES			
84	Losses - Direct Business	258,245,013.61	253,993,857.38
85	Losses on Reinsurance Assumed - Treaty	6,562,820.79	614,113.41
86	Losses on Reinsurance Assumed - Facultative	92,038,054.83	62,573,551.81
87	Salvage Recoveries / Loss Recoveries on Direct Business		
88	Loss Adjustment Expenses - Direct		
89	Loss Adjustment Expenses on Reinsurance Assumed - Treaty		
90	Loss Adjustment Expenses on Reinsurance Assumed - Facultative		
Gross Insurance Contract Benefits and Claims Paid		356,845,889.24	317,181,522.60
91	Loss Recoveries on Reinsurance Ceded - Treaty		
92	Loss Recoveries on Reinsurance Ceded - Facultative		
Reinsurers' Share of Insurance Contract Benefits and Claims Paid		-	-
Net Change in Unpaid Losses*			
Net Insurance Contract Benefits and Claims Paid**		356,845,889.24	317,181,522.60
93	Retrocession Commission		
94	Commission Expense - Direct (Microinsurance: P ______________________)	713,611,646.78	423,927,790.93
95	Commission Expense on Reinsurance Assumed - Treaty	420,232.36	405,047.33
96	Commission Expense on Reinsurance Assumed - Facultative	29,437,744.31	29,291,333.91
97	Other Underwriting Expenses	370,231.13	71,493.18
98	Other Tax Expense		
99	Agency Expense		
Total Underwriting Expense		1,100,685,743.82	770,877,187.95
100	Salaries and Wages	105,199,977.50	87,102,889.77
101	SSS Contributions	7,954,110.00	6,330,702.50
102	Philhealth Contributions	2,094,405.19	1,803,389.46
103	Pag-Ibig Contributions	796,800.00	718,500.00
104	Employees Compensation and Maternity Contributions	-	-
105	Hospitalization Contributions	-	-
106	Medical Supplies	-	-
107	Employees' Welfare	18,528,478.16	11,318,980.76
108	Employee Benefits	-	-
109	Post-Employment Benefit Cost	3,588,993.00	3,364,695.00
110	Professional and Technical Development	1,889,246.58	457,807.39
111	Representation and Entertainment	12,407,218.99	9,027,624.51
112	Transporation and Travel Expenses	14,236,172.71	11,630,838.64
113	Investment Management Fees	-	-
114	Directors' Fees and Allowances	28,940,476.16	11,446,928.10
115	Corporate Secretary's Fees	-	-
116	Auditors' Fees	715,000.00	605,000.00
117	Actuarial Fees	784,120.00	578,155.00
118	Service Fees	9,299,517.34	8,392,372.99
119	Legal Fees	4,495,987.99	2,895,307.19
120	Association Dues	4,439,887.10	2,462,268.88
121	Light and Water	11,460,237.66	8,730,219.26
122	Communication and Postage	13,663,040.21	8,353,887.64
123	Printing, Stationery and Supplies	26,601,012.08	23,208,105.84
124	Books and Periodicals	93,876.60	47,058.98
125	Advertising and Promotions	7,038,209.96	4,926,820.55
126	Contributions and Donations	1,116,127.13	802,469.67
127	Rental Expense	17,095,260.58	12,114,951.48
128	Insurance Expenses	1,699,944.53	1,066,345.75
129	Taxes and Licences	2,898,562.43	10,949,167.48
130	Bank Charges	456,065.31	50,038.96
131	Interest Expenses	7,925,724.22	9,801,525.63
132	Repairs and Maintenance - Materials	-	-
133	Repairs and Maintenance - Labor	39,531,794.70	27,270,768.05
134	Depreciation and Amortization	32,191,343.30	26,795,213.87

NT OF COMPREHENSIVE INCOME
NAME: STERLING INSURANCE COMPANY, INCORPORATED
DATE: December 31, 2025

Account		Current Year	Prior Year
135	**Share in Profit/Loss of Associates and Joint Ventures**		
136	**Provision for Impairment Losses**	**6,845,530.73**	**208,977,332.98**
136.1	Due from Ceding Companies		
136.2	Amounts Recoverable from Ceding Companies		
136.3	AFS Financial Assets		
136.4	HTM Investments		
136.5	Loans and Receivables		
136.6	Accounts Receivables	6,845,530.73	208,977,332.98
136.7	Property and Equipment		
136.8	Investment Property		
136.9	Intangible Assets		
136.10	Others		
137	**Miscellaneous Expense**	**26,452,805.39**	**17,708,381.71**
Total Administrative Expense		**410,439,925.55**	**518,937,748.05**
TOTAL EXPENSE		**1,511,125,669.37**	**1,289,814,936.00**
INCOME BEFORE INCOME TAX		**328,468,680.76**	**312,546,540.36**
138	**Provision for Income Tax**	**(74,553,769.35)**	**(64,779,827.64)**
139	Provision for Income Tax - Final	(8,308,709.99)	(8,151,568.15)
140	Provision for Income Tax - Current	(66,245,059.36)	(56,628,259.50)
141	Provision for Income Tax - Deferred		
NET INCOME/LOSS - OPERATOR		**253,914,911.42**	**247,766,712.72**

SCHEDULE 1 - CASH ON HAND
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

	Particulars	Document Index No.	Branch	Name of Custodian	Custodian's Cash Accountability (Original Currency)	Actual Cash Balance Held by the Cash Custodian as of December 31 (Original Currency)	Supporting Documentation for Cash Replenishments and Adjustments as of December 31 (Original Currency)	Currency (USD, Euro, JPY, etc.)	Conversion Rate	Ledger Balance	Non-Admitted Assets	Admitted Assets	Company Remarks
A.	**Undeposited Collections**									-	-	-	
B.	**Petty Cash Fund**												
1	*Petty cash fund 1*	CoH - PCF - 01	Head Office	Ma. Cristina V. Abad	50,000.00	23,241.50	26,810.25			50,000.00		50,000.00	
2	*Petty cash fund 2*	CoH - PCF - 02	Annex - Main Office	Christiane Sarmiento	50,000.00	27,582.25	22,417.75			50,000.00		50,000.00	
3	*Petty cash fund 3*	CoH - PCF - 03	Annex - Cebu Regional Office	Lucina Coning	20,000.00	20,000.00				20,000.00		20,000.00	
4	*Petty cash fund 4*	CoH - PCF - 04	Annex - Legazpi II	Rica Llamoso	10,000.00	10,000.00				10,000.00		10,000.00	
5	*Petty cash fund 5*	CoH - PCF - 05	Annex - Cubao	Brenda Santoyo	40,000.00	39,280.75				40,000.00		40,000.00	
6	*Petty cash fund 6*	CoH - PCF - 06	Angeles	Susan S. Miranda	10,000.00	10,000.00				10,000.00		10,000.00	
7	*Petty cash fund 7*	CoH - PCF - 07	Bacolod	Jinky Calvo	10,000.00	10,000.00				10,000.00		10,000.00	
8	*Petty cash fund 8*	CoH - PCF - 08	Batangas	Teodora Espino	10,000.00	10,000.00	-			10,000.00		10,000.00	
9	*Petty cash fund 9*	CoH - PCF - 09	Cabanatuan	Ann Margrette M. Ramos	10,000.00	10,000.00				10,000.00		10,000.00	
10	*Petty cash fund 10*	CoH - PCF - 10	Cagayan de Oro	Chona L. Quintana	10,000.00	10,000.00				10,000.00		10,000.00	
11	*Petty cash fund 11*	CoH - PCF - 11	Cebu (BDO)	Lira Marie Sarmiento	10,000.00	10,000.00				10,000.00		10,000.00	
12	*Petty cash fund 12*	CoH - PCF - 12	Cebu	John Lester Sigue	10,000.00	10,000.00				10,000.00		10,000.00	
13	*Petty cash fund 13*	CoH - PCF - 13	Dagupan (BDO)	Rowena Rico	10,000.00	10,000.00				10,000.00		10,000.00	
14	*Petty cash fund 14*	CoH - PCF - 14	Davao I	Vanessa V. Balzon	10,000.00	10,000.00				10,000.00		10,000.00	
15	*Petty cash fund 15*	CoH - PCF - 15	Davao II	Liza Jean F. Teyas	10,000.00	10,000.00				10,000.00		10,000.00	
16	*Petty cash fund 16*	CoH - PCF - 16	General Santos	Flora May C. Abad	10,000.00	10,000.00				10,000.00		10,000.00	
17	*Petty cash fund 17*	CoH - PCF - 17	Iloilo	Manilyn Doyo	10,000.00	10,000.00				10,000.00		10,000.00	
18	*Petty cash fund 18*	CoH - PCF - 18	Isabela	Jona Ocon	5,000.00	5,000.00				5,000.00		5,000.00	
19	*Petty cash fund 19*	CoH - PCF - 19	Isabela (SO)	Buena Lumabao	10,000.00	10,000.00				10,000.00		10,000.00	
20	*Petty cash fund 20*	CoH - PCF - 20	La Union I	Neslyn P. Castañeda	10,000.00	4,593.50	5,406.50			10,000.00		10,000.00	
21	*Petty cash fund 21*	CoH - PCF - 21	Laoag	Cyril Ann Mateo	10,000.00	10,000.00				10,000.00		10,000.00	
22	*Petty cash fund 22*	CoH - PCF - 22	Legazpi III	Jo Anne B. Iglip	5,000.00	5,000.00				5,000.00		5,000.00	
23	*Petty cash fund 23*	CoH - PCF - 23	Malolos	Joan Cruz	10,000.00	10,000.00				10,000.00		10,000.00	
24	*Petty cash fund 24*	CoH - PCF - 24	Manila	Jane Castalla	10,000.00	10,000.00				10,000.00		10,000.00	
25	*Petty cash fund 25*	CoH - PCF - 25	Marikina	Mara M. Quibal	10,000.00	10,000.00				10,000.00		10,000.00	
26	*Petty cash fund 26*	CoH - PCF - 26	Mindoro	Kris Ann Mahaguay	10,000.00	10,000.00				10,000.00		10,000.00	
27	*Petty cash fund 27*	CoH - PCF - 27	Naga	Eunice R. Matubis	10,000.00	10,000.00				10,000.00		10,000.00	
28	*Petty cash fund 28*	CoH - PCF - 28	Olongapo	Maricris F. Patubo	10,000.00	10,000.00				10,000.00		10,000.00	
29	*Petty cash fund 29*	CoH - PCF - 29	Ormoc	Angelika Marie Ycoy	10,000.00	10,000.00				10,000.00		10,000.00	
30	*Petty cash fund 30*	CoH - PCF - 30	Ozamis	Jael Francis Pesalbon	10,000.00	10,000.00				10,000.00		10,000.00	
31	*Petty cash fund 31*	CoH - PCF - 31	Pagadian	Mia Dialel	10,000.00	10,000.00				10,000.00		10,000.00	
32	*Petty cash fund 32*	CoH - PCF - 32	Pampanga	Nilo Intal	5,000.00	5,000.00				5,000.00		5,000.00	
33	*Petty cash fund 33*	CoH - PCF - 33	SMRO (General Santos)	Rea Lyn Nuneza	10,000.00	10,000.00				10,000.00		10,000.00	
34	*Petty cash fund 34*	CoH - PCF - 34	Tacloban	Ma. Christine Burce	10,000.00	10,000.00				10,000.00		10,000.00	
35	*Petty cash fund 35*	CoH - PCF - 35	Tuguegarao	Jackie Lou Lusong	10,000.00	10,000.00				10,000.00		10,000.00	
36	*Petty cash fund 36*	CoH - PCF - 36	Vigan	Bernadeth Joy Corpuz	10,000.00	10,000.00				10,000.00		10,000.00	
37	*Petty cash fund 37*	CoH - PCF - 37	Annex - Escolta Manila	Emeline G. Decelos	10,000.00	10,000.00				10,000.00		10,000.00	
38	*Petty cash fund 38*	CoH - PCF - 38	Annex - West Avenue	Nimmi Galleros	20,000.00	20,000.00				20,000.00		20,000.00	
	Subtotal									**495,000.00**	**-**	**495,000.00**	
C.	**Commission Fund**												
1	*Commission Fund 1*	CoH - CF - 01	Head Office	Ma. Cristina V. Abad	20,000.00	2,343.05	17,656.95			20,000.00		20,000.00	
2	*Commission Fund 2*												
3	*Commission Fund 3*												
4	*Commission Fund 4*												
	Subtotal									**20,000.00**	**-**	**20,000.00**	
D.	**Documentary Stamps Fund**												
1	*Documentary Stamps Fu*												
2	*Documentary Stamps Fund 2*												
3	*Documentary Stamps Fund 3*												
4	*Documentary Stamps Fund 4*												
	Subtotal									**-**	**-**	**-**	
E.	**Claims Fund**												
1	*Claims Fund 1*	CoH - CLF - 01	Annex - Cebu Regional Office	Lucina Coning	300,100.00	235,960.38	64,139.62			300,100.00		300,100.00	
2	*Claims Fund 2*												
3	*Claims Fund 3*												
4	*Claims Fund 4*												
	Subtotal									**300,100.00**	**-**	**300,100.00**	
F.	**Revolving Fund**												
1	*Revolving Fund 1*	CoH - RF - 01	Alabang	Ralz Jeanine G. Somera	200,000.00	200,003.29	(3.29)			200,000.00		200,000.00	
2	*Revolving Fund 2*	CoH - RF - 02	Angeles	Susan S. Miranda	140,000.00	43,175.17	96,824.83			140,000.00		140,000.00	
3	*Revolving Fund 3*	CoH - RF - 03	Bacolod	Jinky Calvo	90,000.00	55,954.92	34,045.08			90,000.00		90,000.00	
4	*Revolving Fund 4*	CoH - RF - 04	Batangas	Teodora Espino	190,000.00	317,672.66	(127,672.66)			190,000.00		190,000.00	
5	*Revolving Fund 5*	CoH - RF - 05	Butuan	Milcah Mahinay	200,000.00	70,631.30	129,368.70			200,000.00		200,000.00	
6	*Revolving Fund 6*	CoH - RF - 06	Cabanatuan	Ann Margrette M. Ramos	140,000.00	41,399.16	98,607.44			140,000.00		140,000.00	
7	*Revolving Fund 7*	CoH - RF - 07	Cagayan de Oro	Chona L. Quintana	490,000.00	129,716.34	360,282.97			490,000.00		490,000.00	
8	*Revolving Fund 8*	CoH - RF - 08	Cebu (BDO)	Honey Mae Dakoykoy	340,000.00	89,506.86	249,220.14			340,000.00		340,000.00	
9	*Revolving Fund 9*	CoH - RF - 09	Cebu	John Lester Sigue	590,000.00	303,056.39	287,259.59			590,000.00		590,000.00	
10	*Revolving Fund 10*	CoH - RF - 10	Dagupan (BDO)	Rowena Rico	190,000.00	35,916.86	154,184.10			190,000.00		190,000.00	
11	*Revolving Fund 11*	CoH - RF - 11	Davao	Vanessa V. Balzon	390,000.00	24,821.54	367,379.71			390,000.00		390,000.00	
12	*Revolving Fund 12*	CoH - RF - 12	Davao 2	Liza Jean F. Teyas	590,000.00	61,134.70	528,865.30			590,000.00		590,000.00	
13	*Revolving Fund 13*	CoH - RF - 13	General Santos	Flora May C. Abad	495,000.00	232,023.72	262,976.28			495,000.00		495,000.00	
14	*Revolving Fund 14*	CoH - RF - 14	Iloilo	Manilyn Doyo	690,000.00	82,483.44	607,516.56			690,000.00		690,000.00	
15	*Revolving Fund 15*	CoH - RF - 15	Isabela	Jona Ocon	195,000.00	142,008.25	52,091.76			195,000.00		195,000.00	
16	*Revolving Fund 16*	CoH - RF - 16	Isabela (SO)	Buena Lumabao	200,000.00	138,328.24	61,671.76			200,000.00		200,000.00	
17	*Revolving Fund 17*	CoH - RF - 17	La Union	Leo Pulido	290,000.00	30,491.30	259,734.90			290,000.00		290,000.00	
18	*Revolving Fund 18*	CoH - RF - 18	Laoag	Cyril Ann Mateo	340,000.00	225,206.89	114,560.71			340,000.00		340,000.00	
19	*Revolving Fund 19*	CoH - RF - 19	Legazpi III	Jo Anne B. Iglip	95,000.00	94,142.02	875.69			95,000.00		95,000.00	
20	*Revolving Fund 20*	CoH - RF - 20	Malolos	Joan Cruz	90,000.00	24,860.57	65,135.97			90,000.00		90,000.00	
21	*Revolving Fund 21*	CoH - RF - 21	Manila	Jane Castalla	490,000.00	73,911.06	416,088.94			490,000.00		490,000.00	
22	*Revolving Fund 22*	CoH - RF - 22	Marikina	Mara M. Quibal	790,000.00	8,542.28	781,457.72			790,000.00		790,000.00	
23	*Revolving Fund 23*	CoH - RF - 23	Mindoro	Key Ann Mahaguay	240,250.00	45,007.48	193,766.55			240,250.00		240,250.00	
24	*Revolving Fund 24*	CoH - RF - 24	Naga	Eunice R. Matubis	90,000.00	45,608.90	44,422.05			90,000.00		90,000.00	
25	*Revolving Fund 25*	CoH - RF - 25	Olongapo	Maricris F. Patubo	140,000.00	146,998.62	(7,218.15)			140,000.00		140,000.00	
26	*Revolving Fund 26*	CoH - RF - 26	Ormoc	Angelika Marie Ycoy	190,000.00	93,637.92	96,362.08			190,000.00		190,000.00	
27	*Revolving Fund 27*	CoH - RF - 27	Ozamis	Jael Francis Pesalbon	190,000.00	99,697.22	90,028.69			190,000.00		190,000.00	
28	*Revolving Fund 28*	CoH - RF - 28	Pagadian	Mia Dialel	190,000.00	41,320.42	150,005.42			190,000.00		190,000.00	
29	*Revolving Fund 29*	CoH - RF - 29	Pampanga	Nilo Intal	195,000.00	31,024.37	162,960.14			195,000.00		195,000.00	
30	*Revolving Fund 30*	CoH - RF - 30	SMRO (General Santos)	Rea Lyn Nuneza	1,490,000.00	309,599.64	1,177,430.41			1,490,000.00		1,490,000.00	
31	*Revolving Fund 31*	CoH - RF - 31	Tacloban	Ma. Christine Burce	140,000.00	29,682.56	110,420.18			140,000.00		140,000.00	
32	*Revolving Fund 32*	CoH - RF - 32	Tarlac	Crisaldie C. Difuntorum	150,000.00	19,229.76	130,770.24			150,000.00		150,000.00	
33	*Revolving Fund 33*	CoH - RF - 33	Tuguegarao	Jackie Lou Lusong	240,000.00	190,046.06	49,953.94			240,000.00		240,000.00	
34	*Revolving Fund 34*	CoH - RF - 34	Vigan	Bernadeth Joy Corpuz	90,000.00	90,007.11	(7.11)			90,000.00		90,000.00	
35	*Revolving Fund 35*	CoH - RF - 35	Zamboanga	April Joy Barredo	150,000.00	145,259.13	4,990.87			150,000.00		150,000.00	
36	*Revolving Fund 36*	CoH - RF - 36	Annex - Cebu Regional Office	Lucina Coning	710,000.00	137,859.53	572,140.57			710,000.00		710,000.00	
37	*Revolving Fund 37*	CoH - RF - 37	Annex - Cubao	Brenda Santoyo	160,000.00	66,696.81	94,022.44			160,000.00		160,000.00	
38	*Revolving Fund 38*	CoH - RF - 38	Annex - Escolta Manila	Emeline G. Decelos	200,000.00	63,563.78	136,436.22			200,000.00		200,000.00	
39	*Revolving Fund 39*	CoH - RF - 39	Annex - Legazpi	Rica Llamoso	200,000.00	322.98	199,644.68			200,000.00		200,000.00	
40	*Revolving Fund 40*	CoH - RF - 40	Annex - West Avenue	Nimmi Galleros	225,000.00	164,127.03	60,872.97			225,000.00		225,000.00	
	Subtotal									**12,215,250.00**	**-**	**12,215,250.00**	
G.	**Other Funds**												
1	*DST Fund*												
2	*Other Funds 1*	CoH - OF - 01	Annex - Main Office	Christiane Sarmiento	65,000.00	54,429.25	10,570.75			65,000.00		65,000.00	
3	*Other Funds 2*	CoH - OF - 02	Head Office	Ma. Cristina V. Abad	30,000.00	30,000.00				30,000.00		30,000.00	
4	*Other Funds 3*												
5	*Other Funds 4*												
	Subtotal									**95,000.00**	**-**	**95,000.00**	
Rounding-off Difference													
TOTAL CASH ON HAND										**13,125,350.00**	**-**	**13,125,350.00**	

SCHEDULE 2 - CASH IN BANKS

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

		Document Index No.	Account Number	Branch of Bank	Counterparty Rating (for RBC)	Under IMA Account? (Y/N)	Last Transaction Date	Unadjusted Balance (Original Currency)	For Foreign-Denominated: Currency (USD, Euro, JPY, etc.)	Conversion Rate	Peso Equivalent	Bank Reconciliation: Deposit in Transit	Outstanding Check	Other Reconciling Item	Balance per Bank Reconciliation (Ledger Balance)	Non-Admitted Asset	Admitted Asset	Company Remarks
I.	**Domestic Banks**																	
	Current - Peso																	
1	*Asia United Bank*	CIB - CA - P - 01	125-01-00000-3-0	Batangas	AA-		12/01/2025	915,045.06			915,045.06				915,045.06		915,045.06	
2	*Banco de Oro*	CIB - CA - P - 02	001680304435	Valero	AAA		01/19/2024	148,985.64			148,985.64				148,985.64		148,985.64	Interest Only
3	*Banco de Oro*	CIB - CA - P - 03	001680304044	Valero	AAA		01/19/2024	131,823.92			131,823.92				131,823.92		131,823.92	Interest Only
4	*Banco de Oro*	CIB - CA - P - 04	002048012772	Salcedo Dela Rosa	AAA		12/29/2025	4,010,710.34			4,010,710.34				4,010,710.34		4,010,710.34	
5	*Banco de Oro*	CIB - CA - P - 05	011848000479	Ayala Avenue	AAA		12/12/2025	94,769.41			94,769.41				94,769.41		94,769.41	
6	*Banco de Oro*	CIB - CA - P - 06	013528002263	Marikina	AAA		12/29/2025	7,093,389.43			7,093,389.43		1,152,602.39		5,940,787.04		5,940,787.04	
7	*Banco de Oro*	CIB - CA - P - 07	013528002409	Cavite	AAA		12/29/2025	333,861.62			333,861.62				333,861.62		333,861.62	
8	*Banco de Oro*	CIB - CA - P - 08	013528002956	Abra	AAA		12/26/2025	1,978,481.91			1,978,481.91		34,075.89		1,944,406.02		1,944,406.02	
9	*Banco de Oro*	CIB - CA - P - 09	013528002905	Antique - BDO	AAA		12/18/2025	541,534.84			541,534.84				541,534.84		541,534.84	
10	*Banco de Oro*	CIB - CA - P - 10	013528002913	Isabela SO	AAA		12/29/2025	155,945.80			155,945.80		23,700.00		132,245.80		132,245.80	
11	*Banco de Oro*	CIB - CA - P - 11	013528002948	Tagum	AAA		12/29/2025	419,770.98			419,770.98		78,448.77		341,322.21		341,322.21	
12	*Banco de Oro*	CIB - CA - P - 12	013528002891	Zambales - BDO	AAA		12/23/2025	752,339.41			752,339.41		260,506.90		491,832.51		491,832.51	
13	*Bank of Commerce*	CIB - CA - P - 13	030-00-001705-8	Gensan	UNRATED		12/29/2025	1,663,195.34			1,663,195.34		517,146.50		1,146,048.84		1,146,048.84	
14	*Bank of Makati*	CIB - CA - P - 14	047135000021	Lucena	UNRATED		12/29/2025	1,735,145.62			1,735,145.62		126,768.87		1,608,376.75		1,608,376.75	
15	*Bank of the Philippines Island*	CIB - CA - P - 15	000871-0148-41	Batangas	AAA		12/19/2025	525,436.73			525,436.73				525,436.73		525,436.73	Interest Only
16	*Bank of the Philippines Island*	CIB - CA - P - 16	0090-1311-7435	Lipa Poblacion	AAA		12/29/2025	1,379,352.80			1,379,352.80				1,379,352.80		1,379,352.80	Interest Only
17	*China Banking Corporation*	CIB - CA - P - 17	167-5000-00343	Cabanatuan	BBB		12/29/2025	1,578,140.39			1,578,140.39		295,839.62		1,282,300.77		1,282,300.77	
18	*China Banking Corporation*	CIB - CA - P - 18	106-107661-6	Legaspi Village	BBB		12/20/2024	556,510.33			556,510.33				556,510.33		556,510.33	
19	*China Banking Corporation*	CIB - CA - P - 19	1328-0000-0266	JP. Rizal	BBB		05/24/2022	347,462.35			347,462.35				347,462.35		347,462.35	Interest Only/ Dormant
20	*China Banking Corporation*	CIB - CA - P - 20	116400001705	Cabanatuan	BBB		04/22/2024	179,200.82			179,200.82				179,200.82		179,200.82	
21	*Eastwest Banking Corporation*	CIB - CA - P - 21	200061504183	Tarlac	AA+		12/23/2025	2,745,072.72			2,745,072.72		460,030.25		2,285,042.47		2,285,042.47	
22	*Metrobank*	CIB - CA - P - 22	422-7-42290483-9	Dagupan	AAA		12/26/2025	1,800,989.00			1,800,989.00		373,539.58		1,427,449.42		1,427,449.42	
23	*Metrobank*	CIB - CA - P - 23	758-7-75800181-0	Bulacan	AAA		12/23/2025	612,330.79			612,330.79		385,434.78		226,896.01		226,896.01	
24	*Metrobank*	CIB - CA - P - 24	292-7-29254275-1	Salcedo Dela Rosa	AAA		12/29/2025	3,887,085.35			3,887,085.35				3,887,085.35		3,887,085.35	
25	*Metrobank*	CIB - CA - P - 25	607-7-60704117-9	Paseo De Roxas	AAA		12/29/2025	8,853,226.14			8,853,226.14		3,461,853.45		5,391,372.69		5,391,372.69	
26	*PB Com*	CIB - CA - P - 26	2491-01000603	Makati	AA-		12/29/2025	395,486.03			395,486.03				395,486.03		395,486.03	Interest Only
27	*Philippine National Bank*	CIB - CA - P - 27	1408-7000-3380	Head Office	B+		12/29/2025	3,089,033.36			3,089,033.36		951,532.93		2,137,500.43		2,137,500.43	
28	*Philippine National Bank*	CIB - CA - P - 28	1408-7000-3403	Head Office	B+		12/22/2025	1,892,620.29			1,892,620.29				1,892,620.29		1,892,620.29	
29	*Philippine National Bank*	CIB - CA - P - 29	140870008363	Cavite	B+		12/29/2025	1,650,676.60			1,650,676.60		732,328.94		918,347.66		918,347.66	
30	*Philippine Savings Bank*	CIB - CA - P - 30	10510200032-9	La Union	AAA		12/29/2025	2,327,800.63			2,327,800.63		412,343.03		1,915,457.60		1,915,457.60	
31	*Philippine Savings Bank*	CIB - CA - P - 31	11133-2000468	Paseo De Roxas	AAA		12/14/2018	45,113.71			45,113.71				45,113.71		45,113.71	Dormant
32	*Rural Bank of Apalit*	CIB - CA - P - 32	001-121-00004-8	Makati	UNRATED		08/08/2024	1,001,398.09			1,001,398.09				1,001,398.09		1,001,398.09	Interest Only
33	*Security Bank*	CIB - CA - P - 33	0000064322483	Butuan	BB-		12/26/2025	567,750.00			567,750.00				567,750.00		567,750.00	
34	*Sterling Bank of Asia*	CIB - CA - P - 34	1606-0003-6382	Ayala	UNRATED		04/27/2021	1,018,442.98			1,018,442.98				1,018,442.98		1,018,442.98	Dormant
35	*Union Bank*	CIB - CA - P - 35	00-087-003485-6	Valero	AAA		12/29/2025	517,212.29			517,212.29				517,212.29		517,212.29	
	Sub-total										**54,945,340.72**	**-**	**9,266,151.90**	**-**	**45,679,188.82**	**-**	**45,679,188.82**	
	Current - Foreign																	
1	*Name of bank*																	
2	*Name of bank*																	
3	*Name of bank*																	
4	*Name of bank*																	
5	*Name of bank*																	
	Sub-total										-	-	-	-	-	-	-	
	Regular Savings - Peso																	
1	*Asia United Bank*	CIB - SA - P - 01	001-03-004641-6	Ayala Avenue	AA-		12/29/2025	1,192,487.89			1,192,487.89				1,192,487.89		1,192,487.89	Escrow
2	*Asia United Bank*	CIB - SA - P - 02	044-01-000157-1	Ayala Avenue	AA-		10/24/2024	114,500.73			114,500.73				114,500.73		114,500.73	
3	*Banco de Oro*	CIB - SA - P - 03	0003-3042-8012	Rufino - Dela Rosa	AAA		12/29/2025	16,918,629.42			16,918,629.42				16,918,629.42		16,918,629.42	
4	*Banco de Oro*	CIB - SA - P - 04	001150365046	Kamuning	AAA		12/23/2025	3,168,876.70			3,168,876.70				3,168,876.70		3,168,876.70	
5	*Banco de Oro*	CIB - SA - P - 05	001158038543	Kamuning	AAA		12/23/2025	1,567,224.85			1,567,224.85				1,567,224.85		1,567,224.85	
6	*Banco de Oro*	CIB - SA - P - 06	002000074797	Butuan	AAA		12/22/2025	1,453,569.46			1,453,569.46				1,453,569.46		1,453,569.46	
7	*Banco de Oro*	CIB - SA - P - 07	011848000517	Rufino - Dela Rosa	AAA		12/29/2025	2,807,389.20			2,807,389.20		186,472.76		2,620,916.44		2,620,916.44	
8	*Banco de Oro*	CIB - SA - P - 08	011840030591	Rufino - Dela Rosa	AAA		11/04/2025	541,835.85			541,835.85				541,835.85		541,835.85	Interest Only
9	*Banco de Oro*	CIB - SA - P - 09	013528000554	Bonny Serrano West Crame	AAA		12/09/2025	981,188.96			981,188.96				981,188.96		981,188.96	
10	*Banco de Oro*	CIB - SA - P - 10	004258016495	Legaspi II	AAA		12/29/2025	1,978,718.07			1,978,718.07		167,521.06		1,811,197.01		1,811,197.01	
11	*Bank of Commerce*	CIB - SA - P - 11	043-00-000183-1	Makati Avenue	UNRATED		12/31/2019	209,073.56			209,073.56				209,073.56		209,073.56	Dormant
12	*Bank of Commerce*	CIB - SA - P - 12	058-00-000663-5	Angeles	UNRATED		12/29/2025	1,401,559.52			1,401,559.52		608,111.55		793,447.97		793,447.97	
13	*Bank of Commerce*	CIB - SA - P - 13	121-00-000353-2	Bacolod	UNRATED		12/26/2025	1,534,045.77			1,534,045.77		353,030.66		1,181,015.11		1,181,015.11	
14	*Bank of the Philippines Island*	CIB - SA - P - 14	000073-1924-55	Legaspi - Salcedo	AAA		12/29/2025	9,428,880.88			9,428,880.88				9,428,880.88		9,428,880.88	
15	*Bank of the Philippines Island*	CIB - SA - P - 15	000073-1929-94	Legaspi - Salcedo	AAA		12/18/2025	1,154,746.12			1,154,746.12				1,154,746.12		1,154,746.12	
16	*Bank of the Philippines Island*	CIB - SA - P - 16	000073-2006-52	Legaspi - Salcedo	AAA		12/29/2025	445,259.69			445,259.69				445,259.69		445,259.69	
17	*Bank of the Philippines Island*	CIB - SA - P - 17	000073-2021-16	Legaspi - Salcedo	AAA		12/09/2025	1,752,368.90			1,752,368.90				1,752,368.90		1,752,368.90	
18	*Bank of the Philippines Island*	CIB - SA - P - 18	001023-2721-52	Cebu	AAA		12/29/2025	3,672,370.67			3,672,370.67		2,124,472.44		1,547,898.23		1,547,898.23	
19	*Bank of the Philippines Island*	CIB - SA - P - 19	004603-0651-88	Edsa - Balintawak	AAA		10/24/2025	597,904.59			597,904.59				597,904.59		597,904.59	
20	*Bank of the Philippines Island*	CIB - SA - P - 20	3771-0221-96	Sedeno	AAA		10/29/2025	3,755,353.96			3,755,353.96				3,755,353.96		3,755,353.96	
21	*BPI Family Savings Bank*	CIB - SA - P - 21	006513-0016-12	Cagayan de Oro	AAA		12/26/2025	881,234.06			881,234.06		550,000.00		331,234.06		331,234.06	
22	*China Banking Corporation*	CIB - SA - P - 22	1,240,771,512.00	Valero	BBB		02/07/2025	1,601,626.75			1,601,626.75				1,601,626.75		1,601,626.75	
23	*China Banking Corporation*	CIB - SA - P - 23	1523-0000-2008	Escolta	BBB		12/23/2025	2,137,782.28			2,137,782.28				2,137,782.28		2,137,782.28	
24	*Development Bank of the Philippines*	CIB - SA - P - 24	0405-030677-530	DBP Financial Center	BBB		12/26/2025	1,278,959.35			1,278,959.35				1,278,959.35		1,278,959.35	
25	*Development Bank of the Philippines*	CIB - SA - P - 25	00-6-27812-405-0	DBP Financial Center	BBB		08/01/2017	105,941.48			105,941.48				105,941.48		105,941.48	Interest Only/ Dormant
26	*Eastwest Banking Corporation*	CIB - SA - P - 26	200048270378	Valero	AA+		01/23/2024	250,148.27			250,148.27				250,148.27		250,148.27	Interest Only
27	*Eastwest Banking Corporation*	CIB - SA - P - 27	200019750964	San Lorenzo-Arnaiz	AA+		10/23/2023	46,613.60			46,613.60				46,613.60		46,613.60	Interest Only
28	*Eastwest Banking Corporation*	CIB - SA - P - 28	200015850719	Manila	AA+		12/23/2025	9,328,757.61			9,328,757.61		581,336.98		8,747,420.63		8,747,420.63	
29	*Eastwest Banking Corporation*	CIB - SA - P - 29	200000807477	Iloilo	AA+		12/29/2025	1,592,298.37			1,592,298.37		535,614.10		1,056,684.27		1,056,684.27	
30	*Eastwest Banking Corporation*	CIB - SA - P - 30	200001807047	Cebu	AA+		11/25/2025	135,614.89			135,614.89				135,614.89		135,614.89	Interest Only
31	*Eastwest Banking Corporation*	CIB - SA - P - 31	200026313278	Davao	AA+		12/29/2025	3,029,385.04			3,029,385.04		1,151,693.64		1,877,691.40		1,877,691.40	
32	*Eastwest Banking Corporation*	CIB - SA - P - 32	200018631635	Dagupan	AA+		06/05/2024	77,607.58			77,607.58				77,607.58		77,607.58	Interest Only
33	*Eastwest Banking Corporation*	CIB - SA - P - 33	200033539745	Gensan	AA+		12/29/2025	656,875.97			656,875.97				656,875.97		656,875.97	
34	*Eastwest Banking Corporation*	CIB - SA - P - 34	200036660178	Isabela	AA+		12/01/2025	1,757,363.87			1,757,363.87		200,859.03		1,556,504.84		1,556,504.84	
35	*Eastwest Banking Corporation*	CIB - SA - P - 35	200050576646	Cagayan	AA+		12/04/2025	239,527.00			239,527.00				239,527.00		239,527.00	
36	*Eastwest Banking Corporation*	CIB - SA - P - 36	200054908929	Ozamiz	AA+		12/05/2025	273,195.65			273,195.65				273,195.65		273,195.65	
37	*Eastwest Banking Corporation*	CIB - SA - P - 37	200019781908	Salcedo - Dela Rosa	AA+		12/19/2025	861,440.75			861,440.75				861,440.75		861,440.75	
38	*Landbank of the Philippines*	CIB - SA - P - 38	1791-0334-34	Ayala Avenue	BB+		11/08/2018	541,626.47			541,626.47				541,626.47		541,626.47	Dormant
39	*Landbank of the Philippines*	CIB - SA - P - 39	1441-0770-72	UN Avenue	BB+		12/22/2025	6,006,533.48			6,006,533.48				6,006,533.48		6,006,533.48	
40	*Landbank of the Philippines*	CIB - SA - P - 40	1441-0651-47	UN Avenue	BB+		10/09/2024	1,028,536.04			1,028,536.04				1,028,536.04		1,028,536.04	
41	*Landbank of the Philippines*	CIB - SA - P - 41	0052-1676-47	Gil Puyat Avenue	BB+		12/23/2025	1,431,176.56			1,431,176.56				1,431,176.56		1,431,176.56	
42	*Malayan Saving Bank*	CIB - SA - P - 42	001-29-00015-6	Legaspi Village	UNRATED		12/23/2024	91,586.03			91,586.03				91,586.03		91,586.03	
43	*Maybank Philippines*	CIB - SA - P - 43	01025000044	Naga	A-		12/29/2025	1,191,525.46			1,191,525.46		323,558.01		867,967.45		867,967.45	
44	*Maybank Philippines*	CIB - SA - P - 44	00165001227	San Fernando	A-		12/29/2025	1,670,136.80			1,670,136.80		173,750.11		1,496,386.69		1,496,386.69	
45	*Maybank Philippines*	CIB - SA - P - 45	00795000494	Batangas	A-		12/10/2025	278,993.48			278,993.48				278,993.48		278,993.48	
46	*Maybank Philippines*	CIB - SA - P - 46	00445002693	Iloilo	A-		12/23/2025	1,057,793.76			1,057,793.76				1,057,793.76		1,057,793.76	
47	*Maybank Philippines*	CIB - SA - P - 47	00515003782	Cagayan de Oro	A-		12/29/2025	632,990.85			632,990.85		234,149.08		398,841.77		398,841.77	
48	*Maybank Philippines*	CIB - SA - P - 48	00865000096	Butuan	A-		12/02/2025	714,270.72			714,270.72				714,270.72		714,270.72	
49	*Metrobank*	CIB - SA - P - 49	600-7-60000721-8	Manila	AAA		12/22/2025	162,129.92			162,129.92				162,129.92		162,129.92	
50	*Metrobank*	CIB - SA - P - 50	169-3-16951738-0	Cebu	AAA		12/30/2025	6,380,717.58			6,380,717.58		5,472,432.29		908,285.29		908,285.29	
51	*Philippine National Bank*	CIB - SA - P - 51	1408-7000-3379	Legaspi Village	B+		12/29/2025	49,847,784.54			49,847,784.54		22,964,102.27		26,883,682.27		26,883,682.27	
52	*Philippine Savings Bank*	CIB - SA - P - 52	1181-1200-0399	Legaspi Village	AAA		02/16/2024	47,271.47			47,271.47				47,271.47		47,271.47	Interest Only
53	*Philippine Savings Bank*	CIB - SA - P - 53	126-33200052-5	Naga	AAA		12/29/2025	400,602.86			400,602.86				400,602.86		400,602.86	
54	*Philippine Savings Bank*	CIB - SA - P - 54	220332-00005-2	Batangas	AAA		12/23/2025	546,626.27			546,626.27		68,905.48		477,720.79		477,720.79	
55	*Philippine Savings Bank*	CIB - SA - P - 55	17033200012-8	Tuguegarao	AAA		12/23/2025	1,565,795.45			1,565,795.45		155,743.46		1,410,051.99		1,410,051.99	
56	*Philippine Savings Bank*	CIB - SA - P - 56	208-33200004-2	Alabang	AAA		12/29/2025	2,769,615.00			2,769,615.00		219,493.22		2,550,121.78		2,550,121.78	
57	*Philippine Savings Bank*	CIB - SA - P - 57	238330000142	Calapan	AAA		12/29/2025	2,067,590.20			2,067,590.20		191,966.84		1,875,623.36		1,875,623.36	
58	*Philippine Savings Bank*	CIB - SA - P - 58	147-33200042-7	Legaspi	AAA		11/04/2025	227,255.36			227,255.36				227,255.36		227,255.36	
59	*Philippine Savings Bank*	CIB - SA - P - 59	173332-00025-2	Ormoc	AAA		12/29/2025	2,212,569.73			2,212,569.73		112,292.08		2,100,277.65		2,100,277.65	
60	*Philippine Savings Bank*	CIB - SA - P - 60	128-332000042-8	Tacloban	AAA		12/29/2025	1,448,659.49			1,448,659.49		297,481.22		1,151,178.27		1,151,178.27	
61	*Philippine Savings Bank*	CIB - SA - P - 61	174332-00004-9	Pagadian	AAA		12/29/2025	329,919.43			329,919.43		133,839.51		196,079.92		196,079.92	
62	*Philippine Savings Bank*	CIB - SA - P - 62	0803320-0037-1	Gensan	AAA		11/04/2025	118,846.77			118,846.77				118,846.77		118,846.77	
63	*Philippine Savings Bank*	CIB - SA - P - 63	178-33200012-0	Butuan	AAA		12/26/2025	857,230.56			857,230.56		96,021.00		761,209.56		761,209.56	
64	*Philippine Savings Bank*	CIB - SA - P - 64	157-33200016-1	Ozamiz	AAA		12/29/2025	643,394.80			643,394.80		203,502.76		439,892.04		439,892.04	
65	*Philippine Savings Bank*	CIB - SA - P - 65	07833200036-7	Davao	AAA		12/05/2025	533,329.58			533,329.58		101,252.62		432,076.96		432,076.96	
66	*Philippine Savings Bank*	CIB - SA - P - 66	811-161-000781	Paseo De Roxas	AAA		12/29/2025	1,149,708.55			1,149,708.55				1,149,708.55		1,149,708.55	ESCROW
67	*Philippine Savings Bank*	CIB - SA - P - 67	219400000871	Bluewave, Marikina	AAA		10/13/2025	1,662.45			1,662.45				1,662.45		1,662.45	Dormant
68	*RCBC Savings Bank*	CIB - SA - P - 68	0000007590596002	Gensan	BB-		12/26/2025	634,963.21			634,963.21		499,442.62		135,520.59		135,520.59	
69	*Rizal Commercial Banking Corporation*	CIB - SA - P - 69	0000009008527508	McArthur Hwy., Malolos	BB-		05/28/2019	12,259.78			12,259.78				12,259.78		12,259.78	Dormant
70	*Rural Bank of Apalit*	CIB - SA - P - 70	001-051-17003-3	Apalit, Pampanga	UNRATED		07/03/2025	3,177,691.49			3,177,691.49				3,177,691.49		3,177,691.49	
71	*Security Bank*	CIB - SA - P - 71	08510-4664-3001	Alabang	BB-		12/19/2025	564,520.86			564,520.86				564,520.86		564,520.86	
72	*Security Bank*	CIB - SA - P - 72	0000054299648	Dagupan	BB-		12/29/2025	1,583,884.42			1,583,884.42		237,996.06		1,345,888.36		1,345,888.36	
73	*Security Bank*	CIB - SA - P - 73	0000054626850	Laoag	BB-		12/29/2025	3,705,261.84			3,705,261.84		348,637.73		3,356,624.11		3,356,624.11	
74	*Security Bank*	CIB - SA - P - 74	0394-019188-201	Market - Market	BB-		07/06/2023	6,313,493.34			6,313,493.34				6,313,493.34		6,313,493.34	Interest Only
75	*Security Bank*	CIB - SA - P - 75	0394-019188-202	Market - Market	BB-		03/12/2024	1,056,229.49			1,056,229.49				1,056,229.49		1,056,229.49	
76	*Security Bank*	CIB - SA - P - 76	0900-000041-911	Head Office	BB-		12/31/2022	526,317.40			526,317.40				526,317.40		526,317.40	
77	*Security Bank*	CIB - SA - P - 77	0000047707066	Pagadian	BB-		12/23/2025	336,337.61			336,337.61				336,337.61		336,337.61	
78	*Sterling Bank of Asia*	CIB - SA - P - 78	560-6-000035-72	Iloilo	UNRATED		12/23/2025	972,147.78			972,147.78				972,147.78		972,147.78	
79	*Sterling Bank of Asia*	CIB - SA - P - 79	581-60000-9767	Cagayan de Oro	UNRATED		12/29/2025	1,174,623.57			1,174,623.57		500,000.00		674,623.57		674,623.57	
80	*Unionbank*	CIB - SA - P - 80	04-2100004301	Valero	AAA		11/16/2022	511,207.39			511,207.39				511,207.39		511,207.39	
	Sub-total										**185,455,175.15**	**-**	**38,793,678.58**	**-**	**146,661,496.57**	**-**	**146,661,496.57**	
	Regular Savings - Foreign																	
1	*China Banking Corporation*	CIB - SA - F - 01	1,247,061,911.00	Salcedo Village	BBB		12/31/2025	793.58	USD	58.79	46,654.57				46,654.57		46,654.57	
2	*Philippine National Bank*	CIB - SA - F - 02	140860000777	Legaspi Village	B+		12/02/2025	151,087.91	USD	58.79	8,882,458.23				8,882,458.23		8,882,458.23	
3	*Metrobank*	CIB - SA - F - 03	607-2-60700361-5	Salcedo Village	AAA		09/19/2018	2,761.37	USD	58.79	162,340.94				162,340.94		162,340.94	Dormant
4	*Name of bank*																	
5	*Name of bank*																	
	Sub-total										**9,091,453.74**	**-**	**-**	**-**	**9,091,453.74**	**-**	**9,091,453.74**	
	Special Savings - Peso																	
1	*Name of bank*																	
2	*Name of bank*																	
3	*Name of bank*																	
4	*Name of bank*																	
5	*Name of bank*																	
	Sub-total										-	-	-	-	-	-	-	
	Special Savings - Foreign																	
1	*Name of bank*																	
2	*Name of bank*																	
3	*Name of bank*																	
4	*Name of bank*																	
5	*Name of bank*																	
	Sub-total										-	-	-	-	-	-	-	
II.	**Foreign Banks**																	
1	*Name of bank*																	
2	*Name of bank*																	
3	*Name of bank*																	
4	*Name of bank*																	
5	*Name of bank*																	
	`										-	-	-	-	-	-	-	
Rounding-off Difference																		
TOTAL CASH IN BANKS											**249,491,969.61**	**-**	**48,059,830.48**	**-**	**201,432,139.13**	**-**	**201,432,139.13**	

SCHEDULE 3 - TIME DEPOSITS

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

Description						Date				For Foreign-Denominated					
Particulars	Document Index No.	Account No./CTD No.	Branch	Counterparty Rating (for RBC)	Under IMA Account? (Y/N)	Placement/ Rollover Date	Maturity	Term (in Days)	Principal (Original Currency)	Currency (USD, Euro, JPY, etc.)	Conversion Rate	Peso Equivalent (Ledger Balance)	Non-Admitted Asset	Admitted Asset	Company Remarks
A. Peso Currency															
1 AMA Bank		001-60-04585-2	HEAD OFFICE	UNRATED	N	07/15/2019		0	743,700.69			743,700.69	743,700.69	-	
2 Amalgated Investment Bank	TD - Peso - 01	391345	HEAD OFFICE	UNRATED	N	11/11/2025	01/12/2026	62	10,000,000.00			10,173,919.36	-	10,173,919.36	
3 Banco de Oro	TD - Peso - 02	3.11749E+11	HEAD OFFICE	AAA	N	12/09/2025	01/13/2026	35	15,362,792.83			16,062,239.21	-	16,062,239.21	
4 Banco de Oro	TD - Peso - 03	3.11749E+11	HEAD OFFICE	AAA	N	12/23/2025	01/27/2026	35	50,552,741.36			53,153,485.11	-	53,153,485.11	
5 Banco de Oro	TD - Peso - 04	3.13529E+11	HEAD OFFICE	AAA	N	12/11/2025	01/15/2026	35	20,371,221.89			20,902,538.50	-	20,902,538.50	
6 Banco de Oro	TD - Peso - 05	3.11749E+11	HEAD OFFICE	AAA	N	12/23/2025	01/27/2026	35	20,351,374.13			20,781,550.98	-	20,781,550.98	
7 Banco de Oro	TD - Peso - 06	3.13529E+11	HEAD OFFICE	AAA	N	12/02/2025	01/06/2026	35	15,197,152.14			15,323,592.56	-	15,323,592.56	
8 Banco de Oro	TD - Peso - 07	3.13529E+11	HEAD OFFICE	AAA	N	12/23/2025	01/27/2026	35	10,000,000.00			10,124,961.25	-	10,124,961.25	
9 Banco de Oro	TD - Peso - 08	3.13529E+11	HEAD OFFICE	AAA	N	12/23/2025	01/27/2026	35	86,000,000.00			87,065,026.58	-	87,065,026.58	
10 Banco de Oro	TD - Peso - 09	3.13529E+11	HEAD OFFICE	AAA	N	11/25/2025	01/06/2026	42	8,000,000.00			8,033,600.00	-	8,033,600.00	
11 Banco de Oro	TD - Peso - 10	3.13529E+11	HEAD OFFICE	AAA	N	12/09/2025	01/13/2026	35	11,000,000.00			11,044,916.66	-	11,044,916.66	
12 Bank of Commerce	TD - Peso - 11	018-36-000034-2	HEAD OFFICE	UNRATED	N	12/15/2025	01/19/2026	35	306,756.57			308,571.26	-	308,571.26	
13 China Banking Corporation	TD - Peso - 12	1.32805E+11	HEAD OFFICE	BBB	N	12/12/2025	01/12/2026	31	374,579.06			379,321.68	-	379,321.68	
14 Development Bank of the Philippines	TD - Peso - 13	0405-037870-100	HEAD OFFICE	BBB	N	10/13/2025	01/12/2026	91	1,067,823.61			1,077,791.45	-	1,077,791.45	
15 Philippine National Bank	TD - Peso - 14	1.4087E+11	HEAD OFFICE	B+	N	03/24/2025	03/19/2026	360	1,667,328.44			1,667,328.44	-	1,667,328.44	
16 Philippine Savings Bank	TD - Peso - 15	1.1812E+11	HEAD OFFICE	AAA	N	12/19/2025	02/18/2026	61	2,842,869.64			2,920,559.97	-	2,920,559.97	
17 Philippine Savings Bank	TD - Peso - 16	1.1812E+11	HEAD OFFICE	AAA	N	12/19/2025	02/18/2026	61	527,244.51			541,653.12	-	541,653.12	
18 Philippine Savings Bank	TD - Peso - 17	1.2612E+11	NAGA	AAA	N	12/12/2025	01/12/2026	31	552,560.63			565,799.84	-	565,799.84	
19 Philippine Savings Bank	TD - Peso - 18	1.11122E+11	HEAD OFFICE	AAA	N	12/12/2025	01/12/2026	31	226,655.86			232,452.06	-	232,452.06	
20 Philippine Savings Bank	TD - Peso - 19	1.11122E+11	HEAD OFFICE	AAA	N	12/12/2025	01/12/2026	31	348,738.02			357,656.19	-	357,656.19	
21 Philippine Savings Bank	TD - Peso - 20	1.11122E+11	HEAD OFFICE	AAA	N	12/03/2025	01/02/2026	30	57,608.47			59,081.69	-	59,081.69	
22 Philippine Savings Bank	TD - Peso - 21	1.11122E+11	HEAD OFFICE	AAA	N	12/03/2025	01/02/2026	30	134,388.59			137,825.27	-	137,825.27	
23 Philippine Savings Bank	TD - Peso - 22	111-122-300416	HEAD OFFICE	AAA	N	12/03/2025	01/02/2026	30	266,708.61			273,529.06	-	273,529.06	
24 Sterling Bank of Asia	TD - Peso - 23	161-1-000064-75	HEAD OFFICE	UNRATED	N	12/01/2025	01/30/2026	60	714,224.99			740,984.29	-	740,984.29	
25 Unionbank	TD - Peso - 24	1.1059E+11	HEAD OFFICE	AAA	N	12/15/2025	01/14/2026	30	882,419.48			887,787.73	-	887,787.73	
26 Rural Bank of Apalit, Inc.	TD - Peso - 25	001-142-00029-8	HEAD OFFICE	UNRATED		12/29/2025	01/28/2026		5,404,378.73			5,551,252.37		5,551,252.37	
27 Rural Bank of Apalit, Inc.	TD - Peso - 26	001-142-00034-3	HEAD OFFICE	UNRATED	N	12/15/2025	01/14/2026	30	5,442,816.30			5,590,734.54	-	5,590,734.54	
28 Rural Bank of Apalit, Inc.	TD - Peso - 27	001-142-00037-7	HEAD OFFICE	UNRATED	N	12/18/2025	01/22/2026	35	26,738,316.11			27,495,364.81	-	27,495,364.81	
29 Rural Bank of Apalit, Inc.	28	001-142-00054-3	HEAD OFFICE	UNRATED	N	12/29/2025	01/28/2026	30	5,051,091.34			5,188,363.76	-	5,188,363.76	
Sub-total												**307.385.588.42**	**743.700.69**	**306.641.887.73**	
B. Foreign Currency															
1															
2															
3															
Sub-total												-	-	-	
Rounding-off Difference															
TOTAL TIME DEPOSITS												**307,385,588.42**	**743,700.69**	**306,641,887.73**	

SCHEDULE 4 - PREMIUMS RECEIVABLE

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

	Name of Intermediary	Premiums (in pesos)	Premium Tax (in pesos)	VAT (in pesos)	DST (in pesos)	FST (in pesos)	LGT (in pesos)	Other Charges (in pesos)	Total Amount Due (in pesos)
I.	**Premiums Receivable with in 90 days**								
a	Direct	5,705,800.93		684,696.11	713,225.12		11,411.60	500.00	7,115,633.76
b	Brokers	13,591,640.31		1,630,996.84	1,698,955.04		27,183.28	59,840.00	17,008,615.47
c	General Agents								-
d	Ordinary Agents	871,960,050.71	100,296.07	103,742,515.07	108,480,324.90	3,582,623.77	1,753,594.35	11,855,906.99	1,101,475,311.86
	Total Premiums Receivable - Within 90 days	**891,257,491.95**	**100,296.07**	**106,058,208.02**	**110,892,505.06**	**3,582,623.77**	**1,792,189.23**	**11,916,246.99**	**1,125,599,561.09**
	Less: Commission	**21,544,551.66**							**21,544,551.66**
	Total Premiums Receivable, Net of Commission - Within 90 days	869,712,940.29	100,296.07	106,058,208.02	110,892,505.06	3,582,623.77	1,792,189.23	11,916,246.99	1,104,055,009.42
II.	**Total Premiums Receivable - Beyond 90 days**								
a	Direct	2,185,500.79	-	262,260.10	273,187.60	16,341.04	4,371.00	29,137.90	2,770,798.43
b	Brokers	153,120,359.48	-	18,374,443.14	19,140,044.93	1,710,974.37	306,240.72	4,130.50	192,656,193.14
c	General Agents								-
d	Ordinary Agents	589,599,586.72	610,875.19	67,076,989.28	71,634,649.10	1,961,387.35	1,244,363.30	10,263,204.57	742,391,055.52
	Total Premiums Receivable - Beyond 90 days	744,905,446.99	610,875.19	85,713,692.52	91,047,881.64	3,688,702.76	1,554,975.02	10,296,472.97	937,818,047.09
	Less: Commission	**14,100,226.98**							**14,100,226.98**
	Total Premiums Receivable, Net of Commission - Beyond 90 days	759,005,673.97	610,875.19	85,713,692.52	91,047,881.64	3,688,702.76	1,554,975.02	10,296,472.97	923,717,820.11
III.	**Total Premiums Receivable - Government Agencies (See Sch. 4.A)**								
IV.	**Total Premiums Receivable - Marine Hull (See Sch. 4.B)**								
	Less: Commission								
	Total Premiums Receivable, Net of Commission - Marine Hull (See Sch. 4.B)	-	-	-	-	-	-	-	-
V.	**Total Premiums Receivable - Jumbo Risks (see Sch. 4.C)**								
	Less: Commission								
	Total Premiums Receivable, Net of Commission - Jumbo Risks (see Sch. 4.C)	-	-	-	-	-	-	-	-
	TOTAL PREMIUMS RECEIVABLE, NET OF ALLOWANCE FOR IMPAIRMENT LOSS	**1,636,162,938.95**	**711,171.26**	**191,771,900.53**	**201,940,386.70**	**7,271,326.53**	**3,347,164.26**	**22,212,719.95**	**2,063,417,608.17**

Reconciliation of Premium Receivable:

Premiums Receivable - Beginning per Ledger	1,553,730,568.22

SCHEDULE 4.A - PREMIUMS RECEIVABLE FROM GOVERNMENT AGENCIES
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Name of Government Agency	Document Index No.	Assured	Particulars of Policy/Bond												Commission	Non-Admitted Asset	Admitted Asset
			Policy No.	Issuance Date	Inception Date	Due Date	Premiums (in pesos)	Premium Tax (in pesos)	VAT (in pesos)	DST (in pesos)	FST (in pesos)	LGT (in pesos)	Other Charges (in pesos)	Total Amount Due (in pesos)			
A. Fire																	
##																	
## NIL																	
B. Marine Cargo																	
1																	
2 NIL																	
C. Marine Hull																	
1																	
2 NIL																	
D. Surety and Fidelity																	
1																	
2 NIL																	
E. Motor Car																	
1																	
2 NIL																	
F. Health and Accident																	
1																	
2 NIL																	
G. Others																	
Specify particular line of business																	
1																	
2 NIL																	
TOTAL PREMIUMS RECEIVABLE FROM GOVERNMENT AGENCIES							-	-	-	-	-	-	-	-	-	-	-

SCHEDULE 4.B - PREMIUMS RECEIVABLE - MARINE HULL
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

	Assured	Policy No.	Issuance Date	Inception Date	Premiums (in pesos)	Premium Tax (in pesos)	VAT (in pesos)	DST (in pesos)	FST (in pesos)	LGT (in pesos)	Other Charges (in pesos)	Total Amount Due (in pesos)	Commission	Installment Payment Schedule (Paid & Unpaid)									Balance Current Year (Ledger Balance)	Non-Admitted Asset	Admitted Asset
														1st Due Date	Amount	2nd Due Date	Amount	3rd Due Date	Amount	4th Due Date	Amount	Total			
1																						-			
2																						-			
3																						-			
4																						-			
5																						-			
6																						-			
7																						-			
8	NIL																					-			
9																						-			
10																						-			
11																						-			
12																						-			
13																						-			
14																						-			
15																						-			
TOTAL PREMIUMS RECEIVABLE - MARINE HULL					-	-	-	-	-	-	-	-			-		-		-		-	-	-	-	-

SCHEDULE 4.C - PREMIUMS RECEIVABLE - JUMBO RISKS
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

	Assured	Policy No.	Issuance Date	Inception Date	Premiums (in pesos)	Premium Tax (in pesos)	VAT (in pesos)	DST (in pesos)	FST (in pesos)	LGT (in pesos)	Other Charges (in pesos)	Total Amount Due (in pesos)	Commission
1													
2													
3													
4													
5													
6													
7													
8	NIL												
9													
10													
11													
12													
13													
14													
15													
TOTAL PREMIUMS RECEIVABLE - JUMBO RISKS													

	Installment Payment Schedule (Paid & Unpaid) (Use columns as needed based on the number of installment payments, and input all installment payments for each policy in a single row.)											
	1st Due Date	Amount	2nd Due Date	Amount	3rd Due Date	Amount	4th Due Date	Amount	5th Due Date	Amount	6th Due Date	Amount
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
TOTAL PREMIUMS RECEIVABLE - JUMBO RISKS												

	7th Due Date	Amount	8th Due Date	Amount	9th Due Date	Amount	10th Due Date	Amount	11th Due Date	Amount	12th Due Date	Amount
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
TOTAL PREMIUMS RECEIVABLE - JUMBO RISKS												

	Total	Balance Current Year (Ledger Balance)	Non-Admitted Asset	Admitted Asset
1	-			
2	-			
3	-			
4	-			
5	-			
6	-			
7	-			
8	-			
9	-			
10	-			
11	-			
12	-			
13	-			
14	-			
15	-			
TOTAL PREMIUMS RECEIVABLE - JUMBO RISKS				

SCHEDULE 5 - REINSURANCE ACCOUNTS
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

