

KASAGANA-KA Mutual Benefit Association, Inc.



No. 5 Matimpiin St., Bgy. Pinayahan, QC.

Contact No.: 799-55-18

Email Add: kasaganaka.mba@gmail.com

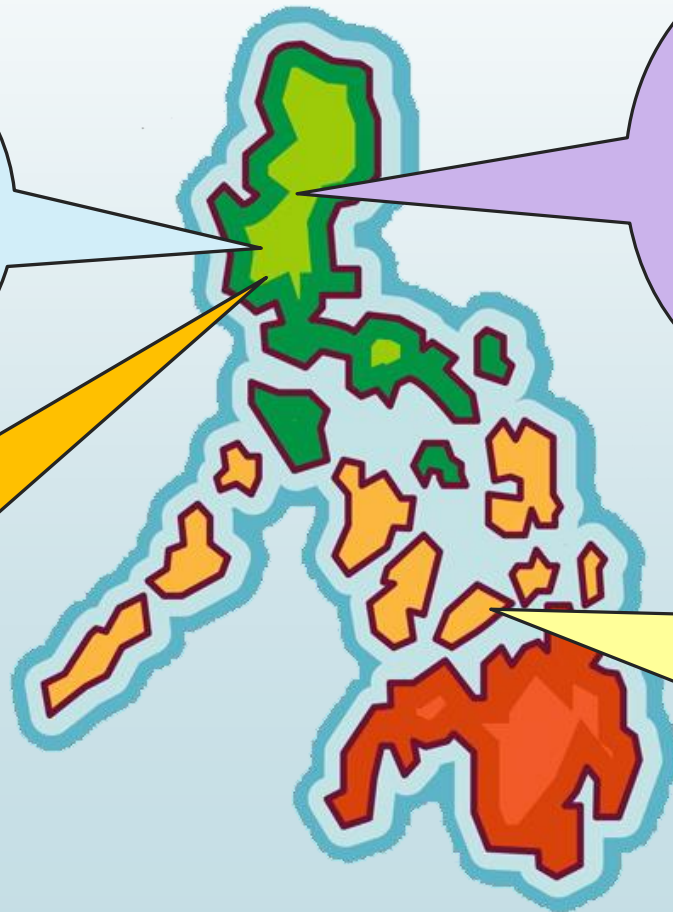
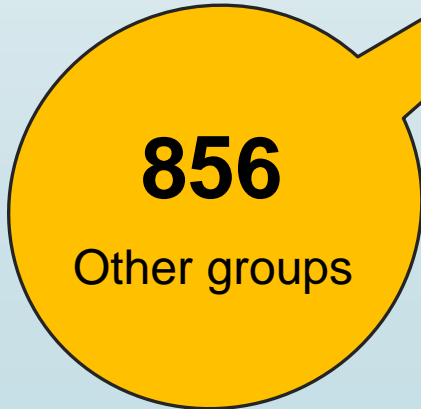
Website: www.kmba.org.ph

Operation Highlights (2007- December 2020)

Total Members	52,902 or approx. 1 69,334 lives covered
Assets	PHP 238.2 M
Claims Paid	PHP 67 M
Number of Claims	4,347

Kasapian

Kabuuang miyembro: 52,902



Kasagana-ka MBA

Kabuhayan sa Ganap na Kasarinlan

- Non-stock, non-profit na samahan na ang may-ari at namamahala ay mismong mga kasapi.
- Nagbibigay serbisyo sa miyembro at kanyang pamilya, mababang hulog sa life insurance at mabilis na proseso ng claims.



**Nakarehistro sa
Securities and
Exchange
Commission
(SEC) noong
June 29, 2006**



REPUBLIC OF THE PHILIPPINES
SECURITIES AND EXCHANGE COMMISSION
SEC Building, EDSA, Greenhills
City of Mandaluyong, Metro Manila

COMPANY REG. NO. CN200610153

CERTIFICATE OF INCORPORATION

KNOW ALL PERSONS BY THESE PRESENTS:

This is to certify that the Articles of Incorporation and By-Laws of

KASAGANA-KA MUTUAL BENEFIT ASSOCIATION, INC.

were duly approved by the Commission on this date upon the issuance of this Certificate of Incorporation in accordance with the Corporation Code of the Philippines (Batas Pambansa Blg.68), and copies of said Articles and By-Laws are hereto attached.