	Name of Reinsurer/Ceding Company	Counterparty Rating (For RBC)	License No.	Name of Broker	Name of Resident Agent	ASSETS – Treaty – Premium Due from Ceding Companies	ASSETS – Treaty – Funds Held by Ceding Companies	ASSETS – Treaty – Loss Reserve Withheld by Ceding Companies	ASSETS – Treaty – Amount Recoverable from Reinsurers – Paid Losses	ASSETS – Treaty – Amount Recoverable from Reinsurers – Unpaid Losses	ASSETS – Facultative – Premium Due from Ceding Companies	ASSETS – Facultative – Funds Held by Ceding Companies	ASSETS – Facultative – Loss Reserve Withheld by Ceding Companies	ASSETS – Facultative – Amount Recoverable from Reinsurers – Paid Losses	ASSETS – Facultative – Amount Recoverable from Reinsurers – Unpaid Losses	ASSETS – Other R/I Accounts Receivable	LIABILITIES – Treaty – Premiums Due to Reinsurer	LIABILITIES – Treaty – Premium Reserve Withheld for	LIABILITIES – Treaty – Loss Reserve Withheld for	LIABILITIES – Facultative – Premiums Due to Reinsurer	LIABILITIES – Facultative – Premium Reserve Withheld for	LIABILITIES – Other R/I Accounts Payable
I.	**Authorized**																					
	Domestic - with Certificate of Authority																					
1	Allied Bankers Insurance Corporation	Unrated - Others	2025/59-R			-			-		5,219,625.16			-			-	-		-		
2	Alpha Insurance and Surety Company, Inc.	Unrated - Others	2025/55-R			-			-		315,842.75			-			-	-		20,931.51		
3	Asia Insurance (Philippines) Corporation	Unrated - Others	2025/57-R			-			-		522,138.14			-			-	-		-		
4	Asia United Insurance, Inc.	Unrated - Others	2025/62-R			-			-		280,729.75			-			-	-		697,726.40		
5	Bethel General Insurance & Surety Corp.	Unrated - Others	2025/07-R			-			-		17,421,650.60			-			-	-		2,187,529.08		
6	Cedar Rapid Reinsurance Brokers Corporation	Unrated - Others	RB-01-2023-R			-			-		6,348.56			-			-	-		-		
7	Cocogen Insurance Company	Unrated - Others	2025/46-R			-			-		457,670.30			-			-	-		-		
8	Corporate Guarantee and Insurance Company, Inc.	Unrated - Others	2025/67-R			1,478.17			-		376,281.52			-			-	-		9,067.34		
9	Etiqa Life And General Assurance Phils., INC.	Unrated - Others	2025/72-R			-			-		-			-			-	-		2,172,766.27		
10	First Metro Insurance and Reinsurance Brokers	Unrated - Others	RB-07-2025-O			-			-		-			-			-	-		556,511.57		
11	Fortune General Insurance Corporation	Unrated - Others	2025/37-R			-			-		479,229.74			-			-	-		-		
12	FPG Insurance Co., Inc.	Unrated - Others	2025/68-R			-			-		1,599,338.21			-			-	-		-		
13	Howden Insurance & Reinsurance Brokers, (Phil.) Inc.	Unrated - Others	RB-08-2025-R			-			-		48,970.13			-			-	-		-		
14	KRM Reinsurance Brokers (Phils.) Inc.	Unrated - Others	RB-14-2025-R			-			-		1,653,049.03			-			-	-		-		
15	Liberty Insurance Corporation	Unrated - Others	2025/23-R			-			-		232,870.19			-			-	-		-		
16	M Pioneer Insurance, Inc. (Republic Surety and Insurance Company, Inc.)	Unrated - Others	2025/02-R			-			-		84,787.48			-			-	-		-		
17	MAAGAP Insurance, Inc.	Unrated - Others	2025/03-R			-			-		82,448.39			-			-	-		-		
18	Mega Re International, Inc.	Unrated - Others	RB-03-2025-R			-			346,014,017.17		417,954.57			378,170.85			-	35,044,471.50		11,086,136.82		
19	Mercantile Insurance Company, Inc.	Unrated - Others	2025/56-R			-			-		6,677,450.58			-			-	-		329,424.06		
20	Milestone Guaranty and Assurance Corporation	Unrated - Others	2025/39-R			-			-		2,463,835.70			-			-	-		3,751,150.14		
21	National Reinsurance Corporation of the Philippines	B++	2025/34-R			-			-		-			-			7,278,443.00	-		-		
22	OONA Insular Insurance Corp.	Unrated - Others	2025/70-R			-			-		5,049,278.39			-			-	-		95,107.84		
23	Papa Harrison Reinsurance Brokers (Phils.) Inc.	Unrated - Others	RB-01-2025-R			-			-		105,587.49			-			-	-		-		
24	Philippines First Insurance Company, Inc.	Unrated - Others	2025/52-R			-			-		447,608.04			-			-	-		59,547.37		
25	Philippine Life Financial Assurance Corp.	Unrated - Others	2025/53-R			-			-		-			-			-	-		1,762,214.03		
26	Gallagher Insurance Brokers (Philippines), Inc.	Unrated - Others	RB-05-2025-R			-			-		-			-			-	-		314,522.61		
27	Pioneer Insurance and Surety Corporation	Unrated - Others	2025/38-R			-			-		10,330,278.01			-			-	-		-		
28	Pioneer Intercontinental Insurance Corporation	Unrated - Others	2025/51-R			-			-		-			-			-	-		230,505.71		
29	Prudential Guarantee and Assurance, Inc.	Unrated - Others	2025/64-R			-			-		280,916.37			-			-	-		-		
30	Stronghold Insurance Company, Inc.	BB+ to B-	2025/42-R			-			-		3,234,865.14			35,532,750.77			-	-		-		
31	Visayan Surety and Insurance Corporation	Unrated - Others	2025/40-R			-			-		602,493.27			-			-	-		-		
	Government																					
1																						
2																						
3																						
	Total - Authorized Reinsurers					1,478.17	-	-	346,014,017.17	-	58,391,247.51	-	-	35,910,921.62	-	-	7,278,443.00	35,044,471.50	-	23,273,140.75	-	-
II.	**Unauthorized**																					
	Domestic - With Servicing Licence/ No License																					
1																						
2																						
3																						
	Foreign - With Resident Agent (RA) - *indicate name of RA*																					
	ASEAN																					
1	HLAB LTD	Unrated - Others	RA-105-2025-O	Marco Angelo Camus Alcantar	Marco Angelo Camus Alcantar	-	-		-		-			-			-	-		629,830.89		
2																						
3																						
	Others																					
1																						
2																						
3																						
	Foreign - Without Resident Agent																					
	ASEAN																					
1																						
2																						
3																						
	Others																					
1																						
2																						
3																						
	Total - Unauthorized Reinsurers					-	-	-	-	-	-	-	-	-	-	-	-	-	-	629,830.89	-	-
	Totals					1,478.17	-	-	346,014,017.17	-	58,391,247.51	-	-	35,910,921.62	-	-	7,278,443.00	35,044,471.50	-	23,902,971.64	-	-
Add:	RI share on IBNR									30,971,846.52												
	MFAD										(2,821,258.44)			(1,807,128.40)								
Less:	Allowance for Impairment Loss																					
	TOTAL REINSURANCE ACCOUNTS					1,478.17	-	-	346,014,017.17	30,971,846.52	55,569,989.07	-	-	34,103,793.22	-	-	7,278,443.00	35,044,471.50	-	23,902,971.64	-	-

SCHEDULE 6 - SURETY LOSSES RECOVERABLE
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

	Principal	Document Index No.	Kind of Bond	Bond Number	Counterparty Rating* (For RBC)	Date of Confiscation of Bond	Description of Securities	Asset Value of Securities	Market Value of Securities	Surety Losses Recoverable				Allowance for Impairment Loss	Ledger Asset, net	Non-Admitted Asset	Admitted Asset	Company Remarks
										Amount of Bond	Covered by Securities	Not Covered by Securities	Ledger Asset					
1																		
2																		
3																		
4																		
5																		
6	NIL																	
7																		
8																		
9																		
10																		
TOTAL SURETY LOSS RECOVERABLE								-	-	-	-	-	-	-	-	-	-	

SCHEDULE 7 - FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

L I N K — CONTENT | SFP | SCI

Particulars	Ledger Asset	Non-Admitted Asset	Admitted Asset
I. Securities Held for Trading			
A Trading Debt Securities - Government	-	-	-
B Trading Debt Securities – Private	-	-	-
C Trading Equity Securities	-	-	-
D Mutual Funds and Unit Investment Trusts	-	-	-
E Real Estate Investment Trusts	-	-	-
F Other Funds	-	-	-
II. Financial Assets Designated at Fair Value Through Profit or Loss (FVTPL)			
A Debt Securities - Government	-	-	-
B Debt Securities – Private	-	-	-
C Equity Securities	-	-	-
D Mutual Funds and Unit Investment Trusts	-	-	-
E Real Estate Investment Trusts	-	-	-
F Other Funds	-	-	-
G Derivatives	-	-	-
TOTAL FINANCIAL ASSETS AT FAIR VALUE THROUGH	-	-	-
Checking:	-		

SCHEDULE 7.A - FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS - DEBT SECURITIES
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Particulars	Document Index No.	For Security Deposit Compliance?	Issuer	Paid-Up Capital of Issuer	Serial No.	Counterparty Rating (For RBC)	Term	Under IMA Account? (Y/N)	IC Approval Date, if applicable	Date			Face Value		Acquisition Cost (In Pesos)	Market Value (Ledger Balance)
										Acquisition	Issue	Maturity	Per Cert (If foreign, use foreign face value)	In pesos		
I. Securities Held for Trading																
Trading Debt Securities - Government																
"																
" NIL																
"																
Total Trading Debt Securities - Government														-	-	-
Trading Debt Securities - Private																
"																
" NIL																
"																
Total Trading Debt Securities - Private														-	-	-
II. Financial Assets Designated at Fair Value Through Profit or Loss (FVTPL)																
FVPTL - Debt Securities (Government)																
"																
" NIL																
"																
Total FVTPL - Debt Securities (Government)														-	-	-
FVTPL - Debt Securities (Private)																
"																
" NIL																
"																
Total FVTPL - Debt Securities (Private)														-	-	-

SCHEDULE 7.B - FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS - EQUITY SECURITIES

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Particulars	Document Index No.	Issuer	Paid-Up Capital of Issuer	Stock Symbol	State if "Listed" or "Unlisted"* (For RBC)	Under IMA Account? (Y/N)	IC approval Date (if applicable)	Number of Outstanding Shares	Acquisition				Market Value			Non-Admitted Asset	Admitted Asset	Company Remarks
									Acquisition (in Original Currency)	Currency (USD, Euro, JPY, etc.)	Conversion Rate	Total	Per Share (in Original Currency)	Conversion Rate	Total (Ledger Balance)			
I. Trading Equity Securities																		
Common																		
####																		
#### NIL																		
####																		
Preferred																		
####																		
#### NIL																		
####																		
Total Trading Securities												-			-	-	-	
II. Financial Assets Designated at Fair Value Through Profit or Loss (FVTPL) - Equity Securities																		
Common																		
####																		
#### NIL																		
####																		
Preferred																		
####																		
#### NIL																		
####																		
III. Foreign Currency Denominated																		
Common																		
####																		
#### NIL																		
####																		
Preferred																		
####																		
#### NIL																		
####																		
Total Financial Assets Designated at Fair Value Through - Equity Securities												-			-	-	-	
TOTAL FVTPL - EQUITY SECURITIES												-			-	-	-	

SCHEDULE 7.C - FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS - MUTUAL FUND, UITF, REIT AND OTHER FUNDS

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Particulars	Document Index No.	Issuer	Category (for RBC)	Under IMA Account? (Y/N)	IC Approval, if applicable	Issuer Regulated by Whom?	Date Purchased	No. of Units	Acquisition: Acquisition (In Original Currency)	Acquisition: Conversion Rate	Acquisition: Acquisition (In Pesos)	Net Asset Value per Unit/Share: As of 31 December Current Year (in Original Currency)	Net Asset Value per Unit/Share: Conversion Rate	Net Asset Value per Unit/Share: Total (Ledger Balance)	Non-Admitted Asset	Admitted Asset	Company Remarks
I. Securities Held for Trading																	
A Investment in Mutual Funds																	
#######																	
#######	NIL																
Sub-total											-			-	-	-	
B Investment in Unit Investment Trust Funds																	
#######																	
#######	NIL																
Sub-total											-			-	-	-	
C Real Estate Investment Trust Funds																	
#######																	
#######	NIL																
Sub-total											-			-	-	-	
D Other Funds																	
Investment Management Account (IMA)																	
#######																	
#######	NIL																
Sub-total											-			-	-	-	
Others																	
#######																	
#######	NIL																
Sub-total											-			-	-	-	
Total Other Funds											-			-	-	-	
II. Financial Assets Designated at Fair Value Through Profit or Loss (FVTPL)																	
A Investment in Mutual Funds																	
#######																	
#######	NIL																
Sub-total											-			-	-	-	
B Invetment in Unit Investment Trust Funds																	
#######																	
#######	NIL																
Sub-total											-			-	-	-	
C Real Estate Investment Trust Funds																	
#######																	
#######	NIL																
Sub-total											-			-	-	-	
D Other Funds																	
Investment Management Account (IMA)																	
#######																	
#######	NIL																
Sub-total											-			-	-	-	
Others																	
#######																	
#######	NIL																
Sub-total											-			-	-	-	
Total Other Funds											-			-	-	-	
TOTAL FVTPL - FUNDS											-			-	-	-	
													Checking:	-			

SCHEDULE 7.D - FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS - DERIVATIVE ASSETS
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Derivative	Document Index No.	Under IMA Account? (Y/N)	Date of IC Approval	Certificate No.	Notional Amount	Date		Market Value (Ledger Balance)	Non-Admitted Asset	Admitted Asset	Company Remarks
						Acquired	Maturity				
Itemize the accounts											
1											
2											
3											
4 NIL											
5											
6											
7											
TOTAL FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS - DERIVATIVE ASSETS					-			-	-	-	

SCHEDULE 8 - HELD-TO-MATURITY INVESTMENTS

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Particulars	Document Index No.	For Security Deposit Compliance?	Serial No.	Paid-Up Capital of Issuer	Counterparty Ratings (For RBC)	Under IMA Account? (Y/N)	IC Approval, if applicable	Date			Face Value		Acquisition Cost (Pesos)	Amortized Value (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
								Acquisition	Issue	Maturity	Per Cert (If foreign, use foreign face value)	In Pesos							
A. Government																			
1 RTB 10-05	HTM - Gov - 01	Y	RTB10-05/PIID1026I057		Local Currency	N		12/01/2016	09/20/2016	09/20/2026	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00		5,000,000.00		5,000,000.00	
2 RTB 15-01	HTM - Gov - 02	Y	PIID1526J019		Local Currency	N		01/10/2013	10/20/2011	10/20/2026	6,550,000.00	6,550,000.00	7,331,609.26	6,591,281.58		6,591,281.58		6,591,281.58	
3 RTB 15-01	HTM - Gov - 03	Y	PIID1526J019		Local Currency	N		10/20/2011	10/20/2011	10/20/2026	522,000.00	522,000.00	522,000.00	522,000.00		522,000.00		522,000.00	
4 RTB 15-01	HTM - Gov - 04	Y	PIID1526J019		Local Currency	N		10/25/2011	10/20/2011	10/20/2026	500,000.00	500,000.00	500,347.22	500,000.00		500,000.00		500,000.00	
5 RTB 20-17	HTM - Gov - 05	Y	PIBD2031G171		Local Currency	N		07/19/2011	07/19/2011	07/19/2031	1,000,000.00	1,000,000.00	987,742.23	996,600.38		996,600.38		996,600.38	
6 RTB 25-08	HTM - Gov - 06	Y	PIBD2535L086		Local Currency	N		05/18/2011	12/16/2010	12/16/2035	975,000.00	975,000.00	1,030,360.81	986,586.90		986,586.90		986,586.90	
7 RTB 25-08	HTM - Gov - 07	Y	PIBD2535L086		Local Currency	N		05/16/2011	12/16/2010	12/16/2035	472,000.00	472,000.00	486,917.24	483,219.04		483,219.04		483,219.04	
8 FXTN 10-68	HTM - Gov - 08	Y	PIBD1032F689		Local Currency	N		07/14/2022	06/23/2022	06/23/2032	15,500,000.00	15,500,000.00	16,052,879.34	15,870,512.76		15,870,512.76		15,870,512.76	
9 FXTN 10-68	HTM - Gov - 09	Y	PIBD1032F689		Local Currency	N		07/28/2022	07/28/2022	06/23/2032	33,350,000.00	33,350,000.00	35,174,964.27	34,543,439.87		34,543,439.87		34,543,439.87	
10 FXTN 10-64	HTM - Gov - 10	Y	PIBD1029A644		Local Currency	N		07/14/2022	07/14/2022	01/10/2029	2,156,000.00	2,156,000.00	2,168,034.86	2,161,611.53		2,161,611.53		2,161,611.53	
11 FXTN 10-64	HTM - Gov - 11	Y	PIBD1029A644		Local Currency	N		08/12/2022	08/12/2022	01/10/2029	55,500,000.00	55,500,000.00	58,804,871.41	57,060,046.00		57,060,046.00		57,060,046.00	
12	HTM - Gov - 12	Y	PIID05281160		Local Currency	N		09/29/2022	09/07/2022	03/07/2028	49,000,000.00	49,000,000.00	49,000,000.00	49,000,000.00		49,000,000.00		49,000,000.00	
13 FXTN 10-63	HTM - Gov - 13	Y	PIBD1028C635		Local Currency	N		09/28/2022	09/28/2022	03/22/2028	12,000,000.00	12,000,000.00	11,964,433.36	11,985,574.37		11,985,574.37		11,985,574.37	
14 RTB 05-16	HTM - Gov - 14	Y	PIID0528I160		Local Currency	N		12/07/2022	09/07/2022	03/07/2028	54,000,000.00	54,000,000.00	52,432,427.40	53,356,694.78		53,356,694.78		53,356,694.78	
15 FXTN 10-69	HTM - Gov - 15	Y	PIBD1032I695		Local Currency	N		12/20/2022	09/15/2022	09/15/2032	31,000,000.00	31,000,000.00	31,485,494.83	31,038,137.78		31,038,137.78		31,038,137.78	
16 FXTN 10-69	HTM - Gov - 16	Y	PIBD1032I695		Local Currency	N		01/26/2023	09/15/2022	09/15/2032	12,020,000.00	12,020,000.00	12,844,477.99	12,432,597.05		12,432,597.05		12,432,597.05	
17 FXTN 10-69	HTM - Gov - 17	Y	PIBD1032I695		Local Currency	N		02/01/2023	09/15/2022	09/15/2032	12,500,000.00	12,500,000.00	13,326,832.55	12,901,956.21		12,901,956.21		12,901,956.21	
18 RTB 05-17	HTM - Gov - 18	Y	PIID0528B176		Local Currency	N		04/24/2023	02/22/2023	08/22/2028	5,500,000.00	5,500,000.00	5,603,095.46	5,523,364.50		5,523,364.50		5,523,364.50	
19	HTM - Gov - 19	Y	PIID0528I160		Local Currency	N		05/05/2023	09/07/2022	03/07/2028	5,000,000.00	5,000,000.00	5,036,980.18	5,018,446.65		5,018,446.65		5,018,446.65	
20 FXTN 07-69	HTM - Gov - 20	Y	PIBD0730D690		Local Currency	N		07/11/2023	04/27/2023	04/27/2030	22,000,000.00	22,000,000.00	21,717,105.26	21,693,155.78		21,693,155.78		21,693,155.78	
21 FXTN 07-71	HTM - Gov - 21	Y	PH0000058125		Local Currency	N		03/19/2024	01/18/2024	01/18/2031	5,300,000.00	5,300,000.00	5,320,562.55	5,282,681.35		5,282,681.35		5,282,681.35	
22 FXTN 10-67	HTM - Gov - 22	Y	PIBD1032A675		Local Currency	N		08/26/2022	01/20/2022	01/20/2032	20,250,000.00	20,250,000.00	18,982,614.65	19,434,312.85		19,434,312.85		19,434,312.85	
Sub-total												350,095,000.00	355,773,750.87	352,382,219.37	-	352,382,219.37	-	352,382,219.37	
B. Private																			
1																			
2																			
3																			
Sub-total												-	-	-	-	-	-	-	
TOTAL HELD-TO-MATURITY INVESTMENTS												350,095,000.00	355,773,750.87	352,382,219.37	-	352,382,219.37	-	352,382,219.37	

SCHEDULE 9 - LOANS RECEIVABLE

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

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Particulars	Ledger Asset	Allowance for Impairment Loss	Ledger Asset, net	Non-Admitted Asset	Admitted Asset
Real Estate Mortgage Loans	-	-	-	-	-
Collateral Loans	-	-	-	-	-
Guaranteed Loans	-	-	-	-	-
Chattel Mortgage Loans	-	-	-	-	-
Notes Receivable	-	-	-	-	-
Housing Loans	-	-	-	-	-
Car Loans	6,714,307.08	-	6,714,307.08	-	6,714,307.08
Purchase Money Mortgages	-	-	-	-	-
Sales Contract Receivables	-	-	-	-	-
Unquoted Debt Securities	-	-	-	-	-
Salary Loans	6,190,108.03	-	6,190,108.03	-	6,190,108.03
Other Loans Receivables	-	-	-	-	-
TOTAL LOANS RECEIVABLE	**12,904,415.11**	**-**	**12,904,415.11**	**-**	**12,904,415.11**
		Checking:	*(0.02)*		

SCHEDULE 9.A - LOANS RECEIVABLE - REAL ESTATE MORTGAGE LOANS
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Name of Mortgagor	Document Index No.	Counterparty Ratings (For RBC)	Title Number	Description of Property Mortgaged: State if mortgage is being foreclosed, any prior liens, if real estate is agricultural or improved.	Record of Mortgage		Market Value *(For Agricultural Land)* Appraised Value *(For Non-agricultutal Land)* *of Land Mortgage* at the date of Loan	Sound Value of Building	LOAN TERM		Amount Original Loan	Amount Unpaid in Previous Year	Loaned During the Year	Paid During the Year	Amount Unpaid as of Dec. 31 Current Year (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
					Latest Entry No.	Amount of Encumbrance			Date Given	Date Due										
Secured by Agricultural Land																				
1																				
2																				
3 NIL																				
4																				
5																				
Secured by Non-Agricultural Land																				
1																				
2																				
3 NIL																				
4																				
5																				
TOTAL LOANS RECEIVABLE - REAL ESTATE MORTGAGE LOANS											-	-	-	-	-	-	-	-	-	

SCHEDULE 9.B - LOANS RECEIVABLE - COLLATERAL LOANS
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Name of Borrower	Document Index No.	Counterparty Ratings (For RBC)	Date of IC Approval, if applicable	Type of Security	Description of Securities Held As Collateral December 31 of Current Year	Amount of Security	Term of Loan		Amount of Original Loan	Amount Unpaid in Previous Year	Loaned During the Year	Paid During the Year	Amount Unpaid as of Dec. 31 Current Year (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
							Date of Loan	Date of Maturity										
Itemize the accounts																		
1																		
2																		
3 NIL																		
4																		
5																		
TOTAL LOANS RECEIVABLE - COLLATERAL LOANS (NET)									-	-	-	-	-	-	-	-	-	
												Checking:	-					

SCHEDULE 9.C - LOANS RECEIVABLE - GUARANTEED LOANS
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Name of Borrower	Document Index No.	Counterparty Ratings (For RBC)	Date of IC Approval, if applicable	Type of Guaranteeing Entity	Guaranteeing Entity	Amount Guaranteed	Term of Loan		Guaranteed Period		Amount of Original Loan (in pesos)	Amount Unpaid in Previous Year	Loaned During the Year	Paid During the Year	Amount Unpaid as of Dec. 31 Current Year (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
							Date of Loan	Date of Maturity	From	To										
Itemize the accounts																				
1																				
2																				
3 NIL																				
4																				
5																				
TOTAL LOANS RECEIVABLE - GUARANTEED LOANS											-	-	-	-	-	-	-	-	-	
														Checking:	-					

SCHEDULE 9.D - LOANS RECEIVABLE - CHATTEL MORTGAGE LOANS
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Name of Borrower	Document Index No.	Counterparty Ratings (For RBC)	Financial Assistance Program for Officers, Employees and for Sales Associates under Contractual Relationship? (Y/N)	Date of IC Approval, if applicable	Description of Security	Acquisition Date *(If the Security is Equipment)*	Market Value of Security	Term of Loan		Amount of Original Loan (in pesos)	PRINCIPAL				Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
								Date of Loan	Date of Maturity		Amount Unpaid in Previous Year	Loaned During the Year	Paid During the Year	Amount Unpaid as of Dec. 31 Current Year (Ledger Balance)					
Itemize the accounts																			
1																			
2																			
3 NIL																			
4																			
5																			
TOTAL LOANS RECEIVABLE - CHATTEL MORTGAGE LOANS										-	-	-	-	-	-	-	-	-	
													Checking:	-					

SCHEDULE 9.E - LOANS RECEIVABLE - NOTES RECEIVABLE

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

	Name of Borrower	Document Index No.	Aging Period (For RBC)	Date of IC Approval, if applicable	Term of Loan		Amount of Original Loan (in pesos)	Amount Unpaid in Previous Year	Loaned During the Year	Paid During the Year	Amount Unpaid as of Dec. 31 Current Year (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
					Date of Loan	Date of Maturity										
	Itemize the accounts															
1																
2																
3	NIL															
4																
5																
TOTAL LOANS RECEIVABLE - NOTES RECEIVABLE							-	-	-	-	-	-	-	-	-	
										Checking:	-					

SCHEDULE 9.F - LOANS RECEIVABLE - HOUSING LOANS
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Name of Borrower	Document Index No.	Counterparty Rating (For RBC)	Financial Assistance Program for Officers, Employees and for Sales Associates under Contractual Relationship? (Y/N)	TCT/CCT No.	Date of IC Approval, if applicable	Term of Loan		Amount of Original Loan (in pesos)	Amount Unpaid in Previous Year	Loaned During the Year	Paid During the Year	Amount Unpaid as of Dec. 31 Current Year (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
						Date of Loan	Date of Maturity										
Itemize the accounts																	
1																	
2 NIL																	
3																	
4																	
TOTAL LOANS RECEIVABLE - HOUSING LOANS								-	-	-	-	-	-	-	-	-	

SCHEDULE 9.G - LOANS RECEIVABLE - CAR LOANS

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

	Name of Borrower	Document Index No.	Counterparty Rating (For RBC)	Financial Assistance Program for Officers, Employees and for Sales Associates under Contractual Relationship? (Y/N)	Registration: Latest Date of Official Receipt	Registration: Latest OR No.	Registration: Date of Car Registration	Registration: CR No.	Date of IC Approval, if applicable	Term of Loan: Date of Loan	Term of Loan: Date of Maturity	Amount of Original Loan (in pesos)	Amount Unpaid in Previous Year	Loaned During the Year	Paid During the Year	Amount Unpaid as of Dec. 31 Current Year (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
	Itemize the accounts																				
1	DAVE JOHN T. HERNANDEZ	Car Loan - 01	UNRATED	Y	01/20/26	1328-000000465205	11/11/20	40198501-0		06/25/20	06/30/26	2.170.604.50	651.184.41	-	434.120.88	217.063.53	-	217.063.53	-	217.063.53	
2	ANGELITA R. GUEVARRA	Car Loan - 02	UNRATED	Y	04/30/26	1340-000000397684	10/29/20	40200826-1		10/30/20	06/30/26	1.687.962.14	506.388.73	-	337.592.40	168.796.33	-	168.796.33	-	168.796.33	
3	GREGORIO A. RIVO JR.	Car Loan - 03	UNRATED	Y	11/19/25	1337-000000371747	05/26/21	41873829-4		04/30/21	06/25/26	1.600.872.12	505.246.73	-	320.174.40	185.072.33	-	185.072.33	-	185.072.33	
4	ARTURO G. ODILAO	Car Loan - 04	UNRATED	Y	10/12/25	1312-000000630633	06/14/21	42128348-3		05/31/21	06/25/26	1.582.952.12	501.268.01	-	316.590.48	184.677.53	-	184.677.53	-	184.677.53	
5	ANGELITO DUMAPI	Car Loan - 05	UNRATED	Y	07/21/23	2309313160	07/21/23	47989384-2		06/29/23	09/20/28	2.623.169.00	1.967.876.80	-	524.633.76	1.443.243.04	-	1.443.243.04	-	1.443.243.04	
6	DIONISIO P. PLACIDO JR.	Car Loan - 06	UNRATED	Y	02/04/26	132826000001953	07/21/23	47989343-3		06/21/23	09/27/28	2.593.169.00	1.944.376.80	-	518.633.76	1.425.743.04	-	1.425.743.04	-	1.425.743.04	
7	NOEL F. CABANGON	Car Loan - 07	UNRATED	Y	03/24/26	1328-000000484889	10/23/20	47935284-5		06/27/23	09/13/28	2.291.297.56	1.718.473.21	-	458.259.48	1.260.213.73	-	1.260.213.73	-	1.260.213.73	
8	RYAN J. ONG	Car Loan - 08	UNRATED	Y	06/27/24	132424000014893	06/27/24	5133814-5		07/30/24	06/30/29	2.175.425.00	1.957.882.52	-	435.084.96	1.522.797.56	-	1.522.797.56	-	1.522.797.56	
9	ARTURO B. REYES	Car Loan - 09	UNRATED	Y	08/17/24	1336-000000520657	11/20/24	56876585		10/31/24	05/31/26	1.906.700.00	1.506.700.00	-	1.200.000.00	306.700.00	-	306.700.00	-	306.700.00	
	TOTAL LOANS RECEIVABLE - CAR LOANS											**18.632.151.44**	**11.259.397.20**	**-**	**4.545.090.12**	**6.714.307.08**	**-**	**6.714.307.08**	**-**	**6.714.307.08**	

SCHEDULE 9.H - LOANS RECEIVABLE - PURCHASE MONEY MORTGAGES
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Name of Mortgagor	Document Index No.	Counterparty Rating (For RBC)	TCT/CCT No., Location and Description of Property (State if mortgage is being foreclosed or have prior liens)	Record of Mortgage				Date of IC Approval, if applicable	Terms				Market Value of Land Mortgage	Sound Value of Building	Amount Unpaid in Previous Year	Loaned During the Year	Paid During the Year	Amount Unpaid as of Dec. 31 Current Year (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net
				Entry Date	Registry No.	City/ Province	Amount of Notation of Encumbrance		Date of Loan	Date of Maturity	Amount of Principal	Down payment								
Itemize the accounts																				
1																				
2 NIL																				
3																				
4																				
TOTAL LOANS RECEIVABLE - PURCHASE MONEY MORTGAGES											-	-	-	-	-	-	-	-	-	-

SCHEDULE 9.I - LOANS RECEIVABLE - SALES CONTRACT RECEIVABLES

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Name of Borrower	Document Index No.	Aging Period (For RBC)	TCT/CCT No., Location and Description of Property (State if mortgage is being foreclosed or have prior liens)	Record of Mortgage				Date of IC Approval, if applicable	Term of Loan		Amount of Original Loan (in pesos)	Amount Unpaid in Previous Year	Loaned During the Year	Paid During the Year	Amount Unpaid as of Dec. 31 Current Year (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
				Entry Date	Registry No.	City/ Province	Amount of Notation of Encumbrance		Date of Loan	Date of Maturity										
Itemize the accounts																				
1																				
2																				
3 NIL																				
4																				
5																				
TOTAL LOANS RECEIVABLE - LOANS RECEIVABLE - SALES CONTRACT RECEIVABLES											-	-	-	-	-	-	-	-	-	

SCHEDULE 9.J - LOANS RECEIVABLE - UNQUOTED DEBT SECURITIES

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Description	Document Index No.	Counterparty Ratings (for RBC)	Paid Up Capital of Issuer	Certificates			Date of IC Approval	Date			Acquisition Cost	Amortized Cost (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net
				Serial No.	Face Value			Acquisition	Issue	Maturity				
					Per Cert (In Pesos)	Total (In Pesos)								
Itemize the accounts														
1														
2 NIL														
3														
4														
TOTAL LOANS RECEIVABLE - LOANS RECEIVABLE - UNQUOTED DEBT SECURITIES					-	-					-	-	-	-

SCHEDULE 9.K - LOANS RECEIVABLE - SALARY LOANS

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

	Name of Borrower (If Borrower is Employee, use Employee No., for confidentiality)	Document Index No.	Counterparty Rating (for RBC)	Financial Assistance Program for Officers, Employees and for Sales Associates under Contractual Relationship? (Y/N)	Date of IC Approval, if applicable	Term of Loan		Amount of Original Loan (in pesos)	Monthly Salary of Borrower	Amount Unpaid in Previous Year	Loaned During the Year	Paid During the Year	Amount Unpaid as of Dec. 31 Current Year (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
						Date of Loan	Date of Maturity											
A.	Employees, Officers and Sales Associates under Contractual Relationship																	
1	Ma. Chedita Asilum					10/10/23	10/30/25	146,000.00		60,600.00		60,600.00	-	-	-	-	-	
2	Rogelio Dimaculangan Jr.	SL - 01	Unrated - In good standing	N	N/A	02/08/24	08/10/27	570,000.00		528,900.00		253,100.00	275,800.00	-	275,800.00	-	275,800.00	
3	Arianne Joy M. Cruz					03/30/24	02/28/25	360,000.00		60,000.00		60,000.00	-	-	-	-	-	
4	Percy Patelleros					04/18/24	03/30/25	18,000.00		5,400.00		5,400.00	-	-	-	-	-	
5	Jovert Plaza					04/25/24	02/25/25	18,600.00		3,720.00		3,720.00	-	-	-	-	-	
6	Carlo Magno Jr.					04/25/24	02/25/25	24,000.00		4,800.00		4,800.00	-	-	-	-	-	
7	Minerva Santos					04/25/24	09/25/25	35,000.00		35,000.00		35,000.00	-	-	-	-	-	
8	Jamaica Emalada					05/10/24	03/25/25	17,800.00		5,340.00		5,340.00	-	-	-	-	-	
9	Angelito Dumapi	SL - 02	Unrated - In good standing	N	N/A	05/16/24	01/10/30	6,000,000.00		6,000,000.00		1,028,571.43	4,971,428.57	-	4,971,428.57	-	4,971,428.57	
10	Christian Anthony Gonzales					05/17/24	12/10/25	70,000.00		35,000.00		35,000.00	-	-	-	-	-	
11	Hector Cortez					05/23/24	03/25/25	20,000.00		6,000.00		6,000.00	-	-	-	-	-	
12	Johanna Baguinon					06/04/24	06/25/25	70,000.00		34,999.96		34,999.96	-	-	-	-	-	
13	Jasper Allan Manuel					06/28/24	04/25/25	18,000.00		7,200.00		7,200.00	-	-	-	-	-	
14	Jerome Robin					06/28/24	04/25/25	50,000.00		20,000.00		20,000.00	-	-	-	-	-	
15	Mary Ann Relly					07/25/24	05/25/25	20,000.00		10,000.00		10,000.00	-	-	-	-	-	
16	Mary Ann Relly					07/25/24	05/25/25	50,000.00		25,000.00		25,000.00	-	-	-	-	-	
17	Riza J. Guinalon					07/30/24	06/30/25	360,000.00		180,000.00		180,000.00	-	-	-	-	-	
18	Alisa Mirafuente					08/01/24	05/25/25	40,000.00		20,000.00		20,000.00	-	-	-	-	-	
19	Genemie Romero					08/13/24	12/15/25	25,000.00		25,000.00		25,000.00	-	-	-	-	-	
20	Jinky Calvo					09/05/24	06/15/26	10,500.00		7,000.00		7,000.00	-	-	-	-	-	
21	Wengelyn Silvestre					09/11/24	07/30/25	10,500.00		7,000.00		7,000.00	-	-	-	-	-	
22	Arah Jade Linabog					09/24/24	08/15/25	32,000.00		24,000.00		24,000.00	-	-	-	-	-	
23	Lyneth C. Salarda					09/30/24	08/30/25	360,000.00		240,000.00		240,000.00	-	-	-	-	-	
24	Teodoro Olaya					10/01/24	07/25/25	23,200.00		16,240.00		16,240.00	-	-	-	-	-	
25	Desirie Boco					10/01/24	07/25/25	30,000.00		21,000.00		21,000.00	-	-	-	-	-	
26	Buena Lumabao					11/08/24	12/15/25	10,000.00		10,000.00		10,000.00	-	-	-	-	-	
27	Ma. Chedita Asilum	SL - 03	Unrated - In good standing	N	N/A	05/06/24	04/10/26	140,000.00		90,000.00		53,600.00	36,400.00	-	36,400.00	-	36,400.00	
28	Ma. Anbie Barcebal					12/23/24	10/25/25	30,000.00		30,000.00		30,000.00	-	-	-	-	-	
29	Brenda Santoyo					01/17/25	11/15/25	16,000.00			16,000.00	16,000.00	-	-	-	-	-	
30	Analyn Malibago					01/17/25	11/15/25	15,360.00			15,360.00	15,360.00	-	-	-	-	-	
31	Wilmar Ligot					01/17/25	11/15/25	15,740.00			15,740.00	15,740.00	-	-	-	-	-	
32	Christine Joy Lara	SL - 04	Unrated - In good standing	N	N/A	02/12/25	08/25/26	35,000.00			35,000.00	29,400.00	5,600.00	-	5,600.00	-	5,600.00	
33	Carlo Magno Jr.	SL - 05	Unrated - In good standing	N	N/A	03/04/25	01/25/26	21,000.00			21,000.00	18,900.00	2,100.00	-	2,100.00	-	2,100.00	
34	Eric Ramos	SL - 06	Unrated - In good standing	N	N/A	03/04/25	01/15/26	15,300.00			15,300.00	14,535.00	765.00	-	765.00	-	765.00	
35	Jess Lorenz Parallejas	SL - 07	Unrated - In good standing	N	N/A	03/13/25	11/15/25	14,100.00			14,100.00	13,395.00	705.00	-	705.00	-	705.00	
36	John Raymond Abella	SL - 08	Unrated - In good standing	N	N/A	04/04/25	02/25/26	30,000.00			30,000.00	24,000.00	6,000.00	-	6,000.00	-	6,000.00	
37	Alfa Mirafuente	SL - 09	Unrated - In good standing	N	N/A	04/08/25	02/28/26	40,000.00			40,000.00	34,000.00	6,000.00	-	6,000.00	-	6,000.00	
38	Jasper Allan Manuel	SL - 10	Unrated - In good standing	N	N/A	05/06/25	03/25/26	21,000.00			21,000.00	14,700.00	6,300.00	-	6,300.00	-	6,300.00	
39	Hazel Esguerra	SL - 11	Unrated - In good standing	N	N/A	07/14/25	06/30/26	360,000.00			360,000.00	180,000.00	180,000.00	-	180,000.00	-	180,000.00	
40	Carlo Magno Jr.					06/26/25	11/25/25	22,000.00			22,000.00	22,000.00	-	-	-	-	-	
41	Nico Paulo C Bagawisan	SL - 12	Unrated - In good standing	N	N/A	07/01/25	05/30/26	40,000.00			40,000.00	20,000.00	20,000.00	-	20,000.00	-	20,000.00	
42	Vivien Faye Calpo	SL - 13	Unrated - In good standing	N	N/A	07/07/25	06/10/26	40,000.00			40,000.00	18,000.00	22,000.00	-	22,000.00	-	22,000.00	
43	KC Santain	SL - 14	Unrated - In good standing	N	N/A	07/07/25	09/25/26	19,500.00			19,500.00	3,900.00	15,600.00	-	15,600.00	-	15,600.00	
44	Ma. Chedita Asilum	SL - 15	Unrated - In good standing	N	N/A	07/14/25	11/30/26	77,450.00			77,450.00	13,800.00	63,650.00	-	63,650.00	-	63,650.00	
45	Wengelyn Silvestre	SL - 16	Unrated - In good standing	N	N/A	07/29/25	06/15/26	15,000.00			15,000.00	6,750.00	8,250.00	-	8,250.00	-	8,250.00	
46	Jinky Calvo	SL - 17	Unrated - In good standing	N	N/A	07/29/25	06/15/26	15,000.00			15,000.00	6,750.00	8,250.00	-	8,250.00	-	8,250.00	
47	Henry Rivera	SL - 18	Unrated - In good standing	N	N/A	07/30/25	07/30/26	360,000.00			360,000.00	150,000.00	210,000.00	-	210,000.00	-	210,000.00	
48	Sheila Marie Cinco	SL - 19	Unrated - In good standing	N	N/A	08/18/25	07/10/26	30,000.00			30,000.00	10,500.00	19,500.00	-	19,500.00	-	19,500.00	
49	Percy A. Patelleros	SL - 20	Unrated - In good standing	N	N/A	08/18/25	07/30/26	20,000.00			20,000.00	6,000.00	14,000.00	-	14,000.00	-	14,000.00	
50	Mary Cristine R. Octaviano	SL - 21	Unrated - In good standing	N	N/A	08/18/25	07/30/26	34,500.00			34,500.00	10,350.00	24,150.00	-	24,150.00	-	24,150.00	
51	Christine Joy Lara	SL - 22	Unrated - In good standing	N	N/A	09/29/25	08/25/26	30,000.00			30,000.00	6,000.00	24,000.00	-	24,000.00	-	24,000.00	
52	Florian Garachico	SL - 23	Unrated - In good standing	N	N/A	09/01/25	07/15/26	17,500.00			17,500.00	6,125.00	11,375.00	-	11,375.00	-	11,375.00	
53	Minerva Santos	SL - 24	Unrated - In good standing	N	N/A	09/01/25	07/10/26	25,000.00			25,000.00	8,750.00	16,250.00	-	16,250.00	-	16,250.00	
54	Maria Pilar Mercado					09/02/25	12/02/25	100,000.00			100,000.00	100,000.00	-	-	-	-	-	
55	Karl Mark Castillo	SL - 25	Unrated - In good standing	N	N/A	09/11/25	07/25/26	10,000.00			10,000.00	3,000.00	7,000.00	-	7,000.00	-	7,000.00	
56	Alisa Mirafuente	SL - 26	Unrated - In good standing	N	N/A	09/16/25	07/25/26	15,000.00			15,000.00	4,500.00	10,500.00	-	10,500.00	-	10,500.00	
57	Analyn H. Malibago	SL - 27	Unrated - In good standing	N	N/A	10/23/25	09/15/26	19,800.00			19,800.00	2,970.00	16,830.00	-	16,830.00	-	16,830.00	
58	Divina Gracia Valero	SL - 28	Unrated - In good standing	N	N/A	10/20/25	09/15/26	20,000.00			20,000.00	2,970.00	17,030.00	-	17,030.00	-	17,030.00	
59	Johanna Baguinon	SL - 29	Unrated - In good standing	N	N/A	11/12/25	10/25/26	60,000.00			60,000.00	-	60,000.00	-	60,000.00	-	60,000.00	
60	Brenda Santoyo	SL - 30	Unrated - In good standing	N	N/A	11/12/25	09/30/26	20,200.00			20,200.00	2,020.00	18,180.00	-	18,180.00	-	18,180.00	
61	Wilmar Ligot	SL - 31	Unrated - In good standing	N	N/A	11/12/25	09/30/26	20,000.00			20,000.00	2,000.00	18,000.00	-	18,000.00	-	18,000.00	
62	Ma. Anbie Barcebal	SL - 32	Unrated - In good standing	N	N/A	11/12/25	05/25/27	100,000.00			100,000.00	5,555.54	94,444.46	-	94,444.46	-	94,444.46	
								10,253,050.00	-	7,512,199.96	1,694,450.00	3,016,541.93	6,190,108.03	-	6,190,108.03	-	6,190,108.03	
B.	DepEd																	
1																		
2																		
3	NIL																	
4																		
5																		
								-	-	-	-	-	-	-	-	-	-	
	TOTAL LOANS RECEIVABLE - SALARY LOANS							**10,253,050.00**	**-**	**7,512,199.96**	**1,694,450.00**	**3,016,541.93**	**6,190,108.03**	**-**	**6,190,108.03**	**-**	**6,190,108.03**	

SCHEDULE 9.L - LOANS RECEIVABLE - OTHERS
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Name of Borrower	Document Index No.	Aging Period (for RBC)	Date of IC Approval	With Security? (Y/N)	Term of Loan		Amount of Original Loan (in pesos)	Amount Unpaid in Previous Year	Loaned During the Year	Paid During the Year	Amount Unpaid as of Dec. 31 Current Year (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
					Date of Loan	Date of Maturity										
Itemize the accounts																
1																
2																
3 NIL																
4																
5																
TOTAL LOANS RECEIVABLE - OTHERS							-	-	-	-	-	-	-	-	-	

SCHEDULE 10 - AVAILABLE-FOR-SALE (AFS) FINANCIAL ASSETS
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

L I N K: CONTENT | SFP | SCI

Particulars	Ledger Asset	Allowance for Impairment Loss	Ledger Asset, net	Non-Admitted Assets	Admitted Assets
AFS Debt Securities - Government	-	-	-	-	-
AFS Debt Securities - Private	-	-	-	-	-
AFS Equity Securities	25,722,286.60	-	25,722,286.60	6,658.60	25,715,628.00
Mutual Funds and Unit Investment Trusts Fund	-	-	-	-	-
Real Estate Investment Trusts Fund	-	-	-	-	-
Other Funds	-	-	-	-	-
TOTAL AVAILABLE-FOR-SALE (AFS) FINANCIAL ASSETS	**25,722,286.60**	**-**	**25,722,286.60**	**6,658.60**	**25,715,628.00**
		Checking:	-		

SCHEDULE 10.A - AVAILABLE-FOR-SALE (AFS) FINANCIAL ASSETS - DEBT SECURITIES

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Particulars	Document Index No.	For Security Deposit Compliance?	Serial No.	Paid-Up Capital of Isuer	Counterparty Ratings (For RBC)	Under IMA Account? (Y/N)	IC Approval Date (if applicable)	Date: Acquisition	Date: Issue	Date: Maturity	Face Value: Per Cert (If foreign, use foreign face value)	Face Value: In Pesos	Acquisition Cost (Pesos)	Reserve for AFS Securities	Market Value (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
A. Government																				
1																				
2 Nil																				
3																				
Subtotal											-	-	-	-	-	-	-	-	-	
B. Private																				
1																				
2 Nil																				
3																				
Subtotal											-	-	-	-	-	-	-	-	-	
TOTAL AVAILABLE-FOR-SALE (AFS) FINANCIAL ASSETS - DEBT SECURITIES (NET)											-	-	-	-	-	-	-	-	-	
														Checking	-					

SCHEDULE 10.B - AVAILABLE-FOR-SALE (AFS) FINANCIAL ASSETS - EQUITY SECURITIES
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Particulars	Document Index No.	Stock Symbol	Paid-Up Capital of Issuer	State if "Listed" or "Unlisted"* (For RBC)	Under IMA Account? (Y/N)	IC approval Date (if applicable)	Acquisition Date	Number of Outstanding Shares	Acquisition (in Original Currency)	Conversion Rate	Acquisition (in pesos)	Reserve for AFS Securities	Market Vaue: Per Share (in Original Currency)	Market Vaue: Conversion Rate	Market Vaue: Total (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
I. Common																				
1 National Reinsurance Corporation of	AFS - C - 01	NRCP		Listed	N		01/18/2012	636.300.00	572.670.00		572.670.00	(82.719.00)	1.00		489.951.00	-	489.951.00	-	489.951.00	
2 National Reinsurance Corporation of	AFS - C - 02	NRCP		Listed	N		07/31/2003	134.600.00	121.140.00		121.140.00	(17.498.00)	1.00		103.642.00	-	103.642.00		103.642.00	
3 National Reinsurance Corporation of	AFS - C - 03	NRCP		Listed	N		09/16/2002	1.683.000.00	1.514.700.00		1.514.700.00	(218.790.00)	1.00		1.295.910.00	-	1.295.910.00		1.295.910.00	
4 National Reinsurance Corporation of	AFS - C - 04	NRCP		Listed	N		11/28/2011	300.000.00	270.000.00		270.000.00	(39.000.00)	1.00		231.000.00	-	231.000.00		231.000.00	
5 Prime Media Holdings, Inc.		PRIM		Listed	N		02/20/2004	5.122.00	-		-	6.658.60	1.00		6.658.60	-	6.658.60	6.658.60	-	
6 National Reinsurance Corporation of	AFS - C - 05	NRCP		Listed	N		07/20/1984	45.00	4.500.00		4.500.00	(1.035.00)	100.00		3.465.00	-	3.465.00		3.465.00	
7 National Reinsurance Corporation of	AFS - C - 06	NRCP		Listed	N		08/01/1986	90.00	9.000.00		9.000.00	(2.070.00)	100.00		6.930.00	-	6.930.00		6.930.00	
8 National Reinsurance Corporation of	AFS - C - 07	NRCP		Listed	N		07/01/1993	77.00	7.700.00		7.700.00	(1.771.00)	100.00		5.929.00	-	5.929.00		5.929.00	
9 National Reinsurance Corporation of	AFS - C - 08	NRCP		Listed	N		04/07/1994	303.00	30.300.00		30.300.00	(6.969.00)	100.00		23.331.00	-	23.331.00		23.331.00	
10 National Reinsurance Corporation of	AFS - C - 09	NRCP		Listed	N		07/01/1996	105.00	10.500.00		10.500.00	(2.415.00)	100.00		8.085.00	-	8.085.00		8.085.00	
11 National Reinsurance Corporation of	AFS - C - 10	NRCP		Listed	N		08/29/1997	315.00	31.500.00		31.500.00	(7.245.00)	100.00		24.255.00	-	24.255.00		24.255.00	
12 National Reinsurance Corporation of	AFS - C - 11	NRCP		Listed	N		09/01/1998	118.00	11.800.00		11.800.00	(2.714.00)	100.00		9.086.00	-	9.086.00		9.086.00	
13 National Reinsurance Corporation of	AFS - C - 12	NRCP		Listed	N		04/27/2000	9.00	900.00		900.00	(207.00)	100.00		693.00	-	693.00		693.00	
14 National Reinsurance Corporation of	AFS - C - 13	NRCP		Listed	N		07/31/2000	53.00	5.300.00		5.300.00	(1.219.00)	100.00		4.081.00	-	4.081.00		4.081.00	
15 National Reinsurance Corporation of	AFS - C - 14	NRCP		Listed	N		07/31/2003	89.00	8.900.00		8.900.00	(2.047.00)	100.00		6.853.00	-	6.853.00		6.853.00	
16 National Reinsurance Corporation of	AFS - C - 15	NRCP		Listed	N		06/29/2004	421.00	42.100.00		42.100.00	(9.683.00)	100.00		32.417.00	-	32.417.00		32.417.00	
17 Sta. Elena Golf Club	AFS - C - 16			Unlisted	N		08/14/2025	1.00	23.470.000.00		23.470.000.00	-			23.470.000.00	-	23.470.000.00		23.470.000.00	
Subtotal											26.111.010.00	(388.723.40)			25.722.286.60	-	25.722.286.60	6.658.60	25.715.628.00	
II. Preferred																				
1																				
2																				
3 Nil																				
4																				
5																				
Subtotal											-	-			-	-	-	-	-	
TOTAL AVAILABLE-FOR-SALE (AFS) FINANCIAL ASSETS - EQUITY SECURITIES											26.111.010.00	(388.723.40)			25.722.286.60	-	25.722.286.60	6.658.60	25.715.628.00	

Checking: -

SCHEDULE 10.C - AVAILABLE-FOR-SALE (AFS) FINANCIAL ASSETS - MUTUAL FUND, UITF, REIT AND OTHER FUNDS
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Particulars	Document Index No.	Category (for RBC)	Under IMA Account? (Y/N)	Issuer Regulated by whom?	Date of IC Approval, if applicable	Date Purchased	No. of Units	Acquisition (in Original Currency)	Conversion Rate	Acquisition (in pesos)	Reserve for AFS Securities	Net Asset Value per Unit/Share			Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
												As of 31 December Current Year (in Original Currency)	Conversion Rate	Total (Ledger Balance)					
A. Investment in Mutual Funds																			
1																			
2	NIL																		
Total Investment in Mutual Funds										-	-	-	-	-	-	-	-	-	
B. Investment in Unit Investment Trust Funds																			
1																			
2	NIL																		
Total Investment in Unit Investment Trust Funds										-	-	-	-	-	-	-	-	-	
C. Real Estate Investment in Trust Funds																			
1																			
2	NIL																		
Total Real Estate Investment Trust Funds										-	-	-	-	-	-	-	-	-	
D. Other Funds																			
Investment Management Account (IMA)																			
1																			
2	NIL																		
Sub-total										-	-	-	-	-	-	-	-	-	
Others																			
1																			
2	NIL																		
Sub-total										-	-	-	-	-	-	-	-	-	
Total Other Funds										-	-	-	-	-	-	-	-	-	

SCHEDULE 11 - INVESTMENT INCOME DUE AND ACCRUED
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Particulars	Accrued Interest/Dividend per Schedule of Assets	Ledger Balance	Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
1. Accrued Interest Income - Cash in Banks	-						
2. Accrued Interest Income - Time Deposits	566,301.11	566,301.11	-	566,301.11	-	566,301.11	
3. Accrued Interest Income - Financial Assets at FVTPL							
3.1 Securities Held for Trading							
Debt Securities - Government	-						
Debt Securities - Private	-						
3.2 Financial Assets Designated at FVTPL							
Debt Securities - Government	-						
Debt Securities - Private	-						
4. Accrued Interest Income - AFS Financial Assets							
4.1 AFS Debt Securities - Government	-						
4.2 AFS Debt Securities - Private	-						
5. Accrued Interest Income - HTM Investments	4,641,802.30	4,641,802.31	-	4,641,802.31	-	4,641,802.31	
5.1 HTM Debt Securities - Government	4,641,802.30	4,641,802.31	-	4,641,802.31	-	4,641,802.31	
5.2 HTM Debt Securities - Private	-						
6. Accrued Interest Income - Loans and Receivables	828,571.43	828,571.43	-	828,571.43	-	828,571.43	
6.1 Real Estate Mortgage Loans	-						
6.2 Collateral Loans	-						
6.3 Guaranteed Loans	-						
6.4 Chattel Mortgage Loans	-						
6.5 Notes Receivable	-						
6.6 Housing Loans	-						
6.7 Car Loans	-						
6.8 Purchase Money Mortgages	-						
6.9 Sales Contract Receivable	-						
6.10 Unquoted Debt Securities	-						
6.11 Salary Loans	828,571.43	828,571.43	-	828,571.43	-	828,571.43	
6.12 Others	-						
6.13 Accrued Dividends Receivable	-	-	-	-	-	-	
FVTPL Equity Securities	-						
AFS Equity Securities	-						
7. Accrued Interest Income - Security Fund							
8. Accrued Investment Income - Others							
TOTAL INVESTMENT INCOME DUE AND ACCRUED	**6,036,674.84**	**6,036,674.85**	**-**	**6,036,674.85**	**-**	**6,036,674.85**	

SCHEDULE 12 - ACCOUNTS RECEIVABLE
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Name of Debtor	Aging Period (for RBC)	Balance as of PY	Additional Receivable Granted During the Year	Amount Paid During the Year	Balance as of CY (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Company Remarks
A. Advances to Agents (Agents Accounts) / Employees / Officers									
Itemize the accounts									
###					-				
### NIL					-				
###					-				
Total Advances to Agents (Agents Accounts) / Employees / Officers		-	-	-	-	-	-	-	
B. Lease Recaivable									
Itemize the accounts									
###					-				
### NIL					-				
###					-				
Total Operating Lease Receivables		-	-	-	-	-	-	-	
C. Other Accounts Receivable									
Itemize the accounts									
###					-				
### NIL					-				
###					-				
Total Other Accounts Receivable		-	-	-	-	-	-	-	
TOTAL ACCOUNTS RECEIVABLE		-	-	-	-	-	-	-	

SCHEDULE 13 - INVESTMENTS IN SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Description	Document Index No.	Paid-Up Capital of Issuer	State if "Listed" or "Unlisted"* (For RBC)	Category (for RBC)	Currency	Certificate No.	Date Acquired	Date of IC Approval (if applicable)	% of Ownership	Number of Outstanding Shares	Acquisition (in pesos)	Method Accounted (Cost/Fair Value/Equity Method)	Value per Share	Ledger Balance	Accumulated Impairment Losses	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
A. Investment in Subsidiaries																			
1																			
2 NIL																			
3																			
Total Investment in Subsidiaries														-	-	-	-	-	
B. Investment in Associates																			
1 *he Mercantile Insurance Company, Ir*	*Inv in Sub - 01*		*Unlisted*		*PHP*	903 & 915	14-Mar-25		20.00%	2133287	428,103,671.50	Fair Value	100.00	459,579,528.40	-	459,579,528.40	-	459,579,528.40	
2																			
3																			
Total Investment in Associates														**459,579,528.40**	-	**459,579,528.40**	-	**459,579,528.40**	
C. Investment in Joint Ventures																			
1																			
2 NIL																			
3																			
Total Investment in Joint Ventures														-	-	-	-	-	
TOTAL INVESTMENTS IN SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES											**428,103,671.50**			**459,579,528.40**	-	**459,579,528.40**	-	**459,579,528.40**	

SCHEDULE 14 - PROPERTY AND EQUIPMENT

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

L I N K — CONTENT | SFP | SCI

Particulars	Ledger Balance, net	Non-Admitted Assets	Admitted Asset
Land	-	-	-
Building and Building Improvements	326,986,000.00	43,600,000.00	283,386,000.00
Leasehold Improvement	3,843,072.75	3,843,072.75	-
IT Equipment	10,278,456.57	-	10,278,456.57
Transportation Equipment	11,728,236.60	11,728,236.60	-
Office Furniture, Fixtures and Equipment	10,691,885.97	10,691,885.97	-
TOTAL PROPERTY AND EQUIPMENT	**363,527,651.90**	**69,863,195.32**	**293,664,456.57**
Checking:	*(0.00)*		

SCHEDULE 14.A - PROPERTY AND EQUIPMENT
LAND, BUILDING & BUILDING IMPROVEMENTS
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Useful Life (in years)	Building	Building Improvements

Must be consistent with AFS disclosure

	Particulars - Description of Property (including location)	Document Index No.	Classification	TCT/CCT No.	Type of Ownership (Legal or Beneficial)	Current Use	Mode of Acquisition	Date		Name of Vendor	Amount of Encumbrances, if any	Acquisition Cost	Accumulated Depreciation (if any)	Book Value Current Year	Book Value Previous Year	Subsequent Measurement (Cost Model or Revaluation Model)	Revaluation Model					Ledger Balance	Accumulated Impairment Losses	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
								IC Approved (For Limitation, if any)	Acquired								Date of Latest IC Approved Appraisal	Date of Appraisal	Appraised Value	Accumulated Depreciation based on Revalued Amount	Sound Value						
A	Land with Building and Building Improvement																										
	Name of Property 1																										
	Land																										
	Building																										
	Building Improvement																										
	Subtotal										-	-	-	-	-				-	-	-	-	-	-	-	-	
	Name of Property 2																										
	Land																										
	Building																										
	Building Improvement																										
	Subtotal										-	-	-	-	-				-	-	-	-	-	-	-	-	
	Add additional rows as needed																										
B	Land only																										
###																											
###																											
###																											
	Total Land										-	-	-	-	-				-	-	-	-	-	-	-	-	
C	Building and Building Improvements only																										
	Building																										
###	Unit A-61 & A-62, Zeta II Annex Buil	P&F - Bldg - 01	Building and Building	CCT 68694/CCT 68695	Legal	Operation	Payment of Stock Sub	15-Oct-21	11-Dec-20	Newlight Management, Inc.		38,994,000.00	9,748,500.00	29,245,500.00	31,195,200.00	Revaluation Model	15-Oct-21	31-Dec-25	54,045,987.50	10,445,987.50	43,600,000.00	43,600,000.00	-	43,600,000.00	43,600,000.00	-	
###	TGN's Properties (Zeta Condominium	P&F - Bldg - 02	Building and Building	CCT 006-2022013491	Legal	Operation	Purchased	No approval	10-Dec-22	TGN Realty Corporation		20,935,290.92	3,925,367.08	17,009,923.84	18,056,688.42	Revaluation Model		31-Dec-25	27,512,225.69	4,192,225.69	23,320,000.00	23,320,000.00	-	23,320,000.00	-	23,320,000.00	
###	TGN's Properties (Zeta Condominium	P&F - Bldg - 03	Building and Building	CCT 006-2022013493	Legal	Operation	Purchased	No approval	10-Dec-22	TGN Realty Corporation		20,935,290.92	3,925,367.08	17,009,923.84	18,056,688.42	Revaluation Model		31-Dec-25	27,512,225.69	4,192,225.69	23,320,000.00	23,320,000.00	-	23,320,000.00	-	23,320,000.00	
###	TGN's Properties (Zeta Condominium	P&F - Bldg - 04	Building and Building	CCT 006-2022013492	Legal	Operation	Purchased	No approval	10-Dec-22	TGN Realty Corporation		18,556,280.59	3,479,302.71	15,076,977.88	16,004,792.01	Revaluation Model		31-Dec-25	23,973,227.71	3,693,227.71	20,280,000.00	20,280,000.00	-	20,280,000.00	-	20,280,000.00	
###	TGN's Properties (Zeta Condominium	P&F - Bldg - 05	Building and Building	CCT 006-2022013489	Legal	Operation	Purchased	No approval	10-Dec-22	TGN Realty Corporation		20,935,290.92	3,925,367.08	17,009,923.84	18,056,688.42	Revaluation Model		31-Dec-25	27,046,718.44	4,166,718.44	22,880,000.00	22,880,000.00	-	22,880,000.00	-	22,880,000.00	
###	TGN's Properties (Zeta Condominium	P&F - Bldg - 06	Building and Building	CCT 006-2022013490	Legal	Operation	Purchased	No approval	10-Dec-22	TGN Realty Corporation		18,556,280.59	3,479,302.71	15,076,977.88	16,004,792.01	Revaluation Model		31-Dec-25	23,973,227.71	3,693,227.71	20,280,000.00	20,280,000.00	-	20,280,000.00	-	20,280,000.00	
###	TGN's Properties (Zeta Condominium	P&F - Bldg - 07	Building and Building	CCT 006-2022013494	Legal	Operation	Purchased	No approval	10-Dec-22	TGN Realty Corporation		18,556,280.59	3,479,302.71	15,076,977.88	16,004,792.01	Revaluation Model		31-Dec-25	23,973,227.71	3,693,227.71	20,280,000.00	20,280,000.00	-	20,280,000.00	-	20,280,000.00	
###	TGN's Properties (Zeta Condominium	P&F - Bldg - 08	Building and Building	CCT 006-2022013496	Legal	Operation	Purchased	No approval	10-Dec-22	TGN Realty Corporation		16,843,393.15	3,158,136.10	13,685,257.05	14,527,426.59	Revaluation Model		31-Dec-25	23,071,140.47	3,424,140.47	19,647,000.00	19,647,000.00	-	19,647,000.00	-	19,647,000.00	
###	TGN's Properties (Zeta Condominium	P&F - Bldg - 10	Building and Building	CCT 006-2022013495	Legal	Operation	Purchased	No approval	10-Dec-22	TGN Realty Corporation		40,728,656.88	4,463,414.40	36,265,242.48	38,496,949.65	Revaluation Model		31-Dec-25	52,419,359.40	4,911,359.40	47,508,000.00	47,508,000.00	-	47,508,000.00	-	47,508,000.00	
	The Government of Italy (Zeta Condo	P&F - Bldg - 11	Building and Building	CCT 006-2023006128	Legal	Operation	Purchased	No approval	5-Jul-23	The Government of Italy		13,913,473.43	2,029,048.31	11,884,425.12	12,580,098.89	Revaluation Model		31-Dec-25	16,752,219.70	2,119,219.70	14,633,000.00	14,633,000.00	-	14,633,000.00	-	14,633,000.00	
	The Government of Italy (Zeta Condo	P&F - Bldg - 12	Building and Building	CCT 006-2023006126	Legal	Operation	Purchased	No approval	5-Jul-23	The Government of Italy		14,536,464.77	2,119,901.04	12,416,563.73	13,143,386.90	Revaluation Model		31-Dec-25	17,502,110.13	2,214,110.13	15,288,000.00	15,288,000.00	-	15,288,000.00	-	15,288,000.00	
	The Government of Italy (Zeta Condo	P&F - Bldg - 13	Building and Building	CCT 006-2023006127	Legal	Operation	Purchased	No approval	5-Jul-23	The Government of Italy		10,778,739.18	1,571,899.39	9,206,839.79	9,745,776.68	Revaluation Model		31-Dec-25	12,632,672.18	1,623,672.18	11,009,000.00	11,009,000.00	-	11,009,000.00	-	11,009,000.00	
	The Government of Italy (Zeta Condo	P&F - Bldg - 14	Building and Building	CCT 006-2023006129	Legal	Operation	Purchased	No approval	5-Jul-23	The Government of Italy		40,771,322.62	5,945,817.86	34,825,504.76	36,864,070.87	Revaluation Model		31-Dec-25	51,242,251.75	6,301,251.75	44,941,000.00	44,941,000.00	-	44,941,000.00	-	44,941,000.00	
																							-	-	-	-	
	Total Building										-	295,040,764.55	51,250,726.47	243,790,038.08	258,737,350.85				381,656,594.09	54,670,594.09	326,986,000.00	326,986,000.00	-	326,986,000.00	43,600,000.00	283,386,000.00	
	Building Improvements																										
###																											
###																											
###																											
	Total Building Improvements										-	-	-	-	-				-	-	-	-	-	-	-	-	
D	Construction in Progress																										
###																											
###																											
###																											
	Total Construction in Progress										-	-	-	-	-				-	-	-	-	-	-	-	-	
	TOTAL PROPERTY AND EQUIPMENT - LAND, BUILDING & BUILDING IMPROVEMENTS										-	295,040,764.55	51,250,726.47	243,790,038.08	258,737,350.85				381,656,594.09	54,670,594.09	326,986,000.00	326,986,000.00	-	326,986,000.00	43,600,000.00	283,386,000.00	