This Certificate grants juridical personality to the corporation but does not authorize it to undertake business activities requiring a Secondary License from this Commission such as, but not limited to acting as: broker or dealer in securities, government securities eligible dealer (GSED), investment adviser of an investment company, close-end or open-end investment company, investment house, transfer agent, commodity/financial futures exchange/broker/merchant, financing company, pre-need plan issuer, general agent in pre-need plans and time shares/club shares/membership certificates issuers or selling agents thereof. Neither does this Certificate constitute as permit to undertake activities for which other government agencies require a license or permit.

As a registered corporation, it shall submit annually to this Commission the reports indicated at the back of this certificate.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the seal of this Commission to be affixed at Mandaluyong City, Metro Manila, Philippines, this 29th day of June, Two Thousand Six.




BENITO A. CATARAN
Director
Company Registration and Monitoring Department





**KMBA was granted
the license to
operate from the
Insurance
Commission
on April 18, 2007**

License No. 2013-3-R



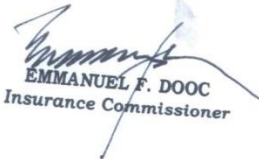
Republic of the Philippines
Department of Finance
INSURANCE COMMISSION

MUTUAL BENEFIT ASSOCIATION'S LICENSE
(Under Chapter VII, Title 1 of the Insurance Code)

The undersigned Insurance Commissioner does hereby authorize
KASAGANA-KA MUTUAL BENEFIT ASSOCIATION, INC. of
#5 Don Francisco Street, Don Enrique Heights, Holy Spirit, Quezon City to
transact business as a Mutual Benefit Association.








This license remains valid for the period July 1, 2013 to June 30,
2014, unless sooner revoked or suspended for cause.




EMMANUEL F. DOOC
Insurance Commissioner

Am't P= 15,000.
OR # 8258265-A
Date May 28 2013

Produkto at Serbisyo

-  Basic Life Insurance Plan
-  Credit Life Insurance Plan
-  Hospital Income Insurance Plan
-  K-Kalinga
-  K-Bente
-  Calamity Assistance
-  Kuya Jun Scholarship Program

1. BLIP – Basic Life Insurance Plan:

Kwalipikasyon upang maging kasapi

- May edad mula 18 hanggang 59 taong gulang
- Aktibong kasapi ng K-Coop, MFI, Housing, TODA at iba pang organisadong grupo



Sakop ng Seguro



a) Miyembro (kung may-asawa)

Lehitimong kaanak

- Legal na asawa
- Limang (5) biological at/o legally adopted na mga anak, walang asawa at hindi lalagpas sa 21 taong gulang.

b) Miyembro may anak (walang asawa)

- Lehitimong kaanak na walang asawa at di lalagpas 21 taong gulang

c) Miyembro walang asawa at anak

- Magulang lagpas 60 years old

Mga dokumentong kailangan



- Marriage Contract kung kasal.
 - Affidavit of Cohabitation (at least 5 years na nagsasama)
 - Certificate of no marriage (CENOMAR)
- Birth Certificate ng miyembro at mga anak.
- Legal Adoption Papers kung inampon ang anak.
- Marriage contract ng mga magulang

Marriage Contract

Birth Certificate

REGISTRY NUMBER

Municipal Form No. 87 (Form No. 13) (To be accomplished in quadruplicate)

Republic of the Philippines
**OFFICE OF THE REGISTRAR GENERAL
 CERTIFICATE OF MARRIAGE**

Province: NEURO MANILA City/Municipality: PASAY CITY

Registry No.: 7003-1832

Name of Contracting Parties: **MARIO T. REGUERO** and **LUZ S. ACALA**

Date of Birth/Age: **16 MARCH 1966 36 yrs** and **29 FEB. 1969 33 yrs**

Place of Birth: **CMRU CITY** and **MC ARTHUR, LEYTE**

Sex (Male or Female): **MALE** and **FEMALE**

Citizenship: **FILIPINO** and **FILIPINO**

Residence: **BOTH: 24 BONGANVILLA ST., AYATAS, QUEZON CITY**

Religion: **CATHOLIC** and **CATHOLIC**

Civil Status: **SINGLE** and **SINGLE**

Name of Father: **GONSALO D. REGUERO** and **DIONICIO T. ACALA**

Citizenship: **FILIPINO** and **FILIPINO**

Name of Mother: **LEONARDA N. TOQUIB** and **MAXIMINA M. SUYOM**

Citizenship: **FILIPINO** and **FILIPINO**

Persons who gave consent as advice: **N/A** and **N/A**

Relationship: **NOTE: MARRIAGE WAS SOLEMNIZED BY VIRTUE OF ART. 34 OF THE NEW FAMILY CODE OF THE PHILS. - THEY HAD 8 CHILDREN. (MARLON REGUERO 12-23-94)**

Place of Marriage: **117 SC CHOY COMPOUND, GUNETA AVENUE, OFFICE OF THE HOUSE OF BARANGAY/Church of Mosque of PASAY CITY**

Date: **12TH FEBRUARY 2003** Time: **11:40 A.M.**

THIS IS TO CERTIFY that **MARIO T. REGUERO** and **LUZ S. ACALA** both of legal age, of our own free will and accord, and in the presence of the persons solemnizing the marriage and of the witnesses named below, take each other as husband and wife and retiring further that we:

have not entered into a marriage settlement.

have entered into a marriage settlement, a copy of which is hereto attached.

12TH day of **FEBRUARY**, **2003** (marked with our finger print, the certificate in quadruplicate this day of 2003)

MARIO T. REGUERO and **LUZ S. ACALA**

THIS IS TO CERTIFY THAT BEFORE ME, on the date and place above written, personally appeared the above-entitled parties, with their mutual consent, lawfully joined together in marriage - which was solemnized by me in the presence of the witnesses named below, all of legal age.

I CERTIFY FURTHER THAT:

Marriage License No. XXXX issued on XXXX and no license was issued in favor of said parties, was exhibited to me.

No license was issued in favor of said parties, the marriage being solemnized under Art. 34 of Executive Order No. 209.

The marriage was solemnized in accordance with the provisions of Presidential Decree No. 2063.

REV. ALFONSO S. DABAD, JR.
 (Religious Affirmation, Registry No. and Expiration Date, if applicable)

POCCI AUSTIN MORAYG 12-31-04
 (Religious Affirmation, Registry No. and Expiration Date, if applicable)

WITNESSES
JOSEPHINE N. TAN
DIONISIMA S. SANTIAGO
YEANIDDY A. YAN

Municipal Form No. 88 (Form No. 14) (To be accomplished in quadruplicate)

Republic of the Philippines
**OFFICE OF THE REGISTRAR GENERAL
 CERTIFICATE OF LIVE BIRTH**

Province: NEURO MANILA City/Municipality: KALOOKAN

Registry No.: 21-477

1. NAME: **MARLON** (Middle) **ACALA** **REGUERO**

2. SEX: **Male** 3. DATE OF BIRTH: **23 November, 1994**

4. PLACE OF BIRTH: **Bay, San Roque, Bongauean, Kalookan City**

5a. TYPE OF BIRTH: **Second (first second birth only)** b. IF MULTIPLE BIRTH, CHILD WAS: **3rd**

6. MAIDENTY: **None** NAME: **LIZ SUYOM** ACALA

7. CITIZENSHIP: **Filipino** 8. RELIGION: **R.C.**

10. OCCUPATION: **Laborer** 11. Age at the time of birth: **23** years

12. RESIDENCE: **Magu, San Roque, Bongauean, Kalookan City**

13. NAME: **MARIO T. REGUERO** and **LUZ S. ACALA**

14. CITIZENSHIP: **Filipino** 15. RELIGION: **R.C.**

16. DATE AND PLACE OF MARRIAGE OF PARENTS: **December 20, 1995 - Quezon City**

19a. ATTENDANT: **DR. DELOS SANTOS**

19b. CERTIFICATION OF BIRTH: **I hereby certify that I attended the birth of the child who was born alive at 10:00 o'clock on the date stated above.**

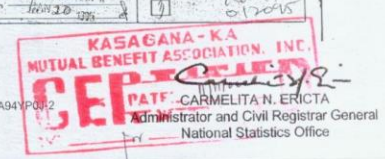
20. INFORMANT: **MARIO T. REGUERO**
 Signature: **MARIO T. REGUERO** Address: **615 Sta. Catalina, Kalookan City**
 Name in Print: **MARIO T. REGUERO** Address: **615 Sta. Catalina, Kalookan City**
 Title or Position: **M.H. - OFFICE OF THE REGISTRAR** Date: **Jan. 19, 1995**