Checking: 0.00

SCHEDULE 14.B - PROPERTY AND EQUIPMENT

IT EQUIPMENT

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

	Particulars/ Description	Document Index No.	Date of Acquisition	O.R./S.I No. Invoice Number
A.	**IT Equipment**			
	Balance Forwarded, Previous Year (2020 backwards)			
	Provision for Depreciation of Previous Years Acquisitions, (			
	Disposed/Written-off			
	Impaired			
	Subtotal			
I.	**Computer Hardware**			
	2021			
1	Motherboard/8GB DDR4-2400 Kingston RVR24N1758		01/08/2021	50,066.00
2	Joneco Tech Marketing Corp. /1 unit BUP Hub 4TB		01/19/2021	400,006,852.00
3	Joneco Tech Marketing Corp. / 3 unitS EPSON LX-310.		01/19/2021	400,006,858.00
4	Monochrome M3170 Wi-Fi All-in-One Ink Tank Printer.		01/19/2021	400,006,859.00
5	TJM Computer Repair Services/ 1 Asus Monitor		01/19/2021	50,147.00
6	ST1000DM010 1TB SATA HDD.		01/20/2021	400,006,879.00
7	Inkpro Ventures/ 1 unit PR-H-12 HP 500 printer		01/22/2021	50,195.00
8	Twintech Computer Services/1 pc. 18.5" Led Acer Monitor		02/01/2021	50,241.00
9	Micronics Marketing/1 printer (Brother DCP-T420 w/ wifi)		02/02/2021	50,245.00
#	Johnri Trading/Lenovo Monitor		02/09/2021	400,007,116.00
#	T420W 3in1 Wifi		02/10/2021	50,291.00
#	C214 USB Wired keyboard		03/01/2021	50,395.00
#	Joneco Tech Marketing Corp./EPSON L690 all-in-one printer		03/09/2021	400,007,374.00
#	M3170 all-in-one printer		03/09/2021	400,007,375.00
#	officers use (50% dp)		03/29/2021	400,007,572.00
#	officers use (for completion)		04/06/2021	400,007,597.00
#	10pcs. of MS Home and Student 2019. (full payment)		04/14/2021	400,007,661.00
#	Techno Mart/1 unit Epson L3116 All-in-one Printer		04/19/2021	51,317.00
#	SFP Smart switch		04/20/2021	400,007,708.00
#	Duran		04/22/2021	400,007,738.00
#	Gigabyte B450 Motherboard Vcolor 8gb. memory .		04/22/2021	400,007,740.00
#	1 unit of Dell Laptop		04/30/2021	51,707.00
#	Joyo Marketing/Computer Accessorries		05/03/2021	400,007,800.00
#	Wirehub Gadget Solution/Iunit of CPU fot CGPICO		05/04/2021	51,717.00
#	Angelita Guevarra/1 Unit of PC for West Avenue Branch		05/05/2021	400,007,834.00
#	scanner		05/06/2021	400,007,849.00
#	Joneco Tech Marketing Corp./ 1 Epson L3110		05/14/2021	400,007,910.00
#	Motherboard. 1TB WD HDO Deep Cool 600W PSU		05/18/2021	400,007,952.00
#	1pc CPU for Insurance Agent		05/18/2021	51,824.00
#	Joneco Tech Marketing Corp./2 units o EPSON L3110		05/25/2021	400,008,007.00
#	Joneco Tech Marketing Corp./1 unit EPSON L3110		05/27/2021	400,008,038.00
#	All in one printer M3170		05/27/2021	400,008,030.00
#	Joneco Tech Marketing Corp. / 1 unit of Seagate BUP 4TB		06/01/2021	400,008,061.00
#	5900RPM 64MB		06/02/2021	400,008,105.00
#	Print Amaze Supplis and Services/ Epson L3110		06/15/2021	52,104.00
#	Fully Loaded		06/16/2021	400,008,223.00
#	Artifex Computer Center/Purchase of 1 computer set		06/16/2021	52,115.00
#	Cybershot DSCw830 and Sandisk Ultra 64gb		06/16/2021	400,008,119.00
#	Sentro Comm. Enterprises/1unit of Epson LX310 and Canon		06/23/2021	52,164.00
#	unit Internal Storage Device for Laptop		06/24/2021	400,008,296.00
#	DDR4 2666, 1 unit 8GB DDR4 2666, 1 unit WD10EZEX SATA		06/30/2021	400,008,341.00
#	BIT/64BIT PNG (10 pcs). (for encashment)		06/30/2021	400,008,343.00
#	BIT/64BIT PNG (10 pcs). (50%)		06/30/2021	400,008,344.00
#	Arianne Joy Cruz/1 unit of Epson L2110		06/30/2021	52,198.00
#	Joneco Tech Marketing Corp./1 unit Epson L6170		07/06/2021	400,008,382.00
#	Aileen Makiputin/1 unit of Computer Set		07/08/2021	52,245.00
#	DDR4 2666; 1 unit WD10EZEX SATA 3.0; 1 unit Trendsonic		07/13/2021	400,008,453.00
#	Laptop 4GB; 1 unit Metal casing		07/13/2021	400,008,454.00
#	E Copy Corporation/Printer/Scan/Copier (AR-7024) c/o Annex.		07/29/2021	400,008,594.00

SCHEDULE 14.B - PROPERTY AND EQUIPMENT

IT EQUIPMENT

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

	Particulars/ Description	Document Index No.	Date of Acquisition	O.R./S.I No. Invoice Number
#	copier replacement.		08/02/2021	400,008,612.00
#	Computer world Marketing/1unit of Epson L3110 Printer		08/04/2021	52,803.00
#	function printer		08/06/2021	400,008,665.00
#	Thinking Tools Ink/Canon Printer		08/10/2021	400,008,684.00
#	Octagon Computer Superstore/Laptop and Mouse		08/10/2021	400,008,684.00
#	printer 17 (Mono)/ 16.5(Col) ipm		09/01/2021	400,008,875.00
#	Tech A Byte Enterprises/1 unit of CPU		09/02/2021	53,160.00
#	Upson International Corp./ 1 unit of Brther		09/07/2021	53,169.00
#	encashment)		09/08/2021	400,008,928.00
#	completion)		09/08/2021	400,008,929.00
#	Sentro Comm. Enterprises/1 MS Office and 2 UPS		09/14/2021	53,214.00
#	Joneco Tech Marketing Corp./1 Epson L1300		09/15/2021	400,009,029.00
#	BIT/64BIT PNG (10 pcs). (Fullpayment)		09/20/2021	400,009,078.00
#	AMD Motherboard 8gb memory QNIX 128GB SSD (2 Units) &		09/20/2021	400,009,079.00
#	Joneco Tech Marketing Corp./1 Epson L3210 as per attached		09/21/2021	400,009,088.00
#	Techshapo Computer Services/ printer		09/22/2021	53,279.00
#	John Paul Elbinias/1 unit wireless router		09/29/2021	53,319.00
#	Roman Pangan/1 computer monitor		09/30/2021	53,336.00
#	A320 & 6 units of 22' Philips LED Monitor. (fullpayment)		10/01/2021	400,009,165.00
#	Desktop(HyperX 8G DDR3 1600).		10/01/2021	400,009,163.00
#	310 as per attached. (Fullpayment).		10/11/2021	400,009,240.00
#	terminal w/ inbuilt WiFi for NComputing vSpace Pro and 3 Lic.		10/11/2021	400,009,257.00
#	bay Diskstation Dual Core and 2(unit) ST2000VN004 Seagate		10/11/2021	400,009,263.00
#	Gaisano Superstore/1 Epson Printer L121		10/14/2021	53,406.00
#	(Malwarebytes) for one year.		10/19/2021	400,009,340.00
#	(Malwarebytes) for one year.		10/22/2021	400,009,377.00
#	Processor and 6 pcs/units of 4Tb HDD Seagate. (Fullpayment)		10/25/2021	400,009,396.00
#	server system.		10/25/2021	400,009,399.00
#	Joneco Tech Marketing Corp./1 Epson L3210		10/27/2021	400,009,435.00
#	Christian Gonzales.		11/04/2021	400,009,512.00
#	R18-05829 Microsoft Windows Server 2019 Standard OEI		11/05/2021	400,009,522.00
#	Interpace Computer Systems/4GB Desktop Memory		11/09/2021	400,009,546.00
#	Terminal with inbuilt Wifi for NComputing vSpace Pro.		11/15/2021	400,009,613.00
#	Octagon Computer Superstore/Epson L5190 L-Series Printer		11/15/2021	53,654.00
#	Monitor		11/17/2021	400,009,643.00
#	office supplies/expenses		11/23/2021	400,009,687.00
#	in-One Ink Tank Printer.		11/23/2021	400,009,695.00
#	Office Warehous/Prolink Mouse		12/06/2021	400,009,790.00
#	Gilmore Computer/LED monitor and keyboard		12/06/2021	400,009,790.00
#	PC AK-SES-UH-REES/HP Printer 2337		12/07/2021	400,009,807.00
#	Matrix/1Oty.1.5M USB Printer Cable/2 Epson Black Ribbon		12/13/2021	54,127.00
#	40EFZX 4 TB RED PLUS Internal Hard Drive.		12/14/2021	400009879
#	1TB Barracuda 7200RPM/Secure 500W Metal Black AVR		12/14/2021	54129
#	Silicon Valley Computer/1pc Epson LX-310 Printer		12/21/2021	54204
	Subtotal			
	2022			
1	Purchase of 1 unit of 4Gb RAM Kingston USB		01/19/2022	400010150
2	Purchase of 1 unit of computer set for Laoag satellite office		01/24/2022	400010175
3	of Acer aspire laptop.			400010513
4	Purchase of A4Tech mouse & ADC 19.5" Monitor.		03/03/2022	400010573
5	One Ink Tank for Escolta branch.		03/11/2022	400010670
6	Cubao Branch.		03/22/2022	400010760
7	& AVR)		05/12/2022	400011245
8	Purchase of 3 pcs of 240 GB Biostar SSD.		06/08/2022	400011544
9	MFC-t92000 printer, 1 unit of 240 GB SSD Biostar Harddrive, 1		07/08/2022	400011928
#	Sangahin-ANNEX		09/22/2022	400012985
#	Purchase of 1 set of Computer unit for Legaspi II.		10/04/2022	400013152
#	Purchase of 1 unit of TPLink Port Switch hub.		10/11/2022	400013264
#	Purchase of 2 units of A4Tech mouse USB.		12/06/2022	400013933

SCHEDULE 14.B - PROPERTY AND EQUIPMENT

IT EQUIPMENT

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

	Particulars/ Description	Document Index No.	Date of Acquisition	O.R./S.I No. Invoice Number
#	Monitor, mouse and AVR and 1 unit of Printer for Iloilo branch.		01/04/2022	400010026
#	Purchase of 1 unit of EPSON L3210 Printer.		02/21/2022	400010472
#	for NComputing vSpace Pro for Legaspi III & Cavite BDO.		06/24/2022	400011731
#	Matrix Printer & 2 units of Lenovo D-24 66AEKAC1PH Monitor		07/11/2022	400011951
#	Computer Set for Legazpi III & Cavite BDO Branch		07/11/2022	400011952
#	Viewpoint 165hz Monitor & 1 unit of Keyboard & Mouse		08/08/2022	400012304
#	viewplus Monitor & 1 Epson L3210 Printer for Cavite BDO.		09/22/2022	400012983
#	Purchase of 1 unit of EPSON L5290 Printer for Vigan Branch.		09/29/2022	400013083
#	Purchase of Epson L3218 printer for Cavite BDO.		12/06/2022	400013932
#	(fullpayment)		01/06/2022	400010053
#	Purchase of computer Equipment			
#	Purchase of 1 expansion card for PABX System.		01/28/2022	400010259
#	IP DOME CCTV, 1 pc of 2tb Surveilanve Hdd, 1pc of 305		02/02/2022	400010267
#	Appliance (Fullpayment).		02/03/2022	400010297
#	Purchase of 1 unit of LX310 Printer.		02/11/2022	400010383
#	WD-40EZA 4TB Hard Disk Drive.		02/11/2022	400010384
#	Mouse & Keyboard.		02/23/2022	400010501
#	Core mini router Intel pentium.		03/07/2022	400010595
#	Purchased of 3 units of UNISO 32Gb USB/ Flash Drive		03/09/2022	400010634
#	Ink Tank for Annex Office.		03/11/2022	400010672
#	Keyboard.		03/14/2022	400010696
#	DDR4 128 SSD. (Full Payment)		03/21/2022	400010747
#	(Fullpayment)		04/05/2022	400010926
#	License. (Fullpayment)		04/18/2022	400011018
#	Purchased of 1 unit of Harddrive slim 1tb.		04/27/2022	400011110
#	Fanless Soft Router (for OICP).		05/05/2022	400011187
#	Purchase of 1 pc of WD Elements 1TB USB Portable Drive.		05/13/2022	400011257
#	OFW(PA), FastCat & Bonds. (Voucher ref. no. 0400011188)		05/17/2022	400011300
#	Purchase of 3 units of Canon G2010 All in One Printer		05/17/2022	400011301
#	Marketing Assistant		05/19/2022	400011329
#	Annex		05/20/2022	400011356
#	units of 24" Viewplus Monitor and 1 unit of Epson L6270		05/26/2022	400011411
#	Purchase of 2 units of Phillips combo wired mouse.		05/31/2022	400011444
#	TL-WA855RE Wi-Fi Range Extender, & TP-Link LS1005g 5-		06/13/2022	400011583
#	500GB Hard Disk Drive as per attached. (Encashment)		06/29/2022	400011799
#	of 24"Viewplus Monitor, 1 unit of Epson L3210 Printer & 1 unit		07/06/2022	400011906
#	for NComputing vSpace Pro		07/06/2022	400011907
#	Purchase of 4 pcs of A1Tech Keyboard and 1 Universal AVR.		07/06/2022	400011911
#	of Epson L6290 Printer for Admin and Underwriting dept.		07/21/2022	400012091
#	Viewplus Monitor for Admin, Underwriting, Bonds, Legal,		07/25/2022	400012130
#	Viewplus Monitor for Admin, Underwriting, Bonds, Legal,		07/25/2022	400012131
#	of TP-Link Switch Hub		07/28/2022	400012194
#	Purchase of 2 units of APC Back-ups 230 V AVR		08/01/2022	400012232
#	(Ms.K.Manganti) as per attached. (Fullpayment)		08/02/2022	400012265
#	for NComputing vSpace Pro as per attached. (2 -Bonds Staff &		08/11/2022	400012348
#	Unit of Ryzen 5 4650G CPU set for Claims Department and 1		08/12/2022	400012366
#	Purchase of 5 units of TP-Link LS1005G 5-Port Desktop Hub		08/18/2022	400012424
#	as per attached. (ENCASHMENT)		08/19/2022	400012433
#	for NComputing vSpace Pro for CTPL, Claims & Accounting		08/23/2022	400012468
#	units of 24" Viewplus Monitor for Accounting dept.		08/23/2022	400012469
#	Purchase of 1 unit of Windows Server 50 RDS Product Key		09/05/2022	400012673
#	for Bonds Department & 1 unit of Epson L6260 Printer for		09/05/2022	400012689
#	Purchase of 3 units of avision AD125L document scanner.		09/13/2022	400012794
#	Construction expenses dated September 08-13, 2022		09/19/2022	400012904
#	Marketing		10/05/2022	400013187
#	1pk		10/10/2022	400013227
#	Purchase of 2 units of WD MY Passport SSD 2TB Hard drive		10/12/2022	400013286
#	& 22 pcs of UGREEN Cat6 Ethernet Patch cable. (shopee)		10/19/2022	400013388
#	Mr. J. Parado.		10/26/2022	400013494

SCHEDULE 14.B - PROPERTY AND EQUIPMENT

IT EQUIPMENT

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

	Particulars/ Description	Document Index No.	Date of Acquisition	O.R./S.I No. Invoice Number
#	RAMSTA RE: Hard Disk for Mr. J. Parado		10/26/2022	400013495
#	firewall fot branches.		11/02/2022	400013571
#	Gigabit		11/04/2022	400013596
#	Purchase of 1 unit of EPSON L3218 for Atty. DJ		11/07/2022	400013610
#	Purchase of 2 units of 2 TB WD SSD Hard Drive for Sir Jonad		11/24/2022	400013810
#	of AVR secure. (HO)		12/06/2022	400013931
#	at Imus Cavite for Ms. F. Sico		12/28/2022	400014138
#	Union II Branch		12/28/2022	400014139
#	Rosemarie B. Viluan		12/28/2022	400014140
#	Payment of AMD Ryzen3-300(computer)		01/28/2022	54465
#	Printer/Scanner c/o Aceberos		01/12/2022	54330
#	Payment for 3sets of computer		02/16/2022	54852
#	Payment for 1pc. Laptop / Thinking Tools Inc.		02/02/2022	54752
#	Payment for Epson L3250 printer / Thinking Tools Inc.		02/10/2022	54815
#	1pc. Intel Core/ Motherboard - Winar Computer Center		02/18/2022	54915
#	PC4ME One-stop Computer Corporation		02/23/2022	54948
#	Purchase of New Hard Disc / TJM Computer		03/02/2022	54977
#	Payment for 4units of MS Office / TJM Computer		03/22/2022	55399
#	Thinking Tools Inc/Payment of 6 unit of CPU		03/30/2022	55495
#	1pc. Laptop & Epson L310 / Computron Business Center		03/24/2022	55454
#	Payment for 2 sets computer		04/05/2022	55515
#	Purchase of 1 unit CPU-AMD		04/28/2022	56075
#	Center, Inc.		05/12/2022	56133
#	1 Unit of Epson L121 Printer/Columbia Computer Center Inc.		05/23/2022	56273
#	3 pcs. of computer sets/ MDJC Trading		05/25/2022	56361
#	1 Unit Epson L5290/JCF Technologies, Inc.		05/23/2022	56280
#	Merchandise		05/30/2022	56389
#	2 pcs. of computer sets/Joneco Tech.Marketing Corp.		06/13/2022	56529
#	Phils.,Inc.		06/23/2022	56555
#	Inc./Seagate 1TB HDD 7200/Octagon Computer Superstore		06/10/2022	56569
#	Accessories Shop		07/26/2022	56748
#	K6006u,25 SMIV UtpCable/Micronics Marketing		07/07/2022	56659
#	RAM,500GB 3.5HardDisk, SSD120GB, Windows 10 Pro		07/22/2022	56731
#	Repair Service		07/22/2022	56734
#	NvisionTechSolutions Computer Store		08/23/2022	57201
#	Trading Inc.		08/23/2022	57195
#	1 Unit Epson LX-310+II 9-Pins Dot Matrix		09/12/2022	57345
#	1 Unit Epson L6290 L-SERIES Printer		09/02/2022	57274
#	1 Set of CPU and Unit of Monitor		09/05/2022	57308
#	vSpace		10/14/2022	57820
#	1 unit o Viewplus 199 LCD Monitor		10/28/2022	57930
#	Microsoft Office 365 Professional Plus for 15 Devices		11/08/2022	58052
#	Memory,1 unit SSD, 1 pc. Casing, 1 unit of Power Supply		12/02/2022	58541
	Subtotal			
	2023			
1	APR,Windows 11 64BIT		02/21/2023	59526
2	Purchased of 3 units. of Ideal 650VA Ups		02/03/2023	59094
3	A320M & 1 AMD Ryzen 3 3200G)		03/02/2023	59613
4	Purchased of 1 unit of 18-5 Viewplus Monitor		03/30/2023	59818
5	Purchased of 1 Yoga Slim 7 Pro 82NK002XPH 14" 2.8K OLED		03/13/2023	59686
6	Monitor, PSU) assigned to Mr. B. Angeles.		01/24/2023	400014445
7	Christian Boquiren.		02/16/2023	400014769
8	Purchase of Epson L5290 Printer for ANNEX.		02/21/2023	400014847
9	printer &, Lenovo Ideapad 82VG002CPH-Laptop for newly		03/01/2023	400014937
#	Marikina Branch.		03/01/2023	400014939
#	Marketing and Underwriting Dept.		01/12/2023	400014297
#	new SVP of RI dept. , 1 unit of Ryzen 5 Computer set for		01/31/2023	400014560
#	mouse.		02/02/2023	400014594
#	Purchase of 20 units of Mikrotik RB941-2nD-TC.		02/03/2023	400014621

SCHEDULE 14.B - PROPERTY AND EQUIPMENT

IT EQUIPMENT

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

	Particulars/ Description	Document Index No.	Date of Acquisition	O.R./S.I No. Invoice Number
#	keyboard & 2 units of wired mouse).		02/17/2023	400014797
#	Purchase of Epson L5290 Printer reserved for HO.		02/21/2023	400014848
#	Purchase of 1 Ryzen 5 (Server) for Marketing Department HO		02/27/2023	400014898
#	Department HO		03/02/2023	400014956
#	Vention Cat6 Ethernet Cable		03/03/2023	400014990
#	parts for setting up internet connection of 5th floor.		03/07/2023	400015031
#	purchased of Fiber Optic for Networking .		03/20/2023	400015193
#	Purchase of 1 AV1800 Dual-Band Wi-Fi 6 Router for HO.		03/21/2023	400015224
#	enhance the performance of computers Accounting Dept.		03/27/2023	400015253
#	Underwriting Department specifically Ms. Veronica Aquino HO		03/30/2023	400015320
#	Lonop - ANNEX.		05/15/2023	400015850
#	Ethernet Unmanaged Switch for 4th floor and A4Tech FStyler		04/03/2023	400015361
#	Underwriting, Audit &, Bonds Department.		04/13/2023	400015465
#	for Conference Room.		04/19/2023	400015540
#	Port 10/100mbps for Server Room for Marikina Branch		04/27/2023	400015655
#	Kairene Diao, Paralegal of Atty. Hernandez.		05/03/2023	400015704
#	Atty. DJ.		05/08/2023	400015738
#	Purchase of 2 units of AVision AD215 L Document Scanner.		05/22/2023	400015925
#	Conference Room.		05/23/2023	400015943
#	Purchase of Switch for 4th floor Conference Room.		05/26/2023	400016042
#	ProcessorIntel (Rack Server), 8 units of 16GB 3200MT/s		05/30/2023	400016074
#	Drive .		06/07/2023	400016208
#	2023.		06/07/2023	400016217
#	Backpack for Audit New Employees.		06/14/2023	400016272
#	NVISION IPS LED Moniter 75HZ for new employees.		06/27/2023	400016423
#	branch.		06/27/2023	400016424
#	for new employees.		06/27/2023	400016425
#	Marketing Department.		06/30/2023	400016483
#	Purchase of 1 unit of EPSON L121 Printer		04/11/2023	59880
#	Purchase of 1 unit of Brother DCP-T520W 3in1 Wifi		05/04/2023	60127
#	Purchase of 1 unit of EPSON LX310 USB/Parallel Printer		05/04/2023	60129
#	(Ryzen 5 4650G,512GB SSD)		05/18/2023	60534
#	Purchase of 1 unit of EPSON LX310 Printer		06/13/2023	61007
#	Purchases of 2 units of EPSON L6270 Printer		06/19/2023	61046
#	Purchase of 1 unit of EPSON L5290 Printer		06/29/2023	61155
#	case) for Ms. Lala's laptop.		07/05/2023	400016496
#	set for Marikina branch.		07/17/2023	400016688
#	Accounting Department HO.		07/17/2023	400016691
#	Display - Viewboard for Conference Room.		07/17/2023	400016700
#	Computer.		07/19/2023	400016752
#	Ryzen 3 4350G CPU & 1 unit Epson L5290 printer for Claims		07/28/2023	400016874
#	Myra Dela Peña		08/02/2023	400016939
#	Cable.		08/16/2023	400017125
#	requested by IT Department.		08/16/2023	400017099
#	HYPER X FURY, 120GB SSD FASPEED, 500 GB HDD		08/31/2023	400017260
#	for NEXUS Aprroval (Bonds Dept.)		08/31/2023	400017261
#	Monitor requested by Ms. Jonah Cortez for C&C, Underwriting		09/05/2023	400017362
#	Array, 1 unit of BOSE T8S Ultra-Compact 8 Digital Mixer,		09/08/2023	400017415
#	& 6th floor.		09/12/2023	400017460
#	(cashier staff).		09/12/2023	400017461
#	4th floor Accounting.		09/29/2023	400017692
#	Purchase of 1 unit of Nivision V190HD 19 inch Monitor		07/05/2023	61187
#	INTEX 1050VA		08/09/2023	61819
#	A320/8Gb HYPER X FURY/ 120GB SSD FASPEED/ 500 GB		08/30/2023	61975
#	Purchase of 1 unit of EPSON 421 PRINTER		09/28/2023	62337
#	4Pc/Kingston Fury Beast DDRU 89B 2666/ 4Pcs Kingston		09/21/2023	62292
#	Casing Bosston EK-03C BK W/ PSU/ 1 Unit CPU AMD RYZEN		09/21/2023	62293
#	Purchase of 1 unit of Epson L3210 printrer		09/29/2023	62346
#	K/TRANSCEND 500GB NVME/ESGAMING CASE W/		09/29/2023	62347

SCHEDULE 14.B - PROPERTY AND EQUIPMENT

IT EQUIPMENT

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

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	Particulars/ Description	Document Index No.	Date of Acquisition	O.R./S.I No. Invoice Number
#	Purchase of 1 unit APEOS 2150 NDA/ APEOS 2150 ND		09/29/2023	62360
#	Department.		10/10/2023	400017813
#	Department 4th floor.		10/16/2023	400017881
#	Department 4th floor.		10/16/2023	400017882
#	Hard Drive for 4th flr Accounting.		10/19/2023	400017931
#	400017678		10/03/2023	400017738
#	Lide 300 Scanner		10/12/2023	62460
#	16PORT		10/17/2023	62508
#	Purchase of L3210 Epson A10 Inkjet Printer		10/20/2023	62600
#	Purchase of 1 unit of EPSON L5290 Printer		11/07/2023	62727
#	Fiber for HO.		11/09/2023	400018141
#	8GB RAM DDR4 512GB SSD SATA MINI PC request by		11/21/2023	400018279
#	eDST c/o Accounting Dept		11/21/2023	400018280
#	by IT Department.		11/22/2023	400018306
#	for Sir Jonad Parado.		11/23/2023	400018316
#	requested by IT Department c/o Christian Gonzales.		11/29/2023	400018383
#	Purchase of Eaton UPS & Rack for San Fernando Branch.		12/13/2023	400018530
#	IT Room.		12/13/2023	400018531
#	Underwriting Department.		12/13/2023	400018538
#	by IT Department.		12/27/2023	400018682
#	authentication including installation fee in La Union II.		12/27/2023	400018683
#	Payment for EPSON L5290 Printer.		12/13/2023	63581
	Subtotal			
	2024			
1	Abra.		10/17/2024	400023138
2	Payment for 1unit of EPSON L5590 of Alabang Branch		06/07/2024	66700
3	for Alabang Br		08/27/2024	67717
4	Units of Nvision Led Monitor		10/14/2024	69134
5	Purchase of Printer		02/14/2024	64421
6	(Butuan Br)		04/25/2024	65183
7	Payment for 1 unit of desktop set (Butuan Br)		04/25/2024	65184
8	Printer for Cabanatuan Branch		05/15/2024	65420
9	EPSON LX-310 DOT Matrix of Cagayan Branch		02/13/2024	64417
#	Purchase of 1 Keyboard A4-KRS83-USB		01/30/2024	64316
#	Purchase of 1 unit of EPSON L3210 ink tank printer		04/29/2024	65211
#	Purchase of printer parts		10/21/2024	400023183
#	Purchase of Brand New Original Lenovo Charger		01/30/2024	64315
#	Payment for L6290 Network Printer of Dagupan 2 Branch		03/26/2024	64880
#	Purchase of Office Printer		12/19/2024	70049
#	requested by Ms. Kristinne Manganti.		01/02/2024	400018741
#	Payment for new parts Avision-AD215L for HO.		01/03/2024	400018763
#	Purchase of 3 units of Avision AD215L Document Scanner		01/04/2024	400018783
#	Purchase of 1 unit of Suntech Winner C6110 Paper Shredder		01/04/2024	400018784
#	Dept & Conference Room requested by IT Room.		01/12/2024	400018904
#	monitor & 7 units of Faspeed Drive for IT, Admin & new staffs.		01/16/2024	400018962
#	Purchase of new printer for Ms. KC c/o IT Department.		01/17/2024	400018986
#	Fernando new office.		01/19/2024	400019029
#	Department. c/o sir Hanzel Ignacio		02/02/2024	400019255
#	by IT Department.		02/07/2024	400019327
#	10 units of A4Tech Keyboard & Mouse.		02/15/2024	400019454
#	RJ45 Passthrouh connector; 5 units of VGA to HDMI		02/15/2024	400019460
#	Copier & 1 extra Copier requested by Ms. Cring Godinez dated		02/26/2024	400019606
#	Purchase of 1 unit of Epson LQ-310 printer.		03/05/2024	400019730
#	of APC 1200 VA UPS for ms. Jane & sir Ardent and as		03/11/2024	400019844
#	bit/64 bit Eng Intl USB for Head Office.		03/18/2024	400019945
#	Purchase of Wireless mic set		03/22/2024	400020025
#	PC & 5 pcs of 24" NVision LED Monitor requested by IT		03/26/2024	400020046
#	Toshiba Battery Chargeable, Omni Ext Cord, Omni Wua-032		04/05/2024	400020202
#	CAT, Beelink SER5 AMD Ryzen 5 &, 24" NVision LED Monitor		04/11/2024	400020265

SCHEDULE 14.B - PROPERTY AND EQUIPMENT

IT EQUIPMENT

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

	Particulars/ Description	Document Index No.	Date of Acquisition	O.R./S.I No. Invoice Number
#	NVision LED Monitor for Admin Head Office.		04/17/2024	400020392
#	Department.		04/17/2024	400020396
#	USA wax cord		04/17/2024	400020399
#	Bond Issuance at Subic, Olongapo City, c/o Ms. Hazel		04/25/2024	400020538
#	NVision LED Monitor for Head Office as per attached. c/o sir		04/25/2024	400020539
#	for Judicial Department.		04/29/2024	400020599
#	Mini PC for Reinsurance Department as per attached. c/o sir		04/29/2024	400020605
#	24 NVISION LED MONITOR.		05/07/2024	400020710
#	Purchase of 1 computer set for Ms. Chay Asilum.		05/13/2024	400020762
#	set for branches & marketing department.		05/16/2024	400020832
#	for Judicial Department.		05/21/2024	400020886
#	PC Kit Socket AM4 Wifi/Gigabit Lan/HDMI/DP AMD Ryzen 3		05/30/2024	400020996
#	Purchase of Epson Ecotank L6290 for Underwriting/ RI Dept.		06/27/2024	400021386
#	Purchase of Epson Ecotank L6290 for Accounting Dept.		07/11/2024	400021664
#	Generation Pro kit Barebone, 3 unitsof 24 Nvision Led Monitor,		07/25/2024	400021844
#	Generation Pro kit Barebone & 1 Unit of 24 Invision Led		07/26/2024	400021857
#	Eng Intl USB for Head Office.		08/02/2024	400021990
#	PROCESSORS & 1 Unit NVISION LED MONITOR for Admin		08/06/2024	400022024
#	PROCESSORS & 1 Unit NVISION LED MONITOR for		08/14/2024	400022146
#	Audit dept. (for encashment- JG)		08/20/2024	400022225
#	RYZEN 7 5800H PROCESSORS & 1 Unit NVISION LED		08/20/2024	400022226
#	PROCESSORS & 1 Unit NVISION LED MONITOR for New		08/27/2024	400022343
#	Purchase of Epson Ecotank L3210 for New Legal Staff.		08/27/2024	400022344
#	Purchase 1 unit of Laptop for Mrs. Judith Rupido.		08/28/2024	400022359
#	bit/64-bit Eng Intl USB and 10 Pc Keyboard Mouse Combo.		08/28/2024	400022370
#	Iba Zambales and Vigan Extension Office)		08/28/2024	400022371
#	3 units of 24 NVSION LED Monitor of Abra, Iba Zambales and		08/28/2024	400022372
#	Accounting Staff.		08/29/2024	400022380
#	Processor and unit of 24 NVISION LED Monitor for Ms. Regina		09/05/2024	400022496
#	Processor and 1 unit of 24 NVISION LED Monitor for Ms. Ella		09/13/2024	400022601
#	1245OH 2.0GHz 16Gb Ram for Travel Insurance Personel		09/16/2024	400022626
#	Underwriting Dept, (RF: VN# 400022602)		09/18/2024	400022684
#	Omniversal- EDST Assurance.		10/02/2024	400022870
#	Processor & unit of 24'Nvision Led Monitor for Sir Christian.		10/02/2024	400022871
#	for Legal Dept. as per attached.		10/02/2024	400022872
#	processor for Mr. Mathew Arroyo (Encoder) Admin dept.		10/03/2024	400022932
#	for IT.		10/04/2024	400022960
#	Desk Mini X300 AMD RYZEN33200GProcessor and 1 unit of		10/04/2024	400022962
#	Legal Dept.		10/07/2024	400022981
#	bit Eng Intl USB. (Stock of IT)		10/15/2024	400023091
#	Junix.		10/18/2024	400023167
#	16 GB & 2 Unit of 24 Nvision Led Monitor for Marketing dept.		10/29/2024	400023271
#	Mercado of Bail Bond Coordinator.		10/31/2024	400023319
#	16 GB and 1 Unit 24 Nvision Led Monitor for Mr. Rodel		10/31/2024	400023320
#	Purchase 10 Pcs A4Tech Keyboard & Mouse for IT Stock.		11/05/2024	400023364
#	Purchase of Fiber Optic Cable, Media Converter, and Ink Pad		11/06/2024	400023402
#	16GB & 24 Nvision Led Monitor for Mr. Ronaldo C. Celzo of		11/12/2024	400023470
#	and 1 24" Nvision Led Monitor for Autoprotect Insurance		11/14/2024	400023523
#	for Maám Chay/HR as per attached.		11/15/2024	400023549
#	50M UPC Fiber Optic Drop Single Mode Simplex		11/15/2024	400023562
#	Eng Intl USB for IT Stock.		11/19/2024	400023578
#	16 GB 3200MHZ DDR4 16GB & 24 Nvision Led Monitor for		11/19/2024	400023579
#	16 GB & 5 Units of 24 Nvision Led Monitor (2 set is for New		11/27/2024	400023687
#	16GB & 2 unit of Lenovo Ideapad 3 141AU7 Intel 13-1215		12/09/2024	400023871
#	16 GB & 1 Unit of 24 Nvision Led Monitor for Ms. Vivien Faye		12/13/2024	400023963
#	Memory 1TB 1 Unit of 24 Nvision Led Monitor for Admin		12/13/2024	400023964
#	Purchase 1 Unit of Epson LQ-310 for Admin dept.		12/26/2024	400024107
#	of Brother DCP-T720DW Printer of Agent from Antique c/o		09/18/2024	68643
#	Purchase 1 set of computer		12/27/2024	69864

SCHEDULE 14.B - PROPERTY AND EQUIPMENT

IT EQUIPMENT

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

	Particulars/ Description	Document Index No.	Date of Acquisition	O.R./S.I No. Invoice Number
#	of Epson LQ-310 Dot Matrix for Isabela Branch.		02/02/2024	400019257
#	monitor for Head Office & Isabela SO Branch.		02/02/2024	400019256
#	Payment for 1 Desktop Set (AMD RYZEN 3 3200G)		02/16/2024	64440
#	Cashier)		03/01/2024	64610
#	Payment for 1 Unit of LG24"MR400 (Monitor) of La Union 1 Br		08/28/2024	67769
#	Purchase of Epson LX310 DOT Matrix Printer		06/06/2024	66694
#	Purchase of Epson L5290 - Laoag Br		10/16/2024	69145
#	Purchase of Epson LQ310 - Laoag Br		10/16/2024	69146
#	All-in-One Ink Tank Printer for Lucena Branch		07/11/2024	67198
#	Nvision Led Monitor for Lucena Branch.		07/11/2024	400021651
#	24'N Vision LED Monitor for Manila BR.		09/17/2024	68629
#	units of 24" NVISION LED Monitor		09/20/2024	68689
#	One InkTank Printer		09/20/2024	68690
#	Payment for 1 unit Lenovo Ideapad Slim 3		10/04/2024	69073
#	PC & 7 units of 24"NVision Monitor requested by IT		01/02/2024	400018740
#	Marikina Branch.		01/26/2024	400019158
#	Branch.		01/26/2024	400019159
#	Purchase of A4 Tech KK-3 BLK Smart Key FN Keyboard		02/21/2024	400019544
#	NUC11 Core i3-1115G4 11th Generation Pro Kit for Marikina		07/25/2024	67359
#	processor of Marikina Br.		07/31/2024	67431
#	in-One Ink tank Printer of Marikina Br.		07/31/2024	67432
#	1TB Onetouch Silver HDD, and 3 units of APC BV 6501-PH		09/11/2024	68577
#	Purchase of Epson l3210 eco tank printer		04/24/2024	65160
#	Purchase of Epson l3210 eco tank printer		08/14/2024	67588
#	Purchase of Epson Ink 003 Blk C13700V100		01/25/2024	64285
#	Copy printer of Naga Br.		04/24/2024	65159
#	Naga Branch		08/05/2024	67467
#	Auto Negotiation		09/05/2024	67874
#	Payment for 2 sets of Computer (Olongapo Branch)		01/22/2024	400019061
#	Monsod of BDO-Ortigas as per attached.		09/10/2024	400022561
#	Purchase of 1 set of computer deskstop and 1 unit Printer		11/19/2024	69677
#	of EPSON LS210 for Palawan Branch.		01/15/2024	400018936
#	Fernando Branch		04/17/2024	65108
#	Purchase of 1 unit of Brother DCP T720W Printer		11/05/2024	69594
#	A5 20MK/ Kingston 8G) Computer sets of Tagum Branch		06/27/2024	400021378
#	Purchase of 1 unit of EPSON L5290 Printer		09/11/2024	400022563
#	Purchase of 2 sets of computer for Tarlac Branch.		01/15/2024	400018919
#	Purchase of Hard Disk		09/13/2024	68599
#	Payment for 1 Computer Set of Tuguegarao Branch		11/25/2024	69370
#	Zambales.		10/18/2024	400023160
#	Zamboanga.		01/12/2024	400018902
#	(Zamboanga Branch)		07/12/2024	400021674
#	Zamboanga Branch.		08/12/2024	400022094
#	Motherboard MSI and 1 unit of memory team elite 8gb for		08/14/2024	400022157
#	Union Br		02/21/2024	400019630
#	Union Br		02/21/2024	64505
#	of Underwriting Dept.		09/13/2024	400022602
	Subtotal			
	2025			

SCHEDULE 14.C - PROPERTY AND EQUIPMENT

LEASEHOLD IMPROVEMENT/TRANSPORTATION EQUIPMENT/ OFFICE FURNITURE, FIXTURES and EQUIPMENT

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Account	Leasehold Improvement	Transportation Equipment	Office Furniture, Fixtures and Equipment

SCHEDULE 15 - INVESTMENT PROPERTY
LAND, BUILDING & BUILDING IMPROVEMENTS AND LEASEHOLD IMPROVEMENT
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

	Particulars - Description of Property (including location)	Document Index No.	Title No.	Type of Ownership (Legal or Beneficial)	Current Use	Mode of Acquisition	Date		Name of Vendor	Amount of Encumbrances, if any	Acquisition Cost	Accumulated Depreciation (if any)	Book Value Current Year	Book Value Previous Year	Subsequent Measurement (Cost Model/Fair Value Model)	Fair Value Model		Ledger Balance	Accumulated Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Admitted Asset	Company Remarks
							IC Approval	Acquired								Date of Latest IC Approved Appraisal	Appraised Value						
A.	Land with Building and Building Improvement																						
	Name of Property 1																						
	Land	InvProp - L&B - 01	TCT 042-2019016335	Legal	Capital Appreciation	Purchased	05/12/2021	12/28/2020			50,305,200.00			66,847,000.00	Fair Value Model		69,566,000.00	69,566,000.00		69,566,000.00	14,182,363.02	55,383,636.98	
	Building	InvProp - L&B - 02		Legal	Capital Appreciation	Others					57,666,552.24			57,834,000.00	Fair Value Model		58,348,000.00	58,348,000.00		58,348,000.00	10,431,754.52	47,916,245.48	
	Building Improvement																						
	Subtotal									-	107,971,752.24	-	-	124,681,000.00			127,914,000.00	127,914,000.00	-	127,914,000.00	24,614,117.54	103,299,882.46	
	Name of Property 2																						
	Land																						
	Building																						
	Building Improvement																						
	Subtotal									-	-	-	-	-			-	-	-	-	-	-	
	Add rows if necessary																						
B	Land only																						
1	Lot 154, 1,209 sqm.	InvProp - Land - 01	TCT 060-2017001842	Legal	Capital Appreciation	Purchased	04/14/2021	12/31/2017			31,736,000.00			37,479,000.00	Fair Value Model		39,897,000.00	39,897,000.00		39,897,000.00	8,845,145.31	31,051,854.69	
2	along Rizal Street, Brgy. 2, Calamba, Laguna																						
3																							
	Total Land									-	31,736,000.00	-	-	37,479,000.00			39,897,000.00	39,897,000.00	-	39,897,000.00	8,845,145.31	31,051,854.69	
C	Building and Building Improvements only																						
	Building																						
1	Office Condominium Unit, Unit 403 4th Floor Xavierville Square Condominium, Brgy. Loyola Heights, Diliman, Quezon City	InvProp - Bldg - 01	CTC N-40508	Legal	Income Producing Real P	Purchased	04/14/2021	12/31/2017			4,100,000.00			4,264,000.00	Fair Value Model		4,472,000.00	4,472,000.00		4,472,000.00	939,218.75	3,532,781.25	
2	TGN's Properties (Zeta Condomimium) (Unit 4-A)	InvProp - Bldg - 02	CCT 006-2022013498	Legal	Income Producing Real P	Purchased	07/13/2023	07/05/2023			39,206,090.27			43,260,000.00	Fair Value Model		44,908,000.00	44,908,000.00		44,908,000.00	9,066,509.19	35,841,490.81	
3	TGN's Properties (Zeta Condomimium) (Unit 1-B)	InvProp - Bldg - 03	CCT 006-2022013497	Legal	Income Producing Real P	Purchased	07/13/2023	07/05/2023			33,306,144.64			46,900,000.00	Fair Value Model		47,950,000.00	47,950,000.00		47,950,000.00	9,092,720.32	38,857,279.68	
4	Condo Unit 1618, BPI Cebu Corporate Center	InvProp - Bldg - 04	CTC 107-2019005257	Legal	Capital Appreciation	Purchased	No Approval	08/01/2018			29,744,000.00			30,316,000.00	Fair Value Model		30,888,000.00	30,888,000.00		30,888,000.00	5,770,786.98	25,117,213.02	
5	Parking Space, P5-29, BPI Cebu Corporate Center	InvProp - Bldg - 05	CTC 107-2019005257	Legal	Capital Appreciation	Purchased	No Approval	08/01/2018			1,300,000.00			1,300,000.00	Fair Value Model		1,313,000.00	1,313,000.00		1,313,000.00	235,932.55	1,077,067.45	
6	Suite 2502, 88 Corporate Center, Sedeno cor. (186.08) Valero Sts., Salcedo Village, Makati City		CCT 006-2017000095/C	Legal	Capital Appreciation	Merger with Plaridel	12/10/2015	12/19/2019			38,242,000.00			40,293,920.00	Fair Value Model		41,602,000.00	41,602,000.00		41,602,000.00	41,602,000.00	-	
7	TGN's Properties (Zeta Condomimium) (Unit 5-B)	InvProp - Bldg - 06	CCT 006-20222013496	Legal	Capital Appreciation	Purchased		12/10/2022			22,933,659.60			26,028,000.00	Fair Value Model		26,751,000.00	26,751,000.00		26,751,000.00	5,186,452.55	21,564,547.45	
8	TGN's Properties (Zeta Condomimium) (Unit 5-A)	InvProp - Bldg - 07	CCT 006-20222013500	Legal	Capital Appreciation	Purchased		12/10/2022			39,206,090.27			42,436,000.00	Fair Value Model		43,672,000.00	43,672,000.00		43,672,000.00	8,513,204.26	35,158,795.74	
9	TGN's Properties (Zeta Condomimium) (Unit 3-A)	InvProp - Bldg - 08	CCT 006-20222013499	Legal	Capital Appreciation	Purchased		12/10/2022			39,301,250.68			33,897,328.71	Fair Value Model		45,017,000.00	45,017,000.00		45,017,000.00	9,088,515.28	35,928,484.72	
	Total Building									-	247,339,235.45	-	-	268,695,248.71			286,573,000.00	286,573,000.00	-	286,573,000.00	89,495,339.88	197,077,660.12	
B.2	Building Improvements																						
1																							
2																							
3																							
	Total Building Improvements									-	-	-	-	-			-	-	-	-	-	-	
D	Construction-in-Progress																						
1																							
2																							
3																							
	Construction-in-Progress									-	-	-	-	-			-	-	-	-	-	-	
TOTAL										-	387,046,987.69	-	-	430,855,248.71			454,384,000.00	454,384,000.00	-	454,384,000.00	122,954,602.73	331,429,397.27	

SCHEDULE 16 - RIGHT OF USE ASSET / LEASE LIABILITY

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Right of Use Asset		Term of Lease Agreement - Start	Term of Lease Agreement - End	Present Value of Right of Use Asset	Accumulated Depreciation	Carrying Amount (Ledger Balance)	Lease Liability - Ending Balance
A.	**Land**						
1							
2							
3							
	Total Land			-	-	-	-
B.	**Building**						
1							
2							
3							
	Total Building			-	-	-	-
C.	**Equipment**						
1	Toyota Innova 2.8E DSL	15-Feb-18	28-Feb-20	1,159,821.43	(1,159,821.43)	-	-
2	Toyota Innova 2.8G DSL	20-Mar-18	11-Apr-20	1,304,464.29	(1,304,464.29)	(0.00)	-
3	Toyota Fortuner 2.4G 4x2 DSL	15-Mar-18	26-Mar-20	1,492,857.14	(1,492,857.14)	0.00	-
4	Mitsubishi Pajero GLS 3.2 4x4	25-Jul-18	17-Jul-20	2,358,928.57	(2,358,928.57)	-	-
5	Mitsubishi Xpander GLS Sport	28-Nov-18	26-Dec-20	1,049,107.14	(1,049,107.14)	-	-
6	Ford Everest Titanium 4x2 2.2L A/T	21-Feb-19	15-Jan-21	1,551,785.71	(1,551,785.71)	-	-
7	Toyota Innova 2.5G-White Pearl	14-Mar-20	14-Feb-23	1,399,107.14	(1,399,107.14)	-	-
8	Mitsubishi Xpander GLS Sport 1.5 2WD	14-Mar-20	14-Feb-23	977,678.57	(977,678.57)	-	-
9	Toyota Hiace Commuter 3.0L DSL	14-Aug-20	14-Jul-22	1,267,857.14	(1,267,857.14)	-	-
10	Toyota Super Grandia Elite	2-Sep-21	2-Sep-23	2,697,714.66	(2,338,019.37)	359,695.29	-
11	Toyota Fortuner 2.8 Q 4x2 A/T	27-Mar-24	27-Mar-27	1,954,464.29	(716,636.91)	1,237,827.38	695,505.22
12	Ford Everest 2.06 Titanium+ 4X4 10 A/T	11-Jul-25	11-Jun-27	2,223,214.29	(259,375.00)	1,963,839.29	1,149,255.49
13	Ford Everest 2.06 Titanium+ 4X4 10 A/T	11-Jul-25	11-Jun-27	2,223,214.29	(259,375.00)	1,963,839.29	1,149,255.49
14	Hiace Super Grandia Elite AT Black	4-Feb-25	21-Mar-27	2,974,107.14	(49,568.45)	2,924,538.69	1,665,500.00
	Total Equipment			24,634,321.81	(16,184,581.87)	8,449,739.94	4,659,516.20
TOTAL RIGHT OF USE ASSET / LEASE LIABILITY				**24,634,321.81**	**(16,184,581.87)**	**8,449,739.94**	**4,659,516.20**
					Checking:	-	-

SCHEDULE 17 - NON-CURRENT ASSETS HELD FOR SALE
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Particulars (Lot No., Area and Location of Lands, Size and Description of Buildings/Equipment)	Document Index No.	Title No./OR/CR	Date		Amount of Encumbrances, if any	Previous Year Balance	Carrying Amount	Fair Value Less Cost to Sell	Ledger Balance	Non-Admitted Asset	Admitted Asset	Company Remarks
			IC Approved	Identified as NCAHS								
Itemize the accounts												
1												
2												
3 NIL												
4												
5												
TOTAL NON-CURRENT ASSET HELD FOR SALE					-	-	-	-	-	-	-	

SCHEDULE 18 - DERIVATIVE ASSETS & LIABILITITES HELD FOR HEDGING

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Counterparty	Document Index No.	Type of Derivative Contract	Date		Net Asset Position		Net Liabilit
			IC Approved	Acquired	Principal Amount	Fair Value	Principal Amount
A. Fair Value Hedge							
1							
2 NIL							
3							
Total Fair Value Hedge					-	-	-
B. Cash Flow Hedge							
1							
2 NIL							
3							
Total Cash Flow Hedge					-	-	-
C. Hedges of a Net Investment in Foreign Operation							
1							
2 NIL							
3							
Total Hedges of Net Investments in Foreign Operation					-	-	-
TOTAL DERIVATIVE ASSETS & LIABILITITES HELD FOR HEDGING					-	-	-

SCHEDULE 19 - PENSION ASSET (OBLIGATION)
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

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Particulars	Amount	Non-Admitted Asset/Non-Ledger Liability	Admitted Asset/ Liability	Company Remarks
Fair Value of Plan Assets	-	-	-	
Present Value of Defined Benefit Obligation	20,644,369.40	-	-	
Pension Asset (Liability)	(20,644,369.40)	-	-	
A. Fair Value of Plan Assets				
FVPA, beginning				
Interest income				
Actual Contributions				
Benefits Paid				
Gains (Losses) on Plan Asset				
FVPA, ending	-	-	-	
B. Present Value of the Defined Benefit Obligation				
PVDBO, beginning	18,078,070.40			
Current Service Cost	2,489,846.00			
Interest Cost	1,099,147.00			
Past Service Cost				
Benefits Paid				
Settlement (gain) loss				
Gains (Losses) due to:				
Experience from assumptions	3,413,613.00			
Changes in demographic assumptions	(4,018,661.00)			
Changes in financial assumptions	(417,646.00)			
PVDBO, ending	20,644,369.40	-	-	

Checking: -

SCHEDULE 20 - OTHER ASSETS

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

	Particulars/Payee	Nature	Ledger Balance	Non-Admitted Asset	Admitted Asset	Company Remarks
A.	**Creditable Withholding Tax**					
	CWT - Prior Years					
	CWT - Current Reporting Year					
	Total CWT		-	-	-	
B.	**Prepaid or Deferred Charges**					
	Itemize					
1	**Various Transaction and Payees**	Prepaid Insurance	607,400.83	607,400.83	-	
2	**Various Transaction and Payees**	Prepaid Rent	61,870.50	61,870.50		
3						
	Total - Prepaid or Deferred Charges		**669,271.33**	**669,271.33**	-	
C.	**Goodwill, trade names, and other intangible assets**					
	Itemize					
1						
2						
3						
	Total - Goodwill, trade names, and other intangible assets		-	-	-	
D.	**Others**					
	Itemize					
1	**Various Transaction and Payees**	Advances to Employees - SSS M	1,511,044.22	1,511,044.22		
2	**Various Transaction and Payees**	Advances to Employees - SSS S	201,370.00	201,370.00		
3	**Various Transaction and Payees**	Advances to Employees - For Li	4,722,747.17	4,722,747.17		
4	**Various Transaction and Payees**	Advances to Supplies - HO Con	5,177,207.97	5,177,207.97		
5	**Various Transaction and Payees**	Deferred Input VAT	43,163.43	43,163.43		
6	**Various Transaction and Payees**	Excess Fire Service Tax	4,620,445.89	4,620,445.89		
7	**Various Transaction and Payees**	Excess Premium Tax	251,488.27	251,488.27		
8	**Various Transaction and Payees**	Security Deposit	52,000.00	52,000.00		
9	**Various Transaction and Payees**	Rental Deposit	4,976,613.82	4,976,613.82		
10	**Various Transaction and Payees**	Other Assets - EDST	1,489,626.20	1,489,626.20		
11	**Various Transaction and Payees**	Other Assets - OICP Prepaid	635,237.58	635,237.58		
12	Various Transaction and Payees	Other Assets - IC Certification	24,580,291.20	24,580,291.20		
	Total - Others		**48,261,235.75**	**48,261,235.75**	-	
TOTAL - OTHER ASSETS			48,930,507.08	48,930,507.08	-	

LINK
CONTENT
SFP
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SCHEDULE 21 - DUE FROM PARTICIPANT'S FUND AND QARD HASAN RECEIVABLE (WINDOW TAKAFUL OPERATIONS)

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Name of Debtor	Nature	Aging Period (for RBC)	Balance as of PY	Additional Receivable During the Year	Amount Settled During the Year	Balance as of CY (Ledger Balance)	Allowance for Impairment Loss	Ledger Balance, net	Non-Admitted Asset	Company Remarks
A. Due from Participant's Fund										
Itemize the accounts										
###						-				
### NIL						-				
###						-				
Total Due from Participant's Fund			-	-	-	-	-	-	-	
							Checking:	-		
B. Qard Hasan Receivable										
Itemize the accounts										
###						-				
### NIL						-				
###						-				
Total Qard Hasan Receivable			-	-	-	-	-	-	-	
							Checking:	-		

Reconciliation of Qard Receivable with Participant's Fund

Particulars	Amount	Remarks
Qard Receivabale per Operator's Books	-	
Corresponding Payable in Operator's Fund		
Variance (if any)	-	

SCHEDULE 22 - TAKAFUL OPERATION
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

LINK: CONTENT | SFP | SCI

Accounts	Nature	Balance as of PY	Balance as of CY (Ledger Balance)	Non-Admitted Assets/ Non Ledger Liabilities	Amounts for Net Worth Requirements (31 December 20XX)	Company Remarks
A. Total Assets of Takaful Window Operation		NIL			-	
B. Total Liabilities of Takaful Window Operation		NIL			-	
C. Total Participant's Fund		NIL			-	

SCHEDULE 23 - CLAIMS LIABILITIES

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Class of Business	Fire	Marine Cargo	Motor Car CMVL	Casualty (w/o OFW)	Suretyship	Marine Hull	Motor Car OD	Engineering	Others	OFW	Total
					Gross of Reinsurance						
Claims Liabilities (Gross of RI)											
1 **Outstanding Claims Reserve**	95,892,234.18	500,000.00	1,267,243.82	379,097.81	-	2,001,120.00	71,247,331.48	9,122,188.41	503,573.23	245,283.17	181,158,072.10
(a) Direct Business	63,315,698.85	500,000.00	1,267,243.82	375,633.17		2,001,120.00	63,544,613.50	8,922,000.00	467,728.36	245,283.17	140,639,320.87
(b) Assumed - Treaty							7,156,561.70				7,156,561.70
(c) Assumed - Facultative	32,576,535.33			3,464.64			546,156.28	200,188.41	35,844.87		33,362,189.53
2 **Claims Handling Expense**	641,000.00	5,000.00	12,000.00	4,000.00		19,000.00	681,000.00	69,000.00	4,000.00	2,000.00	1,437,000.00
3 **IBNR**	216,414,000.00	463,000.00	28,348,000.00	974,000.00	7,817,000.00	4,897,000.00	34,128,000.00	51,730,000.00	3,208,000.00	4,122,000.00	352,101,000.00
4 **MfAD (percentage)**	0.06	0.73	0.20	0.43	0.43	0.30	0.20	0.06	0.43	-	2.83
Total Claims Liability (Gross of RI)	331,598,889.34	1,674,655.30	35,638,957.50	1,934,162.08	11,140,939.76	9,006,443.99	127,576,399.38	64,552,091.24	5,297,264.41	4,369,283.17	592,789,086.17

Class of Business	Fire	Marine Cargo	Motor Car CMVL	Casualty (w/o OFW)	Suretyship	Marine Hull	Motor Car OD	Engineering	Others	OFW	Total
					Net of Reinsurance						
Claims Liabilities (Net of RI)											
1 **Outstanding Claims Reserve**	66,954,563.93	500,000.00	1,267,243.82	378,058.42	-	2,001,120.00	71,083,484.60	7,263,651.89	492,819.77	245,283.17	150,186,225.60
(a) Direct Business	44,150,989.20	500,000.00	1,267,243.82	375,633.17		2,001,120.00	63,544,613.50	7,123,520.00	467,728.36	245,283.17	119,676,131.22
(b) Assumed - Treaty							7,156,561.70				7,156,561.70
(c) Assumed - Facultative	22,803,574.73			2,425.25			382,309.40	140,131.89	25,091.41		23,353,532.68
2 **Claims Handling Expense**	641,000.00	5,000.00	12,000.00	4,000.00		19,000.00	681,000.00	69,000.00	4,000.00	2,000.00	1,437,000.00
3 **IBNR**	98,490,000.00	171,000.00	26,042,000.00	971,000.00	6,743,000.00	643,000.00	25,638,000.00	9,656,000.00	2,220,000.00	1,630,000.00	172,204,000.00
4 **MfAD (percentage)**	0.06	0.53	0.13	0.26	0.26	0.22	0.13	0.06	0.26	-	1.91
Total Claims Liability (Net of RI)	175,984,443.36	1,033,334.67	30,953,909.11	1,702,369.38	8,483,799.82	3,245,581.76	110,353,235.57	18,001,193.93	3,422,802.26	1,877,283.17	355,057,953.03

Annual Statement (AS) Reconciliation with Actuarial Valuation Report and Audited Financial Statement (AFS)

Particulars	AS	AVR	Difference	Reason for Difference, if any	AFS	Difference	Reason for Difference, if any	NAA	NLL
RI Share on IBNR									
Gross IBNR		411,631,014.07							
Net IBNR		204,871,727.43							
RI Share on IBNR	206,759,286.64	206,759,286.64	-		206,759,286.64	-		-	
Claims Liabilities	592,789,086.17	592,789,086.17	0.00		592,789,086.17	-			-

The following lines of business shall be grouped together and presented under the following classifications :

Marine, Aviation & Transit - Ocean Marine, Inland Marine, Marine Hull and Aviation
Fire - Fire, Earthquake /Fire Shock, Typhoon/Flood/Tidal Wave
Motor - CMVL-LTO, CMVL-Non-LTO, Other than CMVL-LTO, Other than CMVL-Non-LTO
Others - Burglary/Larceny/Theft, Miscellaneous, Judicial Criminal Bonds, Customs Bonds, Other Bonds and Life for Professional Reinsurers

(Loss Reserves shall consist of provisions set up by the company for claims reported but not yet settled, claims incurred but not yet reported, and all expenses associated with the settlement of such claims, except loss adjustment expenses)

SCHEDULE 24 - PREMIUM LIABILITIES

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Gross of Reinsurance

Class of Business	Fire	Marine Cargo	Motor Car CMVL	Casualty (w/o OFW)	Suretyship	Marine Hull	Motor Car OD	Engineering	Others	OFW	Total
(1) Unearned Premium Reserve (UPR)	260,295,241.83	6,856,687.40	254,845,384.67	7,429,976.74	441,185,867.99	40,549,250.36	235,104,628.98	158,691,580.18	10,732,163.81	18,423,634.03	1,434,114,415.99
(2) Deferred Acquisition Cost (DAC)	108,231,922.60	3,170,650.51	25,484,538.47	3,110,516.45	219,332,392.93	17,164,906.50	117,800,481.97	68,043,642.66	4,689,170.84	7,847,381.94	574,875,604.87
(3) UPR net of DAC	152,063,319.23	3,686,036.89	229,360,846.20	4,319,460.29	221,853,475.06	23,384,343.86	117,304,147.01	90,647,937.52	6,042,992.97	10,576,252.09	859,238,811.12
(4) Unexpired Risk Reserve (URR)	194,912,262.90	3,680,484.70	80,102,401.17	4,381,264.32	104,250,370.64	8,625,830.53	183,440,623.71	81,240,038.10	5,520,653.39	6,836,000.00	672,989,929.45
4.1 Ultimate Loss Ratio	0.61	0.20	0.12	0.23	0.03	0.10	0.46	0.44	0.21	0.30	
4.2 Best Estimate of Future Obligation	159,265,000.00	1,383,000.00	31,067,000.00	1,684,000.00	12,313,000.00	4,183,000.00	107,981,000.00	70,000,000.00	2,237,000.00	5,497,000.00	395,609,999.99
4.3 Maintenance Expense	15,645,000.00	227,000.00	27,487,000.00	801,000.00	47,224,000.00	1,431,000.00	25,333,000.00	3,382,000.00	883,000.00	1,266,000.00	123,679,000.00
4.4 Claims Handling Expense	1,593,000.00	6,000.00	558,000.00	27,000.00	235,000.00	29,000.00	2,057,000.00	185,000.00	35,000.00	73,000.00	4,798,000.00
4.5 MfAD (Amount)	18,409,262.90	2,064,484.70	20,990,401.17	1,869,264.32	44,478,370.64	2,982,830.53	48,069,623.71	7,673,038.10	2,365,653.39	-	148,902,929.46
(5) Premium Liability	**303,144,185.50**	**6,856,687.40**	**254,845,384.67**	**7,491,780.77**	**441,185,867.99**	**40,549,250.36**	**301,241,105.68**	**158,691,580.18**	**10,732,163.81**	**18,423,634.03**	**1,434,114,415.99**

Net of Reinsurance

	Fire	Marine Cargo	Motor Car CMVL	Casualty (w/o OFW)	Suretyship	Marine Hull	Motor Car OD	Engineering	Others	OFW	Total
(1) Unearned Premium Reserve (UPR)	145,056,922.11	2,101,209.45	254,845,384.67	7,429,976.74	437,842,808.11	13,271,759.12	234,875,142.57	31,357,642.87	8,185,713.92	11,742,058.83	1,146,708,618.39
(2) Deferred Acquisition Cost (DAC)	97,580,027.55	3,169,548.01	25,484,538.47	3,110,516.45	217,964,710.36	12,585,828.98	117,733,020.89	59,978,407.68	4,252,361.52	5,341,797.83	547,200,757.74
(3) UPR net of DAC	47,476,894.56	(1,068,338.56)	229,360,846.20	4,319,460.29	219,878,097.75	685,930.14	117,142,121.68	(28,620,764.81)	3,933,352.40	6,400,261.00	599,507,860.65
(4) Unexpired Risk Reserve (URR)	110,869,701.62	1,022,203.03	70,473,668.07	3,252,002.86	86,748,628.08	4,145,483.26	166,158,150.36	14,628,687.20	3,975,388.92	5,171,000.00	466,444,913.39
4.1 Ultimate Loss Ratio	0.57	0.14	0.11	0.19	0.03	0.12	0.46	0.31	0.22	0.33	
4.2 Best Estimate of Future Obligation	83,160,000.00	298,000.00	29,126,000.00	1,412,000.00	12,294,000.00	1,538,000.00	107,404,000.00	9,680,000.00	1,788,000.00	3,832,000.00	250,531,999.99
4.3 Maintenance Expense	15,645,000.00	227,000.00	27,487,000.00	801,000.00	47,224,000.00	1,431,000.00	25,333,000.00	3,382,000.00	883,000.00	1,266,000.00	123,679,000.00
4.4 Claims Handling Expense	1,593,000.00	6,000.00	558,000.00	27,000.00	235,000.00	29,000.00	2,057,000.00	185,000.00	35,000.00	73,000.00	4,798,000.00
4.5 MfAD (Amount)	10,471,701.62	491,203.03	13,302,668.07	1,012,002.86	26,995,628.08	1,147,483.26	31,364,150.36	1,381,687.20	1,269,388.92	-	87,435,913.40
(5) Premium Liability	**208,449,729.17**	**4,191,751.04**	**254,845,384.67**	**7,429,976.74**	**437,842,808.11**	**16,731,312.24**	**283,891,171.25**	**74,607,094.88**	**8,227,750.44**	**11,742,058.83**	**1,146,708,618.39**

Annual Statement (AS) Reconciliation with Actuarial Valuation Report and Audited Financial Statement (AFS)

PARTICULARS	AS	AVR	Difference	Reason for Difference, if any	AFS	Difference	Reason for Difference, if any	NAA	NLL
Deferred Acquisition Cost (DAC)	574,875,604.87	574,875,604.87	(0.00)		574,875,604.87	-		-	
Deferred Reinsurance Premium (DRIP)									
Gross UPR		1,434,114,415.99							
Net UPR		1,146,708,618.38							
DRIP	287,405,797.61	287,405,797.61	(0.00)		287,405,797.61	-		-	
Premium Liabilities	1,434,114,415.98	1,434,114,415.99	(0.01)		1,434,114,415.98	-			0.01
Deferred Reinsurance Commission									
Gross DAC		574,875,604.87							
Net DAC		547,200,757.74							
DRIC	27,674,847.13	27,674,847.13	(0.00)		27,674,847.13	-			0.00

The following lines of business shall be grouped together and presented under the following classifications :

Marine, Aviation & Transit - Ocean Marine, Inland Marine, Marine Hull and Aviation
Fire - Fire, Earthquake /Fire Shock, Typhoon/Flood/Tidal Wave
Motor - CMVL-LTO, CMVL-Non-LTO, Other than CMVL-LTO, Other than CMVL-Non-LTO
Others - Burglary/Larceny/Theft, Miscellaneous, Judicial Criminal Bonds, Customs Bonds, Other Bonds and Life for Professional Reinsurers

SCHEDULE 25.A - LOSSES AND CLAIMS PAYABLE - DIRECT BUSINESS

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

	Name of Claimant/Policyholder	Claim No.	Date Filed	Policy Number	Amount of Insurance Coverage	Date of Loss or Damage	Amount of		Amount Recoverable						Reinsurer to whom Ceded	Net Claims Payable	
									Authorized				Unauthorized				
									Domestic		Foreign						
							Loss	Loss Adjustment Expenses	Loss	Loss Adjustment Expenses	Loss	Loss Adjustment Expenses	Loss	Loss Adjustment Expenses		Loss	Loss Adjustment Expenses
					(Pesos)		(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)		(Pesos)	(Pesos)
A.	Fire																
1	TERASU ENERGY INC.	HO-028/25-F	3-Feb-25	F-0087496	270,984,957.10	02/02/2025	1,400,000.00		560,000.00							840,000.00	-
2	CENTURY PACIFIC FOOD INC.	HO-040/25-F	18-Feb-25	F-0090814	40,000,000,000.00	05/02/2025	978,400.75		293,520.23							684,880.52	-
3	PPC ONE ESTATE CORPORATION	HO-044/25-F	27-Feb-25	F-0082270	412,425,260.00	31/01/2025	300,000.00		120,000.00							180,000.00	-
4	ARENDAENG, SPS. VICENTE & CORNELIA	HO-069/25-F	10-Apr-25	F-0083211	1,200,000.00	11/01/2025	200,000.00		60,000.00							140,000.00	-
5	CENTURY PACIFIC FOOD INC.	HO-072/25-F	15-Apr-25	F-0090814	40,000,000,000.00	11/04/2025	900,000.00		270,000.00							630,000.00	-
6	MRS. KOKOROKROQ, INC.	HO-077/25-F	6-May-25	F-0084092	108,400,000.00	26/04/2025	280,000.00		84,000.00							196,000.00	-
7	WALTERMART GROUP OF COMPANIES	HO-083/25-F	14-May-25	F-0086910	1,355,793,572.08	10/05/2025	223,960.50		67,188.15							156,772.35	-
8	ATM MANAGEMENT & DEVELOPMENT CC	HO-084/25-F	15-May-25	F-0090851	198,900,000.00	10/05/2025	900,000.00		270,000.00							630,000.00	-
9	ST. JUDE CVE AGRICULTURAL MARKETIN	HO-097/25-F	3-Jun-25	F-0088632	3,700,000.00	02/06/2025	3,700,000.00		1,110,000.00							2,590,000.00	-
10	CENTURY PACIFIC FOOD INC.	HO-109/25-F	10-Jun-25	F-0089491	1,023,201,691.48	11/04/2025	6,000,000.00		1,800,000.00							4,200,000.00	-
11	GLOBAL-ESTATE RESORTS INC. (SOUTH	HO-116/25-F	13-Jun-25	F-0089566	1,944,708,751.05	15/01/2025	182,564.73		54,769.42							127,795.31	-
12	CENTURY PACIFIC FOOD INC.	HO-122/25-F	19-Jun-25	F-0090814	40,000,000,000.00	18/06/2025	540,000.00		162,000.00							378,000.00	-
13	GOLDEN ABC INC. (MEMO GMALL DAVAC	HO-127/25-F	23-Jun-25	F-0090869	3,114,146,886.85	21/06/2025	192,697.04		57,809.11							134,887.93	-
14	UNIOIL LUBRICANTS INC.	HO-157/25-F	23-Jul-25	F-0094296	41,618,924.32	21/07/2025	4,200,000.00		1,260,000.00							2,940,000.00	-
15	UNITED LAMINATES INDUSTRIAL CORP.	HO-169/25-F	24-Jul-25	F-0094280	10,000,000.00	21/07/2025	868,666.98		260,600.09							608,066.89	-
16	CENTURY PACIFIC FOOD INC.	HO-172/25-F	25-Jul-25	F-0090814	40,000,000,000.00	20/06/2025	1,000,000.00		300,000.00							700,000.00	-
17	BDO FINANCE CORPORATION LEASED TO	HO-191/25-F	30-Jul-25	F-0089856	31,956,000.00	22/07/2025	468,887.59		140,666.28							328,221.31	-
18	SM DEVELOPMENT CORPORATION &/OR	HO-211/25-F	4-Aug-25	F-0093104	896,310,814.33	25/07/2025	5,500,000.00		1,650,000.00							3,850,000.00	-
19	TRIPLE STAR PACKAGING CORPORATIOI	HO-227/25-F	13-Aug-25	F-0089535	74,902,000.00	12/08/2025	170,000.00		51,000.00							119,000.00	-
20	PACIFIC SYNERGY FOOD AND BEVERAG	HO-234/25-F	19-Aug-25	F-0090143	144,391,061.52	21-Jul-25 23-Jul-25	585,290.22		175,587.07							409,703.15	-
21	MIRIAM COLLEGE FOUNDATION INC.	HO-254/25-F	16-Sep-25	F-0096575	509,814,099.99	19/07/2025	400,000.00		120,000.00							280,000.00	-
22	STREEGAN, SPS. CHARLES & PILAR	HO-272/25-F	1-Oct-25	F-0092068	35,833,420.76	30/09/2025	1,000,000.00		300,000.00							700,000.00	-
23	APY CANE INC.	HO-278/25-F	2-Oct-25	F-0086971	30,000,000.00	30/09/2025	150,000.00		45,000.00							105,000.00	-
24	CENTURY PACIFIC FOOD INC.	HO-279/25-F	2-Oct-25	F-0090814	40,000,000,000.00	01/10/2025	220,000.00		66,000.00							154,000.00	-
25	GOLDEN ABC INC.-X122-02-BTQ SM SEAS	HO-294/25-F	3-Oct-25	F-0090869	3,114,146,886.85	30/09/2025	200,000.00		60,000.00							140,000.00	-
26	GOLDEN ABC IN C.-B010-SM SEASIDE CE	HO-300/25-F	3-Oct-25	F-0090869	3,114,146,886.85	30/09/2025	200,000.00		60,000.00							140,000.00	-
27	ATELIER RESIDENCES CONDO CORPOR/	HO-304/25-F	6-Oct-25	F-0096324	70,000,000.00	30/09/2025	5,000,000.00		1,500,000.00							3,500,000.00	-
28	WATERFRONT MACTAN CASINO HOTEL II	HO-307/25-F	6-Oct-25	F-0090135	1,685,284,734.73	30/09/2025	800,000.00		240,000.00							560,000.00	-
29	COMPOSTELASTEEL INC.	HO-368/25-F	23-Oct-25	F-0100230	553,446,739.08	30/09/2025	300,000.00		90,000.00							210,000.00	-
30	ATLAS FERTILIZER CORPORATION	HO-386/25-F	6-Nov-25	F-0100347	394,058,943.40	04/11/2025	9,000,000.00		2,700,000.00							6,300,000.00	-
31	ABACUS BOOK AND CARD CORPORATIOI	HO-388/25-F	6-Nov-25	F-0089200	2,695,336,031.19	04/11/2025	13,500,000.00		4,050,000.00							9,450,000.00	-
32	FIL-PACIFIC APPAREL CORP.	HO-390/25-F	6-Oct-25	F-0100755	192,418,950.00	04/11/2025	600,000.00		180,000.00							420,000.00	-
33	CAUAYAN ISLAND ESPAFIA S.L PHILIPPIN	HO-398/25-F	7-Nov-25	F-0094164	108,138,094.87	05/11/2025	2,000,000.00		600,000.00							1,400,000.00	-
34	SAN-YANG INTERTRADE CORPORATION	HO-409/25-F	7-Nov-25	F-0091243	1,673,235,000.00	04/11/2025	630,000.00		189,000.00							441,000.00	-
35	A&R CAFÉ &/OR THE WHITE DOME CAFÉ	HO-419/25-F	10-Nov-25	F-0096043	2,800,000.00	09/11/2025	290,231.04		87,069.31							203,161.73	-
36	RICHWELL PHILS. INC.	HO-422/25-F	10-Nov-25	F-0096083	194,641,000.00	04/11/2025	435,000.00		130,500.00							304,500.00	-
	Total Fire				224,005,940,706.45		63,315,698.85	-	19,164,709.66	-	-	-	-	-		44,150,989.19	-
B.	Marine																
1	TOLEDO, MARLON	GEN-001/24-IMC	6-Sep-24	MI-0010461	1,000,000.00		500,000.00									500,000.00	-
2	OLYMPIC MAZU SHIPPING CORPORATIOI	HO-001/24-MH	29-Jul-24	MH-0011559	89,000,000.00	24/07/2024	2,001,120.00									2,001,120.00	-
3																-	-
4																-	-
	Total Marine				90,000,000.00		2,501,120.00	-	-	-	-	-	-	-		2,501,120.00	-
C.	Motor Car																
1	JAYSON, EMIGDIO	CBU-008/23-C	14-Apr-23	CV-0116764	100,000.00	11/04/2023	15,000.00									15,000.00	-
2	GO, MARGARET/SABELLANO, FERDIE	CBU-010/23-C	12-May-23	PC-0198573	100,000.00	01/05/2023	45,427.85									45,427.85	-
3	JAYSON, EMIGDIO	CBU-019/23-C	26-Sep-23	CV-0117367	100,000.00	26/05/2023	6,224.58									6,224.58	-
4	DUROS DEVELOPMENT CORP.	CBU-023/23-C	23-Nov-23	CV-0117767	100,000.00	11/11/2023	100,000.00										
5	GGAR TRANSPORT SERVICES INC.	CBU-026/23-C	20-Dec-23	LTO-0017653	100,000.00	07/11/2023	11,550.00										
6	CALVO, ALVIN	CBU-003/24-C	22-Jan-24	LTO-809110	100,000.00	13/01/2024	28,000.00										
7	CALVO, GLENDA	CBU-007/24-C	7-Feb-24	LTO-809144	100,000.00	09/01/2024	96,838.80										
8	CALVO, FIDEL	CBU-011/24-C	18-Mar-24	LTO-804645	100,000.00	29/01/2024	3,320.00										
9	CARVAJAL, JUN KENNETH	CBU-013/24-C	1-Apr-24	CV-0118979	100,000.00	13/02/2024	45,500.00										
10	YU, PHARAOH	CEB-018/24-C	18-Apr-24	CV-0120058	100,000.00	28/03/2024	21,806.00										
11	UNIVERSAL GAS & APPLIANCE CENTER	CEB-023/24-C	18-Jun-24	MC-0056891	100,000.00	31/05/2024	43,818.24										
12	GGAR TRANSPORT SERVICES INC.	CEB-025/24-C	11-Jul-24	LTO-809094	100,000.00	14/06/2024	35,546.75										
13	FJA TRANSPORT SERVICES INC.	CEB-002/25-C	15-Jan-25	LTO-0017677	100,000.00	10/01/2025	19,000.00										
14	LOCAYLOCAY, EARL	CEB-005/25-C	12-Feb-25	PC-0235458	100,000.00	30/01/2025	35,840.00										
15	WILKRIS APPLIANCE CORP.	CEB-010/25-C	23-Apr-25	CV-0130874	200,000.00	01/04/2025	7,500.00										
16	YU, PHARAOH	CEB-012/25-C	3-Jun-25	CV-0129621	200,000.00	29/05/2025	9,116.60										
17	JAYSON, EMIGDIO	CEB-018/25-C	10-Jul-25	CV-0129476	100,000.00	10/06/2025	90,846.00										
18	FJA TRANSPORT SERVICES INC.	CEB-024/25-C	28-Aug-25	LTO-0017681	200,000.00	17/08/2025	100,000.00										
19	GGAR TRANSPORT SERVICES INC.	CEB-026/25-C	28-Aug-25	LTO-0017683	200,000.00	04/08/2025	16,200.00										
20	GGAR TRANSPORT SERVICES INC.	CEB-027/25-C	1-Sep-25	LTO-0017683	200,000.00	04/08/2025	97,400.00										
21	UY, CHERRYLYN	CEB-032/25-C	27-Oct-25	CV-0139256	200,000.00	16/10/2025	25,000.00										
22	ONG, ERIC	CEB-035/25-C	28-Nov-25	CV-0131254	200,000.00	03/11/2025	139,675.00										
23	ABALLE, RENANTE	CBU(BDO)-002/23-	4-May-23	CV-0115452	100,000.00	14/04/2023	10,000.00										
24	3TOPS DE PHILIPPINES ESTATE CORP.	CBU(BDO)-004/24-	21-May-24	CV-0119194	100,000.00	04/04/2024	100,000.00										
25	DIAZ, LOVELY JEAN AND JEFRYL	CBU(BDO)-007/24-	7-Nov-24	PC-0234787	100,000.00	05/10/2024	33,870.00										
26	YOUNG BUILDERS CORPORATION	CBU(RO)-005/23-C	30-Aug-23	CV-86255	100,000.00	09/06/2023	53,424.00										
27	CITRASCO-MPC	CBU(RO)-005/24-C	15-Oct-24	LTO-18128	100,000.00	08/08/2024	20,000.00										
28	ARCILLO, JOSEAL	CBU(RO)-004/25-C	23-Jun-25	LTO-18116	100,000.00	02/04/2025	16,340.00										
29	YOUNG BUILDERS CORPORATION	CBU(RO)-005/25-C	26-Nov-25	CV-89446	100,000.00	19/07/2025	20,000.00										
30	ACEBRON, LEMUELL	ZMB-001/25-C	22-Jul-25	PC-216389	100,000.00	24/06/2025	10,000.00										
31	JACINTO, CLARISSA	ZMB-002/25-C	23-Dec-25	PC-4080287	200,000.00	27/11/2025	10,000.00										
32	RONQUILLO, OSITA	ALA-014/24-V	24-Oct-24	PC-0217785	888,000.00	30/09/2024	281,648.07										
33	MATEO, ANA MARGARITA	ALA-017/24-V	19-Nov-24	PC-0217772	699,000.00	22/09/2024	172,791.27										
34	TABUCO, JOCELYN	ALB-008/25-V	11-Jul-25	PC-0217775	888,000.00	04/06/2025	163,300.00										
35	FSM ENG'G TECHNOLOGY & SERVICES C	ALB-016/25-V	1-Dec-25	PC-0243801	950,000.00	-	109,945.04										
36	CAN PLASTIC TRADING	ANG-021/24-V	20-Mar-24	CV-0117613	500,000.00	04/03/2024	151,984.00										
37	GUTIERREZ, PERLA	ANG-049/24-V	12-Aug-24	PC-0200638	180,000.00	14/06/2024	115,500.00										
38	NAVARRO, MARY JOYCE	ANG-063/24-V	12-Nov-24	CV-0120791	800,000.00	07/11/2024	102,300.00										
39	CHANTENGCO, JEROME	ANG-064/24-V	13-Nov-24	CV-0128311	2,200,000.00	18/10/2024	200,000.00										
40	ANGELES, FERDINAND AND JENALIE	ANG-068/24-V	13-Dec-24	CV-130167	1,000,000.00	03/12/2024	455,000.00										
41	DIMALANTA, DON DEXTER	ANG-070/24-V	19-Dec-24	CV-0127502	600,000.00	18/11/2024	197,000.00										
42	NAVARRO, EDWIN	ANG-011/25-V	11-Feb-25	PC-0229193	950,000.00	01/01/2025	126,258.85										
43	MEDINA, JULIUS	ANG-014/25-V	6-Mar-25	CV-0129964	1,600,000.00	14/02/2025	100,716.00										
44	DCR MULTI SALES CORP. &/OR CORRAL,	ANG-019/25-V	16-Apr-25	CV-039860	1,000,000.00	08/03/2025	694,815.00										
45	CANLAPAN, RENATO	ANG-022/25-V	25-Apr-25	CV-0127945	1,200,000.00	13/04/2025	104,000.00										
46	CANLAPAN, RENATO	ANG-022/25-V	25-Apr-25	CV-0127945	1,200,000.00	13/04/2025	200,000.00										
47	ANGELES, NORMAN	ANG-027/25-V	30-Apr-25	CV-0127926	1,000,000.00	22/04/2025	200,000.00										
48	HEIBERI TRADING A/OR DIMALANTA, DOM	ANG-045/25-V	19-Sep-25	CV-0025058	700,000.00	16/09/2025	443,700.00										
49	PCJ CUSTOMS BROKERAGE	ANG-047/25-V	3-Oct-25	CV-0131523	450,000.00	26/09/2025	150,000.00										
50	TALO, TRACY	ANG-054/25-V	26-Nov-25	CV-0138453	1,000,000.00	20/11/2025	188,600.00										
51	LANTIN, GRANDY	BAT-008/25-V	20-Aug-25	PC-0243623	1,396,000.00	04/08/2025	833,607.29										
52	TFSPH LEASED TO: DIPAD, MARLON	BUL(BDO)-006/24-	28-Feb-24	PC-187183	1,450,000.00	26/02/2024	200,000.00										
53	JACOB, ARMANDO	CAB-034/25-V	23-Jul-25	PC-0254287	762,300.00	10/07/2025	546,560.00										
54	PERALTA, RACHELLE ANN	CAB-054/25-V	27-Oct-25	PC-0258178	1,348,000.00	19/10/2025	102,229.71										
55	MALLARI, ALDRIN DAVID	CAB-064/25-V	11-Dec-25	PC-0251855	1,370,000.00	30/11/2025	213,000.00										
56	TFSPH LSD TO: DE VERA, TEOVEN CHRIS	CAB-065/25-V	16-Dec-25	PC-0254284	913,500.00	07/12/2025	158,400.00										
57	MARUYAMA, MARYZELL	CAV(BDO)-057/24	19-Feb-24	PC-0213925	660,000.00	15/02/2024	109,663.50										
58	O SAVE TRADING PHILIPPINES CORPORA	CAV(BDO)-073/24	5-Mar-24	PC-0202558	1,765,000.00	01/03/2024	133,310.00										
59	MARANAN, MARLON	CAV(BDO)-101/24	1-Apr-24	PC-0211279	800,000.00	25/03/2024	111,235.00										
60	SILVA, DEHAIRA	CAV(BDO)-159/24	6-May-24	PC-0207969	896,000.00	02/05/2024	169,854.62										
61	JUAN, FILIPINA	CAV(BDO)-172/24	14-May-24	PC-0208766	410,000.00	09/05/2024	110,484.12										
62	FUNTILA, ALJEROE	CAV(BDO)-196/24	3-Jun-24	PC-0214726	600,000.00	-	264,494.00										
63	MIGRASO, HELEN	CAV(BDO)-202/24	5-Jun-24	PC-0210214	716,850.00	08-May-24 20-May-24	120,000.00										
64	QUIZON, BANJO/QUIZON, JULIETA	CAV(BDO)-217/24	18-Jun-24	PC-212182	500,000.00	30/04/2024	102,148.40										
65	FELICIANO, DANILO JR.	CAV(BDO)-261/24	12-Jul-24	PC-0228665	500,000.00	21/06/2024	169,559.28										
66	MARTINEZ, MARIA HAZEL	CAV(BDO)-276/24	25-Jul-24	PC-0206034	1,925,000.00	23/07/2024	233,050.00										
67	MIRANDA, JOHN LEO	CAV(BDO)-298/24	30-Jul-24	PC-0210166	1,062,000.00	24/07/2024	847,000.00										
68	TIVOLI, ROWENA	CAV(BDO)-303/24	30-Jul-24	PC-0207460	700,000.00	24/07/2024	700,000.00										
69	ARADO, CATHERINE	CAV(BDO)-311/24	30-Jul-24	PC-0215482	450,000.00	24/07/2024	450,000.00										
70	LACANILAO, GLORIA	CAV(BDO)-317/24	1-Aug-24	PC-0216095	600,000.00	24/07/2024	600,000.00										
71	ALGER, ROMMEL	CAV(BDO)-334/24	6-Aug-24	PC-0229341	450,000.00	24/07/2024	249,201.12										
72	TAN, MARY JANE	CAV(BDO)-367/24	30-Aug-24	PC-0214099	892,075.81	15/07/2024	126,000.00										
73	PANIDAR, RHODERICK	CAV(BDO)-371/24	30-Aug-24	PC-0212132	560,000.00	08-Aug-24 15-Aug-24	147,550.00										
74	PANIDAR, RHODERICK	CAV(BDO)-371/24	30-Aug-24	PC-0212132	560,000.00	08-Aug-24 15-Aug-24	175,349.39										
75	METRO WORX PROPERTIES INC.	CAV(BDO)-388/24	12-Sep-24	PC-0207904	905,250.00	15-Aug-24 20-Aug-24 2	132,645.24										
76	BAYBAY, MARK BILLY JOE	CAV(BDO)-415/24	1-Oct-24	PC-0207848	1,140,000.00	15/08/2024	197,230.58										
77	MONTANEZ, JAYSON	CAV(BDO)-419/24	2-Oct-24	PC-0234501	1,029,000.00	13/07/2024	125,361.00										
78	CINCO, MAILA	CAV(BDO)-438/24	14-Oct-24	PC-0228734	360,000.00	03/10/2024	170,000.00										
79	PORRAS, CEEJAY RYAN	CAV(BDO)-442/24	14-Oct-24	PC-0209512	999,000.00	28/08/2024	101,035.00										
80	TOLETE, WEBSTER	CAV(BDO)-450/24	16-Oct-24	PC-0217202	500,000.00	20/04/2024	900,000.00										
81	TFSPH LEASED TO: CRUZ, JEMALYN	CAV(BDO)-459/24	22-Oct-24	PC-0229424	801,900.00	14/09/2024	123,076.00										
82	RABARA, LOUELLE	CAV(BDO)-485/24	5-Nov-24	PC-0228588	1,600,000.00	18/10/2024	108,900.00										
83	VERGARA, ROGER	CAV(BDO)-497/24	8-Nov-24	PC-0212128	950,000.00	12/09/2024	173,762.00										
84	DELA CRUZ, CRISTINE JOY	CAV(BDO)-511/24	18-Nov-24	PC-0212478	1,105,000.00	06/11/2024	125,000.00										
85	ALTAMIRA CAS & COLLADO LAW OFFICE	CAV(BDO)-535/24	2-Dec-24	PC-0235754	439,000.00	05-Nov-24 18-Nov-24	166,594.62										
86	TO-ONG, CHERRIELYN	CAV(BDO)-543/24	4-Dec-24	PC-0228577	1,105,000.00	14/11/2024	150,529.00										
87	GALANG, ROSALINDA	CAV(BDO)-553/24	11-Dec-24	PC-0226631	738,000.00	03/12/2024	144,762.40										
88	LLAMES, CRISTINA MARI JEAN	CAV(BDO)-571/24	27-Dec-24	PC-0226761	357,000.00	12/12/2024	128,021.00										
89	LUMBAB, JUNECE	CAV(BDO)-057/25	13-Feb-25	PC-0231286	792,200.00	25-Oct-24 03-Nov-24 1	103,143.50										
90	TFSPH LEASED TO: INOCENTES, JULITO	CAV(BDO)-073/25	28-Feb-25	PC-0231704	750,000.00	10/02/2025	186,483.91										
91	CASTELLON, ERONILE ALFONSO	CAV(BDO)-106/25	4-Apr-25	PC-0236482	1,420,000.00	21/02/2025	105,730.00										
92	CABURNAY, ANNE MARIE	CAV(BDO)-132/25-	7-May-25	PC-0236438	1,290,000.00	21/04/2025	118,516.00										
93	LIMSOC, JOHNNY JR.	CAV(BDO)-140/25-	9-May-25	PC-0228591	1,145,000.00	11/04/2025	149,888.00										
94	SADHWANI, MAHESH	CAV(BDO)-146/25-	19-May-25	PC-0245024	910,000.00	06/05/2025	117,984.00										
95	TFSPH LEASED TO: REYES, DENNIS	CAV(BDO)-185/25-	16-Jul-25	PC-0238412	1,040,000.00	20/06/2025	118,165.42										
96	VERDUM, MARK JOSEPH	CAV(BDO)-198/25-	4-Aug-25	PC-0245041	657,000.00	29/07/2025	152,073.60										
97	PACATANG, VAN ARNEL	CAV(BDO)-210/25-	12-Aug-25	PC-0238457	887,000.00	06/07/2025	140,953.00										
98	SANCHEZ, JULIE ANN	CAV(BDO)-211/25-	12-Aug-25	PC-0238549	977,000.00	25-Jul-25 8-Aug-25	101,136.00										
99	SANCHEZ, JULIE ANN	CAV(BDO)-211/25-	12-Aug-25	PC-0238549	977,000.00	25-Jul-25 8-Aug-25	123,603.20										
100	RECENO, PIA MITZI	CAV(BDO)-213/25-	14-Aug-25	PC-0242163	1,015,000.00	12/07/2025	158,444.03										
101	LONGALERIO, RONEL	CAV(BDO)-214/25-	14-Aug-25	PC-0234592	793,800.00	25/07/2025	147,049.69										
102	SANDVIK TAMROCK (PHILS.), INC.	CAV(BDO)-217/25-	26-Aug-25	PC-0235171	1,420,000.00	04/08/2025	1,299,941.79										
103	TFSPH LEASED TO: DUQUIATAN, KIM	CAV(BDO)-222/25-	28-Aug-25	PC-0254235	754,000.00	25/07/2025	198,387.97										
104	TUGADE, JAIME	CAV(BDO)-229/25-	10-Sep-25	PC-0237523	1,299,650.00	05/09/2025	134,000.00										
105	BAYBAY, MARK BILLY	CAV(BDO)-240/25-	19-Sep-25	PC-0236510	969,000.00	31/08/2025	148,920.71										
106	BRIONES, MA. LIAN	CAV(BDO)-243/25-	23-Sep-25	PC-0256615	773,000.00	08/09/2025	164,517.43										
107	TFSPH LEASED TO: JALADO-ON, RICKY	CAV(BDO)-254/25-	2-Oct-25	PC-0245107	520,000.00	18/08/2025	194,700.00										
108	HARN, JEANNE	CAV(BDO)-259/25-	9-Oct-25	PC-0251981	1,438,200.00	15-Sep-25 20-Sep-25	147,401.94										
109	ANGELES, DIANNE	CAV(BDO)-261/25-	13-Oct-25	PC-0245135	674,000.00	15/09/2025	253,848.00										
110	JUAT, JEN IRISH	CAV(BDO)-262/25-	14-Oct-25	PC-0235152	2,648,000.00	12/08/2025	122,844.85										
111	VARGAS, CYRIL/VILLARUZ, ALVIN	CAV(BDO)-267/25-	22-Oct-25	PC-0237510	510,000.00	13/10/2025	197,786.92										
112	UGAY, CLARO	CAV(BDO)-269/25-	24-Oct-25	PC-0234064	1,050,000.00	13/08/2025	228,406.64										
113	ABAN, RICK	CAV(BDO)-274/25-	4-Nov-25	PC-0245056	1,300,000.00	15-Sep-25 20-Sep-25 0	148,300.00										
114	BRIONES, MA. LIAN	CAV(BDO)-280/25-	13-Nov-25	PC-0256615	773,000.00	08/09/2025	164,577.43										
115	GAMAYA, EMILY &/OR CUNANAN, MELDE	CAV(BDO)-297/25-	15-Dec-25	PC-0245044	700,000.00	23/11/2025	102,116.00										
116	GOPEZ, LOUIE	CAV(BDO)-301/25-	22-Dec-25	PC-0238475	800,000.00	05/12/2025	373,354.00										
117	GOPEZ, LOUIE	CAV(BDO)-301/25-	22-Dec-25	PC-0238475	800,000.00	05/12/2025	200,000.00										
118	BANIAGA, ERONIE/GAMAYAO, MARITES	CBO(ANX)-001/25-	8-Apr-25	CV-85694	648,000.00	11/03/2025	357,000.00										
119	DE PERIO, JENIA/DE PERIO, JESTINE RIC	DGN-016/25-V	18-Aug-25	PC-0252253	923,000.00	24/07/2025	113,231.00										
120	AGUIRRE, JAMES	DAG-027/24-V	24-Jun-24	MC-0057227	279,000.00	01/05/2024	103,088.16										
121	LASQUITE, BERNABE	DAG-040/24-V	7-Nov-24	PC-0202345	1,188,000.00	01/11/2024	231,900.00										
122	BALILI, SONNIEL	GP-007/25-V	10-Nov-25	PC-232523	2,538,000.00	01/11/2025	281,287.68										
123	GARNACE, JESUSA	ISA(SO)-005/24-V	16-Dec-24	CV-90441	1,000,000.00	27/10/2024	147,434.38										
124	MARAÑON, GRACE FE	ISA(SO)-003/25-V	17-Feb-25	CV-89937	800,000.00	29/01/2025	114,000.00										
125	TFSPH LSD TO: TAMAYO, ROGELIO JR.	ISA(SO)-012/25-V	15-Sep-25	CV-90474	900,000.00	28/08/2025	152,056.66										
126	YASAY, ZENIADA	LAO-008/25-V	14-Feb-25	PC-0227959	1,216,000.00	04/02/2025	105,293.00										
127	AGUILAR, SIELMAN	LAO-030/25-V	16-Sep-25	PC-0254759	1,539,000.00	24/07/2025	119,000.00										
128	GABRIEL, MYSCHELLE	LAO-032/25-V	6-Oct-25	PC-0246525	2,198,000.00	03/10/2025	414,097.51										
129	TFSPH LEASED TO: BRIONES, JEANETTE	LAO-039/25-V	28-Nov-25	PC-0261218	1,681,700.00	19/11/2025	256,900.49										
130	TFSPH LEASED TO: RELLEVE, JOSEPH	LGP(ANX)-010/25-	18-Nov-25	PC-0258573	758,160.00	08/11/2025	121,750.00										
131	FRIVALDO, BENTO	LGP(ANX)-011/25-	26-Nov-25	PC-0245310	852,962.00	11/11/2025	111,565.33										
132	YU, WILLY	LZP(III)-006/25-V	7-Jul-25	PC-187653	400,000.00	07/07/2025	603,450.00										
133	TFSPH CORP LEASED TO: CASTILLO, LEC	LZP(III)-008/25-V	27-Nov-25	PC-0254148	1,504,200.00	19/11/2025	200,000.00										
134	MADLA, EMERITA	LCN-011/25-V	14-Aug-25	PC-0240214	700,000.00	04/08/2025	192,725.57										
135	ANARETA, GLICEL CORNACION	LCN-015/25-V	7-Oct-25	PC-0242617	600,000.00	28/09/2025	278,959.18										
136	ABAD, ERNESTO	LCN-017/25-V	17-Oct-25	PC-0254883	400,000.00	07/10/2025	137,500.00										
137	LAREDO, BRYAN	LCN-019/25-V	3-Nov-25	PC-0242609	1,000,000.00	06/10/2025	271,013.67										
138	GONZALES, TYMELOU	HO-063/24-V	10-Sep-24	PC-0212594	300,000.00	13/08/2024	211,620.00										
139	GONZALES, TYMELOU	HO-063/24-V	10-Sep-24	PC-0212594	300,000.00	13/08/2024	200,000.00										
140	UNICOMM INGREDIENTS PHILS., INC.	HO-085/24-V	20-Dec-24	PC-0216985	1,059,000.00	02/10/2024	129,337.27										
141	FLORES, AILLEN	HO-063/25-V	15-Sep-25	PC-0239353	2,360,000.00	02/09/2025	192,519.45										
142	JM BRENTON INDUSTRIES CORP.	HO-066/25-V	13-Oct-25	PC-0245176	989,000.00	02/10/2025	160,860.00										
143	TFSPH LEASED TO: SIOCHI, RONALDO	HO-071/25-V	3-Nov-25	PC-0240688	550,000.00	29/04/2025	109,920.75										
144	PAJARON, ALJEROME	HO-075/25-V	4-Nov-25	PC-0236749	842,000.00	02/11/2025	125,160.00										
145	CONSTANTINO, JAN PAOLO	HO-080/25-V	18-Nov-25	PC-0258316	1,143,000.00	08/10/2025	181,740.00										
146	ASIONG, MARK TAYAB	HO-085/25-V	2-Dec-25	PC-0253801	2,700,000.00	01/12/2025	128,326.00										
147	SOUTHWEST MARKETING	HO(ANX)-015/25-V	14-Oct-25	CV-0128427	100,000.00	03/10/2025	182,436.00										
148	AUTOFLARE CORPORATION	MNL-024/25-V	4-Aug-25	PC-0234660	888,000.00	05/07/2025	811,135.00										
149	ARCENAL, BETTY	MRN-013/24-V	31-Jan-24	PC-0201763	667,000.00	23/01/2024	275,824.74										
150	TOLEDO, MARGARETTE	MRN-095/24-V	26-Jul-24	PC-0201784	440,000.00	24/07/2024	440,000.00										
151	CENTENO, CORAZON	MRN-100/24-V	1-Aug-24	PC-0211337	960,000.00	24/07/2024	960,000.00										
152	PARANAS, CLEO	MRN-102/24-V	2-Aug-24	PC-0226967	2,000,000.00	02-Jul-24 10-Jul-24	110,783.68										
153	AQUINO, MORRISH	MRN-111/24-V	12-Aug-24	PC-0227021	810,000.00	31/07/2024	123,000.00										
154	CASTILLO, LORD JUSTIN	MRN-122/24-V	9-Sep-24	PC-0227340	650,000.00	14/08/2024	480,000.00										
155	BRIONES, JOEY	MRN-167/24-V	20-Nov-24	PC-0217673	1,089,000.00	16/10/2024	148,150.00										
156	SANNOVEX PHARMACEUTICAL DISTRIBUT	MRN-172/24-V	27-Nov-24	PC-0211468	477,000.00	19/11/2024	176,411.02										
157	LADRERA, GEORGE JR.	MRN-015/25-V	22-Jan-25	PC-0230286	710,000.00	08/01/2025	137,129.58										
158	ESMENA, JULIUS	MRN-054/25-V	4-Mar-25	PC-0227187	1,020,000.00	25/02/2025	212,416.00										
159	TRAZO, JECHONIAL ERROL	MRN-106/25-V	23-Apr-25	PC-0236102	760,000.00	09/04/2025	134,000.00										
160	ZUNIGA, LOUIE	MRN-119/25-V	2-May-25	PC-0234819	1,015,888.00	02/02/2025	105,349.00										

SCHEDULE 25.A - LOSSES AND CLAIMS PAYABLE - DIRECT BUSINESS

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

	Name of Claimant/Policyholder	Claim No.	Date Filed	Policy Number	Amount of Insurance Coverage	Date of Loss or Damage	Amount of		Amount Recoverable						Reinsurer to whom Ceded	Net Claims Payable	
									Authorized				Unauthorized				
									Domestic		Foreign						
							Loss	Loss Adjustment Expenses	Loss	Loss Adjustment Expenses	Loss	Loss Adjustment Expenses	Loss	Loss Adjustment Expenses		Loss	Loss Adjustment Expenses
					(Pesos)		(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)		(Pesos)	(Pesos)
161	ALCANTARA, JENNIFER	MRN-128/25-V	9-May-25	PC-0226960	2,250,000.00	04/05/2025	513,792.64										
162	AGUILAR, ESTRELLA	MRN-141/25-V	20-May-25	PC-0242925	1,588,000.00	06/03/2025	100,600.00										
163	NOLASCO, LAWRENCE JENIKKO	MRN-146/25-V	22-May-25	PC-0243526	847,000.00	15/05/2025	170,262.65										
164	MARCELO, JIMBOY	MRN-154/25-V	29-May-25	PC-0237244	800,000.00	17/05/2025	549,800.00										
165	QUENO, ROWENNA/LEE, ANDREW	MRN-195/25-V	14-Jul-25	PC-0238736	850,000.00	31/05/2025	106,220.00										
166	GENDANG, RIC NIÑO	MRN-199/25-V	17-Jul-25	CV-0130514	3,000,000.00	26/06/2025	263,000.00										
167	JIMLANO, ASBEN NUR	MRN-213/25-V	31-Jul-25	CV-0130420	1,000,000.00	30/05/2025	824,000.00										
168	FONTENILLA, ALNIE	MRN-216/25-V	4-Aug-25	PC-0241127	1,080,000.00	18/07/2025	176,194.00										
169	DELIN, ROMELITO	MRN-219/25-V	12-Aug-25	CV-0130503	600,000.00	19/07/2025	285,000.00										
170	PEREZ, CAYREL	MRN-222/25-V	14-Aug-25	PC-0234771	700,000.00	27/07/2025	102,000.00										
171	BREGOLE, KINDELAN	MRN-239/25-V	29-Aug-25	PC-0253245	720,000.00	15/08/2025	538,750.00										
172	MARIN, DEANNE	MRN-242/25-V	8-Sep-25	PC-0252308	570,000.00	07/08/2025	112,000.00										
173	SING, ARNOLD	MRN-243/25-V	10-Sep-25	PC-0253225	1,250,000.00	21/08/2025	552,600.00										
174	EMPACIS, CHRISTINE MAE / SANCHEZ, SE	MRN-248/25-V	17-Sep-25	PC-0237269	750,000.00	07/09/2025	384,038.00										
175	CASTOR, SEYCHELLE MAE	MRN-275/25-V	24-Sep-25	PC-0243599	592,000.00	19/09/2025	163,890.00										
176	SAMULDE, JMLIFE ALEMAN	MRN-303/25-V	8-Oct-25	PC-0253285	1,160,000.00	05/08/2025	507,400.00										
177	CHIEW, JIMSEN PATRICK	MRN-304/25-V	8-Oct-25	PC-0253186	898,000.00	24/09/2025	611,800.00										
178	DE LEON, RIZA CAMILLE	MRN-314/25-V	23-Oct-25	PC-0252713	627,000.00	22/09/2025	113,000.00										
179	SAPLOT, JOFEL	MRN-335/25-V	29-Oct-25	PC-0252725	1,040,000.00	28/10/2025	150,041.00										
180	DAQUIO, KAREN ALLYSA	MRN-354/25-V	14-Nov-25	PC-0258719	2,162,000.00	19/10/2025	133,345.58										
181	DAQUIO, KAREN ALLYSA	MRN-354/25-V	14-Nov-25	PC-0258719	2,162,000.00	19/10/2025	168,245.45										
182	LUNA, RIZAL	MRN-374/25-V	19-Nov-25	CV-0130632	2,600,000.00	30/08/2025	126,450.00										
183	BONUAN, ANLENE	MRN-375/25-V	19-Nov-25	PC-0252766	990,000.00	31/10/2025	495,816.00										
184	ARENAS, JANELL	MRN-377/25-V	21-Nov-25	PC-0256129	960,000.00	22/10/2025	141,568.00										
185	TOLENTINO, REY	MRN-379/25-V	21-Nov-25	CV-0129772	750,000.00	17/10/2025	122,100.00										
186	ESPARAGOZA, ERWIN	MRN-384/25-V	26-Nov-25	PC-0259298	1,169,000.00	16/11/2025	155,350.00										
187	VELA, SEAN MARK ANTHONY	MRN-385/25-V	26-Nov-25	PC-0252678	2,362,000.00	09/11/2025	212,422.77										
188	POLIA, EMELY	MRN-389/25-V	28-Nov-25	CV-0130611	1,700,000.00	19/11/2025	205,000.00										
189	PANTALEON, MERALYN	MRN-390/25-V	1-Dec-25	PC-0252849	1,200,000.00	26/11/2025	132,400.00										
190	BACLAGON, ZIGOMAR	MRN-391/25-V	4-Dec-25	PC-0259645	710,100.00	02/12/2025	312,312.00										
191	ROSELLO, EDGARDO JR.	MRN-393/25-V	4-Dec-25	PC-0258736	831,600.00	27/11/2025	331,500.00										
192	ROSELLO, EDGARDO JR.	MRN-393/25-V	4-Dec-25	PC-0258736	831,600.00	27/11/2025	139,894.00										
193	DE JESUS, MARK ANTHONY	MRN-395/25-V	5-Dec-25	PC-0237214	948,000.00	02-Nov-25 10-Nov-25 01	454,250.00										
194	CRUZ, JESSICA	MRN-398/25-V	5-Dec-25	PC-0252355	948,000.00	24/10/2025	160,902.00										
195	RAMOS, MARCELA	MRN-409/25-V	18-Dec-25	PC-0243527	1,377,000.00	09/12/2025	182,582.40										
196	TABAG, BENJANITTE	MRN-410/25-V	19-Dec-25	PC-0252895	590,000.00	05/12/2025	164,444.00										
197	PALENCIA, KIENT-NAPH	MRN-413/25-V	23-Dec-25	PC-0259382	805,500.00	21/11/2025	193,500.00										
198	MASANGKAY, BENEDICK	MDR-007/24-V	2-Oct-24	PC-0208266	1,141,200.00	14/09/2024	179,981.49										
199	AGUILAR, MERVIN LANCE	MDR-004/25-V	16-Dec-25	PC-0208304	2,345,000.00	03/12/2025	107,076.48										
200	DELIVA, VENUS	NAG-004/24-V	31-Jan-24	PC-0200431	750,870.00	18/01/2024	103,341.00										
201	BUENAVENTURA, ROWENA REOLOPE	NAG-014/25-V	11-Aug-25	PC-0245382	1,548,000.00	19/07/2025	202,535.49										
202	LADIERO, KRISSY / LADIERO, RIZALINO	OLG-003/24-V	1-Aug-24	PC-0214147	615,600.00	28/07/2024	256,608.76										
203	GO, ROMEO &/OR SAVILLO, PETER PAUL	QC(ANX)-002/24-V	31-Oct-24	PC-187867	1,020,000.00	25/10/2024	164,960.00										
204	SUPSUPIN, JOHN	LAU-004/24-V	23-Feb-24	PC-0209013	590,400.00	20/02/2024	209,859.55										
205	CHOMENWEY, GIOVANI	LAU-011/25-V	4-Apr-25	PC-0228833	1,896,210.00	26/03/2025	195,105.46										
206	FLORES, REYNANTE	LAU-012/25-V	11-Apr-25	PC-188528	1,160,000.00	-	126,000.00										
207	HIGOY, MARIA LIZA	LAU-037/25-V	13-Aug-25	PC-0242307	846,000.00	25/07/2025	196,969.02										
208	SINGH, SARUP	LAU-052/25-V	3-Dec-25	PC-0239913	810,000.00	09/11/2025	226,455.00										
209	GONZALES, IAN YVES	LAU-057/25-V	29-Dec-25	PC-0257565	929,880.00	24/12/2025	254,499.00										
210	ESTRADA, DESSA	LAU-058/25-V	29-Dec-25	PC-0246244	1,026,000.00	27/12/2025	123,803.00										
211	SUBIDO, MARIO	LUN-004/25-V	6-Mar-25	PC-204649	1,065,150.00	02/03/2025	142,316.00										
212	BUCCAT, KATCHALEE	LUN-014/25-V	7-Jul-25	PC-204963	1,000,000.00	15/06/2025	1,000,000.00										
213	REAMBILLO, CRISTINE	SFP-008/24-V	19-Nov-24	PC-0199698	1,200,000.00	11/10/2024	386,696.00										
214	YUMUL, MARIA KATRINA	SFP-014/25-V	10-Sep-25	PC-0253439	530,000.00	31/08/2025	103,873.00										
215	RAPANUT, MAUREEN	TLC-005/25-V	27-Jan-25	PC-0239273	1,548,000.00	21/01/2025	159,203.55										
216	ALEJANDRIA, MARY JOY	TLC-008/25-V	3-Feb-25	PC-188402	366,103.80	06/01/2025	110,290.06										
217	BERNANDINO, ALMARIO	TLC-048/25-V	21-Jul-25	PC-0252027	938,000.00	12/07/2025	176,815.53										
218	VALUESALES INCORPORATED	TLC-057/25-V	7-Aug-25	PC-0254907	1,250,000.00	22/07/2025	107,601.96										
219	MUSNI, MAURO JR.	TLC-058/25-V	7-Aug-25	PC-0252102	948,000.00	19/07/2025	109,173.26										
220	NAVARRO, ELISEO	TLC-059/25-V	14-Aug-25	PC-0255023	1,548,000.00	01/08/2025	534,428.07										
221	PADUNAN, MARY JOYCE	TLC-065/25-V	28-Aug-25	PC-0252028	1,798,000.00	25/08/2025	112,527.18										
222	SAMPANG, ALFREDO ALLAN JR.	TLC-067/25-V	29-Aug-25	PC-0254987	2,098,000.00	21/08/2025	208,457.47										
223	MANUEL, SUSAN	TLC-071/25-V	4-Sep-25	PC-0251952	1,548,000.00	28/08/2025	260,615.99										
224	VALUESALES INCORPORATED	TLC-074/25-V	11-Sep-25	PC-0254908	1,250,000.00	06/08/2025	377,291.79										
225	BAUTISTA, DANIE LOIS	TLC-085/25-V	29-Sep-25	PC-0255122	948,000.00	18/09/2025	103,019.74										
226	DE VERA, GUILLERMO	TLC-097/25-V	14-Oct-25	PC-0239263	1,548,000.00	08/10/2025	121,113.87										
227	TAPION, GRAHAMLEE	TLC-098/25-V	14-Oct-25	PC-0259903	1,548,000.00	08/10/2025	144,726.84										
228	BATUL, AUSTIN	TLC-101/25-V	20-Oct-25	PC-0255087	2,298,000.00	17/10/2025	233,899.78										
229	MONTINO, JERICO/CANLAS, PAULETTE	TLC-103/25-V	20-Oct-25	PC-0254998	1,548,000.00	10/10/2025	192,630.16										
230	CRUZ, CHARLES	TLC-105/25-V	29-Oct-25	PC-0259912	1,393,200.00	15/02/2025	110,371.55										
231	ZUNIGA, CRISANTO	TLC-108/25-V	5-Nov-25	PC-0252111	938,000.00	31/10/2025	209,776.68										
232	LAGMAN, BENEDICT	TLC-109/25-V	5-Nov-25	PC-0252131	938,000.00	04/11/2025	170,704.55										
233	MERE, NAIEL	TLC-110/25-V	11-Nov-25	PC-0251986	1,548,000.00	31/10/2025	223,759.86										
234	AGARAO, KRIS ANTHONY	TLC-112/25-V	17-Nov-25	PC-0240296	948,000.00	13/11/2025	262,950.97										
235	DAVID, MOSES	TLC-114/25-V	24-Nov-25	PC-0255155	1,798,000.00	16/11/2025	113,817.44										
236	TAYAG, JAMES ABELARDO	TLC-116/25-V	25-Nov-25	PC-0244738	1,548,000.00	21/11/2025	202,074.88										
237	BACSA, JUDITH	TLC-117/25-V	26-Nov-25	PC-0255097	1,500,000.00	03/11/2025	275,213.99										
238	LADRERA, ALICIA CABANILLA	TLC-118/25-V	2-Dec-25	PC-0242441	1,198,000.00	28/11/2025	405,175.21										
239	ARCEGA, JENER BALAGOT	TLC-119/25-V	2-Dec-25	PC-0240326	1,198,000.00	22/11/2025	103,375.12										
240	HAQUE, GHAFOOR UL	TLC-121/25-V	2-Dec-25	PC-0238069	1,548,000.00	22/11/2025	255,459.96										
241	MOLLAZEHI, NASER	TLC-122/25-V	5-Dec-25	PC-0239241	1,548,000.00	29/11/2025	112,375.00										
242	FIRST GLOBAL CENTER FOR EXCELLENC	TLC-127/25-V	17-Dec-25	PC-0260184	1,548,000.00	20/10/2025	151,071.54										
243	BUENAVENTURA, ROWENA	TUG-015/25-V	18-Nov-25	PC-0234347	693,000.00	05/10/2025	334,800.00										
244	CASEDO, ANALIE	US-029/24-V	29-Jul-24	PC-196181	600,000.00	11/07/2024	147,260.00										
245	TABUZO, MADONNA	US-032/24-V	19-Aug-24	PC-214939	850,000.00	08/08/2024	182,562.00										
246	TABLAN, MARITES	US-024/25-V	11-Sep-25	PC-232275	300,000.00	30/08/2025	168,600.00										
247	MAGLANQUE, LAMBERTO	US-028/25-V	5-Nov-25	PC-215162	500,000.00	24/10/2025	198,486.00										
248	TFSPH LEASED TO: VILLARMEA, FELISA	US-032/25-V	28-Nov-25	PC-232356	480,000.00	05/11/2025	152,650.00										
249	ENDRINA, PEARL XELA JAY	BAC-030/24-V	18-Sep-24	PC-0230784	1,649,000.00	04/09/2024	105,418.00										
250	BATUSING, MARIA	BAC-066/25-V	16-Sep-25	PC-0253794	2,115,000.00	13/09/2025	282,700.00										
251	CHUA, JOSHUA	BAC-075/25-V	28-Oct-25	CV-0131164	800,000.00	23/10/2025	110,900.00										
252	ESCALONA, LORNA	BAC-078/25-V	19-Nov-25	PC-0238012	579,000.00	01/11/2025	247,400.00										
253	TINIO, SALVADOR	BAC-079/25-V	21-Nov-25	PC-0260310	500,000.00	17/10/2025	338,800.00										
254	FEDERICO, CARLOS III	BAC-081/25-V	26-Nov-25	PC-0260348	760,000.00	25/10/2025	248,550.00										
255	ARROGANTE, JORY	BAC-087/25-V	16-Dec-25	CV-0139573	300,000.00	24/11/2025	184,500.00										
256	SINGCO, ANTONIO	CEB-060/25-V	30-May-25	PC-0230763	420,300.00	19/05/2025	116,300.00										
257	ACG PORT SERVICES INC.	CEB-080/25-V	1-Jul-25	CV-0138572	295,650.00	24/06/2025	200,566.30										
258	ALMODIEL, CHITO	CEB-082/25-V	7-Jul-25	PC-0235450	1,220,000.00	30/04/2025	127,099.25										
259	LADIA, EDWARD JOHN	CEB-089/25-V	24-Jul-25	PC-0228240	234,000.00	30-Apr-25 08-May-25 2	119,853.44										
260	DIAPANA, ARVIN PAUL	CEB-105/25-V	28-Aug-25	PC-0235330	1,290,000.00	06-Jul-25 27-Jul-25	109,179.00										
261	LABRA, SPS. LOWELL & LEILA	CEB-115/25-V	12-Sep-25	CV-0129511	182,700.00	30-Jul-25 13-Aug-25	114,856.00										
262	ALAJAS, LESLIE CATHLEEN	CEB-157/25-V	27-Nov-25	PC-0246441	700,000.00	12/11/2025	107,670.72										
263	CORRCHEM, INC.	CEB-161/25-V	1-Dec-25	PC-0254611	541,080.00	19-Sep-25 27-Sep-25 1	102,250.40										
264	GONZALODO, MARY ANN	CBU(BDO)-005/25-	23-Jan-25	PC-0234870	538,650.00	11/01/2025	150,000.00										
265	SEBIDUS INDUSTRIAL AND FACILITIES MA	CBU(BDO)-017/25-	2-Apr-25	CV-0121907	3,150,000.00	06/03/2025	113,454.76										
266	GO, NANETTE	CBU(BDO)-043/25-	30-Oct-25	PC-0246122	685,260.00	20/09/2025	158,604.48										
267	OMAÑA, LEAZETH	CBU(BDO)-050/25-	19-Nov-25	CV-0129188	2,500,000.00	04/11/2025	123,207.00										
268	ALEAH ZHIN ENTERPRISES	CBU(BDO)-051/25-	19-Nov-25	CV-0132011	1,500,000.00	04/11/2025	118,381.00										
269	ALEAH ZHIN ENTERPRISES	CBU(BDO)-052/25-	19-Nov-25	CV-0132012	1,500,000.00	04/11/2025	177,378.18										
270	ALEAH ZHIN ENTERPRISES	CBU(BDO)-053/25-	19-Nov-25	CV-0131909	2,000,000.00	04/11/2025	143,440.60										
271	ANTOPINA, ERIKA	ILO-097/24-V	5-Dec-24	PC-0231379	2,000,000.00	08/10/2024	102,680.00										
272	MORALES, HELEN	ILO-045/25-V	21-May-25	PC-0238369	1,000,000.00	01/05/2025	185,000.00										
273	BERNADAS, VIRGIL/DECLARADOR, ELSIE	ILO-054/25-V	13-Jun-25	PC-0239754	600,000.00	23/04/2025	440,040.00										
274	PAMA, HECTOR	ILO-076/25-V	10-Sep-25	PC-0254356	600,000.00	15/08/2025	184,550.00										
275	CABINBIN, RENNY GRACE	ILO-088/25-V	27-Oct-25	PC-0253893	300,000.00	10/10/2025	104,100.00										
276	CHEN, MANNA	ILO-089/25-V	3-Nov-25	PC-0256722	700,000.00	20/09/2025	153,800.00										
277	PATRIMONIO, MARY ANN JEAN	ILO-093/25-V	19-Nov-25	PC-0238339	1,800,000.00	13/10/2025	126,230.00										
278	IGTANLOC, VERONICA	ILO-095/25-V	25-Nov-25	CV-0130079	1,370,000.00	05/11/2025	587,260.00										
279	LADRIDO, MARLYN & LADRIDO, EULOGIC	ILO-105/25-V	22-Dec-25	PC-0261119	1,000,000.00	06/12/2025	180,700.00										
280	HAPITAN, CHRISTOPHER	ORM-001/25-V	13-Feb-25	PC-0230850	1,060,000.00	20-Jan-25 30-Jan-25	127,723.04										
281	ENILDAS, EMILY	TAC-023/24-V	3-Dec-24	PC-204113	900,000.00	27/10/2024	107,552.76										
282	ABON, ANA LIZA	TAC-024/25-V	21-Jul-25	CV-90593	1,200,000.00	05/07/2025	328,242.00										
283	AMATONG, DARYL	TAC-026/25-V	22-Aug-25	PC-204149	939,056.25	11/08/2025	167,600.00										
284	ROSARIO, EARL CAEZAR	TAC-030/25-V	28-Oct-25	PC-0231025	1,430,000.00	19/10/2025	842,290.00										
285	ORILLANO, SALVACION	TAC-033/25-V	20-Nov-25	PC-0241858	975,000.00	21/07/2025	184,900.00										
286	TOYOTA FINANCIAL SERVICES PHILIPPIN	BUT-046/25-V	18-Aug-25	PC-0231560	850,000.00	04/08/2025	129,500.00										
287	LUENGAS, DANICA KATE	BUT-055/25-V	24-Sep-25	PC-0245224	1,667,000.00	01/09/2025	118,080.00										
288	LOFRANCO, SHELA NOVA	BUT-057/25-V	23-Oct-25	PC-0242254	1,000,000.00	13/10/2025	218,677.01										
289	TORRES, ARMANDO JR.	BUT-059/25-V	11-Nov-25	PC-0239839	863,100.00	27/10/2025	116,848.81										
290	QUIROL, MARY JEAN	CAG-013/24-V	24-Apr-24	PC-0197561	700,000.00	11/03/2024	164,460.00										
291	PHILIPPINE INTERNATIONAL TRAVEL ASS	CAG-020/24-V	28-May-24	PC-0210302	1,189,000.00	16/03/2024	112,178.25										
292	ESTENZO, ROGELIO JR.	CAG-023/25-V	4-Jul-25	PC-0231456	694,153.90	10/06/2025	104,390.00										
293	DEMECILLO, MYRNA	CAG-035/25-V	4-Sep-25	PC-0254408	810,000.00	15/08/2025	171,340.19										
294	BROZAS, LEONELLE	CAG-036/25-V	16-Sep-25	CV-0132174	300,000.00	02/09/2025	424,000.00										
295	GONZALES, LEAH MIGUELA	CAG-041/25-V	14-Nov-25	PC-0254416	800,000.00	06/08/2025	146,742.00										
296	APAO, JOSEPH	DVO(II)-004/25-V	11-Sep-25	PC-0244430	820,000.00	03/09/2025	194,802.50										
297	CELIZ, JEMON	GEN-019/24-V	9-Sep-24	PC-0228754	900,000.00	21/08/2024	205,467.18										
298	CONCON, VICENTE	GEN-024/25-V	18-Nov-25	PC-0256048	1,000,000.00	09/11/2025	395,200.00										
299	EVANGELISTA, CESAR	GEN(SMRO)-028/2	14-May-24	PC-0197501	1,418,299.20	05/02/2024	395,454.36										
300	ATOS, DINA MARIE	GEN(SMRO)-036/2	10-Jun-24	PC-0206447	950,000.00	07/03/2024	664,950.00										
301	TFSPH LEASED TO: TAPAR, JOSEPH	GEN(SMRO)-042/2	10-Jul-24	PC-0209324	550,000.00	19/04/2024	152,911.00										
302	LAGULAO, JENIVIVE	GEN(SMRO)-043/2	7-Aug-24	PC-0202838	935,000.00	12/07/2024	134,000.00										
303	LUMINARIAS, JOANNE	GEN(SMRO)-002/2	10-Jan-25	PC-0234363	1,969,000.00	02/01/2025	104,864.00										
304	GOLINGAY, RUSHCELE	GEN(SMRO)-049/2	1-Aug-25	PC-0238209	225,000.00	23/07/2025	155,780.00										
305	BERDEA, NILO	TGM-00625-V	13-Oct-25	PC-0234293	1,300,000.00	27/09/2025	309,870.00										
306	ELEMINO, MARY GRACE	TGM-007/25-V	6-Nov-25	PC-0251927	650,000.00	24/09/2025	300,024.88										
307	BALAGOSA, LILA MAY	ZMB-004/25-V	11-Jul-25	PC-0235708	1,170,000.00	26/06/2025	1,105,250.00									1,105,250.00	-
	Total Motor Car				**291,304,298.96**		**64,811,857.32**	-	-	-	-	-	-	-		**1,171,902.43**	-
D.	**Casualty**																
1	STA. ELENA GOLF & COUNTRY CLUB	HO-001/25-GIP	3-Dec-25	GIP-000004-2025	50,000.00	24/11/2025	16,528.36									16,528.36	-
2	BRICHTON MACHINERY CORPORATION	LEG(ANX)-001/23-	28-Sep-23	PF-5552	13,000,000.00	18/09/2023	451,200.00									451,200.00	-
3																-	-
4																-	-
	Total Casualty				**13,050,000.00**		**467,728.36**	-	-	-	-	-	-	-		**467,728.36**	-
E.	**Surety**																
1																-	-
2																-	-
3																-	-
4																-	-
	Total Surety				-		-	-	-	-	-	-	-	-		-	-
F.	**Personal Accident**																
1	ROSARIO, SHANE ROBERT	HO-025/25-MPA	23-Sep-25	GPA-0019750 (CO	500,000.00	21-Jul-25 24-Jul-25	5,000.00									5,000.00	-
2	CASTILLON, ALEXANDER	HO-038/25-MPA	17-Nov-25	GPA-0019722 (CO	750,000.00	12/11/2025	800.00									800.00	-
3	JOYLAND SCHOOL, INC./FAO: GEMINO, M	DAG(II)-011/24-PA	11-Jun-24	GPA-0019569	40,000.00	16/04/2024	2,713.00										
4	JOYLAND SCHOOL, INC./FAO: GENERALA	DGN-027/25-PA	1-Oct-25	GPA-0019579	40,000.00	21/07/2025	800.00										
5	CLIENTS OF GOLDPLAN INSURANCE SER	GP-002/24-PA	8-Apr-24	GPA-0019657	50,000.00	17/08/2024	3,260.00										
6	CLIENTS OF GOLDPLAN INSURANCE SER	GP-008/24-PA	15-Oct-24	GPA-0019657	50,000.00	05/09/2024	4,000.00										
7	CICJ CONSTRUCTION & BUILDING MAINT	MRN-003/24-PA	6-Mar-24	GPA-0020133	50,000.00	28/02/2024	497.00										
8	EVERGOLD STAFFING SOLUTIONS, INC./I	MRN-010/24-PA	14-Mar-24	GPA-0020121	100,000.00	16/02/2024	1,663.25										
9	EVERGOLD STAFFING SOLUTIONS, INC./I	MRN-013/24-PA	16-May-24	GPA-0020121	100,000.00	20/03/2024	5,590.00										
10	EVERGOLD STAFFING SOLUTIONS, INC./I	MRN-014/24-PA	16-May-24	GPA-0021904	100,000.00	15/03/2024	5,375.50										
11	EVERGOLD STAFFING SOLUTIONS, INC./I	MRN-015/24-PA	16-May-24	GPA-0020134	100,000.00	28/02/2024	1,744.72										
12	SUPERRED MANPOWER SERVICES S.L./F	ORT(OFW)-026/23	9-Jun-23	POC-00005957	22,500.00	09/04/2023	45,715.25										
13	GOLDEN LEGACY JOBMOVERS CORP/FA	ORT(OFW)-109/24	18-Apr-24	POC-00036950	22,500.00	02/04/2024	23,868.00										
14	PHILCANGO INTERNATIONAL RECRUITME	ORT(OFW)-142/24	7-May-24	POC-0032816	22,500.00	04/04/2024	37,525.00										
15	GOLDEN LEGACY JOBMOVERS CORP./FA	ORT(OFW)-154/24	15-May-24	POC-00034504	22,500.00	30/04/2024	18,133.92										
16	GOLDEN LEGACY JOBMOVERS CORP./FA	ORT(OFW)-155/24	15-May-24	POC-00033037	22,500.00	05/05/2024	19,041.00										
17	SAF INTERNATIONAL SERVICES INC/FAO	ORT(OFW)-172/24	27-May-24	POC-00006392	22,500.00	-	10,000.00										
18	BAGUIO BENGUET INTERNATIONAL RECR	ORT(OFW)-179/24	4-Jun-24	POC-00032296	22,500.00	12/03/2024	8,000.00										
19	PJV HUMAN RESOURCES SERVICES COM	ORT(OFW)-184/24	13-Jun-24	POC-00003520	22,500.00	06/01/2024	13,000.00										
20	PJV HUMAN RESOURCES SERVICES COM	ORT(OFW)-193/24	18-Jun-24	POC-00002375	22,500.00	-	10,000.00										
21	PJV HUMAN RESOURCES SERVICES COM	ORT(OFW)-194/24	18-Jun-24	POC-0002246	22,500.00	-	20,000.00										
22	GREENEARTH GLOBAL RESOURCES SER	ORT(OFW)-203/24	18-Jun-24	POC-00001822	22,500.00	26/05/2024	10,000.00										
23	GOLDEN LEGACY JOBMOVERS CORP./FA	ORT(OFW)-214/24	24-Jun-24	POC-00026473	22,500.00	08/04/2024	30,000.00										
24	FIL-JAP TRADING INTERNATIONAL/FAO: I	CBU-003/23-PA	20-Feb-23	GPA-0018579	100,000.00	07/01/2023	4,226.95										
25	LYCEUM OF CEBU INC-SANTANDER CAMI	CBU-008/23-PA	24-May-23	GPA-019412	100,000.00	02/04/2023	10,000.00										
26	ALL-IN INSURANCE AGENTS ASSOCIATIO	CEB-035/25-PA	12-Sep-25	GPA-0020571	100,000.00	19/08/2025	10,000.00										
27	CASUAL/REGULAR EMPLOYEES OF CEBU	CBU(BDO)-009/24	17-Apr-24	GPA-018415	200,000.00	08/02/2024	4,010.97										
28	CEBU EASY GENERAL SERVICES CORP./	CBU(BDO)-031/25	27-Nov-25	GPA-0018419	200,000.00	19/08/2025	15,948.69										
29	CEBU EASY GENERAL SERVICES CORP./	CBU(BDO)-032/25	27-Nov-25	GPA-0018419	200,000.00	12/06/2025	2,600.00										
30	JIREH ALLIANCE SCHOOL OF KIDAPAWAN	GEN(SMRO)-002/2	14-Apr-23	GPA-0017765	100,000.00	08/03/2023	381.00										
31	BUHISAN POULTRY FARM CORPORATION	GEN(SMRO)-013/2	17-Jun-25	GPA-0020788	200,000.00	26-Feb-25 05-Mar-25	5,780.00										
32	CUBNAME MARINE SERVICES	GEN(SMRO)-016/2	26-Jun-25	GPA-0020789	200,000.00	07/03/2025	1,348.89										
33	MARCHAEL SEA VENTURES CORP.	GEN(SMRO)-017/2	26-Jun-25	GPA-0020785	200,000.00	27/03/2025	650.38										
34	MARCHAEL SEA VENTURES CORP.	GEN(SMRO)-018/2	26-Jun-25	GPA-0019546	200,000.00	31-Apr-25	4,240.00										
35	MARCHAEL SEA VENTURES CORP.	GEN(SMRO)-020/2	1-Jul-25	GPA-0019549	200,000.00	07/05/2025	515.50										
36	CUBNAME MARINE SERVICES	GEN(SMRO)-022/2	23-Sep-25	GPA-0023958	200,000.00	01/07/2025	2,100.00										
37	MARCHAEL SEA VENTURES CORP.	GEN(SMRO)-023/2	23-Sep-25	GPA-0019546	200,000.00	13/07/2025	200,000.00										
38	MARCHAEL SEA VENTURES CORP.	GEN(SMRO)-024/2	23-Sep-25	GPA-0019546	200,000.00	05/07/2025	35,019.65										
39	MARCHAEL SEA VENTURES CORP.	GEN(SMRO)-025/2	23-Sep-25	GPA-0020785	200,000.00	19/08/2025	23,357.00									23,357.00	-
40	MARCHAEL SEA VENTURES CORP.	GEN(SMRO)-026/2	23-Sep-25	GPA-0023959	200,000.00	21/06/2025	24,010.67									24,010.67	-
	Total Line of Business F				**5,150,000.00**		**620,916.34**	-	-	-	-	-	-	-		**53,167.67**	-
G.	**Engineering**																