21. PREPARED BY: **DAMEN F. DELOS SANTOS**
 Signature: **DAMEN F. DELOS SANTOS** Address: **615 Sta. Catalina, Kalookan City**
 Name in Print: **DAMEN F. DELOS SANTOS** Address: **615 Sta. Catalina, Kalookan City**
 Title or Position: **R.N. - OFFICE OF THE REGISTRAR** Date: **Jan. 19, 1995**

22. RECEIVED AT THE OFFICE OF THE REGISTRAR

Signature: **LILANDA E. RAM**
 Name in Print: **LILANDA E. RAM**
 Title or Position: **REGISTRAR GENERAL**
 Date: **Jan. 19, 1995**

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Basic Life Insurance Plan:

Premium:

Dalawampung piso (Php20.00) kada linggo

Breakdown:

Php15.00 sa Life Insurance Premium

Php 5.00 sa Retirement Savings Fund

Benepisyo:

- Death Benefit or **T**otal and **P**ermanent **D**isability
- Accident Death Benefit (member only)
- Hospital Reimbursement on Vehicular Accidents (member and spouse only)
- 50% Refund on Member's Equity Value
- 100% return on Retirement Savings Fund with interest



TABLE OF BENEFITS PARA SA PAGKAMATAY O PERMANENTENG PAGKABALDADO

Table of KASAGANA KA MBA Life Insurance Benefits (Php 15.00 weekly contribution)			
TAGAL NG PAGIGING KASAPI	DAHILAN NG PAGKAMATAY O PERMANENTENG PAGKABALDADO	KASAPI	LEHITIMONG KAANAK
3 BUWAN PABABA	DATIHANG SAKIT BAGO MAGING KASAPI O SAKIT MATAPOS MAGING KASAPI O AKSIDENTE	2,000.00	WALA
3 BUWAN PERO WALA PANG ISANG TAON	DATIHANG SAKIT BAGO MAGING KASAPI	6,000.00	WALA
	SAKIT MATAPOS MAGING KASAPI		5,000.00
	DAHIL SA AKSIDENTE	12,000.00	
MAHIGIT ISA PERO WALA PANG 2 TAON	DAHIL SA SAKIT	10,000.00	5,000.00
	DAHIL SA AKSIDENTE	20,000.00	
2 TAON PERO WALA PANG 3 TAON	DAHIL SA SAKIT	30,000.00	10,000.00
	DAHIL SA AKSIDENTE	60,000.00	
3 TAON PATAAS	DAHIL SA SAKIT	50,000.00	10,000.00
	DAHIL SA AKSIDENTE	100,000.00	

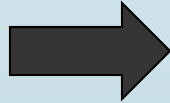
HOSPITAL REIMBURSEMENT BENEFITS : HOSPITAL REIMBURSEMENT ON VEHICULAR ACCIDENT BENEFIT OF 10,000.00 PER MARRIED COUPLE

Total and Permanent Disability (TPD)

- Benepisyo para sa Total at Permanenteng Pagkabaldado ng miyembro o lehitimong kaanak na **pinapatunayan ng isang sertipikadong doktor** o pagkaputol ng dalawang bahagi ng katawan.
- Ang benepisyo ay katumbas ng death benefit.
- May **6 months observation period** ang mga mababaldado dahil sa sakit, kailangan ito ipaalam agad sa KMBA-Account Officer

Motor Vehicle Accident and Hospitalization Benefit (MVAH)

- Para sa miyembro at asawa na **naospital** na hindi bababa ng **12 oras** dahil sa **aksidente sa sasakyan**.
- Reimbursement ng gastusin hanggang P10,000.00.