SCHEDULE 25.A - LOSSES AND CLAIMS PAYABLE - DIRECT BUSINESS

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

	Name of Claimant/Policyholder	Claim No.	Date Filed	Policy Number	Amount of Insurance Coverage	Date of Loss or Damage	Amount of: Loss	Amount of: Loss Adjustment Expenses	Amount Recoverable: Authorized: Domestic: Loss	Amount Recoverable: Authorized: Domestic: Loss Adjustment Expenses	Amount Recoverable: Authorized: Foreign: Loss	Amount Recoverable: Authorized: Foreign: Loss Adjustment Expenses	Amount Recoverable: Unauthorized: Loss	Amount Recoverable: Unauthorized: Loss Adjustment Expenses	Reinsurer to whom Ceded	Net Claims Payable: Loss	Net Claims Payable: Loss Adjustment Expenses
					(Pesos)		(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)		(Pesos)	(Pesos)
1	NB AVILA CONSTRUCTION	ALA-001/22-CAR	29-Nov-22	CAR-0044719	5,767,420.41	29/10/2022	2,500,000.00		500,000.00							2,000,000.00	-
2	SISBRO CONSTRUCTION AND SUPPLY	LEG(ANX)-002/24-	25-Oct-24	CAR-54563	91,675,025.76	22/10/2024	2,000,000.00		400,000.00							1,600,000.00	-
3	NLEX CORPORATION	HO-002/24-CAR	7-Aug-24	CAR-0045095	531,946,508.35	05/08/2024	22,000.00		18,480.00								
4	W.D. NAVARRO CONSTRUCTION CO./ CM	MLA-001/22-CAR	2-Dec-22	CAR-33047	95,156,138.78	30/10/2022	3,000,000.00		600,000.00							2,400,000.00	-
5	BELL CONSTRUCTION/A.J. LAVA BUILDER	MIN-003/22-CAR	15-Nov-22	CAR-47174	88,465,257.62	29/10/2022	1,400,000.00		280,000.00							1,120,000.00	-
	Total Line of Business G				**813,010,350.92**		**8,922,000.00**	**-**	**1,798,480.00**	**-**	**-**	**-**	**-**	**-**		**7,120,000.00**	**-**
H.	**Line of Business H**																
1																-	-
2																-	-
3																-	-
4																-	-
	Total Line of Business H				**-**		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**		**-**	**-**
TOTAL					**225,218,455,356.33**		**140,639,320.87**	**-**	**20,963,189.66**	**-**	**-**	**-**	**-**	**-**		**55,464,907.65**	**-**

SCHEDULE 25.B - LOSSES AND CLAIMS PAYABLE - ASSUMED - TREATY

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Name of Insurance Company	Line of Business	Amount of Loss (Pesos)	Amount of Loss Adjustment Expenses (Pesos)	Amount Recoverable Loss (Pesos)	Amount Recoverable Loss Adjustment Expenses (Pesos)	Net Claims Payable Loss (Pesos)	Net Claims Payable Loss Adjustment Expenses (Pesos)
1. Authorized - with Certificate of Authority							
A. Domestic							
Corporate Guarantee and Insurance Compar	Fire	7,156,561.70				7,156,561.70	
	Marine						
	Motor Car						
	Casualty (w/o OFW)						
	Microinsurance						
	Business A						
b	Fire						
	Marine						
	Motor Car						
	Casualty (w/o OFW)						
	Microinsurance						
	Business A						
Sub-total		7,156,561.70	-	-	-	7,156,561.70	-
B. Foreign							
a.	Fire						
	Marine						
	Motor Car						
	Casualty (w/o OFW)						
	Microinsurance						
	Business A						
b.	Fire						
	Marine						
	Motor Car						
	Casualty (w/o OFW)						
	Microinsurance						
	Business A						
Sub-total		-	-	-	-	-	-
2. Unauthorized							
A. Domestic - with Servicing license/No License							
a.	Fire						
	Marine						
	Motor Car						
	Casualty (w/o OFW)						
	Microinsurance						
	Business A						
b	Fire						
	Marine						
	Motor Car						
	Casualty (w/o OFW)						
	Microinsurance						
	Business A						
Sub-total		-	-	-	-	-	-
B. Foreign - With Resident Agent							
a.							
a.1	Fire						
	Marine						
	Motor Car						
	Casualty (w/o OFW)						
	Microinsurance						
	Business A						
a.2	Fire						
	Marine						
	Motor Car						
	Casualty (w/o OFW)						
	Microinsurance						
	Business A						
Sub-total		-	-	-	-	-	-
b							
b.1	Fire						
	Marine						
	Motor Car						
	Casualty (w/o OFW)						
	Microinsurance						
	Business A						
b.2	Fire						
	Marine						
	Motor Car						
	Casualty (w/o OFW)						
	Microinsurance						
	Business A						
Sub-total		-	-	-	-	-	-
C. Foreign - without Resident Agent							
a.							
a.1	Fire						
	Marine						
	Motor Car						
	Casualty (w/o OFW)						
	Microinsurance						
	Business A						
a.2	Fire						
	Marine						
	Motor Car						
	Casualty (w/o OFW)						
	Microinsurance						
	Business A						
Sub-total		-	-	-	-	-	-

SCHEDULE 25.B - LOSSES AND CLAIMS PAYABLE - ASSUMED - TREATY

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Name of Insurance Company		Line of Business	Amount of		Amount Recoverable		Net Claims Payable	
			Loss (Pesos)	Loss Adjustment Expenses (Pesos)	Loss (Pesos)	Loss Adjustment Expenses (Pesos)	Loss (Pesos)	Loss Adjustment Expenses (Pesos)
b.								
	b.1	Fire						
		Marine						
		Motor Car						
		Casualty (w/o OFW)						
		Microinsurance						
		Business A						
	b.2	Fire						
		Marine						
		Motor Car						
		Casualty (w/o OFW)						
		Microinsurance						
		Business A						
Sub-total			-	-	-	-	-	-
TOTAL			7,156,561.70	-	-	-	7,156,561.70	-

SCHEDULE 25.C - LOSSES AND CLAIMS PAYABLE - ASSUMED - FACULTATIVE

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Name of Insurance Company	Name of Claimant	Line of Business	Amount of		Amount Recoverable		Net Claims Payable	
			Loss	Loss Adjustment Expenses	Loss	Loss Adjustment Expenses	Loss	Loss Adjustment Expenses
			(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)
1. Authorized - with Certificate of Authority								
A. Domestic								
Alpha Insurance and Surety Company, Inc.		Fire						
		Marine						
	Rhoan Jay Trucking/ Cecilia Onate	Motor Car	800.00		240.00		560.00	
	HI-TONE CONSTRUCTION & DEVELOPMI	Casualty (w/o OFW)	25,000.00		7,500.00		17,500.00	
		Microinsurance						
		Business A						
Asia United Insurance, Inc.	A-HOME CONSUMER GOODS TRADING &	Fire	9,572,667.76		2,871,800.33		6,700,867.43	
	A-HOME CONSUMER GOODS TRADING &	Fire	17,893,312.96		5,367,993.89		12,525,319.07	
	ARROW HARDWARE &/OR INTERSTELL/	Fire	1,518,015.92		455,404.78		1,062,611.14	
		Marine						
	HONG, MEIMEI	Motor Car	6,678.34		2,003.50		4,674.84	
	HONG, MEIMEI	Motor Car	19,627.35		5,888.21		13,739.15	
		Casualty (w/o OFW)						
		Microinsurance						
		Business A						
Corporate Guarantee and Insurance Compan	Various	Fire	1,458,718.67		437,615.60		1,021,103.07	
		Marine						
		Motor Car						
		Casualty (w/o OFW)						
		Microinsurance						
		Business A						
Liberty Insurance Corporation	Various	Fire	99,593.24		29,877.97		69,715.27	
		Marine						
		Motor Car						
		Casualty (w/o OFW)						
		Microinsurance						
		Business A						
MAAGAP Insurance Inc.	ATLAS PEAK MARKETING, INC. &/OR LU(	Fire	2,348.05		704.42		1,643.64	
	ATLAS PEAK MARKETING, INC. &/OR LU(	Fire	4,984.65		1,495.40		3,489.26	
	ATLAS PEAK MARKETING, INC. &/OR LU(	Fire	438.60		131.58		307.02	
		Marine						
		Motor Car						
		Casualty (w/o OFW)						
		Microinsurance						
		Business A						
The Mercantile Insurance Company, Inc.	Various	Fire	2,026,455.48		607,936.64		1,418,518.84	
		Marine						
	Various	Motor Car	519,050.59		155,715.18		363,335.41	
	Various	Engineering	175,188.41		52,556.52		122,631.89	
	Various	Casualty (w/o OFW)	39,309.51		11,792.85		27,516.66	
		Microinsurance						
		Business A						
Sub-total			33,362,189.53	-	10,008,656.86	-	23,353,532.67	-
B. Foreign								
a.		Fire						
		Marine						
		Motor Car						
		Casualty (w/o OFW)						
		Microinsurance						
		Business A						
b.		Fire						
		Marine						
		Motor Car						
		Casualty (w/o OFW)						
		Microinsurance						
		Business A						
Sub-total			-	-	-	-	-	-
2. Unauthorized								
A. Domestic - with Servicing license/No License								
a.		Fire						
		Marine						
		Motor Car						
		Casualty (w/o OFW)						
		Microinsurance						
		Business A						
b		Fire						
		Marine						
		Motor Car						
		Casualty (w/o OFW)						
		Microinsurance						
		Business A						
Sub-total			-	-	-	-	-	-
B. Foreign - With Resident Agent								
a.								
a.1		Fire						
		Marine						
		Motor Car						
		Casualty (w/o OFW)						
		Microinsurance						
		Business A						
a.2		Fire						
		Marine						
		Motor Car						
		Casualty (w/o OFW)						
		Microinsurance						
		Business A						
Sub-total			-	-	-	-	-	-
b								
b.1		Fire						
		Marine						
		Motor Car						
		Casualty (w/o OFW)						
		Microinsurance						
		Business A						
b.2		Fire						
		Marine						
		Motor Car						
		Casualty (w/o OFW)						
		Microinsurance						
		Business A						
Sub-total			-	-	-	-	-	-
C. Foreign - without Resident Agent								
a.								
a.1		Fire						
		Marine						
		Motor Car						
		Casualty (w/o OFW)						
		Microinsurance						

SCHEDULE 25.C - LOSSES AND CLAIMS PAYABLE - ASSUMED - FACULTATIVE
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Name of Insurance Company		Name of Claimant	Line of Business	Amount of		Amount Recoverable		Net Claims Payable	
				Loss	Loss Adjustment Expenses	Loss	Loss Adjustment Expenses	Loss	Loss Adjustment Expenses
				(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)	(Pesos)
			Business A						
	a.2		Fire						
			Marine						
			Motor Car						
			Casualty (w/o OFW)						
			Microinsurance						
			Business A						
	Sub-total			-	-	-	-	-	-
	b.								
	b.1		Fire						
			Marine						
			Motor Car						
			Casualty (w/o OFW)						
			Microinsurance						
			Business A						
	b.2		Fire						
			Marine						
			Motor Car						
			Casualty (w/o OFW)						
			Microinsurance						
			Business A						
	Sub-total			-	-	-	-	-	-
TOTAL				33,362,189.53	-	10,008,656.86	-	23,353,532.67	-

SCHEDULE 26 - COMMISSIONS PAYABLE

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORA

CUT-OFF DATE: December 31, 2025

Line of Business	Commission Rate	Ledger Balance
1. FIRE		
a. Residential	25.00%	205,664.08
b. Warehouse	25.00%	2,188,767.72
c. Industrial	25.00%	1,658,292.79
d. General	25.00%	2,493,108.93
2. EARTHQUAKE/FIRE/SHOCK	25.00%	1,094,664.19
3. TYPHOON	25.00%	548,127.51
4. FLOOD	25.00%	-
5. EXTENDED COVERAGE	25.00%	554,331.40
6. MARINE CARGO	30.00%	1,070,283.19
7. MARINE HULL	30.00%	1,828,263.09
8. AVIATION		
9. BONDS		
a. Class 1	25.00%	-
b. Class 2	25.00%	-
c. Class 3	25.00%	10,015,194.90
d. Class 4	25.00%	1,358,432.42
e. Class 5	25.00%	873,625.47
10. COMPULSORY MOTOR		
COMPULSARY MOTOR VEHICLE LIABILITY (CMVL)		
LAND TRANSPORTATION		
OPERATOR (CMVL - LTO)		
a. AC/PUJ/UV		
b. Buses/Tourist Buses		
c. Taxis/Tourist Cars		
d. Tricycles		
11. CMVL - NON-LTO		
a. Private Cars		
b. Commercial Vehicles		
c. Motorcycle		

SCHEDULE 26 - COMMISSIONS PAYABLE

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORA

CUT-OFF DATE: December 31, 2025

Line of Business		Commission Rate	Ledger Balance
12.	**OTHER THAN CMVL-LTO**		
13.	**OTHER THAN CMVL-NON-LTO**		
a.	Third Party Bodily Injury	30.00%	142,184.96
b.	Property Damage	30.00%	419,341.39
c.	Loss and Damage	30.00%	4,735,715.84
d.	Auto Personal Accident	30.00%	-
e.	NPEC	30.00%	-
f.	Acts of Natures	30.00%	1,620,270.91
g.	Others - for transactions not specifically spec	30.00%	-
14.	**HEALTH AND ACCIDENT**	30.00%	311,364.13
15.	**ENGINEERING**	25.00%	3,721,644.59
16.	**MICROINSURANCE**		
17.	**OTHERS**		
a.	Comprehensive General Liability	30.00%	281,316.19
b.	Sports Liability		
c.	Property Floater	30.00%	524,184.94
d.	Errors & Omission		
e.	MSPR		
f.	Fidelity Guarantee		
g.	Homeowners		
h.	Golfers Comprehensive Liability		
i.	Hole In One		
j.	Commercial All Risk (CAR)		
k.	Industrial All Risk (IAR)		
l.	Bank Bankers Blanket		
m.	Terrorism & Sabotage		
n.	Directors' and Officers' Liability		
o.	Burglary and Housebraking		
p.	Professional Indemnity		
TOTAL COMMISSIONS PAYABLE			**35,644,778.64**

SCHEDULE 27 - RETURN PREMIUMS PAYABLE

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

	Policy No.	Name of Assured	Inception Date	Date of Policy Surrender/ Cancellation	Line of Business	Total Premiums Received	Return Premiums (Ledger Balance)	Company Remarks
1								
2								
3								
4								
5								
6	NIL							
7								
8								
9								
10								
TOTAL RETURN PREMIUMS						-	-	

SCHEDULE 28 - TAXES PAYABLE
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

			TOTAL	PREMIUM TAX	DOC STAMPS TAX	VAT	FIRE SERVICE TAX	OTHER TAXES	REMARKS
Beginning balances per Company			**329,872,236.64**	**0.00**	167,034,949.36	**102,443,181.96**	**0.00**	**60,394,105.31**	
Other adjustments (if any, please specify)			-						
Adjusted beginning balance per Company			**329,872,236.64**	**0.00**	**167,034,949.36**	**102,443,181.96**	**0.00**	**60,394,105.31**	
Add: Incurred during the Year									
	TAX BASE	**RATE**							
PT	62,737,032.13	2.00%	**1,254,740.64**	**1,254,740.64**					
DST			**264,029,911.67**						
DST - Health and Accident (including microinsurance and PPAI)	62,737,032.13	various rates based on sum insured	**3,742,530.00**		3,742,530.00				
DST - Indemnity Bond	-	7.50%	-		-				
DST - Policies Other than H&A and Indemnity Bc	2,082,299,053.37	12.50%	**260,287,381.67**		260,287,381.67				**Other Taxes Payable**
DST - Other Instruments (not insurance policies)		various	-						35,661,155.01 Income tax payable
VAT	2,117,301,710.00	12.00%	**254,076,205.20**			**254,076,205.20**			2,594,095.01 Withholding tax payable
FST	251,055,469.52	2.00%	**5,021,109.39**				**5,021,109.39**		16,212,525.99 Other taxes and licences payable
TAXES INCURRED - CURRENT YEAR			**788,411,878.57**	**1,254,740.64**	**264,029,911.67**	**254,076,205.20**	**5,021,109.39**		**54,467,776.00 Subtotal**
TOTAL TAXES DUE FOR THE YEAR			**793,860,098.23**	**1,254,740.65**	**431,064,861.03**	**356,519,387.16**	**5,021,109.39**		
Less: Payments made during the year			**229,716,200.97**	**1,317,076.39**	107,159,627.55	**113,889,239.50**	**7,350,257.53**		
BIR Audit				**98,849.81**	3,230,701.21	**9,675,977.81**			
Input Vat			**62,024,569.79**			**62,024,569.79**			
TOTAL DEDUCTIONS			**304,746,299.59**	**1,415,926.20**	**110,390,328.76**	**185,589,787.10**	**7,350,257.53**		
Add/Less: Reconciling items (itemize)									
1. 2023 BIR tax liability termination					55,226,576.69	**27,310,758.35**			
2. Reclass to Other Assets				**(161,185.55)**			**(2,329,148.14)**		**Overpayment**
TOTAL RECONCILING ITEMS			**80,047,001.35**	**(161,185.55)**	**55,226,576.69**	**27,310,758.35**	**(2,329,148.14)**		
TOTAL TAXES PAYABLE FOR THE YEAR			**463,534,573.29**	**- 0.00**	**265,447,955.58**	**143,618,841.71**	**0.00**	**54,467,776.00**	

SCHEDULE 29 - DIVIDENDS PAYABLE
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

	Name of Stockholder	Type of Dividend (Cash, Property, others except stock)	Date of Declaration	Balance Previous Year	Amount Unpaid Current Year (Ledger Balance)
1					
2					
3					
4					
5					
6	NIL				
7					
8					
9					
10					
TOTAL DIVIDENDS PAYABLE				-	-

SCHEDULE 30 - ACCOUNTS PAYABLE

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

	Particulars	Nature and Description	Balance Previous Year	Amount Unpaid Current Year (Ledger Balance)
1	SSS Premiums Payable	Contributions for the month of December 202	862,380.00	743,070.00
2	SSS Loans Payable	Loan payment for the month of December 20	49,517.45	54,652.16
3	Pag-ibig Premiums Payable	Contributions for the month of December 202	140,700.00	69,400.00
4	Pag-ibig Loans Payable	Loan payment for the month of December 20	80,226.16	111,336.68
5	Rent Payable			
6	Other Accounts Payable			
	**Itemize the Other Accounts payable*			
	Philhealth Premium Payable	Contributions for the month of December 202	331,041.99	198,364.68
	TOTAL ACCOUNTS PAYABLE		1,463,865.60	1,176,823.52

SCHEDULE 31 - NOTES PAYABLE

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

	Name of Creditor	Nature and Description of Account	Balance Previous Year	Amount Unpaid Current Year (Ledger Balance)
	**Itemize the accounts*			
1				
2				
3				
4				
5				
6	NIL			
7				
8				
9				
10				
TOTAL NOTES PAYABLE			-	-

SCHEDULE 32 - PROVISIONS
COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**
CUT-OFF DATE: **December 31, 2025**

	Name of Obligee	Nature and Description of the Provision	Balance Previous Year	Amount Unpaid Current Year (Ledger Balance)
	Itemize the accounts			
1				
2				
3				
4				
5	NIL			
6				
7				
8				
9				
10				
TOTAL PROVISIONS			-	-

SCHEDULE 33 - ACCRUED EXPENSES

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

	Name of Creditor	Nature and Description of Account	Balance Previous Year	Amount Unpaid Current Year (Ledger Balance)
A.	**Accrued Utilities**			
	Itemize the accounts			
1	PLDT INC.	Payment for telephone usage dtd. September 2025 (0104638414)		3,777.19
2	PLDT INC.	Payment for telephone usage dtd. September 2025 (0146833349)		1,259.06
3	PLDT INC.	Payment for telephone usage dtd. September 2025 (0135483184)		1,259.06
4	PLDT Inc.	PLDT Bill ftm of October 2025 (0282425651)		1,874.11
5	PLDT Inc.	PLDT Bill ftm of October 2025 (0282422616)		1,259.02
6	Tri-K Enterprises, Inc.	Electricity for August 19 to September 19, 2025		10,723.38
7	Tri-K Enterprises, Inc.	Water for September 10 to october 10, 2025		341.69
8	Meralco	Electric bill at U2602 for the period of December 18, 2025 to January 17		9,517.85
9	88 Corporate Center Condominium Corporati	Electric and water bill of U2602 & Prkg Slot# 4P-14, 15(Annex bldg) for		7,587.26
10	Next Generation Technologies Global Inc.	Internet service provider for the month of March 2020. (c/o Annex)		11,000.00
11	PLDT INC.	PLDT Bill ftm of December 2025 (0104638414)		3,777.19
12	PLDT INC.	PLDT Bill ftm of December 2025 (0146833349)		1,259.06
13	PLDT INC.	PLDT Bill ftm of December 2025 (0135483184)		1,259.06
14	SIMED & CO. INC.	Utilities Expense ftm of September 2025		9,493.32
15	SIMED & CO. INC.	Utilities Expense ftm of October 2025		10,166.07
16	SIMED & CO. INC.	Utilities Expense ftm of November 2025		8,523.34
17	Pacifico Assiatance Corporation	Monthly Recurring Fee for Dedicated Telephone Line (02) 8459 4757 w/		2,245.46
18	Meralco	Electric bill of 8012 (LP1106) Pasig BDO for the period of December 09		2,278.03
19	ONG SIOK DIAN STORE	Water Bill (November, 2025)		446.43
20	ONG SIOK DIAN STORE	Water Bill (JULY, 2025)		446.43
21	ONG SIOK DIAN STORE	Water Bill (August, 2025)		446.43
22	ONG SIOK DIAN STORE	Water Bill (September, 2025)		446.43
23	Sky Cable Corporation	SFP Broadband Internet for February 2025. (Account no.: 710158886)		44,642.86
24	PLDT Inc.	Internet Bill (Dec. 2025)		1,785.71
25	Pacifico Assistance Corporation	Monthly Recurring Fee for Dedicated Telephone Line (02) 8459 4757 w/		2,245.46
26	PLDT Inc.	Internet Bill - December 2025		2,391.96
27	Sycamoreland Management Corporation	Electric Bill - Nov. 21 to Dec. 20, 2025		10,140.67
28	PLDT Inc.	Telephone Expense (Sept. 2025)		2,300.00
29	PLDT Inc.	Telephone Expense (Oct. 2025)		2,300.00
30	PLDT Inc.	Telephone Expense (Nov. 2025)		2,300.00
31	ISABELA 1 ELECTRIC COOPERATIVE, INC	Light (Sept.2025)		1,170.26
32	ISABELA 1 ELECTRIC COOPERATIVE, INC	Light (Oct.2025)		1,460.38
33	ISABELA 1 ELECTRIC COOPERATIVE, INC	Light (Nov.2025)		1,941.80
34	PLDT Inc.	Internet Bill (November 2025)		2,576.82
35	PLDT Inc.	Internet Bill (November 2025)		2,576.79
36	CAGAYAN 1 ELECTRIC COOPERATIVE IN	Electric Bill (November 2025)		5,338.12
37	CAGAYAN 1 ELECTRIC COOPERATIVE IN	Electric Bill (December 2025)		3,498.18
38	Converge Information and Communications T	Internet Bill(Sept. 8-Oct. 7, 2025)		1,785.71
39	PLDT Inc.	Telephone Bill(Sept. 15-Oct. 14, 2025)		3,690.54
40	CONVERGE INFORMATION AND COMMUN	Internet Bill(Oct.8 - Nov. 7, 2025)		1,785.71
41	PLDT Inc.	Telephone Bill (Oct. 15-Nov. 14, 2025)		3,690.54
42	DAVAO LIGHT AND POWER CO., INC.	Electricity Bill (Sept. 14, 2025) RM-L & M3		13,623.41
43	DAVAO LIGHT AND POWER CO., INC.	Electricity Bill (Oct . 14, 2025) RM-L & M3		11,423.60
44	PARASAT CABLE TV INC	Internet Bill(Oct. 2025)		1,784.82
45	WIDESCOPE PROMOTIONAL RESOURCES	Electricity Bill (Nov. 2025)		10,221.66
46	PLDT Inc.	Internrt Bill (October 2025)		2,097.32
47	NEGROS ELECTRIC AND POWER CORP.	Electricity Bill (September - October 2025)		3,847.19
48	Agusan Del Norte Electric Cooperative Inc.	Electeicity Bill (November 2025)		7,722.97
49	CONVERGE INFORMATION AND COMMUN	Internet Bill For the month of Nov. 1-31, 2025		2,678.57
50	DAVAO LIGHT AND POWER CO., INC.	Electricity Bill (Oct. 13-Nov. 12, 2025)		15,383.19
51	PLDT Inc.	Internet Bill (Oct. 15-Nov. 14, 2025)		2,151.06
52	PLDT Inc.	Telephone bills (Oct. 2025)		1,136.39
53	PLDT Inc.	Internet bill (Oct. 2025)		1,874.11
54	PLDT Inc.	Internet Bill (November 2025) pldt		1,785.71
55	PLDT Inc.	Internet Bill (December 2025) -pldt		1,785.71
56	Agusan Del Norte Electric Cooperative Inc.	Electricity Bill (November 2025)		6,888.03
57	Agusan Del Norte Electric Cooperative Inc.	Electricity Bill - Tagum Br (AUGUST 1, to NOVEMBER 3., 2025)		3,144.00
58	PLDT Inc.	Internet Bill (Oct. 2025)		2,141.96
59	SOCOTECO II	Electricity Bill (October 2025)		5,229.54
60	ZAMBOANGA DEL SUR ELECTRIC COOPE	Electricity Bill (Oct. 28 to Nov. 26, 2025)		4,059.20

SCHEDULE 33 - ACCRUED EXPENSES

COMPANY NAME:	**STERLING INSURANCE COMPANY, INCORPORATED**
CUT-OFF DATE:	**December 31, 2025**

	Name of Creditor	Nature and Description of Account	Balance Previous Year	Amount Unpaid Current Year (Ledger Balance)
61	INNOVE COMMUNICATION INC.	Internet Bill (October 2025)		1,247.32
62	INNOVE COMMUNICATION INC.	Internet Bill (November 2025)		1,250.00
63	PLDT Inc.	Internet (July 2024)		1,145.54
64	PLDT Inc.	Internet Bill (November 2025)		2,300.00
65	NEGROS ELECTRIC AND POWER CORP.	Electricity Bill (October - November 2025)		3,645.84
66	Globe Telecom Inc.	Internet Bill (Oct.6-Nov. 5, 2025)		3,387.55
67	Innove Communications, Inc.	Internet Bill (November 2025)		3,085.29
68	Innove Communications, Inc.	Internet Bill (December 2025)		3,037.05
69	SOCOTECO II	Electricity Bill (November 2025)		9,110.63
70	SOCOTECO II	Electricity Bill (December 2025)		9,325.43
71	CONVERGE INFORMATION AND COMMUN	Internet Bill (Nov.8-Dec.7, 2025)		1,785.71
72	PLDT Inc.	Telephone Bill (Nov. 15-Dec. 14, 2025)		3,690.54
73	DAVAO LIGHT AND POWER CO., INC.	Electricity Bill (November 13,2025) - RM -L & M3		10,961.91
74	PLDT Inc.	Internet Bill (November 17, 2025)		5,362.75
75	JESA Management Corporation	Electricity Bill (9/26/25-10/26/25)		5,933.04
76	JESA Management Corporation	Electricity Bill (October -November 2025)		5,747.25
77	Innove Communications, Inc.	Internet Bill (December 2025)		1,850.89
78	PLDT Inc.	Internet Bill - December 2025 (Asilo)		1,817.96
79	BATANGAS ELECTRIC COOPERATIVE INC	Electric Bill (December 2025)		2,647.61
80	Meralco	Electric Bill - December 2025 (Asilo)		2,499.73
81	PLDT Inc.	Telephone bill (Dec. 17-Jan. 16,2026)		3,000.00
82	Globe Telecom Inc.	Internet Bill (Nov. 06 - Dec. 05, 2025)		3,447.77
83	Globe Telecom Inc.	Internet Bill (Nov. 06 - Dec. 05, 2025)		3,361.17
84	PLDT Inc.	Telephone/Internet Bill (Sept. 2024)		1,164.29
85	PLDT Inc.	Telephnone / Internet Bill (August 2024)		1,164.29
86	PLDT Inc.	Telephone/Internet Bill (October 2024)		1,164.29
87	Agusan Del Norte Electric Cooperative Inc.	Electeicity Bill (November 2025)		7,722.97
88	CONVERGE INFORMATION AND COMMUN	Internet Bill (Dec.8 - Jan. 7, 2026)		1,785.71
89	TRANS PILIPINAS POWER & AUTOMATIO	Electricity Bill (Oct . 14, 2025) RM-L & M3		12,165.26
90	CEMENT CENTER, INC.	Payment for Water Bill Expense of Cebu Br for July to October 2025, an		625.20
91	CEMENT CENTER, INC.	Payment for Electric Bill Expense of Cebu Br for the period of July to No		65,896.46
92	CUSTOMER FRONTLINE SOLUTIONS INC	Internet Bill (Dec.15 - Jan. 14, 2026)		2,023.84
93	PLDT Inc.	Internet/ Telephone Bill (Nov. 2025)		1,036.40
94	PLDT Inc.	Internet Bill (December 2025)		3,125.00
95	ZAMBOANGA DEL SUR ELECTRIC COOPE	Electricity Bill (Nov. 28, 2025 to Dec. 26, 2025)		5,133.77
96	PAMANA WATER CORPORATION	Water Bill (December 2025)		450.00
97	CONVERGE INFORMATION AND COMMUN	Internet Bill For the month of Dec. 1-31, 2025		2,678.57
98	Davao City Water District	Water Bill (Nov. 4-Dec. 5, 2025)		449.58
99	TRANS PILIPINAS POWER & AUTOMATIO	Electric Bill (Nov.12-Dec. 12, 2025)		11,728.07
100	Agusan Del Norte Electric Cooperative Inc.	Electricity Bill (December 2025)		7,262.18
101	PLDT Inc.	Telephone/Internat Bill (November 2024)		1,159.82
102	PLDT Inc.	Telephone/Internet Bill (December 2024)		1,159.82
103	PLDT Inc.	Telephone/Internet Bill (January 2025)		1,159.82
104	CALAPAN TELEPHONE SYSTEM, INC.	Telephone Bill (Oct. 2025)		3,125.00
105	CALAPAN TELEPHONE SYSTEM, INC.	Telephone Bill (Nov. 1-Dec. 30,2025)		6,250.00
106	ORIENTAL MINDORO ELECTRIC COOPER	Electric Bill (Oct. 26-Nov. 25,2025)		7,904.57
107	ORIENTAL MINDORO ELECTRIC COOPER	Electric Bill (Nov. 26-Dec. 25,2025)		6,232.60
108	Calapan Waterworks Corporation	Water bill (Oct. 2025)		264.00
109	Calapan Waterworks Corporation	Water bill (Nov. 2025)		264.00
110	Calapan Waterworks Corporation	Water bill (Dec. 2025)		264.00
111	ORIENTAL MINDORO ELECTRIC COOPER	Electric Bill (Dec. 26-Jan. 15,2026)		4,673.58
112	PLDT Inc.	Internet Bill (Oct. 2025)		2,321.43
113	PLDT Inc.	Internet Bill (Dec. 2025)		2,321.43
114	MERALCO ROSARIO BUSINESS CENTER	Electric Bill (Nov. 2025)		5,069.98
115	MERALCO ROSARIO BUSINESS CENTER	Electric Bill (Dec. 2025)		4,542.43
B.	**Accrued Services**			
	Itemize the accounts			
1	Mataverde Printing Press	(50% DP) Printing request as per attached PO NO.202512109 dated De		89,285.71
2	Samarita Law Office	Retainers fee for the month of December 2025.		5,500.00
3	Maxicare Healthcare Corporation	In Payment for the following Statement No.10001031011 Invoice No. INS		121,908.56
4	BPI Cebu Center Condominium Corporation	BI No. 1672; Office & Parking dues ; Special Assesment for the month o		25,686.20
5	Quickway Holdings Inc.	Management and Shared Service Fee's for the month of September 202		2,677,083.33

SCHEDULE 33 - ACCRUED EXPENSES

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

Name of Creditor		Nature and Description of Account	Balance Previous Year	Amount Unpaid Current Year (Ledger Balance)
6	Big Apple Packaging Inc.	(50%FULL PAYMENT) Printing request as per attached P.O NO. 20251		133,941.96
7	Pacifico Assiatance Corporation	Travel Assistance Program for OFWs w/ billing Invoice no.0000946 (DE		28,170.00
8	Pacifico Assiatance Corporation	Travel Assistance Program for OFWs w/ billing Invoice no. 0000963 (DE		60,000.00
9	Pacifico Assiatance Corporation	Mediphone (Individual) for December 2025 w/billing Invoice no.0000950		28,348.08
10	Pacifico Assiatance Corporation	Home Assist - 2025 November 17 - December 23 w/ billing Invoice no. (		28,170.00
11	King Taurus Security Services	Payment for Security services rendered for San Fernando, Pampanga fo		76,299.00
12	Sta. Elena Golf Club Inc.	Payment for Sta. Elena Golf Club for the Period of December 2025 w/ S		12,800.00
13	Quickway Holdings Inc.	Management and Shared Service Fee's for the month of August 2025.		2,677,083.33
14	Benido's Clothing	(FULL PAYMENT) 2025 Uniform for HO & Branches Corporate Uniform		1,288,526.79
15	Bpi Cebu Corporate Center Condominium Co	BI No. 1844; Office & Parking dues ; Special Assesment for the month o		25,192.62
16	Maxicare Healthcare Corporation	In Payment for the following Statement No. 10001134484 Invoice No.: IN		41,586.98
17	Pacifico Assistance Corporation	Home Assist - 2025 December 26 - 2026 Janaury 28 December 23 w/ b		2,604.71
18	Pacifico Assistance Corporation	Roadside Assistance - Minimum Enrollees w/ billing Invoice no. 000113		44,000.00
19	Pacifico Assistance Corporation	Travel Assistance Program for OFWs w/ billing Invoice no. 0001142 (JA		20,970.00
20	Pacifico Assistance Corporation	Travel Assistance Program for OFWs w/ billing Invoice no. 0001033 (JA		5,806.45
21	Infinivan Inc.	Short Payment (SIP Trunk for the period of November 01-30, 2025).		11,800.00
22	Mataverde Printing Press	(50% FULL PAYMENT) Printing request as per attached PO NO.20251		133,928.57
23	JRS Business Corporation	Courier charges for the month of December 2025 as per attached billing		108,114.73
24	JRS Business Corporation	Courier charges for the month of December 2025 as per attached billing		137,196.43
25	CHRIS ANGELA P.PANTIG	Reimbursement of Office Rental of Cavite BDO for July & August 2025		52,631.60
26	FELINO LICU AND NILO INTAL	Payment for Office Rental of San Fernando Br for 2023 - 2024		60,000.00
27	FELINO LICU AND NILO INTAL	Payment for Office Rental of San Fernando Br for 2023 - 2024		60,000.00
28	VALREY REALTY CORP.	Rental - RM L, Valrey Realty Bldg. II(Sept. 17-Oct. 16, 2025)		20,700.00
29	VALREY REALTY CORP.	Rental - Mezz.3 Valrey Realty Bldg. II(Sept. 15-Oct. 14, 2025)		11,500.00
30	VALREY REALTY CORP.	Rental - RM L, Valrey Realty Bldg. II(Oct. 17-Nov. 16, 2025)		20,700.00
31	VALREY REALTY CORP.	Rental - Mezz.3 Valrey Realty Bldg. II(Oct. 15 - Nov. 14, 2025)		11,500.00
32	ROMAN CATHOLIC BISHOP OF PAGADIAN	Rental (October 2025)		15,178.57
33	RR Apostol Realty Corporation	Rental (August 16, - September 16,2024)		7,412.64
34	Amdic Realty, Incorporated	Rental (October 2025)		46,728.97
35	Amdic Realty, Incorporated	Rental (November 2025)		49,065.42
36	Amdic Realty, Incorporated	Rental (December 2025)		49,065.42
37	PHIL. ECONOMIC ZONE AUTHORITY	Office Rental (Dec. 2025) (Asilo)		11,764.80
38	RR Apostol Realty Corporation	Rental (Oct.16-Nov. 16, 2024)		7,412.64
39	RR Apostol Realty Corporation	Rental - Sept. 16 to Oct. 16, 2024		7,412.64
40	RR Apostol Realty Corporation	Rental (November 2024)		7,412.64
41	VALREY REALTY CORP.	Rental - RM L, Valrey Realty Bldg. II(Dec17-Jan. 16, 2026)		20,700.00
42	VALREY REALTY CORP.	Rental - Mezz.3 Valrey Realty Bldg. II(Dec. 15- Jan. 14, 2026)		11,500.00
43	ROMAN CATHOLIC BISHOP OF PAGADIAN	Rental (November 2025)		15,178.57
44	LDL Realty Estate Corporation	Rental Bill- Dec. 2025		28,359.37
45	RR Apostol Realty Corporation	Rental (Jan.16 - Feb. 16, 2025)		7,412.64
46	RR Apostol Realty Corporation	Rental (Feb 16-March 2025)		7,412.64
47	RR Apostol Realty Corporation	Rental (Dec. 16, 2024- Jan. 16, 2025)		7,412.64
C.	**Accrual for Unused Compensated Absences**			
	Itemize the accounts			
1				
2				
3				
D.	**Other Accrued Expense**			
	Itemize the accounts			
1				
2				
3				
TOTAL ACCRUED EXPENSES			**-**	**8,868,379.82**

SCHEDULE 34 - OTHER LIABILITIES
COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**
CUT-OFF DATE: **December 31, 2025**

	Name of Creditor	Nature and Description of Account	Balance Previous Year	Amount Unpaid Current Year (Ledger Balance)	Company Remarks
	Itemize the accounts				
1	Loans payable	Bank loan payable	109,416,873.37	22,515,475.95	
2	Rent deposit payable	Rent deposit payable	911,296.90	984,896.90	
3					
4					
5					
6					
7					
8					
9					
10					
TOTAL OTHER LIABILITIES			**110,328,170.27**	**23,500,372.85**	

SCHEDULE 35 - UNEARNED WAKALAH FEE
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

LINK: CONTENT | SFP | SCI

Particulars	General Takaful Balance	Remarks
Movement of Unearned Wakalah Fee		
Beginning Balance – Deferred Wakalah Fee		
Wakalah Fee Accrued During the Year		NIL
Less: Wakalah Fee Collected / Settled		
Less: Wakalah Fee Reversed / Adjusted		
Ending Balance – Unearned Wakalah Fee	-	

Reconciliation with Participants' Fund

Particulars	Amount	Remarks
Unearned Wakalah Fee per Operator's Books	-	
Corresponding Payable in Participants' Fund		
Variance (if any)	-	

Note:
The Company may add rows, as deemed necessary, provided that the particulars are clearly specified and appropriate remarks are disclosed.

SCHEDULE 36 - SHAREHOLDERS EQUITY
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Authorized Capital Stock : Number of Shares 20,000,000, Amount P2,000,000,000.00

	Name of Stockholders	Citizenship	Position (Director/ Officer)	% of Ownership	Number of Shares	Par Value Per Share	Capital Stock Subscribed	Subscription Receivable	Capital Stock	Capital Paid In Excess of Par	Deposit for Future Subscription	Contributed Surplus	Contingency Surplus	Dividends Paid During the Year	Dividends Payable Current Year
		Citizenship	Position(Director/ Officer)	% of Ownership											
A.	**Preferred Stocks**														
1															
2															
3															
4															
5															
	Total Preferred Stocks			0.00%	-		-	-	-	-	-	-	-	-	-
B.	**Common Stock**														
1	Quickway Holdings, Inc.	Filipino	-	35.00%	5,162,500	100.00	-	-	516,250,000.00	-	-	-	-	-	-
2	Maria Pilar B. Mercado	Filipino	Managing Director	30.00%	4,425,000	100.00	-	-	442,500,000.00	-	-	-	-	-	-
3	Judith R. Rupido	Filipino	Director	2.00%	295,000	100.00	-	-	29,500,000.00	-	-	11,648,700.00	11,392,965.00	-	-
4	Joanne RJ D. Edades	Filipino	-	18.00%	2,655,000	100.00	-	-	265,500,000.00	-	-	-	-	-	-
5	Noreen Joy C. Garces	Filipino	-	5.00%	737,500	100.00	-	-	73,750,000.00	-	-	-	-	-	-
6	New Light Management, In	Filipino	-	1.49%	220,000	100.00	-	-	22,000,000.00	-	-	-	-	-	-
7	Nora M. Malubay	Filipino	Chairman of the Board	0.00%	5	100.00	-	-	500.00	-	-	-	-	-	-
8	Arturo B. Reyes	Filipino	Director/President	2.00%	294,990	100.00	-	-	29,499,000.00	-	-	-	-	-	-
9	Dave John T. Hernandez	Filipino	Corporate Secretary	1.50%	221,270	100.00	-	-	22,127,000.00	-	-	-	-	-	-
10	Angelito D. Dumapi	Filipino	Director/EVP Operations	1.50%	221,270	100.00	-	-	22,127,000.00	-	-	-	-	-	-
11	April Raine B. Morales	Filipino	Director	0.00%	5	100.00	-	-	500.00	-	-	-	-	-	-
12	Sonia M. Roco	Filipino	Independent Director	0.00%	5	100.00	-	-	500.00	-	-	-	-	-	-
13	Jonad F. Parado	Filipino	Director/Treasurer	1.50%	221,270	100.00	-	-	22,127,000.00	-	-	-	-	-	-
14	Nestor B. Varela Jr.	Filipino	-	1.50%	221,270	100.00	-	-	22,127,000.00	-	-	-	-	-	-
15	Grace L. Cariño	Filipino	-	0.51%	74,910	100.00	-	-	7,491,000.00	253,786,719.00	-	66,009,300.00	64,560,136.00	-	-
16	Lemuel C. Garces	Filipino	Independent Director	0.00%	5	100.00	-	-	500.00	-	-	-	-	-	-
	Total Common Stocks			100.00%	14,750,000		-	-	1,475,000,000.00	253,786,719.00	-	77,658,000.00	75,953,101.00	-	-
C.	**Treasury Stock**														
TOTAL NET WORTH ACCOUNTS				**100.00%**	**14,750,000**		**-**	**-**	**1,475,000,000.00**	**253,786,719.00**	**-**	**77,658,000.00**	**75,953,101.00**	**-**	**-**
						Checking:	-		-	(0.15)	-	-	-		

SCHEDULE 37 - COMMISSIONS PAID - DIRECT AGENTS

COMPANY NAME:	STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE:	December 31, 2025

	Name of Agent (Last Name, First Name, Middle Name)	C. A. No.	Date of Expiry	Amount Paid	Company Remarks
1	ABESAMIS CECILIO BERMEJO	6233131-0806739-0001	31-Dec-27	16,998,054.06	
2	ABUY MARIFE TANEDO	2887304-1080673-9000	31-Dec-26	3,216,101.75	
3	AGAPAN FLOURENCE SAPIO	2082694-0806739-0001	31-Dec-26	1,837,906.52	
4	ALBANO MELVIN BOCO	0823979-0806739-0001	31-Dec-27	912,089.80	
5	ALBI ELENOR RICO	3934966-0806739-0001	31-Dec-27	1,689,578.97	
6	ALCANTARA RAPHAEL NINO MIRAFLOR	6026776-0806739-0001	31-Dec-26	1,600,382.13	
7	ARCE ADOLFO TORRES	1097887-7080673-9000	31-Dec-26	1,186,923.56	
8	ARILLO AIRA VIBAR	6374836-2080673-9000	31-Dec-26	2,070,462.86	
9	ASILO MA. EDENBERG MARAPAO	5386225-8080673-9000	31-Dec-27	3,456,880.40	
10	BARAN ALAN SABAN	7833893-0806739-0001	31-Dec-26	25,029,701.06	
11	BARBANIDA TEODORO GUIMALAN	0857295-0806739-0001	31-Dec-27	18,138,724.90	
12	BARDON LILIAN BONIEL	1445501-8080673-9000	31-Dec-26	5,381,727.10	
13	BERMAS LALAINE ALFON	0865747-0806739-0001	31-Dec-27	14,198,580.90	
14	BERNAL RICHELLE JARQUE	4801082-0806739-0001	31-Dec-26	2,129,787.13	
15	BERTOL JOSE MARTIN GONZALES	7251693-0806739-0001	31-Dec-25	2,405,426.18	
16	BONDOC ANTHONY IMUTAN	6175765-0806739-0001	31-Dec-27	7,787.97	
17	BROTO KENNETH DELA TONGA	8353744-6080673-9000	31-Dec-26	1,722,825.94	
18	CALINGO MA. RANIELLA CLARISSA RAMIR	5011796-0806739-0001	31-Dec-26	1,776,412.62	
19	CAÑEDO REINA M	4615127-4080673-9000	31-Dec-25	4,532,803.09	
20	CATALUÑA JAPRIL DIAZ	5780518-0806739-0001	31-Dec-26	1,122,246.59	
21	CHUA WILLIE DY	7418643-4080673-9000	31-Dec-27	1,059,256.02	
22	CIPRIANO REYNALDO SARIO	0923673-0806739-0001	31-Dec-27	712,861.00	
23	CUASAY ALMA MANABAT	3561165-7080673-9000	31-Dec-26	1,042,124.31	
24	DAGUS YVETTE LEON	1646683-3080673-9000	31-Dec-26	1,171,674.66	
25	DAYAO ESPERANZA DONATO	20822229-6080673-900	31-Dec-26	96,494.40	
26	DEGUITO ERIC PUREZA	2380901-6080673-9000	31-Dec-26	3,760,547.78	
27	DE JESUS CATHERINE ANGELA BADON	9228719-2080673-9000	31-Dec-26	1,319,226.64	
28	DEL PILAR MELBOURNE ELLEVERA	6233240-0806739-0001	31-Dec-27	17,634,775.84	
29	DEL ROSARIO RAMON ALVAREZ	9073606-0080673-9000	31-Dec-26	1,130,424.67	
30	DELA TORRE EXPEDITA GUDES	3915010-0806739-0001	31-Dec-27	14,912,376.98	
31	DELOS REYES CHERRIEWIN DUCUT	1655123-2080673-9000	31-Dec-25	3,728,094.25	
32	DELOS SANTOS EMMA HERNANDEZ	6255654-0806739-0001	31-Dec-27	13,487.30	
33	DELOS TRINOS BRILLA PALACIO	6255714-0806739-0001	31-Dec-25	29,350.80	
34	DOCTOR ELENITA TULIAO	3835463-0806739-0001	31-Dec-27	14,412,081.34	
35	DORIA JOSHUA MIGUEL LEE	2122618-8080673-9000	31-Dec-25	2,161,812.20	
36	DY JAI JAI GONZALES	6819311-2080673-9010	31-Dec-27	115,979.66	
37	ESPINOSA JOCELYN CRUZ	0961680-0806739-0001	31-Dec-25	3,045,503.61	
38	ESTEBANLAR ROBERTO CARAGUE	6688579-5080673-9000	31-Dec-26	285,255.60	
39	FLORES JOAN FLORENDO	2844055-0806739-0001	31-Dec-26	1,956,746.57	
40	GALLEROS NIMMI UBAUB	7839054-0806739-0001	31-Dec-25	1,241,724.22	
41	GAN JUAN RODRIGO ANGELES	3599121-2080673-9000	31-Dec-26	7,979.04	
42	GAN REYNOLD ANGELES	1002728-0806739-0001	31-Dec-25	12,308.60	
43	GAVAS RENATO TINAPAY	6233401-0806739-0001	31-Dec-27	16,640,910.87	
44	GONZALES DEBORAH CHEYENNE VENTO	714129-0080673-90001	31-Dec-26	1,865,159.49	
45	HERBILLA FRANCO LANESTOSA	6183814-0806739-0001	31-Dec-27	14,971,341.56	
46	HEREDERO VILMA JUAN	1006774-0806739-0001	31-Dec-27	14,340,623.07	
47	HILOMEN MARLON PARAGNA	8643281-4080673-9000	31-Dec-25	1,593,402.40	
48	JAVID JUAN CARLOS MUTO	568998-0806739-00013	31-Dec-27	14,685,375.27	
49	JOAQUIN RONALD SENORAN	6235004-0806739-0001	31-Dec-26	1,983,622.30	
50	LAURICO ERLINDA DE LOS SANTOS	6233518-0806739-0001	31-Dec-27	19,476,195.48	
51	LLAVANES FLORENCE CAMPITA	9355418-8080673-9000	31-Dec-27	18,992.24	
52	LOPEZ JEAN MARICAR SANTOS	2167526-5080673-9000	31-Dec-26	13,216,837.74	
53	LUCHE MENELEO CAÑETE	1426342-0806739-0001	31-Dec-25	1,365,487.33	
54	MACALALAG LEO MACABINTA	5315968-0806739-0001	31-Dec-27	38,798.75	
55	MAGLALANG ANGELINA MARASIGAN	1054816-0806739-0001	31-Dec-25	2,305,707.01	
56	MANALO RACHEL ARITMETICA	5962573-6080673-9000	31-Dec-27	16,153,912.79	
57	MANGHANO MARGARITA DE LOS SANTOS	6233571-0806739-0001	31-Dec-27	18,033,782.02	
58	MARCO DOROTEA DELA CRUZ	1063384-0806739-0001	31-Dec-26	594,458.04	
59	MENDOZA LOUISE ARJORIE ABINSAY	4281886-2080673-9000	31-Dec-27	12,767,769.03	
60	MENDOZA LULU ABINSAY	3886190-5080673-9000	31-Dec-27	18,196,217.78	
61	MESINA MIRACLE DIZON	7605652-0806739-0001	31-Dec-25	2,426,121.93	
62	MOJADO DELIA REYES	2794129-9080673-9000	31-Dec-26	1,493,624.08	
63	NAVARRO BENIGNO AVILA	1620812-0806739-0001	31-Dec-26	1,139,323.00	
64	NECESARIO MA. LIZA BRIONES	5697114-7080673-9000	31-Dec-27	1,317,817.35	
65	OBRERO BELINDA ALMARIO	1093491-0806739-0001	31-Dec-27	19,605.30	

66	OCAMPO WILFREDO INTALAN	5398902-0806739-0001	31-Dec-26	877,840.24	
67	ORONG MARY ANN AMBOY	2000456-5080673-9000	31-Dec-25	417,479.29	
68	ORTIZ MA. LEAH CAPILI	1148824-3080673-9000	31-Dec-27	1,567,080.30	
69	PABICO MELVIN ROBLES	2923188-3080673-9000	31-Dec-25	991,463.52	
70	PANTIG CHRIS ANGELA PECO	0905204-0806739-0101	31-Dec-26	194,934,921.83	
71	PELAYO KIMBERLY KIM	5438597-0806739-0001	31-Dec-26	1,786,720.96	
72	PIKE DALE ALLAN JARIN	6289313-5080673-9000	31-Dec-27	1,633,465.06	
73	PUNO AMPARO MAUREEN DACUT	2105346-5080673-9000	31-Dec-27	1,971,175.47	
74	QUIJANO DONNA URMATAM	3076767-0806739-0001	31-Dec-25	2,295,887.51	
75	REYES CLARICE FERNANDEZ	5484538-0806739-0001	31-Dec-27	11,748,300.21	
76	RIVO ELIZABETH VELASCO	1144660-0806739-0001	31-Dec-26	1,165,170.34	
77	ROA MARISSA ABERCA	4539759-0806739-0001	31-Dec-27	1,577,696.89	
78	ROBLES JASPER MENDOZA	1044659-8080673-9000	31-Dec-25	1,393,699.93	
79	ROBLES RENATO SOBREVEGA	1145154-0806739-0001	31-Dec-27	21,293,282.13	
80	ROSARIA MINETTE DEGUITO	2380446-5080673-9000	31-Dec-26	2,062,140.30	
81	SALTING ARNOLD CLAVIO	1155524-0806739-0001	31-Dec-25	1,154,325.67	
82	SANTIAGO RONALDO LOQUILLANO	1331860-5080673-9000	31-Dec-27	943,122.66	
83	SANTIAGO RODOLFO VILLACAN	6233745-0806739-0001	31-Dec-27	15,193,470.55	
84	SANTILLAN FELLIE UBALDO	6256855-0806739-0001	31-Dec-27	68,232.45	
85	SANTISO ANGELO DAYO	3290999-9080673-9000	31-Dec-27	13,738,669.66	
86	SANTOS ROMEO GARCIA	2250818-0806739-0001	31-Dec-25	3,224,569.31	
87	SIA ANTHONY CO	4136636-2080673-9000	31-Dec-26	1,672,283.50	
88	SILO FLORETA SARDALLA	1166633-0806739-0001	31-Dec-27	287,417.23	
89	SOLIVEN VICTOR ARIEL GALANG	5119328-8080673-9000	31-Dec-27	890.82	
90	SOLLANO KENNETH PODIOTAN	9361622-7080673-9000	31-Dec-26	7,898,914.64	
91	STA. ANA BARCENIO ABANILL A	4012110-0806739-0001	31-Dec-27	2,771,618.29	
92	TABLANTE MA. DIVINA TAMAYO	8109724-0806739-0001	31-Dec-27	251,620.75	
93	TAGUIAM LINDA RUBIO	1308545-2080673-9000	31-Dec-27	1,529,416.87	
94	TALLUD RAQUEL VASQUEZ	7836541-0806739-0001	31-Dec-25	3,165,891.68	
95	TAN LIZA YBANEZ	4592488-0806739-0001	31-Dec-27	20,448.70	
96	TERO JESSAMINE LEE BOLONGAN	1184925-0806739-0001	31-Dec-27	17,844,702.08	
97	TRINIDAD ANTONIO CORULLO	3703496-0806739-0001	31-Dec-27	18,390,023.04	
98	TUBON LYN-LYN TAPICERIA	1886406-0806739-0001	31-Dec-26	1,388,814.06	
99	UMLAS EDGARDO MANALO	1194740-0806739-0001	31-Dec-26	49,434.90	
100	VALDEZ SIXTO OCARIZA	6100716-0806739-0001	31-Dec-27	30,565.00	
101	VASQUEZ ANNABEL HERNANDEZ	6308423-6080673-9000	31-Dec-27	1,146,853.20	
102	VER MARK JANSEN LABAY	2988009-8080673-9000	31-Dec-27	5,163.10	
103	VERZOSA MARGIELOU ORANGE HUMILDE	1424573-0806739-0001	31-Dec-27	2,697,899.31	
104	VICTORIO IAN GINO SEMBRANO	3428080-0080673-9000	31-Dec-25	2,150,153.67	
105	VILLACENCIO WILHILMINA YNTIG	1201051-0806739-0001	31-Dec-27	19,113,756.40	
106	VIRAY LEO LISING	5638411-0806739-0001	31-Dec-26	1,342,189.61	
107	YBANEZ NATIVIDAD BORJA	4042338-0806739-0001	31-Dec-25	6,969,805.48	
108	ZAMORA ROSARIO MANGUNE	6257157-0806739-0001	31-Dec-26	1,987,153.41	
109	AFDR INSURANCE BROKERS INC	IB-38-2025-R	31-Dec-27	310,370.85	
110	ALSONS INSURANCE BROKERS CORP	IB-37-2025-R	31-Dec-27	23,432.86	
111	ANCHOR INSURANCE BROKERAGE CORP	IB-23-2025-R-A	31-Dec-27	1,336.52	
112	ARIANS INSURANCE BROKER INC	IB-01-2023-R-A	31-Dec-27	35,726.40	
113	BDO INSURANCE AND REINSURANCE BR	IB-15-2025-R	31-Dec-27	21,135,651.55	
114	BONIFACIO INSURANCE BROKER CORPO	IB-12-2025-R	31-Dec-27	57,203.99	
115	CHINABANK INSURANCE BROKERS INC	IB-10-2025-R	31-Dec-27	386,992.77	
116	DBP INSURANCE BROKERAGE INC	IB-41-2025-R	31-Dec-27	1,089,538.82	
117	EAB INSURANCE BROKERS INC	IB-32-2025-R	31-Dec-27	138,591.60	
118	EAST WEST INSURANCE BROKERAGE INC	IB-01-2024-R-A	31-Dec-27	74,982.68	
119	FIRST METRO INSURANCE AND REINSUR	IB-16-2025-O	31-Dec-27	910,611.10	
120	GALLAGHER INSURANCE BROKERS PHIL	IB-03-2025-R-A	31-Dec-27	2,086,094.47	
121	GUEVENT INSURANCE BROKERS CORP	IB-33-2025-R	31-Dec-27	14,843.20	
122	HOWDEN INSURANCE AND REINSURANC	IB-04-2025-R	31-Dec-27	2,205,484.15	
123	LBP INSURANCE BROKERAGE INC	IB-17-2025-R	31-Dec-27	32,327.81	
124	LOCKTON PHILIPPINES INSURANCE AND	IB-28-2025-R	31-Dec-27	127,475.11	
125	MARSH PHILIPPINES INC	IB-36-2025-R	31-Dec-27	1,534,241.93	
126	PNX UDENNA INSURANCE BROKERS INC	IB-47-2025-R	31-Dec-27	8,962,918.00	
127	TRINITY INSURANCE AND REINSURANCE	IB-30-2025-R	31-Dec-27	547,133.55	
128	TRINITY INSURANCE BROKERS CEBU INC	IB-06-2025-R	31-Dec-27	83,750.00	
129	UNIGUARANTEE INSURANCE BROKERAG	IB-31-2025-R	31-Dec-27	391,621.87	
130	YAPSTER EINSURANCE BROKERS INC	IB-44-2025-R	31-Dec-27	3,750.00	
TOTAL COMMISSIONS PAID				**764,817,383.17**	

EXHIBIT I. STATEMENT OF INCREASE IN LEDGER ASSETS DURING THE YEAR

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

	Current Year
A. **Increase in Ledger Assets:**	
1. Increase in Paid-Up Capital Stock during the year	53,650,900.00
2. Increase in Contributed Surplus during the year	-
3. Deposit Premiums received, if any	-
4a. Gross Interests/Dividends/Other Income	41,543,549.94
4b. Other Income Earned during the year	44,158,116.96
5. Underwriting Income:	
5.1 Net Premiums Earned, per Recapitulation I R1 - Premiums, column 19 (disclosed prems collected for MI during the year _______)	1,631,180,220.61
5.2 Commission Income-Treaty	20,272,126.84
5.3 Commission Income-Facultative	28,872,491.43
5.4 Other Underwriting Income	73,567,844.36
6. Total Underwriting Income	**1,753,892,683.23**
7. Remittances Received From Home or Branch Office	
8. Borrowed Money P____________, less Amount repaid P__________	
9. Amount Collected from Receivables previously written off.	
10. Other Receipts not included elsewhere:	
10.1 Receipts arising from Microinsurance	
10.2	
11. Gross Profit on Sales or Maturity of Investments:	
11.1 Financial Assets and Liabilities Held for Trading	
11.2 Financial Assets and Liabilities Designated at Fair Value Through Profit or Loss	
11.3 Available-for-Sale Financial Assets	
11.4 Investment Property	
11.5 Property and Equipment	
11.6 Others	
12. Gross Increase by Adjustment in Book Value of Ledger Assets	
12.1 Financial Assets and Liabilities Held for Trading	
12.2 Financial Assets and Liabilities Designated at Fair Value Through Profit or Loss	
12.3 Available-for-Sale Financial Assets	229,060.74
12.4 Investment Property	
12.5 Property & Equipment	28,001,980.39
12.6 Foreign Deposits	
12.7 Others	11,288,386.40
13. Increase in Liabilities Tending to Increase in Ledger Assets (Attach Computation or Analysis)	785,820,589.99
14. Total Increase in Ledger Assets Brought Forward to line 1, E1 - Dec LA	**2,718,585,267.66**

EXHIBIT I. STATEMENT OF DECREASE IN LEDGER ASSETS DURING THE YEAR

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

		Current Year
1.	Amount carried forward from line 14, E1 - Inc LA	2,718,585,267.66
B.	**Decrease in Ledger Assets:**	
2.	Decrease in Paid-up Capital (Treasury Stock)	
3.	Decrease in Contributed Surplus	
4.	Investment Expenses: Incurred	
4.1	Taxes on Property & Equipment	
4.2	Repairs on Building and Other Improvements	
4.3	Maintenance on Property & Equipment	
4.4	Brokerage Fee on Purchase/Sale of Investment	
4.5	Other Investment Expenses	
5.	Underwriting Deductions: As incurred	
5.1	Net Losses Incurred, per R2 - Losses, Column 17	356,845,889.24
5.2	Loss Adjustment Expenses Incurred	
5.3	Commission Expenses, R3-Commissions	743,469,623.45
5.4	Premium Tax	
5.5	Fire Service Tax	
5.6	Other Underwriting Expenses	370,231.13
6	Operating, General and Administrative Expenses Incurred	
6.1	Salaries and Wages	105,199,977.50
6.2	Alowances and Bonuses	
6.3	SSS Contributions	7,954,110.00
6.4	PAG-IBIG Fund Contributions	796,800.00
6.5	Other Employees Benefits	24,211,876.34
6.6	Christmas & Anniversary Expenses	
6.7	Freight Charges	
6.8	Rental Expense	17,095,260.58
6.9	Light and Water	11,460,237.66
6.10	Advertising and Promotions	7,038,209.96
6.11	Representation and Entertainment	12,407,218.99
6.12	Professional and Technical Development	1,889,246.58
6.13	Professional Fees	15,294,625.33
6.14	Periodicals & Magazines	93,876.60
6.15	Printing, Stationery and Office Supplies	26,601,012.08
6.16	Communications and Postages	13,663,040.21
6.17	Lease Charges	
6.18	Bank Charges	456,065.31
6.19	Depreciations and Amortization	
6.20	Transportation and Travel Expenses	14,236,172.71
6.21	Registration Fee	
6.22	General Office Maintenance and Related Expenses	39,531,794.70
6.23	Furniture and Equipment including Rent, Depreciation and Repairs of same	32,191,343.30
6.24	Other Operating Expenses	
	6.24.1 Microinsurance	
	6.24.2 Non-microinsurance	**69,494,771.04**
6.25	Taxes, Licenses and Fees	
	6.25.1 Licenses and Fees	285,120.00

EXHIBIT I. STATEMENT OF DECREASE IN LEDGER ASSETS DURING THE YEAR

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

		Current Year
6.25.2	Corporate Residence Certificate	
6.25.3	Documentary Stamp Tax	
6.25.4	Deferred Income Tax Charge	
6.25.5	Others	2,613,442.00
7.	Deposit Premiums Returned	
8.	Premiums Balances Charged Off	
9.	Income Taxes Paid During the year	74,553,769.35
10.	Remittances Paid to Home/Branch Office	
11.	Borrowed Money Paid P______________ less Amount Borrowed P____________	
12.	Interest Paid on Borrowed Money	7,925,724.22
13.	Dividends Paid to Stockholders	
14	Gross Loss on Sale/Maturity of Ledger Assets:	
14.1	Financial Assets and Liabilities Held for Trading	
14.2	Financial Assets and Liabilities Designated at Fair Value Through Profit or Loss	
14.3	Available-for-Sale Financial Assets	
14.4	Investment Property	
14.5	Property and Equipment	
14.6	Others	
15.	Gross Decrease by Adjustment in Book Value of Ledger Assets:	
15.1	Financial Assets and Liabilities Held for Trading	
15.2	Financial Assets and Liabilities Designated at Fair Value Through Profit or Loss	
15.3	Available-for-Sale Financial Assets	
15.4	Investment Property	
15.5	Property and Equipment	
15.6	Others	53,650,900.00
16.	Decrease in Liabilities Tending to Decrease Ledger Assets (Attach Computations or Analysis)	145,893,019.08
17.	**Total Decrease in Ledger Assets**	**1,785,223,357.36**
18.	**Net Increase (Decrease) in Ledger Assets During the Year (Line 1 Less Line 17)**	**933,361,910.30**
19.	**Add: Amount of Ledger Assets December 31, Previous Year**	**4,872,876,642.01**
20.	**Total Ledger Assets, December 31, Current Year, SFP**	**5,806,238,552.31**

EXHIBIT II. Profit/(Loss) Statement

COMPANY NAME:	**STERLING INSURANCE COMPANY, INCORPORATED**
CUT-OFF DATE:	**December 31, 2025**

INCOME					
Gross Premium Written - (Direct Business + Assumed Business)			₱	2,326,536,602	a
Reinsurance Premiums				578,138,442	b
Net Premiums Written (a-b)				1,748,398,160	c
Increase/ (Decrease) in Premium Liabilities				(117,217,939)	d
Net Premiums Earned [Premiums Earned] (c+d)				1,631,180,221	e
Commissions Earned				49,144,618	f
Other Underwriting Income				73,567,844	g
Total Underwriting Income (e+f+g)				1,753,892,683	h
Investment Income:				51,100,726	i
Interest Income - Cash In Banks	20,657,963	i.1			
Financial Assets at FVPL		i.2			
Available for Sale Financial Assets		i.3			
Held to Maturity Investments	20,885,587	i.4			
Loans and Receivables		i.5			
Dividend Income		i.6			
Rental Income	9,557,176	i.7			
Security Fund		i.8			
Other Income:				34,600,941	j
Gain on Sale on Investments		j.1			
Gain on Sale of Property and Equipment		j.2			
Unrealized Gain on Investments	14,061,080	j.3			
Miscellaneous Income	20,539,861	j.4			
TOTAL INCOME (h+i+j)				1,839,594,350	k
UNDERWRITING EXPENSES					
Losses Incurred				356845889.2	l
Loss Adjustment Expenses					m
Commission Expenses				743,469,623	n
Other Tax Expense					o
Other Underwriting Expenses				370,231	p
Total Underwriting Expenses (l+m+n+o+p)				1,100,685,743.82	q
Sub - Total (k-q)				738,908,606	r
ADMINISTRATIVE AND OTHER EXPENSES				410,439,926	s
Salaries & Wages	105,199,978	s.1			
SSS, PhilHealth, Pag-ibig Contributions	10,845,315	s.2			
Other similar Employee Benefits	18,528,478	s.3			
Light, Water & Rental Expenses	28,555,498	s.4			
Investment Management Fees		s.5			
Taxes and Licenses	2,898,562	s.6			
Dividends to Shareholders		s.7			
Capital Losses		s.8			
Provision for Impairment Losses	6,845,531	s.9			
Loss on Sale of Investment		s.10			
Other General Expenses	237,566,563	s.11			
Net Income/ (Loss) for the year (r-s)				328,468,681	t
Provision for Income Tax				74,553,769	u
Provision For Income Tax - Final	8,308,710	u.1			
Provision For Income Tax - Current	66,245,059	u.2			
Provision For Income Tax - Deferred		u.3			
Net Income/ (Loss) Before Income Tax (t-u)				253,914,911	v

NAME OF COMPANY	**STERLING INSURANCE COMPANY, INCORPORATED**

Note: Profit/Loss Statement should tally with Exhibit III: Statement of Comprehensive Income
Gross Premiums Written (GPW) = Premiums on Direct Business + Assumed Premiums from Authorized and Unauthorized Reinsurers

EXHIBIT III. TRIAL BALANCE

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

ACCOUNT NO.	ACCOUNT NAME	DEBIT	CREDIT
	Petty Cash Fund	525,000.00	-
	Commission Fund	520,000.00	-
	Claim Fund	300,100.00	-
	DST fund	-	-
	Operating Fund	11,685,250.00	-
	IC Certification Fund	30,000.00	-
	Other Funds	65,000.00	-
		-	-
	TD - Rural Bank of Apalit (001-142-00029-8)	5,551,252.37	-
	TD - Rural Bank of Apalit (001-142-00034-3)	5,590,734.54	-
	TD - Rural Bank of Apalit (001-142-00037-7)	27,495,364.81	-
	TD - Rural Bank of Apalit (001-142-00054-3)	5,188,363.76	-
	TD - BDO (313529232449)	20,902,538.50	-
	TD - BDO (313529232508)	15,323,592.56	-
	TD - BDO (313529232505)	10,124,961.25	-
	TD - BDO (313529232506)	87,065,026.58	-
	TD - BDO (313529232510)	8,033,600.00	-
	TD - BDO (313529232511)	11,044,916.66	-
	TD - BDO (9787)	16,062,239.21	-
	TD - BDO (9791)	53,153,485.11	-
	TD - PNB (140870003379)	1,667,328.44	-
	TD - PS Bank (126120000321)	565,799.84	-
	TD - PS Bank (118120002249)	2,920,559.97	-
	TD - PS Bank (118120002250)	541,653.12	-
	TD - PS Bank (311748699798)	20,781,550.98	-
	Amalgated Investment Bank (391345)	10,173,919.36	-
		-	-
	Value One Placement-BOC(018-36-000034-2)	308,571.26	-
	STI - AMA Bank(001-60-04585-2)	743,700.69	-
	STI - CBC/JPRIZAL(132805000043)	379,321.68	-
	STI - DBP (0405-03787D-100)	1,077,791.45	-
	STI - PSBank/Paseo(111122300007)	232,452.06	-
	STI - PSBank/Paseo(111122300085)	357,656.19	-
	STI - PSBank/Paseo(111122300109)	59,081.69	-
	STI - PSBank/Paseo(111122300370)	137,825.27	-
	STI - PSBANK/Paseo(111-122-300416)	273,529.06	-
	STI - Sterling Bank(161-1-000064-75)	740,984.29	-
	STI - UnionBank/Valero(110590099202)	887,787.73	-
		-	-
	CIB - Banco de Oro - Salcedo Village (8012)	16,918,629.42	-
	CIB - Banco de Oro - Rufino (0517)	2,620,916.44	-
	CIB - Banco de Oro - Rufino (0591)	541,835.85	-
	CIB - Banco de Oro - Kamuning (8543)	1,567,224.85	-
	CIB - Banco de Oro - Kamuning (5046)	3,168,876.70	-
	CIB - Banco de Oro - Bonny Serrano (0554)	981,188.96	-
	CIB - Bank of Commerce - Zuellig (1831)	209,073.56	-
	CIB - BPI - Salcedo Village (2455)	9,428,880.88	-
	CIB - BPI - Salcedo Village (2994)	1,154,746.12	-
	CIB - BPI - Salcedo Village (0652)	445,259.69	-
	CIB - BPI - Salcedo Village (2116)	1,752,368.90	-
	CIB - BPI - Edsa Balintawak (5188)	597,904.59	-
	CIB - DBP - Head Office (7530)	1,278,959.35	-

	CIB - Landbank - Salcedo Village (3434)	541,626.47	-
	CIB - Landbank - United Nations (7072)	6,006,533.48	-
	CIB - Landbank - United Nations (7647)	1,431,176.56	-
	CIB - PNB - Legaspi Village (4057)	26,883,682.27	-
	CIB - PNB - Benavidez (3380)	2,137,500.43	-
	CIB - PNB - Legaspi Village (3403)	1,892,620.29	-
	CIB - PS Bank - Legaspi Village (0399)	47,271.47	-
	CIB - PS Bank - (0871)	1,662.45	-
	CIB - Sterling Bank of Asia - Ayala (6382)	1,018,442.98	-
	CIB - Eastwest - San Lorenzo-Arnaiz (0964)	46,613.60	-
	CIB - RCBC - Malolos (7508)	12,259.78	-
	CIB - Rural Bank of Apalit, Inc. - Pampanga (0033)	3,177,691.49	-
	CIB - Rural Bank of Apalit (0048)	1,001,398.09	-
	CIB - Malayan Bank (0156)	91,586.03	-
	CIB - PSBank Escrow Account	1,149,708.55	-
	PNB/Dollar Account(140860000777)	8,882,458.23	-
	CIB - MBTC - Salcedo (3615)	162,340.94	-
	CIB - BDO - Salcedo Dela Rosa (2772)	4,010,710.34	-
	CIB - Eastwest - Salcedo Dela Rose (1908)	861,440.75	-
	CIB - MBTC - Dela Rosa (2751)	3,887,085.35	-
	CIB - MBTC - Paseo De Roxas (1179)	5,391,372.69	-
	CIB - BDO - Ayala Ave (0479)	94,769.41	-
	CIB - Unionbank - Salcedo (4856)	517,212.29	-
		-	-
	CIB - Asia United Bank - Batangas (0030)	915,045.06	-
	CIB - Banco de Oro - Butuan (4797)	1,453,569.46	-
	CIB - Banco de Oro - Legaspi III (6495)	1,811,197.01	-
	CIB - Banco de Oro - Marikina (2263)	5,940,787.04	-
	CIB - Banco de Oro - Cavite (2409)	333,861.62	-
	CIB - Banco de Oro - Isabela SO (2913)	132,245.80	-
	CIB - Banco de Oro - Tagum (2948)	341,322.21	-
	CIB - Banco de Oro - Antique BDO (2905)	541,534.84	-
	CIB - Banco de Oro - Zambales (2891)	491,832.51	-
	CIB - Banco de Oro - Abra (2956)	1,944,406.02	-
	CIB - Bank of Commerce - Angeles (6635)	793,447.97	-
	CIB - Bank of Commerce - Bacolod (3532)	1,181,015.11	-
	CIB - Bank of Commerce - Gensan SMRO (7058)	1,146,048.84	-
	CIB - Bank of Makati - Lucena (0021)	1,608,376.75	-
	CIB - BPI - Batangas (4841)	525,436.73	-
	CIB - BPI - Batangas (7435)	1,379,352.80	-
	CIB - BPI - Cebu (2152)	1,547,898.23	-
	CIB - BPI Family Savings- CDO (1612)	331,234.06	-
	CIB - China Bank - Cabanatuan (1705)	179,200.82	-
	CIB - China Bank - Cabanatuan (0343)	1,282,300.77	-
	CIB - China Bank - Manila (2008)	2,137,782.28	-
	CIB - Eastwest - Cebu (7047)	135,614.89	-
	CIB - Eastwest - Dagupan (1635)	77,607.58	-
	CIB - Eastwest - Davao (3278)	1,877,691.40	-
	CIB - Eastwest - Iloilo (7477)	1,056,684.27	-
	CIB - Eastwest - Isabela (0178)	1,556,504.84	-
	CIB - Eastwest - General Santos (9745)	656,875.97	-
	CIB - Eastwest - Manila (0719)	8,747,420.63	-
	CIB - Eastwest - Cagayan De Oro (6646)	239,527.00	-
	CIB - Eastwest - Ozamiz (8929)	273,195.65	-
	CIB - Eastwest - Tarlac (4183)	2,285,042.47	-
	CIB - Maybank - Batangas (0494)	278,993.48	-
	CIB - Maybank - Butuan (0096)	714,270.72	-
	CIB - Maybank - Cagayan De Oro (3782)	398,841.77	-
	CIB - Maybank - Iloilo (2693)	1,057,793.76	-
	CIB - Maybank - Naga (0044)	867,967.45	-

	CIB - Maybank - San Fernando (1227)	1,496,386.69	-
	CIB - MBTC - Cebu (7380)	908,285.29	-
	CIB - MBTC - Dagupan (4839)	1,427,449.42	-
	CIB - MBTC - Malolos (1810)	226,896.01	-
	CIB - MBTC - Manila (7218)	162,129.92	-
	CIB - PNB - Cavite BDO (8363)	918,347.66	-
	CIB - PS Bank - Alabang (0042)	2,550,121.78	-
	CIB - PS Bank - Batangas (0052)	477,720.79	-
	CIB - PS Bank - Butuan (0120)	761,209.56	-
	CIB - PS Bank - Calapan (0142)	1,875,623.36	-
	CIB - PS Bank - Davao (0367)	432,076.96	-
	CIB - PS Bank - Gensan SMRO (0371)	118,846.77	-
	CIB - PS Bank - La Union (0329)	1,915,457.60	-
	CIB - PS Bank - Legaspi (0427)	227,255.36	-
	CIB - PS Bank - Naga (0525)	400,602.86	-
	CIB - PS Bank - Ormoc (0252)	2,100,277.65	-
	CIB - PS Bank - Ozamis (0161)	439,892.04	-
	CIB - PS Bank - Pagadian (0049)	196,079.92	-
	CIB - PS Bank - Tacloban (0428)	1,151,178.27	-
	CIB - PS Bank - Tuguegarao (0128)	1,410,051.99	-
	CIB - RCBC - General Santos (6002)	135,520.59	-
	CIB - Security Bank - Alabang (3001)	564,520.86	-
	CIB - Security Bank - Butuan (2483)	567,750.00	-
	CIB - Security Bank - Dagupan BDO (9648)	1,345,888.36	-
	CIB - Security Bank - Laoag (6850)	3,356,624.11	-
	CIB - Security Bank - Pagadian (7066)	336,337.61	-
	CIB - Sterling Bank of Asia - Cagayan De Oro (9767)	674,623.57	-
	CIB - Sterling Bank of Asia - Iloilo (3572)	972,147.78	-
	ChinaBank/Legaspi/CA(106-107661-6)	556,510.33	-
	Landbank/U.N.Ave./SA (1441-0651-47)	1,028,536.04	-
	Unionbank/Valero/SA(042-10-0-00430-1)	511,207.39	-
	Chinabank/Valero/SA(1240771512)	1,601,626.75	-
	CBC/Dollar Account(1247061911)	46,654.57	-
	Eastwest Bank/SA(2000-4827-0378)	250,148.27	-
	PSBank/Paseo/CA(111332000468)	45,113.71	-
	Security Bank/SA(0394-019188-201)	6,313,493.34	-
	BPI - SA (3771-0221-96)	3,755,353.96	-
	DBP - SA (00-6-27812-405-0)	105,941.48	-
	BDO/CA Philam(1680304435)	148,985.64	-
	BDO/CA Philam(1680304044)	131,823.92	-
	AUB -Escrow	1,192,487.89	-
	Asia United/CA(044010001571)	114,500.73	-
	CBC - JP Rizal (132800000266)	347,462.35	-
	PBCom/CA (249101000603)	395,486.03	-
	SB/Market-Market(0394-019188-202)	1,056,229.49	-
	Security Bank-Sett. Acct.(0900000041911)	526,317.40	-
		-	-
	Premiums Receivables	2,063,417,608.17	-
	Allowance for Impairment Losses - Prem. Rec.	-	46,890,902.35
		-	-
	Due from Ceding Company - Facultative	58,391,247.51	-
	Due from Ceding Company - Treaty	1,478.13	-
	Premium Reserve Withheld By Ceding Companies	0.00	-
	Reinsurance Recoverable on Paid Losses - Facultative	35,910,921.62	-
	Reinsurance Recoverable on Paid Losses - Treaty	346,014,017.17	-
	Allowance for Impairment Losses - Due from	-	2,821,258.44
	Allowance for Impairment Losses - RI recoverable	-	1,807,128.40
	Allowance for Impairment Losses - Prem reserve w/he	-	-
	Reinsurance Recoverable on Unpaid Losses - Faculta	-	-
	Reinsurance Recoverable on Unpaid Losses - Treaty	30,971,846.52	-

	Reinsurance Recoverable on Unpaid Losses - MFAD	-	-
	Reinsurance Share on IBNR	206,759,286.64	-
		-	-
	Held To Maturity Investments	350,095,000.00	-
	Unamortized (Discount)/Premium	2,287,219.37	-
	Available for Sale Investments - Equity	25,722,286.60	-
	Investment in Associate	459,579,528.40	-
		-	-
	Deferred Acquisition Cost	574,875,604.87	-
	Deferred Reinsurance Premium	287,405,797.61	-
		-	-
	Investment Properties - Land	109,463,000.00	-
	Investment Properties - Building	344,921,000.00	-
		-	-
	PPE - Building	381,656,594.09	-
	PPE - Leasehold Improvement	18,839,773.72	-
	PPE - Transportation Equipment	54,677,283.13	-
	PPE - Computer Equipment	40,225,337.64	-
	PPE - Office Equipment	16,091,169.26	-
	PPE - Furnitures and Fixtures	15,841,662.44	-
	Accumulated Depreciation - Building	-	54,670,594.09
	Accumulated Depreciation - Leasehold Improvement	-	14,996,700.96
	Accumulated Depreciation - Transportation Equipment	-	34,499,306.58
	Accumulated Depreciation - Computer Equipment	-	29,946,881.07
	Accumulated Depreciation - Office Equipment	-	13,392,311.69
	Accumulated Depreciation - Furnitures and Fixtures	-	7,848,634.04
		-	-
	Advances to Employees - Salary Loan	5,361,428.57	-
	Advances to Employees - Emergency Loan	828,679.46	-
	Advances to Employees - Car Loan	6,714,307.10	-
	Advances to Employees - Other Loans	-	-
	Advances to Employees - SSS Maternity Benefits	1,511,044.22	-
	Advances to Employees - SSS Sickness Benefits	201,370.00	-
	Advances to Employees - For Liquidation	4,722,747.17	-
	Advances to Supplies - HO Construction	5,177,207.97	-
		-	-
	Interest Receivable - Investments	4,641,802.31	-
	Interest Receivable - Time Deposits	566,301.11	-
	Interest Receivable - Loans	828,571.43	-
		-	-
	Subscription Receivable	-	-
	Deferred Input VAT	43,163.43	-
	Excess Fire Service Tax	4,620,445.89	-
	Excess Premium Tax	251,488.27	-
	Security Fund	149,932.00	-
	Security Deposit	52,000.00	-
	Rental Deposit	4,976,613.82	-
	Prepaid Rent and Association Dues	61,870.50	-
	Prepayments	607,400.83	-
	Other Assets - EDST	1,489,626.20	-
	Other Assets - OICP Prepaid	635,237.58	-
	Other Assets - IC Certification	24,580,291.20	-
		-	-
	Claims Payable - Direct Business	-	140,639,320.87
	Claims Payable - Facultative	-	33,362,189.53
	Claims Payable - Treaty	-	7,156,561.70
	Claims Payable - MFAD	-	22,370,092.67
	Premium reserve withheld for RI- Treaty	-	-
	Premium reserve withheld for RI- Facultative	-	-
	Claims Handling Expense	-	1,437,000.00

	Claims Handling Expense - MFAD	-	143,322.77
	Provision for IBNR Liability	-	352,101,000.00
	Provision for IBNR Liability - MFAD	-	35,579,598.63
	Reserved for Unearned Premiums	-	1,434,114,415.98
		-	-
	Due to Reinsurers - Facultative	-	23,902,971.63
	Due to Reinsurers - Treaty	-	7,278,443.00
	Funds held for Reinsurers	-	35,044,471.50
		-	-
	Commission Payable	-	35,644,778.64
	Deferred Commission Income	-	27,674,847.13
		-	-
	Documentary Stamp Tax Payable	-	265,447,955.58
	Output VAT Payable	-	143,618,841.71
	Fire Service Tax Payable	-	0.00
	Premium Tax Payable	-	-
	Local Government Tax Payable	-	16,212,525.99
	Withholding Tax Payable - Compensation	-	186,002.09
	Withholding Tax Payable - Expanded	-	2,408,092.92
	Income Tax Payable	-	35,661,155.01
	SSS Premium Payable	-	743,070.00
	Pag-ibig Premium Payable	-	69,400.00
	Philhealth Premium Payable	-	198,364.68
	SSS Loans Payable	-	54,652.16
	Pag-ibig Loans Payable	-	111,336.68
	Rent deposit payable	-	984,896.90
	Retirement Benefit Obligation	-	20,644,369.40
	Other Liabilities - Auto Loans	-	4,659,516.20
	Other Liabilities - Accruals	-	8,868,379.82
	Other Liabilities - Others	-	22,515,475.95
		-	-
	Ordinary Share - Paid up	-	1,475,000,000.00
	Ordinary Share - Subscribed	-	-
	Additional Paid-in Capital	-	253,786,719.15
	Contigency Surplus	-	75,953,101.00
	Contributed Surplus	-	77,658,000.00
	Fluctuation Reserve on Stocks	1,659,798.36	-
	Revaluation Surplus	-	86,615,829.54
	Remeasurement gain on retirement benefit obligation	-	2,983,285.00
	Share in associate's other comprehensive income	-	11,288,386.40
	Retained Earnings	-	891,865,068.57
		-	-
	Insurance Premiums - Direct Business	-	2,145,036,085.50
	Increase(Decrease) in Reserve for Unearned Premiun	259,458,724.93	-
	Reinsurance Premiums - Assumed Business	-	181,500,516.15
	Increase(Decrease) in Reserve for Unearned Premiun	13,403,040.73	-
	Increase(Decrease) in Reserve for Unearned Premiun	-	0.00
		-	-
	Reinsurance Commission Income - Ceded Business	-	41,803,344.61
	Reinsurance Commission Income - Retroceded Busin	-	7,341,273.63
		-	-
	Investment Income	-	-
	Interest Income - Investments	-	20,885,586.92
	Interest Income - Time Deposits	-	20,362,867.03
	Interest Income - Cash in Banks	-	295,095.99
	Share in associate's net income	-	20,187,470.60
	Forex gain/loss	-	352,390.04
	Gain on Increase in Fair Value of Investment Property	-	14,061,080.00
	Rent income	-	9,557,176.33
	Other underwriting income	-	73,567,844.36

		-	-
	Reinsurance Premiums - Ceded Business	544,262,793.27	-
	Reinsurance Premiums - Retroceded Business	33,875,648.49	-
	Increase(Decrease) in Deferred Reinsurance Premium	-	155,643,826.37
		-	-
	Commission Expense - Direct Business	713,611,646.78	-
	Reinsurance Commission Expense - Assumed Busine	29,857,976.67	-
		-	-
	Losses Incurred - Direct Business	167,651,252.08	-
	Loss Adjustment Expense - Direct Business	9,623,602.21	-
	Reinsurance Losses - Facultative	92,038,054.83	-
	Reinsurance Losses - Treaty	6,562,820.79	-
	Provision for IBNR	80,970,159.32	-
		-	-
	Other underwriting expenses	370,231.13	-
		-	-
	Salaries and Wages	105,199,977.50	-
	SSS Contributions Expense	7,954,110.00	-
	Pag-ibig Contributions Expense	796,800.00	-
	Philhealth Contributions Expense	2,094,405.19	-
	Employees Welfare	18,528,478.16	-
	Retirement Expense	3,588,993.00	-
	Trainings and Seminars	1,889,246.58	-
	Representation and Entertainment	12,407,218.99	-
	Transportation and Travel	14,236,172.71	-
	Management Fees	28,940,476.16	-
	Professional Fees - Auditor's Fees	715,000.00	-
	Professional Fees - Actuarial Fees	784,120.00	-
	Professional Fees - Legal Fees	4,495,987.99	-
	Professional Fees - Others	9,299,517.34	-
	Dues and Subscriptions	4,439,887.10	-
	Light and Water	11,460,237.66	-
	Communication Expense	6,203,325.18	-
	Printing, Stationery and Office Supplies	26,601,012.08	-
	Books and Periodicals	93,876.60	-
	Advertising and Promotion	7,038,209.96	-
	Donations and Contributions	1,116,127.13	-
	Rental Expense	17,095,260.58	-
	Insurance Expense	1,699,944.53	-
	Meetings and Conferences	5,667,907.85	-
	Delivery, Handling and Postage	7,459,715.03	-
	Outside Services - Roadside Assistance	480,000.00	-
	Outside Services - Others	5,138,187.26	-
	Service Fee - Others	577,470.97	-
	Certification and Authentication	100,000.00	-
	Taxes and Licenses	2,898,562.43	-
	Bank Charges	456,065.31	-
	Interest Expense	7,925,724.22	-
	Repairs and Maintenance	39,531,794.70	-
	Forex Loss	224,104.06	-
	Depreciation Expense - Building	18,367,180.39	-
	Depreciation Expense - Leasehold Improvement	945,461.25	-
	Depreciation Expense - Transportation Equipment	4,273,286.98	-
	Depreciation Expense - Computer Equipment	6,045,286.66	-
	Depreciation Expense - Office Equipment	1,115,913.28	-
	Depreciation Expense - Furnitures and Fixtures	1,444,214.73	-
	Bad debts	-	-
	Provision for Impairment Losses	6,845,530.73	-
	Provision for Income Tax - Income Tax	66,245,059.36	-
	Provision for Income Tax - Final	8,308,709.99	-

	Penalties and Surcharges	1,869,133.50	-
	Miscellaneous Expense	12,396,001.76	-
	TOTAL	8,451,451,713.96	8,451,451,713.96

EXHIBIT IV: STATEMENT OF FINANCIAL POSITION'S RECONCILIATION WITH TRIAL BALANCE AND AUDITED FINANCIAL STATEMENT

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Exhibit 2, Statement of Financial Position Ledger Balance on Annual Statement			Trial Balance			Variance (SFP-AS vs TB)		Audited Financial Statement			Variance (SFP-AS vs AFS)	
FRF Main Account	FRF Sub-Account	Amount	Account Number	Account Name	Amount	Difference on Amount in AS VS Trial Balance	Description	Account in the Face of AFS	Account in the Note of the AFS	Amount	Difference on Amount in AS VS Audited Financial Statement	Description
(a)	(b)	('c)	(d)	('e)	(f)	('c) - (f) = (g)	(h)	(i)	(j)	(k)	('c) - (k) = (l)	(m)
Cash on Hand	Petty Cash Fund	525,000.00		Petty Cash Fund	525,000.00	-		Cash and cash equ	Cash on hand and in ba	214,557,489.13	-	
Cash on Hand	Commission Fund	520,000.00		Commission Fund	520,000.00	-						
Cash on Hand	Claims Fund	300,100.00		Claim Fund	300,100.00	-						
Cash on Hand	Revolving Fund	11,685,250.00		Operating Fund	11,685,250.00	-						
Cash on Hand	Other Funds (Specify)	95,000.00		IC Certification Fund	30,000.00	-						
				Other Funds	65,000.00							
					-							
					-							
Cash in Banks	Current - Peso	45,679,188.82		CIB - PNB - Benavidez (	2,137,500.43	-						
				CIB - PNB - Legaspi Vill	1,892,620.29							
				CIB - Sterling Bank of A	1,018,442.98							
				CIB - Rural Bank of Apa	1,001,398.09							
				CIB - BDO - Salcedo De	4,010,710.34							
				CIB - MBTC - Dela Rosa	3,887,085.35							
				CIB - MBTC - Paseo De	5,391,372.69							
				CIB - BDO - Ayala Ave (	94,769.41							
				CIB - Unionbank - Salce	517,212.29							
				CIB - Asia United Bank -	915,045.06							
				CIB - Banco de Oro - Ma	5,940,787.04							
				CIB - Banco de Oro - Ca	333,861.62							
				CIB - Banco de Oro - Isa	132,245.80							
				CIB - Banco de Oro - Ta	341,322.21							
				CIB - Banco de Oro - Ar	541,534.84							
				CIB - Banco de Oro - Za	491,832.51							
				CIB - Banco de Oro - Ab	1,944,406.02							
				CIB - Bank of Commerce	1,146,048.84							
				CIB - Bank of Makati - L	1,608,376.75							
				CIB - BPI - Batangas (4	525,436.73							
				CIB - BPI - Batangas (7	1,379,352.80							
				CIB - China Bank - Caba	179,200.82							
				CIB - China Bank - Caba	1,282,300.77							
				CIB - Eastwest - Tarlac (	2,285,042.47							
				CIB - MBTC - Dagupan	1,427,449.42							
				CIB - MBTC - Malolos (1	226,896.01							
				CIB - PNB - Cavite BDO	918,347.66							
				CIB - PS Bank - La Unio	1,915,457.60							
				CIB - Security Bank - Bu	567,750.00							
				ChinaBank/Legaspi/CA(	556,510.33							
				PSBank/Paseo/CA(111	45,113.71							
				BDO/CA Philam(16803	148,985.64							
				BDO/CA Philam(16803	131,823.92							
				CBC - JP Rizal (132800	347,462.35							
				PBCom/CA (24910100	395,486.03							
					-							
Cash in Banks	Savings - Peso	146,661,496.57		CIB - Banco de Oro - Sa	16,918,629.42	-						
				CIB - Banco de Oro - Ru	2,620,916.44							
				CIB - Banco de Oro - Ru	541,835.85							
				CIB - Banco de Oro - Ka	1,567,224.85							
				CIB - Banco de Oro - Ka	3,168,876.70							
				CIB - Banco de Oro - Bo	981,188.96							
				CIB - Bank of Commerce	209,073.56							
				CIB - BPI - Salcedo Villa	9,428,880.88							
				CIB - BPI - Salcedo Villa	1,154,746.12							
				CIB - BPI - Salcedo Villa	445,259.69							
				CIB - BPI - Salcedo Villa	1,752,368.90							
				CIB - BPI - Edsa Balinta	597,904.59							
				CIB - DBP - Head Office	1,278,959.35							
				CIB - Landbank - Salced	541,626.47							
				CIB - Landbank - United	6,006,533.48							
				CIB - Landbank - United	1,431,176.56							
				CIB - PNB - Legaspi Vill	26,883,682.27							
				CIB - PS Bank - Legasp	47,271.47							
				CIB - PS Bank - (0871)	1,662.45							
				CIB - Eastwest - San Lo	46,613.60							
				CIB - RCBC - Malolos (7	12,259.78							
				CIB - Rural Bank of Apa	3,177,691.49							
				CIB - Malayan Bank (01	91,586.03							
				CIB - PSBank Escrow A	1,149,708.55							
				CIB - Eastwest - Salced	861,440.75							
				CIB - Banco de Oro - Bu	1,453,569.46							
				CIB - Banco de Oro - Le	1,811,197.01							
				CIB - Bank of Commerce	793,447.97							
				CIB - Bank of Commerce	1,181,015.11							
				CIB - BPI - Cebu (2152)	1,547,898.23							
				CIB - BPI Family Saving	331,234.06							
				CIB - China Bank - Mani	2,137,782.28							
				CIB - Eastwest - Cebu (	135,614.89							
				CIB - Eastwest - Dagupa	77,607.58							
				CIB - Eastwest - Davao (	1,877,691.40							
				CIB - Eastwest - Iloilo (7	1,056,684.27							
				CIB - Eastwest - Isabela	1,556,504.84							
				CIB - Eastwest - Genera	656,875.97							
				CIB - Eastwest - Manila	8,747,420.63							
				CIB - Eastwest - Cagaya	239,527.00							
				CIB - Eastwest - Ozamiz	273,195.65							
				CIB - Maybank - Batang	278,993.48							
				CIB - Maybank - Butuan	714,270.72							
				CIB - Maybank - Cagaya	398,841.77							
				CIB - Maybank - Iloilo (2	1,057,793.76							
				CIB - Maybank - Naga ((	867,967.45							
				CIB - Maybank - San Fe	1,496,386.69							
				CIB - MBTC - Cebu (73	908,285.29							
				CIB - MBTC - Manila (72	162,129.92							
				CIB - PS Bank - Alaban	2,550,121.78							
				CIB - PS Bank - Batang	477,720.79							
				CIB - PS Bank - Butuan	761,209.56							
				CIB - PS Bank - Calapa	1,875,623.36							
				CIB - PS Bank - Davao (	432,076.96							
				CIB - PS Bank - Gensar	118,846.77							
				CIB - PS Bank - Legasp	227,255.36							
				CIB - PS Bank - Naga ((	400,602.86							
				CIB - PS Bank - Ormoc	2,100,277.65							
				CIB - PS Bank - Ozamis	439,892.04							
				CIB - PS Bank - Pagadi	196,079.92							
				CIB - PS Bank - Tacloba	1,151,178.27							
				CIB - PS Bank - Tugueg	1,410,051.99							
				CIB - RCBC - General S	135,520.59							
				CIB - Security Bank - Ala	564,520.86							
				CIB - Security Bank - Da	1,345,888.36							
				CIB - Security Bank - La	3,356,624.11							
				CIB - Security Bank - Pa	336,337.61							
				CIB - Sterling Bank of A	674,623.57							
				CIB - Sterling Bank of A	972,147.78							
				Landbank/U.N.Ave./SA	1,028,536.04							
				Unionbank/Valero/SA(0	511,207.39							
				Chinabank/Valero/SA(1	1,601,626.75							
				Eastwest Bank/SA(200	250,148.27							
				Security Bank/SA(0394-	6,313,493.34							
				BPI - SA (3771-0221-9	3,755,353.96							
				DBP - SA (00-6-27812-	105,941.48							
				AUB -Escrow	1,192,487.89							
				Asia United/CA(044010	114,500.73							
				SB/Market-Market(0394	1,056,229.49							
				Security Bank-Sett. Acc	526,317.40							
					-							
Cash in Banks	Savings - Foreign	9,091,453.74		PNB/Dollar Account(14	8,882,458.23	-						
				CIB - MBTC - Salcedo (	162,340.94							
				CBC/Dollar Account(12	46,654.57							
					-							
Time Deposits	Peso Currency	307,385,588.42		TD - Rural Bank of Apali	5,551,252.37	-		Cash and cash equ	Time deposits	307,385,588.42	-	
				TD - Rural Bank of Apali	5,590,734.54							
				TD - Rural Bank of Apali	27,495,364.81							
				TD - Rural Bank of Apali	5,188,363.76							
				TD - BDO (3135292324	20,902,538.50							
				TD - BDO (3135292325	15,323,592.56							

Exhibit 2, Statement of Financial Position Ledger Balance on Annual Statement			Trial Balance			Variance (SFP-AS vs TB)		Audited Financial Statement			Variance (SFP-AS vs AFS)	
FRF Main Account	FRF Sub-Account	Amount	Account Number	Account Name	Amount	Difference on Amount in AS VS Trial Balance	Description	Account in the Face of AFS	Account in the Note of the AFS	Amount	Difference on Amount in AS VS Audited Financial Statement	Description
(a)	(b)	('c)	(d)	('e)	(f)	('c) - (f) = (g)	(h)	(i)	(j)	(k)	('c) - (k) = (l)	(m)
				TD - BDO (3135292325	10,124,961.25							
				TD - BDO (3135292325	87,065,026.58							
				TD - BDO (3135292325	8,033,600.00							
				TD - BDO (3135292325	11,044,916.66							
				TD - BDO (9787)	16,062,239.21							
				TD - BDO (9791)	53,153,485.11							
				TD - PNB (1408700033	1,667,328.44							
				TD - PS Bank (1261200	565,799.84							
				TD - PS Bank (1181200	2,920,559.97							
				TD - PS Bank (1181200	541,653.12							
				TD - PS Bank (3117486	20,781,550.98							
				Amalgated Investment E	10,173,919.36							
				Value One Placement-B	308,571.26							
				STI - AMA Bank(001-60	743,700.69							
				STI - CBC/JPRIZAL(132	379,321.68							
				STI - DBP (0405-03787	1,077,791.45							
				STI - PSBank/Paseo(11	232,452.06							
				STI - PSBank/Paseo(11	357,656.19							
				STI - PSBank/Paseo(11	59,081.69							
				STI - PSBank/Paseo(11	137,825.27							
				STI - PSBANK/Paseo(1	273,529.06							
				STI - Sterling Bank(161-	740,984.29							
				STI - UnionBank/Valero(	887,787.73							
					-							
Premiums Receivable	Premiums Receivable	2,063,417,608.17		Premiums Receivables	2,063,417,608.17	-		Premiums receivabl	Premiums receivable	2,063,417,608.17	-	
	Allowance for Impairment Loss	- 46,890,902.35		Allowance for Impairmer	- 46,890,902.35	-			Allowance for uncollectib	- 46,890,902.35	-	
					-							
Due from Ceding Companie	Premiums Due from Ceding C	58,391,247.51		Due from Ceding Compa	58,391,247.51	-		Reinsurance assets	Due from ceding compa	58,392,725.64	- 2,821,258.44	
	Premiums Due from Ceding C	1,478.13		Due from Ceding Compa	1,478.13	-						
	Allowance for Impairment Loss	- 2,821,258.44		Allowance for Impairmer	- 2,821,258.44	-						
					-							
Funds Held by Ceding Com	Funds Held by Ceding Compa	0.00		Premium Reserve Withh	0.00	0.00		Reinsurance assets	Premium reserve withhe	0.00	0.00	
	Allowance for Impairment Loss	-		Allowance for Impairmer	-	-						
					-							
Amounts Recoverable from	Reinsurance Recoverable on F	346,014,017.17		Reinsurance Recoverab	346,014,017.17	-		Reinsurance assets	Reinsurance recoverabl	381,924,938.79	-	
	Reinsurance Recoverable on F	35,910,921.62		Reinsurance Recoverab	35,910,921.62	-						
	Reinsurance Recoverable on U	30,971,846.52		Reinsurance Recoverab	30,971,846.52	-		Reinsurance assets	Reinsurance recoverabl	30,971,846.52	-	
					-							
	Reinsurance Share on IBNR	206,759,286.64		Reinsurance Share on II	206,759,286.64	-		Reinsurance assets	Reinsurers' share on IBI	206,759,286.64	-	
					-							
	Allowance for Impairment Loss	- 1,807,128.40		Allowance for Impairmer	- 1,807,128.40	-		Reinsurance assets	Allowance for uncollectib	- 4,628,386.84	2,821,258.44	
					-							
Held-to-Maturity (HTM) Inve	HTM Debt Securities - Governi	350,095,000.00		Held To Maturity Investn	350,095,000.00	-		Financial assets at	Financial assets at amoi	352,382,219.37	-	
	Unamortized (Discount)/Premi	2,287,219.37		Unamortized (Discount)/	2,287,219.37	-						
					-							
Loans and Receivables	Car Loans	6,714,307.10		Advances to Employees	6,714,307.10	-		Loans and other rec	Advances to officers and	24,516,784.49	- 11,612,369.36	Other Assets
	Salary Loans	6,190,108.03		Advances to Employees	5,361,428.57	-						
				Advances to Employees	828,679.46							
					-			Financial assets at	Financial assets at fair value through			
Available-for-Sale (AFS) Fin	AFS Equity Securities	25,722,286.60		Available for Sale Investi	25,722,286.60	-		other comprehe	other comprehensiv	25,722,286.60	-	
					-							
Investment Income Due and	Accrued Interest Income - Tim	566,301.11		Interest Receivable - Tin	566,301.11	-		Loans and other rec	Accrued interest	6,036,674.85	-	
	Accrued Interest Income - HTM	4,641,802.31		Interest Receivable - Inv	4,641,802.31	-						
	Accrued Interest Income - Loa	828,571.43		Interest Receivable - Loa	828,571.43	-						
					-							
Investments in Subsidiaries	Investment in Associates	459,579,528.40		Investment in Associate	459,579,528.40	-		Investment in an as	Investment in an associa	459,579,528.40	-	
					-							
Property and Equipment	Building and Building Improve	381,656,594.09		PPE - Building	381,656,594.09	-		Property and equipi	Building & improvement	330,829,072.75	-	
	Accumulated Depreciation - Bu	- 54,670,594.09		Accumulated Depreciati	- 54,670,594.09	-						
	Leasehold Improvements	18,839,773.72		PPE - Leasehold Improv	18,839,773.72	-						
	Accumulated Depreciation - Le	- 14,996,700.96		Accumulated Depreciati	- 14,996,700.96	-						
	IT Equipment	40,225,337.64		PPE - Computer Equipn	40,225,337.64	-		Property and equipi	EDP equipment	10,278,456.57	-	
	Accumulated Depreciation - IT	- 29,946,881.07		Accumulated Depreciati	- 29,946,881.07	-						
	Transportation Equipment	30,042,961.32		PPE - Transportation Eq	54,677,283.13	- 24,634,321.81	Right of Use Asset	Property and equipi	Transportation equipme	20,177,976.54	- 8,449,739.94	Right of Use Asset
	Accumulated Depreciation - Tr	- 18,314,724.72		Accumulated Depreciati	- 34,499,306.58	16,184,581.87	Right of Use Asset					
	Office Furniture, Fixtures and E	31,932,831.70		PPE - Office Equipment	16,091,169.26	-		Property and equipi	Office equipment	2,698,857.57	-	
				PPE - Furnitures and Fi	15,841,662.44			Property and equipi	Furniture & Fixture	7,993,028.41		
	Accumulated Depreciation – (	- 21,240,945.73		Accumulated Depreciati	- 13,392,311.69	-						
				Accumulated Depreciati	- 7,848,634.04							
					-							
Investment Property	Investment Property	454,384,000.00		Investment Properties -	109,463,000.00	-		Investment properti	Land	109,463,000.00	-	
				Investment Properties -	344,921,000.00			Investment properti	Building	344,921,000.00		
					-							
Right of Use Asset	Right of Use Asset	8,449,739.94			-	8,449,739.94	PPE - Transportation Equipment				8,449,739.94	Right of Use Asset
					-		Accumulated Depreciation - Transportation Equipment					
Security Fund Contribution	Security Fund Contribution	149,932.00		Security Fund	149,932.00	-		Other assets	Security fund deposit	149,932.00	-	
					-							
Deferred Acquisition Costs	Deferred Acquisition Costs	574,875,604.87		Deferred Acquisition Cos	574,875,604.87	-		Deferred acquisitior	Deferred acquisition cos	574,875,604.87	-	
Deferred Reinsurance Prem	Deferred Reinsurance Premiur	287,405,797.61		Deferred Reinsurance P	287,405,797.61	-		Deferred reinsuranc	Deferred reinsurance pr	287,405,797.61	-	
					-							
Other Assets	Other Assets	48,930,507.08		Advances to Employees	1,511,044.22	-					11,612,369.36	Loans and Receivables
				Advances to Employees	201,370.00							
				Advances to Employees	4,722,747.17							
				Advances to Supplies - I	5,177,207.97							
				Deferred Input VAT	43,163.43			Other assets	Deferred input vat	43,163.43		
				Excess Fire Service Tax	4,620,445.89			Other assets	Excess Fire Service Tax	4,620,445.89		
				Excess Premium Tax	251,488.27			Other assets	Excess Premium Tax	251,488.27		
				Security Deposit	52,000.00							
				Rental Deposit	4,976,613.82			Other assets	Rent deposit	4,976,613.82		
				Prepaid Rent and Assoc	61,870.50			Other assets	Prepayments	669,271.33		
				Prepayments	607,400.83							
				Other Assets - EDST	1,489,626.20			Other assets	Other assets	26,757,154.98		
				Other Assets - OICP Pre	635,237.58							
				Other Assets - IC Certifi	24,580,291.20							
					-							
Claims Liabilities	Oustanding Claims Reserves	181,158,072.10		Claims Payable - Direct	- 140,639,320.87	-		Insurance contract l	Claims payable	- 592,789,086.17	-	
				Claims Payable - Faculta	- 33,362,189.53							
				Claims Payable - Treaty	- 7,156,561.70							
					-							
	Claims Handling Expenses	1,437,000.00		Claims Handling Expens	- 1,437,000.00	-						
					-							
	IBNR Reserves	410,194,014.07		Claims Payable - MFAD	- 22,370,092.67	-						
				Claims Handling Expens	- 143,322.77							
				Provision for IBNR Liabil	- 352,101,000.00							
				Provision for IBNR Liabil	- 35,579,598.63							
					-							
Premium Liabilities	Premium Liabilities	1,434,114,415.98		Reserved for Unearned I	- 1,434,114,415.98	-		Insurance contract l	Reserve for unearned pr	- 1,434,114,415.98	-	
					-							
Due to Reinsurers	Premiums Due to Reinsurers -	7,278,443.00		Due to Reinsurers - Trea	- 7,278,443.00	-		Reinsurance payab	Due to reinsurer- treaty	- 7,278,443.00	-	
	Premiums Due to Reinsurers -	23,902,971.63		Due to Reinsurers - Fac	- 23,902,971.63	-		Reinsurance payab	Due to reinsurer- faculta	- 23,902,971.63	-	
					-							
Funds Held for Reinsurers	Loss Reserve Withheld for Rei	35,044,471.50		Funds held for Reinsure	- 35,044,471.50	-		Reinsurance payab	Funds held by ceding co	- 35,044,471.50	-	
					-							
Commissions Payable	Commissions Payable	35,644,778.64		Commission Payable	- 35,644,778.64	-		Commission payabl	Commission payable	- 35,644,778.64	-	
Deferred Reinsurance Com	Deferred Reinsurance Commis	27,674,847.13		Deferred Commission In	- 27,674,847.13	-		Deferred commisior	Deferred commision inc	- 27,674,847.13	-	
					-							
Taxes Payable	Premiums Tax Payable	-		Premium Tax Payable	-	-		Accounts and other	Taxes payable	- 463,534,573.29	-	
	Documentary Stamps Tax Pay	265,447,955.58		Documentary Stamp Ta	- 265,447,955.58	-						
	Value-Added Tax (VAT) Payab	143,618,841.71		Output VAT Payable	- 143,618,841.71	-						
	Income Tax Payable	35,661,155.01		Income Tax Payable	- 35,661,155.01	-						
	Withholding Tax Payable	2,594,095.01		Withholding Tax Payabl	- 186,002.09	-						
				Withholding Tax Payabl	- 2,408,092.92							
	Fire Service Tax Payable	0.00		Fire Service Tax Payabl	- 0.00	-						
	Other Taxes and Licenses Pay	16,212,525.99		Local Government Tax F	- 16,212,525.99	-						
					-							
Accounts Payable	SSS Premiums Payable	743,070.00		SSS Premium Payable	- 743,070.00	-		Accounts and other	Other payables	- 15,689,616.44	- 14,512,792.92	Lease liability
	SSS Loans Payable	54,652.16		SSS Loans Payable	- 54,652.16	-						Accrued expenses
	Pag-ibig Premiums Payable	69,400.00		Pag-ibig Premium Payal	- 69,400.00	-						Other liabilities
	Pag-ibig Loans Payable	111,336.68		Pag-ibig Loans Payable	- 111,336.68	-						
	Others	198,364.68		Philhealth Premium Pay	- 198,364.68	-						
					-							
Lease Liability	Lease Liability	4,659,516.20		Other Liabilities - Auto L	- 4,659,516.20	-					4,659,516.20	Accounts and other pay
Pension Obligation	Pension Obligation	20,644,369.40		Retirement Benefit Oblic	- 20,644,369.40	-		Accounts and other	Pension payable	- 20,644,369.40	-	
					-							
Accrued Expenses	Accrued Expenses	8,868,379.82		Other Liabilities - Accrua	- 8,868,379.82	-					8,868,379.82	Accounts and other pay
					-							
Other Liabilities	Others (Liabilities)	23,500,372.85		Rent deposit payable	- 984,896.90	-		Accounts and other	Loans payable	- 22,515,475.95	984,896.90	Accounts and other pay
				Other Liabilities - Others	- 22,515,475.95							
					-							
Capital Stock	Common Stock	1,475,000,000.00		Ordinary Share - Paid u	- 1,475,000,000.00	-		Share capital	Share capital	- 1,475,000,000.00	-	
					-							
Contributed Surplus	Contributed Surplus	77,658,000.00		Contributed Surplus	- 77,658,000.00	-		Contributed surplus	Contributed surplus	- 77,658,000.00	-	

Exhibit 2, Statement of Financial Position Ledger Balance on Annual Statement			Trial Balance			Variance (SFP-AS vs TB)		Audited Financial Statement			Variance (SFP-AS vs AFS)	
FRF Main Account	FRF Sub-Account	Amount	Account Number	Account Name	Amount	Difference on Amount in AS VS Trial Balance	Description	Account in the Face of AFS	Account in the Note of the AFS	Amount	Difference on Amount in AS VS Audited Financial Statement	Description
(a)	(b)	('c)	(d)	('e)	(f)	('c) - (f) = (g)	(h)	(i)	(j)	(k)	('c) - (k) = (l)	(m)
Contingency Surplus/ Home	Contingency Surplus/ Home C	75,953,101.00		Contigency Surplus	- 75,953,101.00	-		Contingency surplu	Contingency surplus	- 75,953,101.00	-	
Capital Paid In Excess of Pa	Capital Paid In Excess of Par	253,786,719.15		Additional Paid-in Capita	- 253,786,719.15	-		Additional paid-in ca	Additional paid-in capita	- 253,786,719.15	-	
					-							
Retained Earnings / Home (	Retained Earnings / Home Offi	1,157,068,366.39		Retained Earnings	- 891,865,068.57	253,914,911.42	Net income in SCI	Accumulated profits	Accumulated profits	- 891,865,068.57	265,203,297.82	Net income in SCI
				Share in associate's oth	- 11,288,386.40			Share in associate's	Share in other comprehe	- 11,288,386.40	- 11,288,386.40	Retained Earnings / Ho
					-							
Reserve Accounts	Reserve for AFS Securities	- 1,659,798.36		Fluctuation Reserve on S	1,659,798.36	-		Fluctuation reserve	Fluctuation reserve on s	1,659,798.36	-	
Reserve for Appraisal Increr	Reserve for Appraisal Increme	86,615,829.54		Revaluation Surplus	- 86,615,829.54	-		Revaluation surplus	Revaluation surplus on p	- 86,615,829.54	-	
Remeasurement Gains (Los	Remeasurement Gains (Losse	2,983,285.00		Remeasurement gain or	- 2,983,285.00	-		Remeasurement ga	Remeasurement gain or	- 2,983,285.00	-	

EXHIBIT V: STATEMENT OF FINANCIAL POSITION'S RECONCILIATION WITH TRIAL BALANCE AND AUDITED FINANCIAL STATEMENT
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Exhibit 3, Statement of Comprehensive Income on Annual Statement			Trial Balance			Variance (SFP-AS vs TB)		Audited Financial Statement			Variance (SFP-AS vs AFS)	
FRF Main Account	FRF Sub-Account	Amount	Account Number	Account Name	Amount	Difference on Amount in AS VS Trial Balance	Description	Account in the Face of AFS	Account in the Note of the AFS	Amount	Difference on Amount in AS VS Audited Financial Statement	Description
(a)	(b)	('c)	(d)	('e)	(f)	('c) - (f) = (g)	(h)	(i)	(j)	(k)	('c) - (k) = (l)	(m)
Gross Premiums - Direct Business		2,145,036,085.50		Insurance Premiums - Direc	- 2,145,036,085.50	-		Gross earned premiums on i	Gross premiums written- Dir	- 2,145,036,085.50	-	
Reinsurance Premiums Assumed - Treaty		4,300,254.36		Reinsurance Premiums - As	- 181,500,516.15	-		Gross earned premiums on i	Gross premiums written- Ass	- 181,500,516.15	-	
Reinsurance Premiums Assumed - Facultative		177,200,261.79										
Reinsurance Premiums Ceded - Treaty		- 404,382,730.00		Reinsurance Premiums - C	544,262,793.27	139,880,063.27	Reinsurance Premiums Ced	Reinsurers' share on gross e	Reinsurers' share on gross e	578,138,441.76	-	
Reinsurance Premiums Ceded - Facultative		- 173,755,711.76		Reinsurance Premiums - R	33,875,648.49	- 139,880,063.27	Reinsurance Premiums Ceded - Treaty					
								Reinsurers' share on gross e	Gross change in deferred rei	- 155,643,826.37	- 155,643,826.37	Increase/Decrease in P
Increase/Decrease in Premium Liabilities		- 117,217,939.28		Increase(Decrease) in Rese	259,458,724.93	- 0.00		Gross earned premiums on i	Gross change in reserve for	272,861,765.65	155,643,826.37	Gross change in deferr
				Increase(Decrease) in Rese	13,403,040.73							
				Increase(Decrease) in Defe	- 155,643,826.37							
Commission Income - Treaty		20,272,126.84		Reinsurance Commission In	- 41,803,344.61	- 21,531,217.77	Commission Income - Facult	Commission income	Commission income	- 49,144,618.24	0.02	
Commission Income - Facultative		28,872,491.43		Reinsurance Commission In	- 7,341,273.63	21,531,217.79	Commission Income - Treaty					
Other Underwriting Income		73,567,844.36		Other underwriting income	- 73,567,844.36	-		Other underwriting income	Other underwriting income	- 73,567,844.36	-	
Interest Income - Cash in Banks		20,657,963.02		Interest Income - Time Dep	- 20,362,867.03	- 0.00		Investment and other income	Investment and interest incor	- 41,543,549.94	- 20,885,586.92	HTM Debt Securities -
				Interest Income - Cash in Ba	- 295,095.99							
HTM Debt Securities - Government (Int. Inc.)		20,885,586.92		Interest Income - Investmen	- 20,885,586.92	-					20,885,586.92	Investment and interest
Gain on Increase in Fair Value of Investment Property		14,061,080.00		Gain on Increase in Fair Val	- 14,061,080.00	-		Investment and other income	Gain on Increase in Fair Valu	- 14,061,080.00	-	
Rental Income		9,557,176.33		Rent income	- 9,557,176.33	-		Investment and other income	Rent income	- 9,557,176.33	-	
Miscellaneous Income		20,539,860.64		Share in associate's net inc	- 20,187,470.60	0.00		Investment and other income	Share in associate's net inco	- 20,187,470.60	0.00	
				Forex gain/loss	- 352,390.04			Investment and other income	Realized forex gain	- 352,390.04		
Losses - Direct Business		258,245,013.61		Losses Incurred - Direct Bu	167,651,252.08	-		Net insurance benefits and c	Net insurance benefits and c	356,845,889.24	-	
				Loss Adjustment Expense -	9,623,602.21							
				Provision for IBNR	80,970,159.32							
Losses on Reinsurance Assumed - Treaty		6,562,820.79		Reinsurance Losses - Treat	6,562,820.79	-						
Losses on Reinsurance Assumed - Facultative		92,038,054.83		Reinsurance Losses - Facu	92,038,054.83	-						
Commission Expense - Direct (Microinsurance: P		713,611,646.78		Commission Expense - Dire	713,611,646.78	-		Commission expense	Commission expense	743,469,623.45	-	
Commission Expense on Reinsurance Assumed - Treaty		420,232.36										
Commission Expense on Reinsurance Assumed - Facultative		29,437,744.31		Reinsurance Commission E	29,857,976.67	-						
Other Underwriting Expenses		370,231.13		Other underwriting expense	370,231.13	-		Other underwriting expense	Other underwriting expense	370,231.13	-	
Salaries and Wages		105,199,977.50		Salaries and Wages	105,199,977.50	-		GENERAL AND ADMINISTR	Salaries and wages	105,199,977.50	-	
SSS Contributions		7,954,110.00		SSS Contributions Expense	7,954,110.00	-		GENERAL AND ADMINISTR	SSS, PHIC and HDMF contri	10,845,315.19	-	
Philhealth Contributions		2,094,405.19		Philhealth Contributions Ex	2,094,405.19	-						
Pag-Ibig Contributions		796,800.00		Pag-ibig Contributions Expe	796,800.00	-						
Employees' Welfare		18,528,478.16		Employees Welfare	18,528,478.16	-		GENERAL AND ADMINISTR	Other employee benefits	18,528,478.16	-	
Post-Employment Benefit Cost		3,588,993.00		Retirement Expense	3,588,993.00	-		GENERAL AND ADMINISTR	Retirement	3,588,993.00	-	
Professional and Technical Development		1,889,246.58		Trainings and Seminars	1,889,246.58	-					1,889,246.58	Miscellaneous Expense
Representation and Entertainment		12,407,218.99		Representation and Enterta	12,407,218.99	-		GENERAL AND ADMINISTR	Representation and entertair	12,407,218.99	-	
Transporation and Travel Expenses		14,236,172.71		Transportation and Travel	14,236,172.71	-		GENERAL AND ADMINISTR	Transportation and travel	14,236,172.71	-	
Directors' Fees and Allowances		28,940,476.16		Management Fees	28,940,476.16	-					28,940,476.16	Miscellaneous Expense
Auditors' Fees		715,000.00		Professional Fees - Auditor'	715,000.00	-					715,000.00	Miscellaneous Expense
Actuarial Fees		784,120.00		Professional Fees - Actuari	784,120.00	-					784,120.00	Miscellaneous Expense
Legal Fees		4,495,987.99		Professional Fees - Legal F	4,495,987.99	-					4,495,987.99	Miscellaneous Expense
Service Fees		9,299,517.34		Professional Fees - Others	9,299,517.34	-					9,299,517.34	Miscellaneous Expense
Association Dues		4,439,887.10		Dues and Subscriptions	4,439,887.10	-					4,439,887.10	Miscellaneous Expense
Light and Water		11,460,237.66		Light and Water	11,460,237.66	-		GENERAL AND ADMINISTR	Light and water	11,460,237.66	-	
Communication and Postage		13,663,040.21		Communication Expense	6,203,325.18	-		GENERAL AND ADMINISTR	Communication and postage	13,663,040.21	-	
				Delivery, Handling and Pos	7,459,715.03						-	
Printing, Stationery and Supplies		26,601,012.08		Printing, Stationery and Offi	26,601,012.08	-		GENERAL AND ADMINISTR	Printing, stationery and office	26,601,012.08	-	
Books and Periodicals		93,876.60		Books and Periodicals	93,876.60	-					93,876.60	Miscellaneous Expense
Advertising and Promotions		7,038,209.96		Advertising and Promotion	7,038,209.96	-					7,038,209.96	Miscellaneous Expense
Contributions and Donations		1,116,127.13		Donations and Contribution	1,116,127.13	-					1,116,127.13	Miscellaneous Expense
Rental Expense		17,095,260.58		Rental Expense	17,095,260.58	-		GENERAL AND ADMINISTR	Rental	17,095,260.58	-	
Insurance Expenses		1,699,944.53		Insurance Expense	1,699,944.53	-					1,699,944.53	Miscellaneous Expense
Taxes and Licences		2,898,562.43		Taxes and Licenses	2,898,562.43	-		GENERAL AND ADMINISTR	Taxes and licenses	2,898,562.43	-	
Bank Charges		456,065.31		Bank Charges	456,065.31	-					456,065.31	Miscellaneous Expense
Interest Expenses		7,925,724.22		Interest Expense	7,925,724.22	-					7,925,724.22	Miscellaneous Expense
Repairs and Maintenance - Labor		39,531,794.70		Repairs and Maintenance	39,531,794.70	-		GENERAL AND ADMINISTR	Repairs and maintenance	39,531,794.70	-	
Depreciation and Amortization		32,191,343.30		Depreciation Expense - Bui	18,367,180.39	-		GENERAL AND ADMINISTR	Depreciation	32,191,343.30	-	
				Depreciation Expense - Lea	945,461.25							
				Depreciation Expense - Tra	4,273,286.98							
				Depreciation Expense - Cor	6,045,286.66							
				Depreciation Expense - Offi	1,115,913.28							
				Depreciation Expense - Fur	1,444,214.73							
Accounts Receivables (Bad Debts)		6,845,530.73		Bad debts	-	-		GENERAL AND ADMINISTR	Bad debts	-	6,845,530.73	
				Provision for Impairment Lo	6,845,530.73							
Miscellaneous Expense		26,452,805.39		Meetings and Conferences	5,667,907.85	-		GENERAL AND ADMINISTR	Other operating expenses	102,192,519.05	- 75,739,713.65	Professional and Techn
				Outside Services - Roadsid	480,000.00							Directors' Fees and All
				Outside Services - Others	5,138,187.26							Auditors' Fees
				Service Fee - Others	577,470.97							Actuarial Fees
				Certification and Authentica	100,000.00							Legal Fees
				Forex Loss	224,104.06							Service Fees

EXHIBIT VI: TAXES PAID - CURRENT YEAR
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

COVERAGE	Premium Tax			Documentary Stamp Tax		
	Date Paid	Tax Base	Amount Paid	Date Paid	Tax Base	Amount Paid
December/ 4th Quarter of Previous Year	24-Jan-25	13,542,561.00	270,851.22	Various dates	-	-
January				Various dates	20,361,200.64	2,545,150.08
February				Various dates	27,181,410.40	3,397,676.30
March/1st Quarter	22-Apr-25	14,847,375.00	296,947.50	Various dates	49,502,029.60	6,187,753.70
April				Various dates	17,672,490.40	2,209,061.30
May				Various dates	27,119,067.20	3,389,883.40
June/2nd Quarter	22-Jul-25	23,131,397.50	462,627.95	Various dates	18,038,564.00	2,254,820.50
July				Various dates	56,216,745.92	7,027,093.24
August				Various dates	10,767,258.40	1,345,907.30
September/3rd Quarter	22-Oct-25	14,332,486.00	286,649.72	Various dates	9,561,272.80	1,195,159.10
October				Various dates	15,607,157.84	1,950,894.73
November				Various dates	8,970,142.40	1,121,267.80
December/4th Quarter	26-Jan-26	9.094.371.00	181.887.42	Various dates	16.388.672.80	2.048.584.10
CTPL						74,516,238.50
Less: taxes paid - following year			(181,887.42)			(2,029,862.50)
TOTAL TAXES PAID - CURRENT YEAR		61,405,629.50	1,317,076.39		277,386,012.40	107,159,627.55

COVERAGE	Value Added Tax								
	Date Paid	Sale to Government	Zero Rated Sale	Tax Exempt Sale	Vatable Sale	Output Tax	Input Tax	Amount Paid	Remarks (others specify here)
December/ 4th Quarter of Previous Year	Various dates				289,172,557.33	34,700,706.88	14,324,495.40	20,376,211.48	
January									
February									
March/1st Quarter	Various dates				183,213,473.77	21,985,616.85	16,698,617.44	5,286,999.41	
April									
May									
June/2nd Quarter	Various dates				157,004,537.54	18,840,544.50	13,702,980.42	5,137,564.08	
July									
August									
September/3rd Quarter	Various dates				250,234,033.50	30,028,084.02	16,983,022.34	13,045,061.68	
October									
November									
December/4th Quarter	Various dates				155.506.899.92	18.660.827.99	14.639.949.59	4.020.878.40	
CTPL								80,309,996.62	
Less: taxes paid - following year								(14,287,472.17)	
TOTAL TAXES PAID - CURRENT YEAR		-	-	-	745,958,945	89,515,073	62,024,570	113,889,240	

COVERAGE	Fire Service Tax				Other Taxes
	Date Paid	Branch	Tax Base	Amount Paid	
December/ 4th Quarter of Previous Year	Various dates	Various branches	210,448,387.00	4,208,967.74	52,364,382.93
January					3,911,962.22
February					4,909,667.61
March/1st Quarter	Various dates	Various branches	102,746,875.50	2,054,937.51	5,638,798.26
April					3,575,824.81
May					3,166,936.78
June/2nd Quarter	Various dates	Various branches	28,280,422.50	565,608.45	12,606,592.95
July					3,542,826.61
August					3,635,988.16
September/3rd Quarter	Various dates	Various branches	26,037,191.50	520,743.83	12,919,841.78
October					5,719,814.82
November					3,627,293.16
December/4th Quarter					2.594.095.01
CTPL					
Less: taxes paid - following year					
TOTAL TAXES PAID - CURRENT YEAR			157,064,489.50	7,350,257.53	65,849,642.17

NOTE:
1. Amount per above table should tally the supporting documents submitted per No. 8 of Checklist of Supporitng Documents. (e.g, total amount for the month payment for regular tax)
2. Should be based on supporting documents to be presented during verification. Insert additional rows/ table for breakdown of payments for CTPL, etc.

CTPL Payment for DST		
Period Covered	Date	Amount
December of previous \	02-Jan-25	2.229.728.00
January	03-Feb-25	7,422,335.50
February	03-Mar-25	6,788,883.50
March	03-Apr-25	7,018,435.00
April	02-May-25	6,167,884.00
May	02-Jun-25	7,001,591.00
June	02-Jul-25	6,609,794.50
July	01-Aug-25	6,780,641.00
August	02-Sep-25	6,731,202.00
September	02-Oct-25	7,048,131.50
October	03-Nov-25	6,623,884.00
November	05-Dec-25	2,063,866.00
December	02-Jan-26	2,029,862.50
Total		74.516.238.50

CTPL Payment for VAT		
Period Covered	Date	Amount
December of previous \	17-Jan-25	11.065.735.58
January		
February		
March	16-Apr-25	20,336,212.61
April		
May		
June	18-Jul-25	18,946,793.28
July		
August		
September	17-Oct-25	19,694,661.38
October		
November		
December	20-Jan-26	10,266,593.77
Total		80.309.996.62

EXHIBIT VII : STATEMENT OF PREMIUMS AND LOSSES (ASEAN UFIS)

COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**

CUT-OFF DATE: **December 31, 2025**

Classification	Regular Insurance							Microinsurance	Total
	Marine, Aviation & Transit (Pesos)	Fire (Pesos)	Motor (Pesos)			Others (Pesos)	OFW (Pesos)		(Pesos)
			PPAI	CTPL	Others				
Premiums									
1. Direct Business	120,948,763	251,055,470	-	576,709,345	296,537,579	858,723,141	41,061,788	-	2,145,036,086
2. Reinsurance accepted	378,477	139,003,492	-	-	2,463,612	39,654,935	-	-	181,500,516
a. domestically	378,477	139,003,492	-	-	2,463,612	39,654,935	-	-	181,500,516
b. from ASEAN	-	-	-	-	-	-	-	-	-
c. from other coutries	-	-	-	-	-	-	-	-	-
3. Total acceptances (1 + 2)	121,327,240	390,058,962	-	576,709,345	299,001,191	898,378,076	41,061,788	-	2,326,536,602
4. Reinsurance ceded -									
a. domestically	84,554,834	260,934,640	-	-	387,910	218,520,566	13,740,491	-	578,138,442
b. from ASEAN	-	-	-	-	-	-	-	-	-
c. to other countries	-	-	-	-	-	-	-	-	-
d. total (a+b+c)	84,554,834	260,934,640	-	-	387,910	218,520,566	13,740,491	-	578,138,442
5. Net Premiums Written (3-4d)	36,772,406	129,124,321	-	576,709,345	298,613,281	679,857,510	27,321,297	-	1,748,398,160
6. Reserves for unexpired risks									
a. previous year	(1,783,625)	217,767,437	-	262,769,000	171,521,257	374,467,581	4,749,029	-	1,029,490,679
b. current year	15,999,219	145,056,922	-	254,845,385	234,875,143	484,189,892	11,742,059	-	1,146,708,618
7. Premiums earned (5+6a-6b)	**18,989,563**	**201,834,836**	**-**	**584,632,961**	**235,259,395**	**570,135,199**	**20,328,267**	**-**	1,631,180,221
CLAIMS									
1. Direct Business	-	129,397,860	-	330,446	73,604,626	4,015,023	4,480,563	-	211,828,517
2. Reinsurance accepted	2,085,380	181,581,205	-	-	-	5,589,702	-	-	189,256,287
a. domestically	2,085,380	181,581,205	-	-	-	5,589,702	-	-	189,256,287
b. from ASEAN	-	-	-	-	-	-	-	-	-
c. from other countries	-	-	-	-	-	-	-	-	-
3. Total (1 + 2)	2,085,380	310,979,065	-	330,446	73,604,626	9,604,725	4,480,563	-	401,084,804
4. Recoveries from Reinsurance ceded									
a. domestically	-	149,095,189	-	-	-	1,406,390	-	-	150,501,579
b. from ASEAN	-	-	-	-	-	-	-	-	-
c. from other countries	-	-	-	-	-	-	-	-	-
d. total (a+b+c)	-	149,095,189	-	-	-	1,406,390	-	-	150,501,579
5. Net Claims Paid (3-4d)	2,085,380	161,883,876	-	330,446	73,604,626	8,198,334	4,480,563	-	250,583,225
6. Outstanding claims									
a. previous year	16,610,521	19,262,767	-	1,356,337	78,127,062	9,263,421	273,613	-	124,893,721
b. current year	2,501,120	74,111,126	-	1,267,244	63,926,923	8,134,530	245,283	-	150,186,226
7. Loss reserves									
a. previous year	8,806,224	45,161,792		18,254,470	33,701,943	16,262,139	1,715,000		123,901,568
b. current year	1,811,197	109,247,421		29,630,351	39,049,505	23,501,254	1,632,000		204,871,727
8. Claims incurred (5-6a+6b-7a+7b)	**(19,019,048)**	**280,817,864**	**-**	**11,617,234**	**64,752,048**	**14,308,558**	**4,369,233**	**-**	**356,845,889**
9. Loss adjustment expenses									-

The following lines of business shall be grouped together and presented under the following classifications :

Marine, Aviation & Transit	- Ocean Marine, Inland Marine, Marine Hull and Aviation
Fire	- Fire, Earthquake /Fire Shock, Typhoon/Flood/Tidal Wave
Motor	- CMVL-LTO, CMVL-Non-LTO, Other than CMVL-LTO, Other than CMVL-Non-LTO
Others	- Health and Accident, Burglary/Larceny/Theft, Miscellaneous, Judicial Criminal Bonds, Customs Bonds, Other Bonds and Life for Professional Reinsurers

(Loss Reserves shall consist of provisions set up by the company for claims reported but not yet settled, claims incurred but not yet reported, and all expenses associated with the settlement of such claims, except loss adjustment expenses)

EXHIBIT VIII: REINSURANCE: ASSUMED, CEDED AND RETROCEDED - CURRENT YEAR

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: December 31, 2025

Name of Company	License No.	Nationality in Case of Unauthorized Companies	Assumed Business (Current Year)				Ceded Business				Retroceded Business			
			Treaty		Facultative		Treaty		Facultative		Treaty		Facultative	
			Amount of Premiums	Commissions	Amount of Premiums	Commissions	Amount of Premiums	Commissions	Amount of Premiums	Commissions	Amount of Premiums	Commissions	Amount of Premiums	Commissions
I. AUTHORIZED														
A. Domestic														
1 Allied Bankers Insurance Corporation	2025/59-R				10,217,886	1,887,173								
2 Alpha Insurance and Surety Company, Inc	2025/55-R				695,016	265,729			564,019	199,276				
3 Asia Insurance (Philippines) Corporation	2025/57-R				3,113,034	598,090			51,601	10,320				
4 Asia United Insurance, Inc.	2025/62-R				462,500	102,388			3,083,769	1,309,079				
5 Bethel General Insurance & Surety Corp.	2025/07-R				25,385,481	6,161,767			2,172,896	496,487				
6 Cedar Rapid Reinsurance Brokers Corpora	RB-01-2023-R				393,917	82,717								
7 Cocogen Insurance Company	2025/46-R				7,913,122	1,486,070			171,404	45,993				
8 Corporate Guarantee and Insurance Comp	2025/67-R		4,300,254	335,191	552,375	109,089								
9 Etiqa Life And General Assurance Phils., I	2025/72-R				210,353	36,812			9,776,625	1,847,712				
10 First Metro Insurance and Reinsurance Br	RB-07-2025-O								682,669	112,640				
11 Fortune General Insurance Corporation	2025/37-R				1,335,819	240,270								
12 FPG Insurance Co., Inc.	2025/68-R				2,197,264	453,667								
13 Howden Insurance & Reinsurance Brokers	RB-08-2025-R				67,545	16,886								
14 KRM Reinsurance Brokers (Phils.), Inc.	RB-14-2025-R				3,233,291	727,100								
15 Liberty Insurance Corporation	2025/23-R				1,449,111	247,828			207,108	108,336				
16 M Pioneer Insurance, Inc. (Republic Suret	2025/02-R				1,945,437	252,880								
17 MAAGAP Insurance, Inc.	2025/03-R				1,153,761	213,546			(6,218)	(1,865)				
18 Mega Re International, Inc.	RB-03-2025-R				1,229,875	253,202	258,783,169	18,765,986	99,688,944	17,072,825	14,529,008	3,892,578		
19 Mercantile Insurance Company, Inc.	2025/56-R				14,592,721	5,148,952			441,253	82,979				
20 Milestone Guaranty and Assurance Corpor	2025/39-R				164,956	4,124			2,993,929	851,973				
21 National Reinsurance Corporation of the P	2025/34-R								19,737	5,921				
22 OONA Insular Insurance Corp.	2025/70-R				5,725,321	1,071,003			118,293	20,701				
23 Pana Harrison Reinsurance Brokers (Phils	RB-01-2025-R				506,996	157,837								
24 Philippines British Assurance Company, Ir	2025/50-R								17,312	5,147				
25 Philippines First Insurance Company, Inc.	2025/52-R				4,723,702	958,263			48,254	14,322				
26 Philippine Life Financial Assurance Corp.	2025/53-R								13,740,491	5,152,669				
27 Philippine Machinery Management Services, Corp.									7,139,993	1,816,578			19,346,640	4,879,378
28 Gallagher Insurance Brokers (Philippines),	RB-05-2025-R								2,858,030	57,161				
29 Pioneer Insurance and Surety Corporation	2025/38-R				85,404,962	13,780,797			378,394	104,058				
30 Pioneer Intercontinental Insurance Corpora	2025/51-R								365,967	29,394				
31 Polaris Reinsurance Brokers, Inc.	RB-16-2025-R-A								3,420,733	598,235				
32 Prudential Guarantee and Assurance, Inc.	2025/64-R				347,884	60,880								
33 Stronghold Insurance Company, Inc.	2025/42-R				3,250,908	1,086,926			2,397,971	604,930				
34 Visayan Surety and Insurance Corporation	2025/40-R				927,024	180,226								
Sub-total			**4,300,254**	**335,191**	**177,200,262**	**35,584,220**	**258,783,169**	**18,765,986**	**150,333,175**	**30,544,872**	**14,529,008**	**3,892,578**	**19,346,640**	**4,879,378**
A.1 Microninsurance														
1														
2														
Sub-total														
A.2 OFW														
1														
2														
Sub-total														
B Foreign														
1														
2														
Sub-total														
B.1 Microninsurance														
1														
2														
Sub-total														
B.2 OFW														
1														
2														
Sub-total														
TOTAL AUTHORIZED			**4,300,254**	**335,191**	**177,200,262**	**35,584,220**	**258,783,169**	**18,765,986**	**150,333,175**	**30,544,872**	**14,529,008**	**3,892,578**	**19,346,640**	**4,879,378**
II. UNAUTHORIZED														
A. ASEAN														
1 HLAP LTD.									3,865,394	386,539				
2 MAPFRE RE COMPANIA DE REASEGUROS, S.A.									210,503	67,362				
Sub-total			**-**	**-**	**-**	**-**	**-**	**-**	**4,075,896**	**453,901**	**-**	**-**	**-**	**-**
B. Other														
1														
2														
Sub-total														
TOTAL AUTHORIZED			**-**	**-**	**-**	**-**	**-**	**-**	**4,075,896**	**453,901**	**-**	**-**	**-**	**-**
GRAND TOTAL			**4,300,254**	**335,191**	**177,200,262**	**35,584,220**	**258,783,169**	**18,765,986**	**154,409,071**	**30,998,773**	**14,529,008**	**3,892,578**	**19,346,640**	**4,879,378**

NOTE:

1. Add rows if necessary.
2. Name of reinsurer or cedant must be the same as inputted in Page 30, Schedule 4, Reinsurance Accounts

EXHIBIT IX : GENERAL INTERROGATORIES

COMPANY NAME:	**STERLING INSURANCE COMPANY, INCORPORATED**
CUT-OFF DATE:	**December 31, 2025**

1 Have all the transactions of the company of which documents were received at the home office on or before the close of business December 31, been truthfully and accurately included in its books?
Answer: YES

2 Except as shown in the next succeeding question, does this statement show the condition of the company as shown by the books, records and data at the home office at the close business December 31?
Answer: YES

3 Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before December 31, but of which no notice was received by the company until subsequently?
Answer: YES

4 In all cases where the company has assumed risks from another company, there should be in this statement on account of such reinsurances a reserve equal to that which the original company has been required to set up had it retained the risks. Has this been done?
Answer: YES

5 Largest gross aggregate amount insured in any one hazard, without any deduction whatever for reinsurance, whether the same be in authorized or unauthorized companies.
Answer: 331,429,396.67

6 Largest net aggregate amount insured in any one hazard.
Answer: 331,429,396.67

7 Total amount of the company's stock owned by the directors at par value.
Answer: 1,475,000,000.00

8 Total amount loaned during the year to directors or other officers, **NONE**; to stockholders not officers **NONE**. Total amount of loans outstanding at end of year to directors or other officers, **P9,936,591.91** to stockholders not officers, **NONE**.

9 Did any person while an officer, director or trustee of the company receive directly or indirectly, during the period covered by this statement, any commission on the business transactions of the company.
Answer: NONE

10 What interest, direct or indirect, has this company in the capital stock of any other insurance company?
Answer: NONE

11 Is the company directly or indirectly owned or controlled by any other company, corporation, group of companies, partnership or individuals?

Answer: If so, give full particulars

12 If company has outstanding bonds, debentures, quaranty capital notes, etc., furnish pertinent information concerning redemption price, interest features, etc.
Answer: NONE

13 Does the company own any securities of a real estate holding or otherwise hold real estate indirectly?
Answer: NO If so, explain Name of real estate holding company________ No. of parcels involved ________Total book value,________

14 Has this company guaranteed policies issued by any other company and now in force?
Answer: NONE If so, give full information ________________

15 Has this company guaranteed any financed premium account?
Answer: NONE If so, give full information _______________________

16 Are all the stocks, bonds and other securities owned December 31 of the year of this statement, in the actual possession of the company on said date, except as shown by the schedules of Special and other Deposit?
Answer: If not, give full and complete information relating thereto ___________

17 Are all of the stocks, bonds or other assets of the company loaned during the year covered by this statement?
Answer: YES If so, give full and complete information relating thereto _____________________

18 When was the last on-site examination into the company's affairs, financial condition and methods of doing business conducted by the Insurance Commission?
Answer: 31 DECEMBER 2024

19 Has any change been made during the year of this statement in the charter, articles of incorporation or by-laws of the corporation ?

Answer: NONE If not previously filed, furnish herewith a certified copy of the instrument as amended.

20 What officials and heads of departments of the company supervised the making of this report?
Answer: ACCOUNTING, UNDERWRITING AND CLAIMS DEPARTMENTS

21 In what states, territories, or foreign countries is the company authorized to transact business?
Answer: NIL

22 Is the purchase or sale of all Investments of the company passed upon either by the Board of Directors or a subordinate committee thereof?

Answer: YES

23 Does the company keep a complete permanent record of the proceeding of its Board of Directors and all subordinate committee thereof?

Answer: YES

24 Name and location of the company with which reinsurance of risks located in the Philippines are being affected.

Answer: NATIONAL REINSURANCE CORPORATION OF THE PHILIPPINES AND MEGA RE INTERNATIONAL (PHILIPPINES)

(Only Branches of foreign companies need answer interrogaties 27 and 28)

25 What changes have been made during the year in the Manager or Trustees of the company?

Answer: NONE

26 Does this statement contain all business transacted for the company through its Branch, on risks wherever located?

Answer: YES

27 Is the company issuing microinsurance products? If yes, what insurance products in particular is it selling?

Answer: NIL

28 What portion (%) of the company's premium income is derived from microinsurance?

Answer: NIL

29 Has the company assumed business from Mutual Benefit Associations(MBAs)/Microinsurance MBAs (MI-MBAs)? If yes, since when? under what form of reinsurance agreement?

Answer: NO

EXHIBIT X : NOTES TO FINANCIAL STATEMENTS

COMPANY NAME:	**STERLING INSURANCE COMPANY, INCORPORATED**
CUT-OFF DATE:	**December 31, 2025**

(Write or stamp name of company)

1	Has any of the company assets been pledged as security of loan? If yes, give details:	**NONE**
2	Does the company hold deposits of reinsurers not recorded in the statement of assets and Liabilities?	**NO**
	If yes, amount of cash or securities	
3	Were there accounts written off during the period?	**NONE**
	If so, attach copy of board resolution authorizing such action, together with the list of accounts written off, indicating the name of borrower, date of loan/account, original amount, balance as written off.	
4	Does the company have any contingent assets/liabilities or contractual obligations that are material and that have not otherwise been disclosed? *If so, enumerate.*	**NONE**
5	Have there been any events subsequent to the statement date which:	
	a) will cause significant changes to reported assets and liabilities in the subsequent period?	**NONE**
	or	
	b) will have a significant effect on the operations of the company?	**NONE**
	If answers to either (a) or (b) is yes, give details.	
6	Itemize below extraordinary items of income/expense included in page 2 and 3 and any notes to the financial statements that management believes are required for a fair presentation but which are not covered by the above questions.	

________________________ **S.S.**
________________________ **S.S.**

ARTURO B. REYES, *President and/or CEO* ; **DAVE JOHN T. HERNANDEZ** , *Secretary* , **NESTOR B.VARELA JR**., *Chief Accountant* , **LORY JEAN J. WENCESLAO**, *Preparer* , of the **ANNUAL STATEMENT.**

being duly sworn, each for himself deposes and says that they are the above-described officers of the said company, and that on the 31st day of December 2025:,

a. All the above-described assets were the absolute property of the said company;

b. That the foregoing statement, with the schedules, supporting documents, and explanations therein contained, annexed or referred to are full and correct, and

c. Exhibits of all the Assets, Liabilities, Income and Expenses and of the condition and affairs of the said company of the said thirty-first day of December ___, and for the year ended on that date, according to the best of their information, knowledge and belief.

Further, WE, **NESTOR B. VARELA JR.**, Chief Accountant and **LORY JEAN J. WENCESLAO**, *Preparer* of the Annual Statement certify that we have prepared and fairly presented the financial report, correponding exhibits, recaps, and schedules of **STERLING INSURANCE COMPANY, INC.** in accordance with the prudential standards on reporting imposed by the Insurance Commission and, noted and reviewed by the company's President, Secretary and Treasurer for submission to the Insurance Commisson.

__________________ ***, President and/or CEO***
__________________ ***, Secretary***

__________________ ***, Chief Actuary***

__________________ ***, Chief Accountant***

__________________ ***, Preparer***

Subscribed and sworn to before me this __________________ day of __________, 20__

Affiant	**ARTURO B. REYES**	Exhibiting his/her Valid Government-issued ID No.	**TIN: 108-677-678**
Issued at		on ________________	
Affiant	**DAVE JOHN T. HERNANDEZ**	Exhibiting his/her Valid Government-issued ID No.	**TIN: 274-225-015**
Issued at		on ________________	
Affiant	**NESTOR B. VARELA, JR.**	Exhibiting his/her Valid Government-issued ID No.	**TIN: 244-751-044**
Issued at		on ________________	
Affiant	**LORY JEAN J. WENCESLAO**	Exhibiting his/her Valid Government-issued ID No.	**TIN: 307-794-461**
Issued at		on ________________ , respectively.	

Doc. No. _______________
Page No. _______________
Book No. _______________
Series of 2026

RECAPITULATION I. Premiums Written and Premiums Earned
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Content

SRD Form (February 2025)

	Line of Business		No. of Policies	No. of Insured Lives: Male	Female	Total	Certificate of Coverages (COCs)	Premiums on Direct Business	Premiums Ceded: Authorized Companies	Premiums Ceded: Unauthorized Companies ASEAN	Premiums Ceded: Unauthorized Companies Others	Premiums Retained on Direct Business (5-6-7-8)	Premiums Assumed: Authorized Companies	Premiums Assumed: Unauthorized Companies ASEAN	Premiums Assumed: Unauthorized Companies Others	Premiums Retroceded: Authorized Companies	Premiums Retroceded: Unauthorized Companies ASEAN	Premiums Retroceded: Unauthorized Companies Others	Net Premiums Written (9+10+11+12-13-14-15)	Reserve for Unearned Premiums Previous Year	Reserve for Unearned Premiums Current Year	Premiums Earned (16+17-18)
	(1)		(2)	(3a)	(3b)	(3c)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
1	Fire			x	x	x	x	###########	###########	-	-	3,176,740.21	###########	-	-	9,938,970.79	-	-	###########	149,060,448.12	99,290,555.78	###########
a.	Residential		4,042	x	x	x	x	###########	###########			454,512.75	3,287,580.06			1,422,020.27			2,320,072.54	21,326,854.02	14,206,016.52	9,440,910.04
b.	Warehouse		651	x	x	x	x	###########	###########			831,977.49	7,201,425.72			2,602,982.76			5,430,420.46	39,038,426.03	26,003,859.95	###########
c.	Industrial		269	x	x	x	x	###########	###########			581,585.66	###########			1,819,589.43			###########	27,289,426.87	18,177,741.95	###########
d.	General		2,719	x	x	x	x	###########	###########			1,308,664.30	###########			4,094,378.33			###########	61,405,741.19	40,902,937.35	###########
2	Earthquake Fire/Shock		6,204	x	x	x	x	###########	###########			747,345.08	###########			2,338,195.89			###########	35,067,265.45	23,358,632.83	###########
3	Typhoon		6,204	x	x	x	x	###########	###########			373,672.54	###########			1,169,097.94			###########	17,533,632.73	11,679,316.41	###########
4	Flood		-	x	x	x	x	-	-			-				-			-	-	-	-
5	Extended Coverage		11,218	x	x	x	x	###########	###########			343,249.10	8,055,885.72			1,073,913.06			7,325,221.77	16,106,090.32	10,728,417.09	###########
	Total Fire		**-**	**x**	**x**	**x**	**x**	**###########**	**###########**	**-**	**-**	**4,641,006.93**	**###########**	**-**	**-**	**###########**	**-**	**-**	**###########**	**217,767,436.61**	**145,056,922.11**	**###########**
6	Marine Cargo		418	x	x	x	x	###########	7,032,979.42			6,480,867.10	378,477.10						6,859,344.20	998,104.28	2,101,209.45	5,756,239.04
7	Marine Hull		62	x	x	x	x	###########	###########			27,543,061.96							###########	(2,781,729.28)	13,271,759.12	###########
8	Aviation		4	x	x	x	x	2,370,000.00				2,370,000.00							2,370,000.00		626,250.00	1,743,750.00
	Total Marine		**484**	**x**	**x**	**x**	**x**	**###########**	**###########**	**-**	**-**	**36,393,929.07**	**378,477.10**	**-**	**-**	**-**	**-**	**-**	**###########**	**(1,783,625.00)**	**15,999,218.57**	**###########**
9	Personal Passenger Accident Insurance		-	x	x	x	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	AC/UV			x	x	x						-							-			-
b.	PUJ			x	x	x						-							-			-
c.	Taxis			x	x	x						-							-			-
d.	Trucks			x	x	x						-							-			-
e.	Buses		-	x	x	x	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e.1		Metro Manila		x	x	x						-							-			-
e.2		Provincial		x	x	x						-							-			-
10	CMVL-LTO		721	x	x	x	721	729,217.01	-	-	-	729,217.01	-	-	-	-	-	-	729,217.01	332,256.84	322,237.87	739,235.98
a.	AC/PUJ/UV		201	x	x	x	201	127,353.41				127,353.41							127,353.41	58,026.68	56,276.93	129,103.16
b.	Buses		520	x	x	x	520	601,863.60				601,863.60							601,863.60	274,230.16	265,960.94	610,132.82
c.	Taxis			x	x	x						-							-			-
d.	Tricycles			x	x	x						-							-			-
11	CMVL-NON-LTO		1,698,027	x	x	x	1,698,027	575,980,128	-	-	-	575,980,127.93	-	-	-	-	-	-	###########	262,436,743	254,523,147	###########
a.	Private		664,960	x	x	x	664,960	###########				313,323,816.26							###########	142,761,317.61	138,456,449.82	###########
b.	Commercial		58,762	x	x	x	58,762	###########				56,468,637.17							###########	25,729,091.21	24,953,248.44	###########
c.	Motorcycle		974,305	x	x	x	974,305	###########				206,187,674.50							###########	93,946,334.62	91,113,448.54	###########
12	OT-CMVL-LTO		22	x	x	x	x	709,348.70	-	-	-	709,348.70	5,561.55	-	-	-	-	-	714,910.25	410,296.67	561,845.75	563,361.18
a.	AC/PUJ/UV		20	x	x	x	x	682,008.70	-	-	-	682,008.70	5,347.20	-	-	-	-	-	687,355.90	394,482.85	540,190.86	541,647.88
a.1		Third Party Bodily Injury	20	x	x	x	x	6,120.00				6,120.00	47.98						6,167.98	3,539.89	4,847.40	4,860.47
a.2		Third Party Property Damage	20	x	x	x	x	18,760.00				18,760.00	147.09						18,907.09	10,851.03	14,859.02	14,899.10
a.3		Loss and Damage	20	x	x	x	x	543,401.00				543,401.00	4,260.46						547,661.46	314,310.32	430,405.44	431,566.35
a.4		Acts of Nature	20	x	x	x	x	108,680.20				108,680.20	852.09						109,532.29	62,862.06	86,081.09	86,313.27
a.5		Auto Personal Accident	-	x	x	x	x	-				-	-						-	-	-	-
a.6		Others	9	x	x	x	x	5,047.50				5,047.50	39.57						5,087.07	2,919.54	3,997.92	4,008.70
b.	Buses/Tourist Buses		-	x	x	x	x	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.1		Third Party Bodily Injury		x	x	x	x					-							-			-
b.2		Third Party Property Damage		x	x	x	x					-							-			-
b.3		Loss and Damage		x	x	x	x					-							-			-
b.4		Acts of Nature		x	x	x	x					-							-			-
b.5		Auto Personal Accident		x	x	x	x					-							-			-
b.6		Others		x	x	x	x					-							-			-
c.	Taxis/Tourist Cars		2	x	x	x	x	27,340.00	-	-	-	27,340.00	214.36	-	-	-	-	-	27,554.36	15,813.82	21,654.88	21,713.29
c.1		Third Party Bodily Injury	2	x	x	x	x	520.00				520.00	4.08						524.08	300.77	411.87	412.98
c.2		Third Party Property Damage	2	x	x	x	x	1,820.00				1,820.00	14.27						1,834.27	1,052.71	1,441.55	1,445.43
c.3		Loss and Damage	2	x	x	x	x	20,000.00				20,000.00	156.81						20,156.81	11,568.26	15,841.17	15,883.90
c.4		Acts of Nature	2	x	x	x	x	4,000.00				4,000.00	31.36						4,031.36	2,313.65	3,168.23	3,176.78
c.5		Auto Personal Accident	-	x	x	x	x	-				-	-						-	-	-	-
c.6		Others	2	x	x	x	x	1,000.00				1,000.00	7.84						1,007.84	578.41	792.06	794.19
d.	Tricycles		-	x	x	x	x	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d.1		Third Party Bodily Injury		x	x	x	x					-							-			-
d.2		Third Party Property Damage		x	x	x	x					-							-			-
d.3		Loss and Damage		x	x	x	x					-							-			-
d.4		Acts of Nature		x	x	x	x					-							-			-
d.5		Auto Personal Accident		x	x	x	x					-							-			-
d.6		Others		x	x	x	x					-							-			-
13	OT-CMVL-NON-LTO		15,664	x	x	x	x	###########	387,910.38	-	-	295,440,319.88	2,458,050.41	-	-	-	-	-	###########	171,110,960.57	234,313,296.83	###########
a.	Private		13,035	x	x	x	x	###########	387,910.38	-	-	230,380,596.38	1,809,309.05	-	-	-	-	-	###########	133,479,556.11	182,782,182.67	###########
a.1		Third Party Bodily Injury	13,035	x	x	x	x	5,201,280.00	8,743.09			5,192,536.91	40,779.93						5,233,316.83	3,008,489.14	4,119,718.61	4,122,087.36
a.2		Third Party Property Damage	13,035	x	x	x	x	###########	26,836.14			15,938,023.86	125,170.31						###########	9,234,286.15	12,645,104.82	###########
a.3		Loss and Damage	13,035	x	x	x	x	###########	251,605.13			149,428,691.69	1,173,547.98						###########	86,577,063.13	118,555,567.83	###########
a.4		Acts of Nature	11,304	x	x	x	x	###########	92,338.97			54,840,259.45	430,691.56						###########	31,773,741.38	43,509,837.53	###########
a.5		Auto Personal Accident	-	x	x	x	x	-	-			-	-						-	-	-	-
a.6		Others	12,260	x	x	x	x	4,989,471.53	8,387.05			4,981,084.48	39,119.27						5,020,203.75	2,885,976.32	3,951,953.88	3,954,226.18
b.	Commercial		2,450	x	x	x	x	###########	-	-	-	64,038,829.72	502,087.72	-	-	-	-	-	###########	37,040,905.99	50,722,506.45	###########
b.1		Third Party Bodily Injury	2,450	x	x	x	x	1,306,806.00				1,306,806.00	10,245.83						1,317,051.83	755,873.87	1,035,066.94	1,037,858.76
b.2		Third Party Property Damage	2,450	x	x	x	x	3,286,179.00				3,286,179.00	25,764.84						3,311,943.84	1,900,769.39	2,602,846.37	2,609,866.86
b.3		Loss and Damage	2,450	x	x	x	x	###########				51,064,651.59	400,365.45						###########	29,536,469.78	40,446,196.95	###########
b.4		Acts of Nature	1,494	x	x	x	x	7,782,418.14				7,782,418.14	61,016.99						7,843,435.13	4,501,453.57	6,164,131.29	6,180,757.40
b.5		Auto Personal Accident	-	x	x	x	x	-				-	-						-	-	-	-
b.6		Others	2,274	x	x	x	x	598,775.00				598,775.00	4,694.61						603,469.61	346,339.38	474,264.89	475,544.10
c.	Motorcycles		179	x	x	x	x	1,020,893.78	-	-	-	1,020,893.78	146,653.64	-	-	-	-	-	1,167,547.42	590,498.46	808,607.70	949,438.17
c.1		Third Party Bodily Injury	179	x	x	x	x	13,785.00				13,785.00	709.31						14,494.31	7,973.43	10,918.53	11,549.21
c.2		Third Party Property Damage	179	x	x	x	x	81,810.00				81,810.00	1,964.97						83,774.97	47,319.99	64,798.31	66,296.64
c.3		Loss and Damage	179	x	x	x	x	788,006.25				788,006.25	105,049.03						893,055.28	455,793.24	624,147.13	724,701.38
c.4		Acts of Nature	147	x	x	x	x	125,017.53				125,017.53	38,519.09						163,536.62	72,311.79	99,021.21	136,827.20
c.5		Auto Personal Accident	-	x	x	x	x	-				-	315.00						315.00	-	-	315.00
c.6		Others	148	x	x	x	x	12,275.00				12,275.00	96.24						12,371.24	7,100.02	9,722.52	9,748.74
	Total Motor		**1,714,434**	**x**	**x**	**x**	**1,698,748**	**###########**	**387,910.38**	**-**	**-**	**872,859,013.52**	**2,463,611.96**	**-**	**-**	**-**	**-**	**-**	**###########**	**434,290,257.51**	**489,720,527.24**	**###########**
14	Health					-	x	-				-							-			-
15	Accident		5,331	23,667	28,863	52,530	x	###########				21,675,243.78	178,299.46						###########	4,896,154.77	7,961,207.82	###########
16	Engineering		5,200	x	x	x	x	###########	###########			17,184,857.05	###########			###########			###########	47,936,305.79	31,357,642.87	###########
17	Insurance for Migrant Workers		16,063	2,991	13,072	16,063	-	###########	###########	-	-	27,321,297.04	-	-	-	-	-	-	###########	4,749,028.89	11,742,058.83	###########
a.	Sea-based					-	-					-							-			-
b.	Land-based		16,063	2,991	13,072	16,063	-	###########	###########			27,321,297.04							###########	4,749,028.89	11,742,058.83	###########
18	Micro Insurance *		-	-	-	-	x	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	Health					-	x					-							-			-
b.	Accident					-	x					-							-			-
c.	Fire and Allied Perils			x	x	x	x					-							-			-
d.	Flood/Typhoon/Earthquake			x	x	x	x					-							-			-
e.	Agricultural Insurance			x	x	x	x					-							-			-
f.	Others			x	x	x	x					-							-			-
19	Bonds		34,149	x	x	x	x	###########	6,289,375.71	-	-	602,044,952.11	###########	-	-	-	-	-	###########	312,542,042.96	437,842,808.11	###########
a.	Class 1		3,666	x	x	x	x	3,642,207.03	37,655.62			3,604,551.41	742.41						3,605,293.81	1,871,245.42	2,621,443.64	2,855,095.60
b.	Class 2		-	x	x	x	x	-	-			-							-	-	-	-
c.	Class 3		19,170	x	x	x	x	###########	5,105,753.49			488,743,757.47	8,108,337.33						###########	253,723,533.28	355,443,457.28	###########
d.	Class 4		8,616	x	x	x	x	###########	828,596.36			79,316,848.26	1,477,154.03						###########	41,176,077.82	57,683,917.87	###########
e.	Class 5		2,697	x	x	x	x	###########	317,368.24			30,379,794.97	6,109,527.51						###########	15,771,186.44	22,093,989.32	###########
20	General Liability		2,373	x	x	x	x	###########	4,771,979.61			10,630,439.10	516,802.28						###########	3,048,844.24	2,676,240.47	###########
21	Prof. Indemnity Insurance			x	x	x	x					-							-			-
22	Crime Insurance			x	x	x	x					-							-			-
23	Special Risks			x	x	x	x					-							-			-
24	Agricultural Insurance			x	x	x	x					-							-			-
25	Miscellaneous **		186	x	x	x	x	9,200,861.30	1,178,307.67			8,022,553.63	527,578.31						8,550,131.94	6,044,233.32	4,351,992.36	###########
26	Life (for Professional Reinsurer only)			x	x	x	x					-							-			-
	Total Others		**63,302**	**26,658**	**41,935**	**68,593**	**-**	**899,784,929**	**212,905,587**	**-**	**-**	**686,879,343**	**39,654,935**	**-**	**-**	**19,355,471**	**-**	**-**	**707,178,807**	**379,216,610**	**495,931,950**	**590,463,466**
GRAND TOTAL			**1,778,220**	**26,658**	**41,935**	**68,593**	**1,698,748**	**###########**	**544,262,793**	**-**	**-**	**1,600,773,292**	**181,500,516**	**-**	**-**	**33,875,648**	**-**	**-**	**###########**	**1,029,490,679**	**1,146,708,618**	**###########**

* ***Enumerate Breakdown of Miscellaneous***

		(2)	(3a)	(3b)	(3c)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
1	Errors and Omission	1	x	x	x	x	12,709.66				12,709.66							12,709.66	91,167.01	529.57	103,347.10
2	Property Floater	181	x	x	x	x	7,918,268.42				7,918,268.42	125,326.05						8,043,594.47	4,667,918.41	4,703,028.07	8,008,484.82
3	Miscellaneous	4	x	x	x	x	1,269,883.22	1,178,307.67			91,575.55	402,252.26						493,827.81	(1,331,932.22)	(351,565.28)	(486,539.13)
4	MSPR		x	x	x	x					-							-	701,070.49		701,070.49
5	FGP		x	x	x	x					-							-	626,216.17		626,216.17
6	EEI		x	x	x	x					-							-	243,034.81		243,034.81
7	HIO		x	x	x	x					-							-	1,046,758.64		1,046,758.64
8			x	x	x	x					-							-			-
9			x	x	x	x					-							-			-
10			x	x	x	x					-							-			-
11			x	x	x	x					-							-			-
	Total Miscellaneous	186	x	x	x	x	9,200,861	1,178,308	-	-	8,022,554	527,578	-	-	-	-	-	8,550,132	6,044,233	4,351,992	10,242,373

*Instruction: Add rows if necessary: The totals for Miscellaneous should be reflected on **item 25** of the Recapitulation*

Notes and Instructions:
For the **Total Fire Policy** count, we no longer apply the *"Sum" or "Max"* formula. Instead, the total number of Fire Policies should be manually entered in the **Item 1 – Fire row** (cell F17). This may not align with the sum of the breakdown for different occupancy types:
a. For policies with multiple occupancies within the same location, classification should be based on the occupancy with the highest-rated risk. For example, if a single policy includes coverage for a Warehouse, Industrial, and General occupancy, and the Warehouse has the highest-rated risk, the policy should be categorized under the Warehouse occupancy. Thus, it will be counted as one in the total Fire policy count.
b. For policies covering multiple locations with varying occupancy types, each location should be reported under its respective occupancy. For example, if a company has two warehouses in separate locations (e.g., Bulacan and Batangas) and one industrial occupancy in another location, they should be reported as two under Warehouse occupancy and one under Industrial occupancy. However, only one should be included in the total Fire Policy count.
The Total Fire Policy count also covers endorsements (e.g., typhoon/flood, earthquake, etc.), hence, endorsements are not counted separately.

NOTES AND INSTRUCTIONS:
1 If applicable, please provide information/data for rows in Columns 3 and 4 that are not marked with X.
2 Put numeric values only on cells that do not have formula. Do not alter/delete/replace the formulas.
3 Do not alter/revise the template.
4 For the Motor Line – Other Than CMVL-LTO and Other Than CMVL Non-LTO - to avoid double counting, the highest number of policies in the coverages enumerated shall be treated as total number of policies per sub-line. Hence, the formula for the number of policies should use "Max" (or the maximum) per sub-lines a.1 to a.6, b.1 to b.6, and so on.., rather than getting its sum.
5 * For Microinsurance: (a) If a policy covers both health and accident, data should be put in either of the two to avoid duplication; (b) For Flood/Typhoon/Earthquake sub-line, it refers to insurance cover not endorsement from Fire Insurance Policy
6 ** The totals for Miscellaneous should be reflected on item 25 of the Recapitulation

RECAPITULATION II: LOSSES PAID AND INCURRED
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Content

SRD Form (2026)

	Line of Business		No. of Claims	Losses on Direct Business	Losses Ceded: Authorized Companies	Losses Ceded: Unauthorized Companies: ASEAN	Losses Ceded: Unauthorized Companies: Others	Losses Retained on Direct Business (3-4-5-6)	Losses Assumed: Authorized Companies	Losses Assumed: Unauthorized Companies: ASEAN	Losses Assumed: Unauthorized Companies: Others	Losses Retroceded: Authorized Companies	Losses Retroceded: Unauthorized Companies: ASEAN	Losses Retroceded: Unauthorized Companies: Others	Net Losses Paid (7+8+9+10-11-12-13)	Net Losses Unpaid Current Year	Net Losses Unpaid Previous Year	Losses Incurred (14+15-16)	Premiums Earned	Loss Ratio (17/18*100)	Loss Adjustment Expenses
	(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1	Fire		29	18,618,174.18	5,774,458.12	-	-	12,843,716.06	86,200,546.47	-	-	50,423,228.77	-	-	48,621,033.75	14,661,692.80	4,362,797.32	58,919,929.23	108,995,642.05	54.06	-
	a. Residential		14	14,116,354.92	4,002,957.86			10,113,397.06	4,294,588.15			2,512,130.25			11,895,854.95	234,637.31	158,632.80	11,971,859.46	9,440,910.04	126.81	
	b. Warehouse		4	78,394.31	31,099.87			47,294.44	9,407,271.29			5,502,807.25			3,951,758.47	1,055,867.89	228,000.00	4,779,626.36	18,464,986.53	25.88	
	c. Industrial		3	2,760,856.70	1,103,826.54			1,657,030.16	25,083,828.65			14,672,849.33			12,068,009.48	8,541,580.39	1,399,562.85	19,210,027.02	27,075,777.41	70.95	
	d. General		8	1,662,568.25	636,573.85			1,025,994.40	47,414,858.38			27,735,441.93			20,705,410.85	4,829,607.22	2,576,601.67	22,958,416.40	54,013,968.07	42.50	
2	Earthquake Fire/Shock		9	544,075.96	158,900.09			385,175.87	51,855,951.14			30,333,270.43			21,907,856.58	8,974,877.03	526,324.38	30,356,409.22	49,814,391.90	60.94	
3	Typhoon		65	############	35,766,927.11			71,833,300.42	33,001,249.33			19,304,164.68			85,530,385.07	38,689,434.66	10,523,793.77	############	30,321,906.98	374.96	
4	Flood		3	680,153.88	303,180.51			376,973.37	-			-			376,973.37	7,707,835.56	935,514.00	7,149,294.93	-	-	
5	Extended Coverage		127	1,955,228.00	875,335.36			1,079,892.64	10,523,458.19			6,155,723.62			5,447,627.21	4,077,285.57	2,914,337.43	6,610,575.35	12,702,894.99	52.04	
	Total Fire		233	############	42,878,801.19	-	-	86,519,058.36	############	-	-	############	-	-	161,883,875.98	74,111,125.62	19,262,766.90	############	201,834,835.92	107.38	-
6	Marine Cargo							-	2,085,380.40						2,085,380.40	500,000.00	500,000.00	2,085,380.40	5,756,239.04	36.23	
7	Marine Hull							-							-	2,001,120.00	16,110,521.13	(14,109,401.13)	11,489,573.56	(122.80)	
8	Aviation							-							-			-	1,743,750.00	-	
	Total Marine		-	-	-	-	-	-	2,085,380.40	-	-	-	-	-	2,085,380.40	2,501,120.00	16,610,521.13	############	18,989,562.60	(63.32)	-
9	Personal Passenger Accident Insurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. AC/UV							-							-			-		-	
	b. PUJ							-							-			-		-	
	c. Taxis							-							-			-		-	
	d. Trucks							-							-	-		-		-	
	e. Buses		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	e.1	Metro Manila						-							-			-		-	
	e.2	Provincial						-							-			-		-	
10	CMVL-LTO		6.00	108,128.35	-	-	-	108,128.35	-	-	-	-	-	-	108,128.35	444,195.55	300,938.55	251,385.35	739,235.98	34.01	-
	a. AC/PUJ/UV							-							-	144,498.80	103,875.00	40,623.80	129,103.16	31.47	
	b. Buses		4	77,878.35				77,878.35							77,878.35	279,696.75	197,063.55	160,511.55	610,132.82	26.31	
	c. Taxis		2	30,250.00				30,250.00							30,250.00	20,000.00		50,250.00		-	
	d. Tricycles							-							-	-		-		-	
11	CMVL-NON-LTO		12	222,318	-	-	-	222,317.53	-	-	-	-	-	-	222,317.53	823,048	1,055,398	(10,032.41)	583,893,725	(0.00)	-
	a. Private		1	39,135.42				39,135.42							39,135.42	135,137.85	413,607.85	(239,334.58)	317,628,684.04	(0.08)	
	b. Commercial		9	178,499.11				178,499.11							178,499.11	644,092.18	597,972.12	224,619.17	57,244,479.94	0.39	
	c. Motorcycle		2	4,683.00				4,683.00							4,683.00	43,818.24	43,818.24	4,683.00	209,020,560.58	0.00	
12	OT-CMVL-LTO		3	82,472.93	-	-	-	82,472.93	-	-	-	-	-	-	82,472.93	-	348,302.86	(265,829.93)	563,361.18	(47.19)	-
	a. AC/PUJ/UV		2	55,750.00	-	-	-	55,750.00	-	-	-	-	-	-	55,750.00	-	348,302.86	(292,552.86)	541,647.88	(54.01)	-
	a.1	Third Party Bodily Injury						-							-			-	4,860.47	-	
	a.2	Third Party Property Damage	1	5,750.00				5,750.00							5,750.00		9,197.25	(3,447.25)	14,899.10	(23.14)	
	a.3	Loss and Damage	1	50,000.00				50,000.00							50,000.00		339,105.61	(289,105.61)	431,566.35	(66.99)	
	a.4	Acts of Nature						-							-			-	86,313.27	-	
	a.5	Auto Personal Accident						-							-			-	-	-	
	a.6	Others						-							-			-	4,008.70	-	
	b. Buses/Tourist Buses		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b.1	Third Party Bodily Injury						-							-			-		-	
	b.2	Third Party Property Damage						-							-			-		-	
	b.3	Loss and Damage						-							-			-		-	
	b.4	Acts of Nature						-							-			-		-	
	b.5	Auto Personal Accident						-							-			-		-	
	b.6	Others						-							-			-		-	
	c. Taxis/Tourist Cars		1	26,722.93	-	-	-	26,722.93	-	-	-	-	-	-	26,722.93	-	-	26,722.93	21,713.29	123.07	-
	c.1	Third Party Bodily Injury						-							-			-	412.98	-	
	c.2	Third Party Property Damage						-							-			-	1,445.43	-	
	c.3	Loss and Damage	1	26,722.93				26,722.93							26,722.93			26,722.93	15,883.90	168.24	
	c.4	Acts of Nature						-							-			-	3,176.78	-	
	c.5	Auto Personal Accident						-							-			-	-	-	
	c.6	Others						-							-			-	794.19	-	
	d. Tricycles		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d.1	Third Party Bodily Injury						-							-			-		-	
	d.2	Third Party Property Damage						-							-			-		-	
	d.3	Loss and Damage						-							-			-		-	
	d.4	Acts of Nature						-							-			-		-	
	d.5	Auto Personal Accident						-							-			-		-	
	d.6	Others						-							-			-		-	
13	OT-CMVL-NON-LTO		1,401	73,522,152.99	-	-	-	73,522,152.99	-	-	-	-	-	-	73,522,152.99	63,926,922.90	77,778,759.24	59,670,316.65	234,696,034.03	25.42	-
	a. Private		1,279	65,480,416.88	-	-	-	65,480,416.88	-	-	-	-	-	-	65,480,416.88	55,877,734.38	70,783,055.45	50,575,095.81	182,887,278.87	27.65	-
	a.1	Third Party Bodily Injury	2	7,209.14				7,209.14							7,209.14	-	-	7,209.14	4,122,087.36	0.17	
	a.2	Third Party Property Damage	45	2,677,501.86				2,677,501.86							2,677,501.86	2,382,039.62	2,786,332.57	2,273,208.91	12,652,375.51	17.97	
	a.3	Loss and Damage	1,215	58,237,436.52				58,237,436.52							58,237,436.52	48,318,532.07	60,472,874.17	46,083,094.42	118,623,734.97	38.85	
	a.4	Acts of Nature	16	4,503,993.04				4,503,993.04							4,503,993.04	4,271,747.94	6,623,848.71	2,151,892.27	43,534,854.84	4.94	
	a.5	Auto Personal Accident	-	-				-							-	-	-	-	-	-	
	a.6	Others	1	54,276.32				54,276.32							54,276.32	905,414.75	900,000.00	59,691.07	3,954,226.18	1.51	
	b. Commercial		108	7,645,469.02	-	-	-	7,645,469.02	-	-	-	-	-	-	7,645,469.02	7,945,480.13	6,502,918.36	9,088,030.80	50,859,316.99	17.87	-
	b.1	Third Party Bodily Injury	-	-				-							-	-	-	-	1,037,858.76	-	
	b.2	Third Party Property Damage	30	2,364,810.02				2,364,810.02							2,364,810.02	995,373.81	1,785,247.55	1,574,936.27	2,609,866.86	60.35	
	b.3	Loss and Damage	77	5,278,359.00				5,278,359.00							5,278,359.00	6,384,315.89	4,717,670.80	6,945,004.08	40,555,289.86	17.12	
	b.4	Acts of Nature	1	2,300.00				2,300.00							2,300.00	565,790.44	-	568,090.44	6,180,757.40	9.19	
	b.5	Auto Personal Accident	-	-				-							-	-	-	-	-	-	
	b.6	Others	-	-				-							-	-	-	-	475,544.10	-	
	c. Motorcycles		14	396,267.09	-	-	-	396,267.09	-	-	-	-	-	-	396,267.09	103,708.38	492,785.43	7,190.04	949,438.17	0.76	-
	c.1	Third Party Bodily Injury	-	-				-							-	-	-	-	11,549.21	-	
	c.2	Third Party Property Damage	-	-				-							-	-	-	-	66,296.64	-	
	c.3	Loss and Damage	14	396,267.09				396,267.09							396,267.09	103,708.38	490,933.43	9,042.04	724,701.38	1.25	
	c.4	Acts of Nature	-	-				-							-	-	-	-	136,827.20	-	
	c.5	Auto Personal Accident	-	-				-							-	-	-	-	315.00	-	
	c.6	Others	-	-				-							-	-	1,852.00	(1,852.00)	9,748.74	(19.00)	
	Total Motor		1,422	73,935,071.80	-	-	-	73,935,071.80	-	-	-	-	-	-	73,935,071.80	65,194,166.72	79,483,398.86	59,645,839.66	819,892,355.75	7.27	-
14	Health							-							-			-		-	
15	Accident		83	608,708.88				608,708.88	328,438.73						937,147.61	378,058.42	179,170.36	1,136,035.67	18,788,490.19	6.05	
16	Engineering		4	472,469.90	94,493.98			377,975.92	1,749,195.31			1,311,896.48			815,274.75	7,263,651.89	7,557,483.84	521,442.80	37,144,542.76	1.40	
17	Insurance for Migrant Workers		143	4,480,562.84	-	-	-	4,480,562.84	-	-	-	-	-	-	4,480,562.84	245,283.17	273,613.17	4,452,232.84	20,328,267.10	21.90	-
	a. Sea-based							-							-			-	-	-	
	b. Land-based		143	4,480,562.84				4,480,562.84							4,480,562.84	245,283.17	273,613.17	4,452,232.84	20,328,267.10	21.90	
18	Micro Insurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Health							-							-			-		-	
	b. Accident							-							-			-		-	
	c. Fire and Allied Perils							-							-			-		-	
	d. Flood/Typhoon/Earthquake							-							-			-		-	
	e. Agricultural Insurance							-							-			-		-	
	f. Others							-							-			-		-	
19	Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	492,439,948.25	-	-
	a. Class 1							-							-			-	2,855,095.60	-	
	b. Class 2							-							-			-	-	-	
	c. Class 3							-							-			-	395,132,170.81	-	
	d. Class 4							-							-			-	64,286,162.24	-	
	e. Class 5							-							-			-	30,166,519.60	-	
20	General Liability		14	2,933,844.41				2,933,844.41							2,933,844.41	16,528.36	448,769.29	2,501,603.48	11,519,845.14	21.72	
21	Prof. Indemnity Insurance							-							-			-		-	
22	Crime Insurance							-							-			-		-	
23	Special Risks							-							-			-		-	
24	Agricultural Insurance																				
25	Miscellaneous *		-	-	-	-	-	-	3,512,068	-	-	-	-	-	3,512,067.54	476,291	1,077,997	2,910,361.50	10,242,373	28.41	
26	Life (for Professional Reinsurer only)																				
	Total Others		244	8,495,586	94,494	-	-	8,401,092	5,589,702	-	-	1,311,896	-	-	12,678,897	8,379,813	9,537,034	11,521,676	590,463,466	79	-
	GRAND TOTAL		1,899	211,828,517	42,973,295	-	-	168,855,222	189,256,287	-	-	107,528,284	-	-	250,583,225	150,186,226	124,893,721	275,875,730	1,631,180,221	131	-

Note: Number of Claims indicated in Column 2 refers to Coulmn 3 (Losses on Direct Business)

** Enumerate Breakdown of Miscellaneous*

		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1	HIO						-							-			-	103,347.10	-	
2	Errors and Omission						-							-			-	8,008,484.82	-	
3	Property Floater						-	3,512,067.54						3,512,067.54	451,200.00	451,200.00	3,512,067.54	(486,539.13)	(721.85)	
4	Miscellaneous						-							-	25,091.41	606,797.45	(581,706.04)	701,070.49	(82.97)	
5	MSPR						-							-			-	626,216.17	-	
6	FGP						-							-		20,000.00	(20,000.00)	243,034.81	(8.23)	
7	EEI						-							-			-	1,046,758.64	-	
8							-							-			-		-	
9							-							-			-		-	
10							-							-			-		-	
	Total Miscellaneous	-	-	-	-	-	-	3,512,068	-	-	-	-	-	3,512,068	476,291	1,077,997	2,910,361	10,242,373	(813)	-

*Instruction: Add rows if necessary; The totals for Miscellaneous should be reflected on **item 25** of the Recapitulation*

NOTES AND INSTRUCTIONS:

1. Put numeric values only on cells that do not have formula. Do not alter/delete/replace the formulas.
2. Do not alter/revise the template.
3. * For Microinsurance: (a) If a policy covers both health and accident, data should be put in either of the two to avoid duplication; (b) For Flood/Typhoon/Earthquake sub-line, it refers to insurance cover not endorsement from Fire Insurance Policy
4. ** The totals for Miscellaneous should be reflected on item 25 of the Recapitulation
5. Kindly provide an explanation on the data with negative figures.

RECAPITULATION III: COMMISSIONS
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

SRD Form (February 2025)

Line of Business	Commission Expenses on Direct Business	Commission Income on Ceded Business			Net Commission Expense on Direct	Commission Expenses on Assumed Business			Commission Income from Retroceded Business			Net Commission Expenses
		Authorized Companies	Unauthorized Companies		(2-3-4-5)	Authorized Companies	Unauthorized Companies		Authorized Companies	Unauthorized Companies		(6+7+8+9-10-11-12)
			ASEAN	Others			ASEAN	Others		ASEAN	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1 Fire	94,432,639.80	10,131,277.76	-	-	84,301,362.04	10,935,631.89	-	-	2,816,886.03	-	-	92,420,107.90
a. Residential	13,510,969.20	1,449,534.63			12,061,434.57	544,822.94			403,026.54			12,203,230.97
b. Warehouse	24,731,588.23	2,653,347.30			22,078,240.93	1,193,431.60			737,732.90			22,533,939.62
c. Industrial	17,288,372.94	1,854,796.27			15,433,576.67	3,182,201.60			515,704.91			18,100,073.35
d. General	38,901,709.42	4,173,599.56			34,728,109.87	6,015,175.76			1,160,421.67			39,582,863.95
2 Earthquake Fire/Shock	22,215,782.18	2,383,437.13			19,832,345.05	6,578,584.66			662,687.46			25,748,242.25
3 Typhoon	11,107,891.09	1,191,718.56			9,916,172.53	4,186,626.76			331,343.73			13,771,455.55
4 Flood	-	-			-	-			-			-
5 Extended Coverage	10,203,515.72	1,094,691.96			9,108,823.76	1,335,034.05			304,366.59			10,139,491.22
Total Fire	137,959,829	***14,801,125.42***	-	-	***123,158,703.37***	***23,035,877.36***	-	-	***4,115,283.81***	-	-	***142,079,296.92***
6 Marine Cargo	5,302,820.61	62,422.34			5,240,398.27	211,420.13						5,451,818.40
7 Marine Hull	45,093,714.40	12,007,544.06			33,086,170.34	16,334.12						33,102,504.46
8 Aviation	665,296.88				665,296.88							665,296.88
Total Marine	51,061,832	***12,069,966.41***	-	-	***38,991,865.48***	***227,754.25***	-	-	-	-	-	***39,219,619.73***
9 Personal Passenger Accident Insurance	-	-	-	-	-	-	-	-	-	-	-	-
a. AC/UV					-							-
b. PUJ					-							-
c. Taxis					-							-
d. Trucks					-							-
e. Buses	-	-	-	-	-	-	-	-	-	-	-	-
e.1 Metro Manila					-							-
e.2 Provincial					-							-
10 CMVL-LTO	86,298.58	-	-	-	86,298.58	-	-	-	-	-	-	86,298.58
a. AC/PUJ/UV	15,071.53				15,071.53							15,071.53
b. Buses	71,227.05				71,227.05							71,227.05
c. Taxis					-							-
d. Tricycles					-							-
11 CMVL-NON-LTO	68,163,888	-	-	-	68,163,887.94	-	-	-	-	-	-	68,163,887.94
a. Private	37,080,045.76				37,080,045.76							37,080,045.76
b. Commercial	6,682,733.78				6,682,733.78							6,682,733.78
c. Motorcycle	24,401,108.40				24,401,108.40							24,401,108.40
12 OT-CMVL-LTO	288,566.93	-	-	-	288,566.93	67.17	-	-	-	-	-	288,634.10
a. AC/PUJ/UV	277,444.87	-	-	-	277,444.87	64.58	-	-	-	-	-	277,509.45
a.1 Third Party Bodily Injury	2,489.65				2,489.65	0.58						2,490.23
a.2 Third Party Property Damage	7,631.67				7,631.67	1.78						7,633.45
a.3 Loss and Damage	221,058.50				221,058.50	51.46						221,109.95
a.4 Acts of Nature	44,211.70				44,211.70	10.29						44,221.99
a.5 Auto Personal Accident	-				-	-						-
a.6 Others	2,053.35				2,053.35	0.48						2,053.83
b. Buses/Tourist Buses	-	-	-	-	-	-	-	-	-	-	-	-
b.1 Third Party Bodily Injury					-							-
b.2 Third Party Property Damage					-							-
b.3 Loss and Damage					-							-
b.4 Acts of Nature					-							-
b.5 Auto Personal Accident					-							-
b.6 Others					-							-
c. Taxis/Tourist Cars	11,122.06	-	-	-	11,122.06	2.59	-	-	-	-	-	11,124.65
c.1 Third Party Bodily Injury	211.54				211.54	0.05						211.59
c.2 Third Party Property Damage	740.39				740.39	0.17						740.56
c.3 Loss and Damage	8,136.11				8,136.11	1.89						8,138.00
c.4 Acts of Nature	1,627.22				1,627.22	0.38						1,627.60
c.5 Auto Personal Accident	-				-	-						-
c.6 Others	406.81				406.81	0.09						406.90
d. Tricycles	-	-	-	-	-	-	-	-	-	-	-	-
d.1 Third Party Bodily Injury					-							-
d.2 Third Party Property Damage					-							-
d.3 Loss and Damage					-							-
d.4 Acts of Nature					-							-
d.5 Auto Personal Accident					-							-
d.6 Others					-							-
13 OT-CMVL-NON-LTO	120,344,540.36	49,220.81	-	-	120,295,319.55	29,688.62	-	-	-	-	-	120,325,008.18
a. Private	93,877,889.38	49,220.81	-	-	93,828,668.57	21,853.05	-	-	-	-	-	93,850,521.62
a.1 Third Party Bodily Injury	2,115,909.12	1,109.39			2,114,799.74	492.54						2,115,292.28
a.2 Third Party Property Damage	6,494,592.27	3,405.16			6,491,187.12	1,511.82						6,492,698.94
a.3 Loss and Damage	60,890,762.54	31,925.43			60,858,837.11	14,174.25						60,873,011.36
a.4 Acts of Nature	22,346,881.16	11,716.62			22,335,164.54	5,201.94						22,340,366.49
a.5 Auto Personal Accident	-	-			-	-						-
a.6 Others	2,029,744.28	1,064.21			2,028,680.07	472.49						2,029,152.56
b. Commercial	26,051,345.81	-	-	-	26,051,345.81	6,064.27	-	-	-	-	-	26,057,410.09
b.1 Third Party Bodily Injury	531,615.82				531,615.82	123.75						531,739.57
b.2 Third Party Property Damage	1,336,835.57				1,336,835.57	311.19						1,337,146.76
b.3 Loss and Damage	20,773,379.26				20,773,379.26	4,835.66						20,778,214.92
b.4 Acts of Nature	3,165,930.22				3,165,930.22	736.97						3,166,667.19
b.5 Auto Personal Accident	-				-	-						-
b.6 Others	243,584.94				243,584.94	56.70						243,641.64
c. Motorcycles	415,305.17	-	-	-	415,305.17	1,771.30	-	-	-	-	-	417,076.47
c.1 Third Party Bodily Injury	5,607.81				5,607.81	8.57						5,616.38
c.2 Third Party Property Damage	33,280.75				33,280.75	23.73						33,304.49
c.3 Loss and Damage	320,565.25				320,565.25	1,268.79						321,834.04
c.4 Acts of Nature	50,857.81				50,857.81	465.24						51,323.05
c.5 Auto Personal Accident	-				-	3.80						3.80
c.6 Others	4,993.54				4,993.54	1.16						4,994.70
Total Motor	188,883,294	***49,220.81***	-	-	***188,834,072.99***	***29,755.80***	-	-	-	-	-	***188,863,828.79***
14 Health					-							-
15 Accident	7,967,939.14				7,967,939.14	61,377.70						8,029,316.84
16 Engineering	57,948,783.29	9,101,555.14			48,847,228.15	3,851,391.76			3,225,989.82			49,472,630.09
17 Insurance for Migrant Workers	13,276,898.20	2,647,085.05	-	-	10,629,813.14	-	-	-	-	-	-	10,629,813.14
a. Sea-based					-							-
b. Land-based	13,276,898.20	2,647,085.05			10,629,813.14							10,629,813.14
18 Micro Insurance	-	-	-	-	-	-	-	-	-	-	-	-
a. Health					-							-
b. Accident					-							-
c. Fire and Allied Perils					-							-
d. Flood/Typhoon/Earthquake					-							-
e. Agricultural Insurance					-							-
f. Others												
19 Bonds	244,833,586.49	2,071,020.62	-	-	242,762,565.87	2,198,433.09	-	-	-	-	-	244,960,998.96
a. Class 1	1,465,862.72	12,399.57			1,453,463.14	103.99						1,453,567.13
b. Class 2	-	-			-	-						-
c. Class 3	198,757,396.10	1,681,267.15			197,076,128.95	1,135,697.52						198,211,826.46
d. Class 4	32,255,778.18	272,848.11			31,982,930.07	206,898.17						32,189,828.24
e. Class 5	12,354,549.50	104,505.79			12,250,043.71	855,733.42						13,105,777.13
20 General Liability	6,917,945.08	774,309.89			6,143,635.18	138,604.19						6,282,239.37
21 Prof. Indemnity Insurance					-							-
22 Crime Insurance					-							-
23 Special Risks					-							-
24 Agricultural Insurance					-							-
25 Miscellaneous *	4,761,540.11	289,061.29				314782.5129						
26 Life (for Professional Reinsurer only)					-							-
Total Others	**335,706,692**	**14,883,032**	-	-	**316,351,181**	**6,564,589**	-	-	**3,225,990**	-	-	**319,374,998**
GRAND TOTAL	**713,611,646.78**	**41,803,344.63**	-	-	**667,335,823.33**	**29,857,976.66**	-	-	**7,341,273.63**	-	-	**689,537,743.85**

Breakdown of Miscellaneous

	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1 Errors and Omission	84,870.62	1,407.00			83,463.62	156.53						83,620.15
2 Property Floater	3,923,280.56				3,923,280.56	127,556.57						4,050,837.13
3 Miscellaneous	466,736.58	287,654.29			179,082.29	123,655.42						302,737.71
4 MSPR	286,652.35				286,652.35	63,413.99						350,066.35
5					-							-
6					-							-
7					-							-
8					-							-
9					-							-
10					-							-
Total Miscellaneous	**4,761,540**	**289,061**	-	-	**4,472,479**	**314,783**	-	-	-	-	-	**4,787,261**

Instruction: Add rows if necessary; The totals for Miscellaneous should be reflected on ***item 25*** *of the Recapitulation*

NOTES AND INSTRUCTIONS:
1 Put numeric values only on cells that do not have formula. Do not alter/delete/replace the formulas.
2 Do not alter/revise the template.
3 * For Microinsurance: (a) If a policy covers both health and accident, data should be put in either of the two to avoid duplication; (b) For Flood/Typhoon/Earthquake sub-line, it refers to insurance cover not endorsement from Fire Insurance Policy
4 ** The totals for Miscellaneous should be reflected on item 25 of the Recapitulation
5 Commission Expenses on Assumed should tally with Page 13, Exhibit X: Assumed Business - Commissions, Treaty plus Facultative
6 Commission Income on Ceded Business should tally with Page 13, Exhibit X: Ceded Business - Commissions, Treaty plus Facultative
7 Commission Income from Retroceded Business should tally with Page 13, Exhibit X: Retroceded Business - Commissions, Treaty plus Facultative

RECAPITULATION IV: RISKS IN FORCE
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

SRD Form (February 2025)

Line of Business			Risk Written on Direct Business	Risks Ceded			Retained on Direct Business	Risks Assumed			Risks Retroceded			Net Risks Written (6+7+8+9-10-11-12)	Risks in Force
				Authorized Companies	Unauthorized Companies			Authorized Companies	Unauthorized Companies		Authorized Companies	Unauthorized Companies			
					ASEAN	Others	(2-3-4-5)		ASEAN	Others		ASEAN	Others		
(1)			(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Fire		45,912,147,315.17	22,838,592,044.52	-	-	23,073,555,270.65	39,273,731,074.98	-	-	11,589,055,061.07	-	-	50,758,231,284.55	-
	a. Residential		16,226,099,142.17	8,071,529,659.42			8,154,569,482.75	5,619,097,085.66			1,658,106,417.11			12,115,560,151.30	
	b. Warehouse		9,547,425,925.62	4,749,282,674.45			4,798,143,251.17	10,285,657,026.86			3,035,134,232.50			12,048,666,045.54	
	c. Industrial		4,184,552,760.04	2,081,568,799.63			2,102,983,960.41	7,190,087,146.53			2,121,680,664.26			7,171,390,442.68	
	d. General		15,954,069,487.34	7,936,210,911.03			8,017,858,576.31	16,178,889,815.93			4,774,133,747.21			19,422,614,645.04	
2	Earthquake Fire/Shock		40,427,664,163.85	20,110,384,356.74			20,317,279,807.11	23,626,029,802.33			2,726,387,014.90			41,216,922,594.55	
3	Typhoon		40,427,664,163.85	20,110,384,356.74			20,317,279,807.11	15,035,660,960.19			1,363,193,507.45			33,989,747,259.85	
4	Flood						-	-			-			-	
5	Extended Coverage		72,545,284,037.64	36,087,010,601.27			36,458,273,436.37	4,794,580,588.04			1,252,205,866.06			40,000,648,158.34	
	Total Fire		**199,312,759,681**	**99,146,371,359**	**-**	**-**	**100,166,388,321**	**82,730,002,426**	**-**	**-**	**16,930,841,449**	**-**	**-**	**165,965,549,297**	**-**
6	Marine Cargo		4,236,510,437.21	8,400,000.00			4,228,110,437.21	394,059,973.63						4,622,170,410.84	
7	Marine Hull		10,266,700,415.19	8,032,513,438.38			2,234,186,976.81							2,234,186,976.81	
8	Aviation		10,000,000.00				10,000,000.00							10,000,000.00	
	Total Marine		**14,513,210,852**	**8,040,913,438**	**-**	**-**	**6,472,297,414**	**394,059,974**	**-**	**-**	**-**	**-**	**-**	**6,866,357,388**	**-**
9	Personal Passenger Accident Insurance		-	-	-	-	-	-	-	-	-	-	-	-	-
	a. AC/UV						-							-	
	b. PUJ						-							-	
	c. Taxis						-							-	
	d. Trucks						-							-	
	e. Buses		-	-	-	-	-	-	-	-	-	-	-	-	-
	e.1	Metro Manila					-							-	
	e.2	Provincial					-							-	
10	CMVL-LTO		140,690,000.00	-	-	-	140,690,000.00	-	-	-	-	-	-	140,690,000.00	-
	a. AC/PUJ/UV		36,690,000.00				36,690,000.00							36,690,000.00	
	b. Buses		104,000,000.00				104,000,000.00							104,000,000.00	
	c. Taxis						-							-	
	d. Tricycles						-							-	-
11	CMVL-NON-LTO		339,493,880,000	-	-	-	################	-	-	-	-	-	-	################	-
	a. Private		################				################							################	
	b. Commercial		11,732,510,000.00				11,732,510,000.00							11,732,510,000.00	
	c. Motorcycle		################				################							################	
12	OT-CMVL-LTO		52,742,080.00	-	-	-	52,742,080.00	19,661.51	-	-	-	-	-	52,761,741.51	-
	a. AC/PUJ/UV		50,542,080.00	-	-	-	50,542,080.00	18,903.71	-	-	-	-	-	50,560,983.71	-
	a.1	Third Party Bodily Injury	2,500,000.00				2,500,000.00	169.63						2,500,169.63	
	a.2	Third Party Property Damage	2,500,000.00				2,500,000.00	519.98						2,500,519.98	
	a.3	Loss and Damage	21,736,040.00				21,736,040.00	15,061.82						21,751,101.82	
	a.4	Acts of Nature	21,736,040.00				21,736,040.00	3,012.36						21,739,052.36	
	a.5	Auto Personal Accident	-				-	-						-	
	a.6	Others	2,070,000.00				2,070,000.00	139.91						2,070,139.91	
	b. Buses/Tourist Buses		-	-	-	-	-	-	-	-	-	-	-	-	-
	b.1	Third Party Bodily Injury					-							-	
	b.2	Third Party Property Damage					-							-	
	b.3	Loss and Damage					-							-	
	b.4	Acts of Nature					-							-	
	b.5	Auto Personal Accident					-							-	
	b.6	Others					-							-	
	c. Taxis/Tourist Cars		2,200,000.00	-	-	-	2,200,000.00	757.80	-	-	-	-	-	2,200,757.80	-
	c.1	Third Party Bodily Injury	200,000.00				200,000.00	14.41						200,014.41	
	c.2	Third Party Property Damage	200,000.00				200,000.00	50.45						200,050.45	
	c.3	Loss and Damage	800,000.00				800,000.00	554.35						800,554.35	
	c.4	Acts of Nature	800,000.00				800,000.00	110.87						800,110.87	-
	c.5	Auto Personal Accident	-				-	-						-	
	c.6	Others	200,000.00				200,000.00	27.72						200,027.72	
	d. Tricycles		-	-	-	-	-	-	-	-	-	-	-	-	-
	d.1	Third Party Bodily Injury					-							-	
	d.2	Third Party Property Damage					-							-	
	d.3	Loss and Damage					-							-	
	d.4	Acts of Nature					-							-	
	d.5	Auto Personal Accident					-							-	
	d.6	Others					-							-	
13	OT-CMVL-NON-LTO		36,083,669,107.06	28,650,500.00	-	-	36,055,018,607.06	8,689,838.50	-	-	-	-	-	36,063,708,445.56	-
	a. Private		31,012,076,528.85	28,650,500.00	-	-	30,983,426,028.85	6,396,371.43	-	-	-	-	-	30,989,822,400.28	-
	a.1	Third Party Bodily Injury	2,464,700,000.00	2,277,012.55			2,462,422,987.45	144,167.50						2,462,567,154.95	
	a.2	Third Party Property Damage	2,464,700,000.00	2,277,012.55			2,462,422,987.45	442,509.14						2,462,865,496.60	
	a.3	Loss and Damage	11,974,423,745.68	11,062,568.71			11,963,361,176.97	4,148,793.04						11,967,509,970.00	
	a.4	Acts of Nature	10,986,519,682.15	10,149,893.76			10,976,369,788.39	1,522,605.09						10,977,892,393.48	
	a.5	Auto Personal Accident	-	-			-	-						-	
	a.6	Others	3,121,733,101.02	2,884,012.43			3,118,849,088.59	138,296.66						3,118,987,385.25	
	b. Commercial		4,989,527,823.21	-	-	-	4,989,527,823.21	1,775,008.85	-	-	-	-	-	4,991,302,832.06	-
	b.1	Third Party Bodily Injury	389,975,000.00				389,975,000.00	36,221.65						390,011,221.65	
	b.2	Third Party Property Damage	389,975,000.00				389,975,000.00	91,085.31						390,066,085.31	
	b.3	Loss and Damage	2,312,114,195.69				2,312,114,195.69	1,415,394.51						2,313,529,590.20	
	b.4	Acts of Nature	1,556,483,627.35				1,556,483,627.35	215,710.70						1,556,699,338.05	
	b.5	Auto Personal Accident	-				-	-						-	
	b.6	Others	340,980,000.17				340,980,000.17	16,596.66						340,996,596.83	
	c. Motorcycles		82,064,755.00	-	-	-	82,064,755.00	518,458.22	-	-	-	-	-	82,583,213.22	-
	c.1	Third Party Bodily Injury	9,550,000.00				9,550,000.00	2,507.59						9,552,507.59	
	c.2	Third Party Property Damage	9,550,000.00				9,550,000.00	6,946.67						9,556,946.67	
	c.3	Loss and Damage	31,520,250.00				31,520,250.00	371,375.26						31,891,625.26	
	c.4	Acts of Nature	25,003,505.00				25,003,505.00	136,174.86						25,139,679.86	
	c.5	Auto Personal Accident	-				-	1,113.61						1,113.61	
	c.6	Others	6,441,000.00				6,441,000.00	340.23						6,441,340.23	
	Total Motor		**375,770,981,187**	**28,650,500**	**-**	**-**	**375,742,330,687**	**8,709,500**	**-**	**-**	**-**	**-**	**-**	**375,751,040,187**	**-**
14	Health						-							-	
15	Accident		11,764,850,379.47				11,764,850,379.47	54,304,110.00						11,819,154,489.47	
16	Engineering		################	47,021,368,181.44			################	6,387,433,766.78			5,989,254,842.94			################	
17	Insurance for Migrant Workers		20,733,775,312.50	-	-	-	20,733,775,312.50	-	-	-	-	-	-	20,733,775,312.50	-
	a. Sea-based						-							-	
	b. Land-based		20,733,775,312.50				20,733,775,312.50							20,733,775,312.50	
18	Micro Insurance		-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Health						-							-	
	b. Accident						-							-	
	c. Fire and Allied Perils						-							-	
	d. Flood/Typhoon/Earthquake						-							-	
	e. Agricultural Insurance						-							-	
	f. Others														
19	Bonds		################	1,433,781,083.51	-	-	################	1,641,907,242.25	-	-	-	-	-	################	-
	a. Class 1		952,116,925.53	8,584,305.21			943,532,620.32							943,532,620.32	
	b. Class 2		-	-			-							-	
	c. Class 3		70,466,116,115.42	1,163,952,212.68			69,302,163,902.74	718,747,456.00						70,020,911,358.74	
	d. Class 4		23,355,488,221.86	188,894,527.30			23,166,593,694.56	417,078,084.59						23,583,671,779.15	
	e. Class 5		7,486,217,783.45	72,350,038.32			7,413,867,745.13	506,081,701.66						7,919,949,446.79	
20	General Liability		2,208,213,865.95	29,241,800.00			2,178,972,065.95	26,293,915.52						2,205,265,981.47	
21	Prof. Indemnity Insurance						-							-	
22	Crime Insurance						-							-	
23	Special Risks						-							-	
24	Agricultural Insurance						-							-	
25	Miscellaneous *		1,644,522,540.07	673,318,668.51			971,203,871.57	110,759,532.53						1,081,963,404.10	
26	Life (for Professional Reinsurer only)														
	Total Others		**301,113,093,341**	**49,157,709,733**	**-**	**-**	**251,955,383,607**	**8,220,698,567**	**-**	**-**	**5,989,254,843**	**-**	**-**	**254,186,827,332**	**-**
GRAND TOTAL			**################**	**################**	**-**	**-**	**################**	**91,353,470,466.26**	**-**	**-**	**22,920,096,292.42**	**-**	**-**	**################**	**-**

***** ***Enumerate Breakdown of Miscellaneous***

		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Errors and Ommissiom	1,815,666				1,815,666.17							1,815,666.17	
2	Property Floater	917,059,322				917,059,321.55	55,087,989.02						972,147,310.57	
3	Miscellaneous	725,647,552	673,318,668.51			52,328,883.84	55,671,543.51						108,000,427.36	
4						-							-	
5						-							-	
6						-							-	
7						-							-	
8						-							-	
9						-							-	
10						-							-	
	Total Miscellaneous	**1,644,522,540**	**673,318,669**	**-**	**-**	**971,203,872**	**110,759,533**	**-**	**-**	**-**	**-**	**-**	**1,081,963,404**	**-**

*Instruction: Add rows if necessary; The totals for Miscellaneous should be reflected on **item 25** of the Recapitulation*

NOTES AND INSTRUCTIONS:
1. Put numeric values only on cells that do not have formula. Do not alter/delete/replace the formulas.
2. Do not alter/revise the template.
3. * For Microinsurance: (a) If a policy covers both health and accident, data should be put in either of the two to avoid duplication; (b) For Flood/Typhoon/Earthquake sub-line, it refers to insurance cover not endorsement from Fire Insurance Policy
4. ** The totals for Miscellaneous should be reflected on item 25 of the Recapitulation

RECAPITULATION V: LOSSES AND CLAIMS PAYABLE
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

SRD Form (February 2025)

Line of Business	Losses and Claims Payable on Direct Business	Losses and Claims Recoverable on Ceded Business			Net Losses Payable on Direct Bussiness	Losses and Assumed Business			Losses and Claims Recoverable on Retroceded Business			Net Losses Payable
		Authorized Companies	Unauthorized Companies			Authorized Companies	Unauthorized Companies		Authorized Companies	Unauthorized Companies		(7+8-9+10-11-12-
			ASEAN	Others			ASEAN	Others		ASEAN	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1 Fire	12,616,657.54	3,924,997.26	-	-	8,691,660.28	7,917,449.97	-	-	1,947,417.45	-	-	14,661,692.80
a. Residential	200,000.00	60,000.00			140,000.00	125,507.88			30,870.58			234,637.31
b. Warehouse	900,000.00	270,000.00			630,000.00	564,785.48			138,917.59			1,055,867.89
c. Industrial	7,400,000.00	2,360,000.00			5,040,000.00	4,643,791.72			1,142,211.33			8,541,580.39
d. General	4,116,657.54	1,234,997.26			2,881,660.28	2,583,364.89			635,417.96			4,829,607.22
2 Earthquake Fire/Shock	7,650,000.00	2,295,000.00			5,355,000.00	4,800,676.57			1,180,799.55			8,974,877.03
3 Typhoon	32,978,075.83	9,893,422.75			23,084,653.08	20,695,042.63			5,090,261.05			38,689,434.66
4 Flood	6,570,000.00	1,971,000.00			4,599,000.00	4,122,934.00			1,014,098.44			7,707,835.56
5 Extended Coverage	3,500,965.48	1,080,289.65			2,420,675.83	2,196,993.85			540,384.11			4,077,285.57
Total Fire	***63,315,698.85***	***19,164,709.66***	-	-	***44,150,989.19***	***39,733,097.03***	-	-	***9,772,960.60***	-	-	***74,111,125.62***
6 Marine Cargo	500,000.00				500,000.00							500,000.00
7 Marine Hull	2,001,120.00				2,001,120.00							2,001,120.00
8 Aviation					-							-
Total Marine	***2,501,120.00***	-	-	-	***2,501,120.00***	-	-	-	-	-	-	***2,501,120.00***
9 Personal Passenger Accident Insurance	-	-	-	-	-	-	-	-	-	-	-	-
a. AC/UV					-							-
b. PUJ					-							-
c. Taxis					-							-
d. Trucks					-							-
e. Buses	-	-	-	-	-	-	-	-	-	-	-	-
e.1 Metro Manila					-							-
e.2 Provincial					-							-
10 CMVL-LTO	444,195.55	-	-	-	444,195.55	-	-	-	-	-	-	444,195.55
a. AC/PUJ/UV	144,498.80				144,498.80							144,498.80
b. Buses	279,696.75				279,696.75							279,696.75
c. Taxis	20,000.00				20,000.00							20,000.00
d. Tricycles					-							-
11 CMVL-NON-LTO	823,048	-	-	-	823,048.27	-	-	-	-	-	-	823,048.27
a. Private	135,137.85				135,137.85							135,137.85
b. Commercial	644,092.18				644,092.18							644,092.18
c. Motorcycle	43,818.24				43,818.24							43,818.24
12 OT-CMVL-LTO	-	-	-	-	-	-	-	-	-	-	-	-
a. AC/PUJ/UV	-	-	-	-	-	-	-	-	-	-	-	-
a.1 Third Party Bodily Injury					-							-
a.2 Third Party Property Damage					-							-
a.3 Loss and Damage					-							-
a.4 Acts of Nature					-							-
a.5 Auto Personal Accident					-							-
a.6 Others					-							-
b. Buses/Tourist Buses	-	-	-	-	-	-	-	-	-	-	-	-
b.1 Third Party Bodily Injury					-							-
b.2 Third Party Property Damage					-							-
b.3 Loss and Damage					-							-
b.4 Acts of Nature					-							-
b.5 Auto Personal Accident					-							-
b.6 Others					-							-
c. Taxis/Tourist Cars	-	-	-	-	-	-	-	-	-	-	-	-
c.1 Third Party Bodily Injury					-							-
c.2 Third Party Property Damage					-							-
c.3 Loss and Damage					-							-
c.4 Acts of Nature					-							-
c.5 Auto Personal Accident					-							-
c.6 Others					-							-
d. Tricycles	-	-	-	-	-	-	-	-	-	-	-	-
d.1 Third Party Bodily Injury					-							-
d.2 Third Party Property Damage					-							-
d.3 Loss and Damage					-							-
d.4 Acts of Nature					-							-
d.5 Auto Personal Accident					-							-
d.6 Others					-							-
13 OT-CMVL-NON-LTO	63,544,613.50	-	-	-	63,544,613.50	546,156.28	-	-	163,846.88	-	-	63,926,922.90
a. Private	55,543,562.46	-	-	-	55,543,562.46	477,388.46	-	-	143,216.54	-	-	55,877,734.38
a.1 Third Party Bodily Injury	-				-	-						-
a.2 Third Party Property Damage	2,367,794.04				2,367,794.04	20,350.83			6,105.25			2,382,039.62
a.3 Loss and Damage	48,029,567.30				48,029,567.30	412,806.82			123,842.05			48,318,532.07
a.4 Acts of Nature	4,246,201.12				4,246,201.12	36,495.45			10,948.64			4,271,747.94
a.5 Auto Personal Accident	-				-	-						-
a.6 Others	900,000.00				900,000.00	7,735.36			2,320.61			905,414.75
b. Commercial	7,897,962.88	-	-	-	7,897,962.88	67,881.79	-	-	20,364.54	-	-	7,945,480.13
b.1 Third Party Bodily Injury	-				-	-						-
b.2 Third Party Property Damage	989,421.06				989,421.06	8,503.92			2,551.18			995,373.81
b.3 Loss and Damage	6,346,135.04				6,346,135.04	54,544.06			16,363.22			6,384,315.89
b.4 Acts of Nature	562,406.78				562,406.78	4,833.80			1,450.14			565,790.44
b.5 Auto Personal Accident	-				-	-						-
b.6 Others	-				-	-						-
c. Motorcycles	103,088.16	-	-	-	103,088.16	886.03	-	-	265.81	-	-	103,708.38
c.1 Third Party Bodily Injury	-				-	-						-
c.2 Third Party Property Damage	-				-	-						-
c.3 Loss and Damage	103,088.16				103,088.16	886.03			265.81			103,708.38
c.4 Acts of Nature	-				-	-						-
c.5 Auto Personal Accident	-				-	-						-
c.6 Others	-				-	-						-
Total Motor	***64,811,857.32***	-	-	-	***64,811,857.32***	***546,156.28***	-	-	***163,846.88***	-	-	***65,194,166.72***
14 Health					-							-
15 Accident	375,633.17				375,633.17	3,464.64			1,039.39			378,058.42
16 Engineering	8,922,000.00	1,798,480.00			7,123,520.00	200,188.41			60,056.52			7,263,651.89
17 Insurance for Migrant Workers	245,283.17	-	-	-	245,283.17	-	-	-	-	-	-	245,283.17
a. Sea-based					-							-
b. Land-based	245,283.17				245,283.17							245,283.17
18 Micro Insurance	-	-	-	-	-	-	-	-	-	-	-	-
a. Health					-							-
b. Accident					-							-
c. Fire and Allied Perils					-							-
d. Flood/Typhoon/Earthquake					-							-
e. Agricultural Insurance					-							-
f. Others												
19 Bonds	-	-	-	-	-	-	-	-	-	-	-	-
a. Class 1					-							-
b. Class 2					-							-
c. Class 3					-							-
d. Class 4					-							-
e. Class 5					-							-
20 General Liability					-							-
21 Prof. Indemnity Insurance					-							-
22 Crime Insurance					-							-
23 Special Risks					-							-
24 Agricultural Insurance					-							-
25 Miscellaneous *	467,728				467,728.36	35,845			10,753			492,819.77
26 Life (for Professional Reinsurer only)					-							-
Total Others	***10,010,644.70***	***1,798,480.00***	-	-	***8,212,164.70***	***239,497.92***	-	-	***71,849.38***	-	-	***8,379,813.24***
GRAND TOTAL	**140,639,320.87**	**20,963,189.66**	-	-	**119,676,131.21**	**40,518,751.23**	-	-	**10,008,656.86**	-	-	**150,186,225.58**

Breakdown of Miscellaneous

1 Hole in One	16,528.36				16,528.36							16,528.36
2 Property Floater	451,200.00				451,200.00							451,200.00
3 Miscellaneous					-	35,844.87			10,753.46			25,091.41
4					-							-
5					-							-
6					-							-
7					-							-
8					-							-
9					-							-

	Line of Business	Losses and Claims Payable on Direct Business	Losses and Claims Recoverable on Ceded Business			Net Losses Payable on Direct Bussiness	Losses and Assumed Business			Losses and Claims Recoverable on Retroceded Business			Net Losses Payable (7+8-9+10-11-12-
			Authorized Companies	Unauthorized Companies			Authorized Companies	Unauthorized Companies		Authorized Companies	Unauthorized Companies		
				ASEAN	Others			ASEAN	Others		ASEAN	Others	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
10						-							-
	Total Miscellaneous	467,728	-	-	-	467,728	35,845	-	-	10,753	-	-	492,820

*Instruction: Add rows if necessary; The totals for Miscellaneous should be reflected on **item 25** of the Recapitulation*

NOTES AND INSTRUCTIONS:

1 Put numeric values only on cells that do not have formula. Do not alter/delete/replace the formulas.
2 Do not alter/revise the template.
3 * For Microinsurance: (a) If a policy covers both health and accident, data should be put in either of the two to avoid duplication; (b) For Flood/Typhoon/Earthquake sub-line, it refers to insurance cover not endorsement from Fire Insurance Policy
4 ** The totals for Miscellaneous should be reflected on item 25 of the Recapitulation

RECAPITULATION VI - PREMIUMS AND CLAIMS BY MARKET SEGMENT

COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED

CUT-OFF DATE: #######

SRD Form (February 2025)

RECAPITULATION VI - PREMIUMS AND CLAIMS BY MARKET SEGMENT

#	PSGC Code: Region	Province	City/Municipality	Location: Region	Province/City	Total: Number of policies*	Total: Direct Premiums Written**	Total: Social Insurance Direct Premiums Written**	Total: Direct Losses Paid***	Microinsurance: Number of policies*	Microinsurance: Direct Premiums Written**	Microinsurance: Social Insurance Direct Premiums Written**	Microinsurance: Direct Losses Paid***	Non-Financial: Number of policies*	Non-Financial: Direct Premiums Written**	Non-Financial: Social Insurance Direct Premiums Written**	Non-Financial: Direct Losses Paid***	Financial: Number of policies*	Financial: Direct Premiums Written**	Financial: Social Insurance Direct Premiums Written**	Financial: Direct Losses Paid***	General Government: Number of policies*	General Government: Direct Premiums Written**	General Government: Social Insurance Direct Premiums Written**	General Government: Direct Losses Paid***	Households: Number of policies*	Households: Direct Premiums Written**	Households: Social Insurance Direct Premiums Written**	Households: Direct Losses Paid***	NPISHs: Number of policies*	NPISHs: Direct Premiums Written**	NPISHs: Social Insurance Direct Premiums Written**	NPISHs: Direct Losses Paid***
By Region																																	
#####	13					811,126	[illegible]		[illegible]		-			[illegible]	490,710,446		[illegible]	[illegible]	[illegible]		[illegible]	215	[illegible]			748,650	[illegible]		[illegible]	1,034	1,088,827		
#####	14					[illegible]	37,459,809		[illegible]		-			946	34,130,192			152	[illegible]							[illegible]	3,229,535		[illegible]	[illegible]	[illegible]		
#####	01					132,584	[illegible]		4,870,702		-			5,914	53,137,168		118,163	1,120	807,293		[illegible]	[illegible]	[illegible]			125,325	[illegible]		4,622,638	194	771,504		[illegible]
#####	02					[illegible]	53,519,194		1,972,673		-			2,527	26,928,603			837	366,892		135,500	[illegible]	7,024			[illegible]	[illegible]		1,809,689	124	611,730		[illegible]
#####	03					[illegible]	89,407,466		9,468,759		-			3,120	28,392,439		1,274,501	585	1,015,735		206,289	[illegible]	[illegible]			[illegible]	[illegible]		7,987,969	[illegible]	177,881		
#####	04					157,196	[illegible]		[illegible]		-			5,302	20,246,510		454,816	1,338	1,342,054		1,218,964	[illegible]	3,233			150,415	[illegible]		[illegible]	131	[illegible]		
#####	17					[illegible]	90,145,972		381,852		-			4,433	84,258,605			[illegible]	107,373			[illegible]	[illegible]			9,444	5,612,812		381,852	[illegible]	143,465		
#####	05					[illegible]	[illegible]		[illegible]		-			3,505	76,860,217		[illegible]	594	517,406		9,705	[illegible]	121,993			[illegible]	[illegible]		3,127,296	[illegible]	573,462		
#####	06					4,611	35,109,703		4,249,303		-			671	14,978,773		[illegible]	[illegible]	591,550		[illegible]					3,846	[illegible]		4,106,232	7	[illegible]		
#####	07					197,682	[illegible]		[illegible]		-			[illegible]	141,644,705		1,520,538	2,758	2,275,035		[illegible]	[illegible]	[illegible]		9,000	183,117	[illegible]		[illegible]	354	1,376,051		1,488,732
#####	08					[illegible]	50,364,433		1,229,214		-			4,283	39,579,908		471,674	263	324,542		[illegible]	235	141,600			[illegible]	[illegible]		703,394	[illegible]	113,198		[illegible]
#####	09					[illegible]	33,758,488		212,536		-			1,853	[illegible]			611	395,755			176	[illegible]			[illegible]	[illegible]		212,536	128	142,562		
#####	10					[illegible]	39,938,029		662,289		-			2,153	16,238,508			278	457,431		4,145	[illegible]	[illegible]			[illegible]	[illegible]		658,143	[illegible]	[illegible]		
#####	11					[illegible]	[illegible]		500,236		-			6,590	101,084,686			556	305,651		3,497	[illegible]	8,246			[illegible]	[illegible]		484,649	167	386,611		[illegible]
#####	12					[illegible]	44,905,955		2,330,394		-			2,146	13,034,547		[illegible]	457	1,288,264		[illegible]	[illegible]	[illegible]			[illegible]	[illegible]		2,243,817	148	1,405,161		[illegible]
#####	16					[illegible]	60,617,655		1,420,422		-			3,615	43,575,244		[illegible]	536	404,486		108,886	[illegible]	9,587			[illegible]	[illegible]		1,279,098	[illegible]	[illegible]		5,977
#####	19						-				-				-																		
TOTAL						1,785,901	2,145,036,085		[illegible]		-			109,395	[illegible]		[illegible]	[illegible]	[illegible]		[illegible]	955	662,116		9,000	1,652,280	[illegible]		[illegible]	2,765	7,108,848		1,660,000

By Province / HUC/ Independent Component Cities

#	Region	Province	City/Municipality	Region	Province/City	Total: Number of policies*	Total: Direct Premiums Written**	Total: Social Insurance Direct Premiums Written**	Total: Direct Losses Paid***	Microinsurance: Number of policies*	Microinsurance: Direct Premiums Written**	Microinsurance: Social Insurance Direct Premiums Written**	Microinsurance: Direct Losses Paid***	Non-Financial: Number of policies*	Non-Financial: Direct Premiums Written**	Non-Financial: Social Insurance Direct Premiums Written**	Non-Financial: Direct Losses Paid***
#####	13	80	60			8,640	62,613,931		926,522		-			3,077	57,304,827		255,529
#####	13	80	50				-				-				-		
#####	13	80	70			[illegible]	[illegible]		[illegible]		-			1,282	19,596,678		652,679
#####	13	81	20			[illegible]	41,061,788		4,480,563		-				-		4,480,563
#####	13	81	30			350,665	[illegible]		389,060		-			[illegible]	62,331,976		239,186
#####	13	81	40				-				-				-		
#####	13	80	10			2	30,220				-				-		
#####	13	80	40				-				-				-		
#####	13	80	90				-				-				-		
#####	13	81	60				-				-				-		
#####	13	80	20				-				-				-		
#####	13	80	30			405,159	[illegible]		[illegible]		-			[illegible]	341,299,472		[illegible]
#####	13	80	80			[illegible]	21,279,030		4,797,298		-			2,630	10,177,493		4,463,478
#####	13	81	00				-				-				-		
#####	13	81	10				-				-				-		
#####	13	81	50				-				-				-		
#####	13	81	70				-				-				-		
#####	14	00	10			[illegible]	37,459,809		[illegible]		-			946	34,130,192		
#####	14	08	10				-				-				-		
#####	14	01	10				-				-				-		
#####	14	02	70				-				-				-		
#####	14	03	20				-				-				-		
#####	14	04	40				-				-				-		
#####	14	30	30				-				-				-		
#####	01	02	80			[illegible]	66,573,147		1,096,011		-			3,396	34,547,499		
#####	01	02	90				-				-				-		
#####	01	03	30			[illegible]	28,890,760		2,602,292		-			1,387	[illegible]		
#####	01	05	50				-				-				-		
#####	01	05	51			[illegible]	20,278,121		1,172,399		-			1,131	10,514,942		118,163
#####	02	00	90				-				-				-		
#####	02	01	50			[illegible]	25,641,151		539,612		-			1,184	12,595,515		
#####	02	03	10			[illegible]	27,878,043		1,433,061		-			1,343	14,333,089		
#####	02	05	00				-				-				-		
#####	02	05	70				-				-				-		
#####	02	03	13				-				-				-		
#####	03	07	70				-				-				-		
#####	03	00	80				-				-				-		
#####	03	01	40			107	2,513,909		916,396		-			[illegible]	[illegible]		
#####	03	04	90			[illegible]	25,423,245		1,759,340		-			704	[illegible]		[illegible]
#####	03	05	40			5,856	10,889,200		357,214		-			495	[illegible]		9,979
#####	03	06	90			[illegible]	30,046,477		3,740,157		-			914	[illegible]		416,215
#####	03	07	10			110	[illegible]				-			[illegible]	494,212		
#####	03	30	10			7,506	15,419,275		1,991,107		-			518	[illegible]		670,707
#####	03	31	40			1,436	4,441,286		704,545		-			346	[illegible]		[illegible]
#####	04	01	00			109,758	51,492,540		198,562		-			3,986	15,057,213		
#####	04	02	10			[illegible]	40,634,207		[illegible]		-			1,019	[illegible]		443,056
#####	04	03	40			918	[illegible]				-			113	77,498		
#####	04	05	60				-				-				-		
#####	04	05	80				-				-				-		
#####	04	31	20			1,302	7,994,862		388,834		-			184	[illegible]		[illegible]
#####	17	04	00			2,733	1,375,805				-			[illegible]	406,271		
#####	17	05	10				-				-				-		
#####	17	05	20			8,741	85,443,240		381,852		-			4,202	81,459,919		
#####	17	05	30			2,538	3,326,928				-			155	[illegible]		
#####	17	05	90				-				-				-		
#####	17	31	50				-				-				-		
#####	05	00	50			[illegible]	69,844,385		1,622,585		-			2,525	54,955,258		175,247
#####	05	01	60				-				-				-		
#####	05	01	70				-				-				-		
#####	05	02	00				-				-				-		
#####	05	04	10				-				-				-		
#####	05	06	20				-				-				-		
#####	05	01	72			[illegible]	33,514,288		[illegible]		-			980	21,904,959		[illegible]
#####	06	00	40				-				-				-		
#####	06	00	60			[illegible]	[illegible]				-			5	267,693		
#####	06	01	90				-				-				-		
#####	06	07	90				-				-				-		
#####	06	03	00				-				-				-		
#####	06	04	50				-				-				-		
#####	06	30	20			2,488	12,995,198		2,512,411		-			200	[illegible]		8,330
#####	06	31	00			2,083	21,359,530		1,736,892		-			466	12,186,971		[illegible]
#####	07	01	20				-				-				-		
#####	07	02	20				-				-				-		
#####	07	04	60				-				-				-		
#####	07	06	10				-				-				-		
#####	07	30	60			197,682	[illegible]		[illegible]		-			[illegible]	141,644,705		1,520,538
#####	07	31	10				-				-				-		
#####	07	31	30				-				-				-		
#####	08	07	80				-				-				-		
#####	08	02	60				-				-				-		
#####	08	03	70				-				-				-		
#####	08	04	80			415	1,160,794				-			[illegible]	[illegible]		
#####	08	06	00				-				-				-		
#####	08	06	40				-				-				-		
#####	08	31	60			[illegible]	15,893,867		1,229,214		-			2,426	[illegible]		471,674
#####	08	03	73			1,962	33,309,771				-			1,819	31,867,207		
#####	09	07	20				-				-				-		
#####	09	07	30			[illegible]	15,291,539		121,163		-			1,061	[illegible]		
#####	09	08	30				-				-				-		
#####	09	90	10				-				-				-		

RECAPITULATION VII - DISTRIBUTION METHOD BY LINE OF BUSINESS
COMPANY NAME: STERLING INSURANCE COMPANY, INCORPORATED
CUT-OFF DATE: December 31, 2025

Appendix B - Non-life Insurance SRD Form (February 2025)

DISTRIBUTION METHOD / CHANNEL (note 1)	PREMIUMS ON DIRECT BUSINESS																				TOTAL PREMIUMS ON DIRECT BUSINESS (note 5)
	FIRE		MARINE			MOTOR CAR			BONDS/ SURETYSHIP	OTHERS											
													Microinsurance								
	Fire (note 2)	Allied Perils (note 3)	Marine Cargo	Marine Hull	Aviation	PPAI	CMVL (LTO & Non-LTO)	NON- CMVL (LTO & Non-LTO)		Engineering	Health	Accident	Micro-Fire	Micro-Health	Micro-Accident	Micro-Agri	Others	Insurance for Migrant Workers	Agricultural Insurance	Other Lines (note 4)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
1. Ordinary Agents	20,357,506.73	8,400,212.55	1,547,974.26	12,034,899.59	271,477.04	-	66,060,482.49	33,967,570.86	69,683,038.02	23,380,276.94	-	2,355,363.59	-	-	-	-	-	4,703,515.86	-	2,945,715.09	245,708,033.00
1.1 Traditional Selling	20,357,506.73	8,400,212.55	1,547,974.26	12,034,899.59	271,477.04		66,060,482.49	33,967,570.86	69,683,038.02	23,380,276.94		2,355,363.59						4,703,515.86		2,945,715.09	245,708,033.00
1.2 Digital Channel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.2.1 Partial Digital Channel																					-
1.2.2 Full Digital Channel																					-
2. General Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Traditional Selling																					-
2.2 Digital Channel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2.1 Partial Digital Channel																					-
2.2.2 Full Digital Channel																					-
3. Brokers	159,524,762.68	###########	###########	90,055,101.26	##########	-	494,319,324.87	254,173,540.13	521,426,290.14	############	-	###########	-	-	-	-	-	35,195,607.06	-	###########	##############
3.1 Traditional Selling	159,524,762.68	###########	###########	90,055,101.26	##########		494,319,324.87	254,173,540.13	521,426,290.14	############		###########						35,195,607.06		###########	##############
3.2 Digital Channel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.2.1 Partial Digital Channel																					-
3.2.2 Full Digital Channel																					-
4. Bancassurance (Commercial Banks)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.1 Traditional Selling																					-
4.2 Digital Channel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.2.1 Partial Digital Channel																					-
4.2.2 Full Digital Channel																					-
5. Bancassurance (Cooperative, Rural, and Th	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.1 Traditional Selling																					-
5.2 Digital Channel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.2.1 Partial Digital Channel																					-
5.2.2 Full Digital Channel																					-
6. Direct Marketing	5,315,513.90	1,793,127.16	382,644.86	2,974,915.38	67,106.60	-	16,329,537.58	8,396,467.97	17,224,999.66	5,779,387.26	-	582,224.00	-	-	-	-	-	1,162,665.43	-	728,153.40	60,736,743.18
6.1 Traditional Selling	5,315,513.90	1,793,127.16	382,644.86	2,974,915.38	67,106.60		16,329,537.58	8,396,467.97	17,224,999.66	5,779,387.26		582,224.00						1,162,665.43		728,153.40	60,736,743.18
6.2 Digital Channel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.2.1 Partial Digital Channel																					-
6.2.2 Full Digital Channel																					-
7. Others (Please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.1 Traditional Selling																					-
7.2 Digital Channel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.2.1 Partial Digital Channel																					-
7.2.2 Full Digital Channel																					-
TOTAL	**185,197,783.30**	**###########**	**###########**	**############**	**##########**	**-**	**576,709,344.94**	**296,537,578.96**	**608,334,327.82**	**############**	**-**	**###########**	**-**	**-**	**-**	**-**	**-**	**41,061,788.35**	**-**	**###########**	**##############**
Total Traditional Selling	**185,197,783.30**	**###########**	**###########**	**############**	**##########**	**-**	**576,709,344.94**	**296,537,578.96**	**608,334,327.82**	**############**	**-**	**###########**	**-**	**-**	**-**	**-**	**-**	**41,061,788.35**	**-**	**###########**	**##############**
Total Digital Channel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Partial Digital Channel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Full Digital Channel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

DEFINITION OF TERMS:
1. **Ordinary Agent/s** - selling of insurance products through individual agents licensed by the Insurance Commission
2. **General Agent/s -** selling of insurance products through general agents licensed by the Insurance Commission
3. **Brokers** - selling of insurance products through brokers licensed by the Insurance Commission to act on behalf of the insured
4. **Bancassurance** - presentation and selling of insurance products to the customers of a bank that has been duly licensed by the Bangko Sentral ng Pilipinas in accordance to the signed Bancassurance Arrangements or Agreements between the bank and the insurance company.
5. **Direct Marketing** - selling of insurance products by the insurance company directly to the public via television, telemarketing, radio, print, or mail order or any other similar medium, excluding digital channels, rather than through intermediaries
6. **Others** - such other insurance distribution methods not falling under any of the categories above (e.g. insurance aggregator)
7. **Traditional Selling**- form of insurance selling where the intermediary (Agents, Broker or Bancassurance) present and sell insurance without using any digital channels (e.g. Face to face meeting and use of paper forms/contracts, etc.)
8. **Digital Channels** - selling of insurance products by the insurance company via the internet, such as through web browsers, mobile applications, online platforms, electronic marketplaces, or other digital channels.
9. **Partial Digital Channel** - selling of insurance products through a combination of traditional and/or any digital channel to complete an insurance sales transaction (e.g. combined use of emails, third-party mobile applications and on-line flatforms, and e-payment systems, etc.)
10. **Full Digital Channel** - selling of insurance products via the internet, using only a single digital channel such as any web browser, mobile application, online platform, electronic marketplace, or other digital channels to complete an insurance sale transaction

NOTES & INSTRUCTIONS:
1) Distribution methods will vary by company.
2) Fire = Residential+Warehouse+Industrial+General
3) Allied Perils = Earthquake Fire/Shock + Typhoon + Flood + Extended Coverage
4) Other Business Lines includes Miscellaneous Insurance.
5) Should tally with the corresponding lines, Column 5 of P16, R1 - Premiums (Recapitulation I: Premiums Written and Premiums Earned)
6) Cells **with** formulas should not be altered.
7) Alteration/revision of forms is subject to penalties as specified under CL 2014-15.
8) Totals should tally with other AS templates (Recap 1 - Premiums, Recap 6 - Premiums and Claims)

SURVEY ON SUSTAINABLE INSURANCE PRODUCT

Building on the insights gained from our previous survey focused on enhancing awareness among IC-regulated entities regarding sustainable insurance products, this follow-up initiative seeks to assess, where applicable, the potential impact of these products on the Philippines' Nationally Determined Contributions (NDCs) and to explore considerations related to Environmental, Social, and Governance (ESG) factors in the context of sustainable insurance.

To reiterate, while the Commission does not yet have formal criteria for identifying these products, it is guided by 'The Philippine Sustainable Finance Roadmap' and 'The Philippine Sustainable Finance Guiding Principles,' rooted in 'The Philippines' Nationally Determined Contributions,' which may be accessed below.

		Response
1	Is your company/association aware of sustainable insurance products? **(Yes/No/NA)**	NO
2	Does your company/association have an approved sustainable insurance product? **(Yes/No/NA)**	NO
3	Have you assessed how your sustainable insurance products align with environment-related goals and sustainability targets within your company? **(Yes/No/NA)**	NO
4	Does your sustainable insurance product align with nationally recognized environmental and sustainability goals, such as the Philippines' NDCs (i.e. Reduction of GHG emissions; Adaptation measures; Energy Transition; Sustainable Transport; or Sustainable Agriculture)? **(Yes/No/NA)**	NO
5	Kindly provide information on approved sustainable insurance products of the company/association in **Table A.**	Please encode response in Table A
	Questions 6 to 12 are applicable only to regulated entities WITHOUT sustainable insurance products.	
6	Is your company/association considering to sell sustainable insurance products to your members? **(Yes/No/NA)**	YES
7	What is/are preventing the company/association from developing/selling 'sustainable insurance products? Alternatively, what will push the company/association to develop and sell 'sustainable insurance products?	PRODUCT DEVELOPMENT PART OF ESG POLICY
8	Has your company received inquiries or requests from customers regarding sustainable insurance products? **(Yes/No/NA)**	NO
9	Does your company see potential benefits from offering sustainable insurance products? **(Yes/No/NA)**	YES
10	Will you consider selling sustainable insurance products if there are incentives? **(Yes/No/NA)**	YES
11	Has your company considered the regulatory landscape and requirements related to sustainable insurance offerings? **(Yes/No/NA)**	YES
12	If your company/association plans to have a sustainable insurance product in the future, please specify the target year.	NOT IN THE NEAR FUTURE

NOTES AND INSTRUCTIONS:

1 Kindly input the appropriate answers under the 'Response' column opposite the question except for # 4 where response should be encoded in Table A.
2 For year format, use YYYY e.g., 2023
3 For Column J on NDC Contribution in Table A, please refer to the following definitions for the drop-down list:

Reduction of GHG Emissions: Sustainable insurance products in this category provide coverage for businesses and individuals adopting practices that actively reduce their carbon footprint.

Adaptation Measures: These insurance products focus on supporting communities and industries in adapting to the impacts of climate change. Coverage may include protection against climate-related risks such as extreme weather events, sea-level rise, and other environmental challenges.

Energy Transition: Sustainable insurance products promoting energy transition offering coverage for clean energy projects, such as solar and wind farms.

Sustainable Transport: Insurance products in this category encourage environmentally friendly transportation practices such as coverage for electric/hybrid vehicles

Sustainable Agriculture: These insurance products are tailored to support sustainable farming practices.

NA: Not Applicable

4 For Column K on ESG Consideration in Table A, please refer to the following definitions for the drop-down list:

Environmental: Environmental factors in insurance products pertain to considerations of the ecological impact of insured activities. This may include policies that address risks associated with climate change, natural disasters, pollution, and other environmental challenges.

Social: Social factors in insurance products focus on the societal impact of insured activities. These policies address risks related to human well-being, community development, and inclusivity.

Governance: Governance factors in insurance products involve considerations of the internal and external governance practices of the insurance company. This may include cyber risk insurance and D&O insurance among others

NA: Not Applicable

5 If there are multiple applicable options for both the drop-down lists for NDC Contribution and ESG Consideration, please select the most relevant one.
6 The reported **Sustainable insurance products** shall form part of the list of the approved products reflected in Recap 9. Corresponding data (number of policies sold, total direct premiums and sum insured) shall hence be aligned.

LINKS TO THE NATIONALLY DETERMINED CONTRIBUTIONS, ROADMAP, AND GUIDING PRINCIPLES:

Nationally Determined Contributions
Roadmap
Guiding Principles

Table A. Sustainable Insurance Products Sold as of 31 December _______

Content

#	Name of Sustainable Insurance Product	Description	Line of Business	No. of Policies Sold	Premiums on Direct Business	Total Sum Insured	NDC Contribution	ESG Consideration
1								
2								
3								
4								
5				N/A				
6								
7								
8								
9								

List of Approved Products
COMPANY NAME: **STERLING INSURANCE COMPANY, INCORPORATED**
CUT-OFF DATE: **December 31, 2025**

Content

I. Fire and Allied Perils

Name of Product	Sub-line	Description	No. of Policies Sold	Total Premiums on Direct Business	Total Sum Insured	Date of IC Approval	Status	Remarks
Fire			7,681	251,055,469.52	199,312,759,680.51			
Total			**7,681**	**251,055,469.52**	**199,312,759,680.51**			**0**

II. Marine and Aviation

Name of Product	Sub-line	Description	No. of Policies Sold	Total Premiums on Direct Business	Total Sum Insured	Date of IC Approval	Status	Remarks
Marine Cargo			418	13,513,846.52	4,236,510,437.21			
Marine Hull			62	105,064,916.23	10,266,700,415.19			
Aviation			4	2,370,000.00	10,000,000.00			
Total			**484**	**120,948,762.75**	**14,513,210,852.40**			**0**

III. Total Motor

Name of Product	Sub-line	Description	No. of Policies Sold	Total Premiums on Direct Business	Total Sum Insured	Date of IC Approval	Status	Remarks
Compulsory Motor Vehicle Liabilty	Private Car		664,960	313,323,816.26	132,946,760,000.00			
Compulsory Motor Vehicle Liabilty	Commercial Vehicle		58,762	56,468,637.17	11,732,510,000.00			
Compulsory Motor Vehicle Liabilty	Motorcycle		974,305	206,187,674.50	194,814,610,000.00			
Compulsory Motor Vehicle Liabilty	LTO		721	729,217.01	140,690,000.00			
Other Than Compulsory Motor Vehicle Liabilty	Private Car		13,035	230,768,506.76	31,012,076,528.85			
Other Than Compulsory Motor Vehicle Liabilty	Commercial Vehicle		2,450	64,038,829.72	4,989,527,823.21			
Other Than Compulsory Motor Vehicle Liabilty	Motorcycle		179	1,020,893.78	82,064,755.00			
Other Than Compulsory Motor Vehicle Liabilty	LTO		22	709,348.70	52,742,080.00			
Total			**1,714,434**	**873,246,923.90**	**375,770,981,187.06**			**0**

IV. Total Others

Name of Product	Sub-line	Description	No. of Policies Sold	Total Premiums on Direct Business	Total Sum Insured	Date of IC Approval	Status	Remarks
Contractor's All Risk			5,200	204,110,289.37	162,501,792,196.61	10/11/2010	Approved	
Compulsory Insurance for OFW			16,063	41,061,788.35	20,733,775,312.50	05/13/2022	Approved	
Property Floater			181	7,918,268.42	917,059,321.55			
Fidelity Guarantee Policy			-	-	-			
Errors and Ommission			1	12,709.66	1,815,666.17			
Money,Security,Payroll and Robbery			-	-	-			
Electronic Equipment Insurance			-	-	-			
Miscellaneous Risks			4	1,269,883.22	725,647,552.35			
Hole in One			-	-	-			
Personal Accident			5,331	21,675,243.78	11,764,850,379.47			
General Liability			2,373	15,402,418.71	2,208,213,865.95			
Construction Bonds	Bidder's Bond	G(2)D	3,666	3,642,207.03	952,116,925.53	10/18/2012		
	Performance Bond	G(13)	12,302	144,825,715.18	38,428,628,770.05	10/05/2012		
	Surety Bond	G(16)	-	-	-	10/05/2012		
	Performance Bond	G(13)A	6,785	347,921,768.60	31,697,390,543.37	12/12/2016		
	Advance Payment Bond	G(40)	1,670	27,741,148.19	7,345,560,118.99	12/12/2016		
	Warranty Bond	G(41)	4,012	54,069,697.33	17,506,318,228.04	12/12/2016		
	Retention Money Bond	G(42)	4,601	26,066,725.29	5,848,719,993.82	12/12/2016		
Judicial Bond	Heir's Bond	JCL(6)				04/23/2014		
	Heir's Bond	JCL(7)				04/22/2019		
	Heir's Bond	JCL(7)A				02/19/2016		
	Plaintiff's Bond for Levyir	JCL(4)	6	687,984.00	221,600,000.00	04/23/2014		
	Guardian's Bond	JCL(5)	8	18,610.01	1,826,956.00	04/23/2014		
	Bond for Issuance of Pre	JCL(8)	3	9,024.00	450,000.00	04/23/2014		
	Plaintiff's Bond for Manu	JCL(13)	69	395,433.17	116,669,846.00	04/23/2014		
	Supersedeas Bond	JCL(15)	32	509,050.10	52,985,664.46	04/23/2014		
Firearms Bond	Firearms Bond	F(1)				04/22/2019		
	Firearms License Bond	F(1)A				04/22/2019		
	Firearms Bond	F(1)B				04/22/2019		
	Firearms License Bond	F(1)C				04/22/2019		
Customs Bond	General Transport Suret	C(26)A				08/30/2023		
	General Warehousing Bo	C(16)				07/07/2021		
	Surety bond on truck ope	C(17)				07/07/2021		
	Ordinary Re-export Bond	C(19)				07/07/2021		
	BOC-PEZA Surety Bond	C(26)				07/07/2021		
	Surety Bond	C(32)				07/07/2021		
	General Bond for Land C	C(33)				07/07/2021		
Real Estate Broker's Bond		G(5)				04/22/2019		
Manufacturer's/Importer's Official Bond		G(11)				04/22/2019		
Personal Bail Bond		JCR(2)	995	2,446,964.92	87,672,000.00	09/10/2018		
Total			**63,302**	**899,784,929.33**	**301,113,093,340.86**			**0**

GRAND TOTAL			**1,785,901.00**	**2,145,036,085.50**	**890,710,045,060.83**			

NOTES:
The template aims to create a comprehensive listing of all products offered by the company, including the categorization per major line of business. This will form part of the inputs in ensuring a more standardized and aligned reporting of statistics for the
The list should enumerate ALL products including cancelled and/or discontinued.
All figures (number of policies, premiums and sum insured should tally with all other templates in the AS including but not limited to the Statement of Comprehensive Income, Recapitulations, etc.
The major lines of business (Fire and Allied Perils, Marine and Aviation, Motor, and Others) follow the same classification as the templates on Recapitulations 1 to 5 and 7
Please indicate in the Remarks column if the product is microinsurance.

Name of Product - Actual name of product approved by IC. The product should be categorized based on how the premiums/claims are categorized in other AS templates
Sub-line - Refers to the sub-category of the product based on the lines and sub-lines enumerated in P17, R1 of the AS. Examples include Fire, Earthquake, Typhoon, etc for Fire and Allied Perils; Marine Hull, Marine Cargo, etc for Marine and Aviation; PPAI, CMVL-LTO for Motor;
Description - Explanation or summary of the characteristics, features, and coverage scope of the product
Number of Policies Sold - The total count of insurance policies issued and sold for the specified product
Total Direct Premiums - The aggregate amount of premiums received directly by the insurance company for the specified product, excluding any reinsurance transactions
Total Sum Insured - The cumulative monetary value that represents the total coverage provided by the policies sold for the specified product (*refers to Risk Written on Direct Business*)
Date of IC Approval - The specific date on which the IC officially approved the product for sale in the market
Status - The current condition or state of the insurance product, indicating whether it is actively being sold in the market, temporarily suspended, or withdrawn
Remarks - Additional comments or notes that provide context, explanations, or details regarding the product

SURVEY ON THE ADOPTION AND INTEGRATION OF ARTIFICIAL INTELLIGENCE IN INSURANCE BUSINESS

In light of the increasing adoption of artificial intelligence (AI) across various dimensions of the global insurance value chain, the Commission deems it prudent to monitor AI-related developments within the Philippine insurance market, in order to responsibly facilitate innovation, effectively manage risks, and ultimately ensure the interests of its regulated entities, relevant stakeholders, and the public.

Through this survey, the Commission aims to: obtain baseline understanding and critical insights on regulated entities' existing and emerging use cases of AI technologies; assess the industry's exposure to AI-driven opportunities and risks; and determine areas where supervisory guidance may be warranted.

The following references may serve as guidance in recognizing AI features and systems for the purposes of this survey:

a. OECD AI Principles:

"An AI system is a machine-based system that, for explicit or implicit objectives, infers, from the input it receives, how to generate outputs such as predictions, content, recommendations, or decisions that can influence physical or virtual environments. Different AI systems vary in their levels of autonomy and adaptiveness after deployment."

b. IAIS Application Paper

c. ASEAN Guide on AI Governance and Ethics

d. BSP Thematic Review

e. DTI's National Artificial Intelligence Strategy Roadmap 2.0

Sample AI Use Cases:

a. Underwriting
- use of Optical Character Recognition (OCR) to convert images and scanned documents used for underwriting (e.g. application forms, medical reports, identification cards, invoices, handwritten notes, etc.) into machine-readable text
- integration of Natural Language Processing (NLP) to extract and verify relevant information from text (e.g. client's name, age, sex, medical conditions, date of accident, type of vehicle, etc.)
- utilization of satellite imagery and similar technologies to assess property conditions and detect structural issues
- outcome forecasting guided by machine learning based on historical claims data, behavioral patterns, and other relevant information
- machine-based analysis of large data sets to generate dynamic risk scores
- preparation of computer-generated summary reports and dashboards
- automation of approvals for low-risk policies and flagging of suspicious applications

b. Marketing
- AI-assisted creation of marketing content and materials
- generation of personalized product recommendations
- use of predictive analytics for lead scoring based on demographics, behavior, and digital interactions

c. Sales
- auto-generation of policy forms and contracts
- AI-assisted tools for real-time comparison of plans and understanding of complex policy details
- AI-based systems for calendar coordination and client interaction scheduling

d. Investments
- automated hedging using derivatives
- use of NLP to assess financial statements and rating reports
- AI-based liquidity assessment and forecasting
- use of AI to conduct scenario analysis and stress testing to assess portfolio resilience
- generation of climate-adjusted asset allocation models

e. Claims Processing
- automated claims triage for improved process efficiency
- use of OCR+NLP to extract data from scanned claims forms, proofs of loss, medical certificates, police reports, and other documents necessary to process claims
- damage assessment through computer vision technology
- leveraging neural network-based solutions to modernize claims approval/denial decision-making
- AI-based fraud detection and flagging of anomalous/suspicious claims

f. Customer Support
- use of AI-powered chat agents and virtual assistants for personalized customer engagements
- self-service portals powered by AI
- algorithmic analysis of customer complaints and grievances

g. Relations with Intermediaries and Partners
- incentive optimization modeling for agents
- computer-aided screening and risk profiling of new agents, brokers, reinsurers, etc.
- automated detection of misselling and other anomalous activities

h. Human Resource and Other Internal Processes
- use of machine-based system to track, manage, and analyze performance (e.g. objective performance analytics, sales analysis, and claims resolution quality tracking)
- AI-guided sentiment analysis of internal surveys and feedback

Sample Barriers to AI Adoption:

a. Operational and Process Risks
- overreliance on AI, leading to crucial errors in automated underwriting, claims processing, or policy administration if models fail
- disruption to services due to AI system downtime or technical failures

b. Model and Data Risks
- inaccurate predictions due to poor assumptions and insufficient model training
- incomplete, biased, or outdated data, leading to irrational decisions

c. Regulatory and Compliance Risks
- violations to insurance regulations on capital, pricing, and claims handling, among others, due to dynamic and complex AI systems
- non-compliance with explainability or audit requirements
- misuse of customer data and failure to meet requirements of data privacy laws and regulations

d. Ethical and Reputational Risks
- reduced human interaction, harming client trust
- perceived bias or discrimination in policy pricing, claims approval, or hiring
- competitive risk if AI initiatives fail or lag behind peers
- negative environmental impact of high energy consumption necessary to train and run AI

e. Strategic and Financial Risks
- high investment costs with uncertain return
- misalignment between AI outputs and business objectives

Survey Form

I. General Awareness on AI

		Yes	No
1.	**Is your company aware of Artificial Intelligence (AI) and its applications in the insurance industry?**	✓	

		Significant	Moderate	None
2.	**Does your company see benefits in using AI in the following business areas?**			
	Underwriting	✓		
	Marketing	✓		
	Sales	✓		
	Investments	✓		
	Claims Processing	✓		
	Customer Support	✓		
	Fraud Detection and Anti-Money Laundering	✓		
	Relations with Intermediaries	✓		
	Human Resource Processes	✓		

II. Current Use of AI

		Yes	Pilot Testing	Planned	No	If answer is NOT "No", kindly elaborate on your response and describe how AI is integrated in your business processes.
3.	**Does your company currently use AI or AI-enabled features in the following business areas:**					
	Underwriting			✓		
	Marketing			✓		
	Sales			✓		
	Investments			✓		
	Claims Processing			✓		
	Customer Support			✓		
	Fraud Detection and Anti-Money Laundering			✓		
	Relations with Intermediaries			✓		
	Human Resource Processes			✓		

		Yes	Pilot Testing	Planned	No	If answer is NOT "No", kindly elaborate on your response and describe how AI is integrated in your business processes.
4.	**Does your company leverage AI in other business areas aside from those mentioned in Item 4?**					
	a. *(Please specify here)*			✓		
	b.					
	c.					
	d.					

		Yes	No	If the answer is "Yes", how many people comprise the unit?
5.	**Does your company have a dedicated unit for AI-related projects?**		✓	

III. AI Governance

		IT only	AI only	Both	None
6.	**Does the company have an internally-developed information technology (IT) and/or AI governance policies, guidelines, or frameworks?**				✓

		IT only	AI only	Both	None	If the answer is NOT "None", kindly specify reference below:
7.	**Does the company align its IT and/or AI practices with other external standards, guidelines, or frameworks?**				✓	*a. (Please specify here)*
						b.
						c.
						d.

IV. Barriers to AI Adoption

		Rank from 1 to 5 (1 = highest exposure; 5 = lowest exposure)
8.	**How would the company rank its vulnerability to the following perceived risks related to AI use?**	
	Operational and Process Risks	2
	Model and Data Risks	3
	Regulatory and Compliance Risks	4
	Ethical and Reputational Risks	5
	Strategic and Financial Risks	1

		Deterrent?
9.	**Which factors hinder the company from adopting or expanding AI usage?**	
	High Implementation Cost	✓
	Lack of Skilled Workforce	✓
	Limited Technology Infrastructure	✓
	Data Quality Concerns	✓
	Regulatory or Compliance Uncertainty	✓
	Cybersecurity Concerns	✓
	Lack of Clear Business Case	✓
	Resistance to Change/Organizational Culture	✓

		Yes	No	If the answer is "Yes", please specify below:
10.	**Are there other deterring factors aside from those enumerated in Item 8?**		✓	a. *(Please specify here)*
				b.
				c.
				d.

V. Future Plans

		Yes	No	If the answer is "Yes", what is the target year for implementation or expansion?
11.	**Does your company have plans to adopt or expand AI usage?**		✓	

Content