Member's Equity Value

- 50% refund ng kabuuang naihulog sa Life Insurance anumang panahon na tumiwalag o magresign si member

Halimbawa:

3 taong hulog na P15/week = P 2,340
ibabalik ang 50% nito = **P1,170**

Retirement Savings Fund

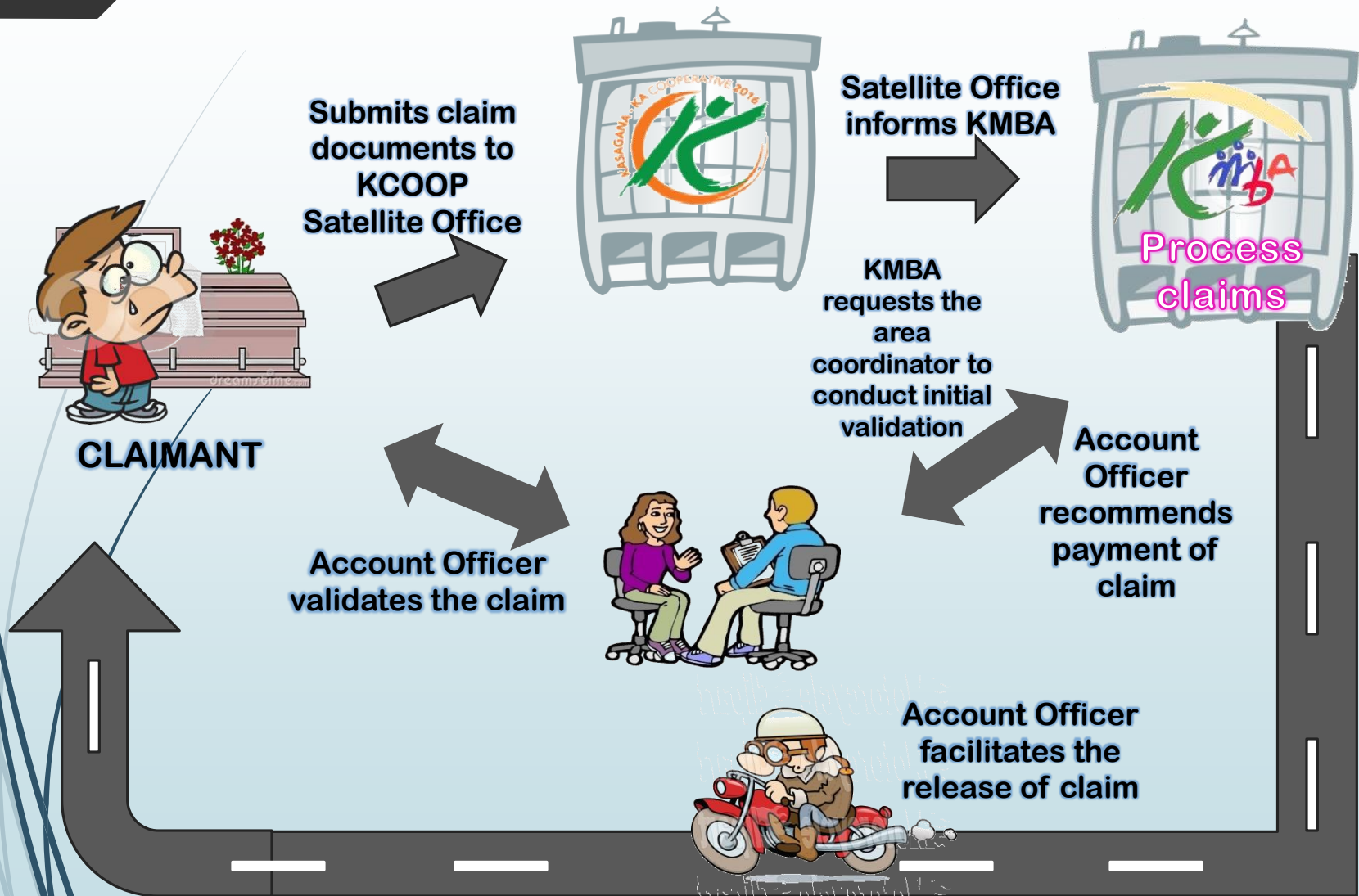
- 100% ng maibabalik na may interes.

Halimbawa:

3 Taon na hulog P5/week+ interest
P780.00 + 46.00 = 826.00



Claims Settlement



Requirements para sa Death o TPD Claim/benefit:

- KMBA Membership form
- Abiso na pirmado ng opisyaes ng sentro at Manager ng Satellite Office
- Death Cert. Or TPD Certification
- Marriage Contract or Affidavit of Cohabitation with CENOMAR (kung asawa ang namatay)
- Birth Cert. (kung anak ang namatay)
- Valid ID ng member/ benepisyaryo

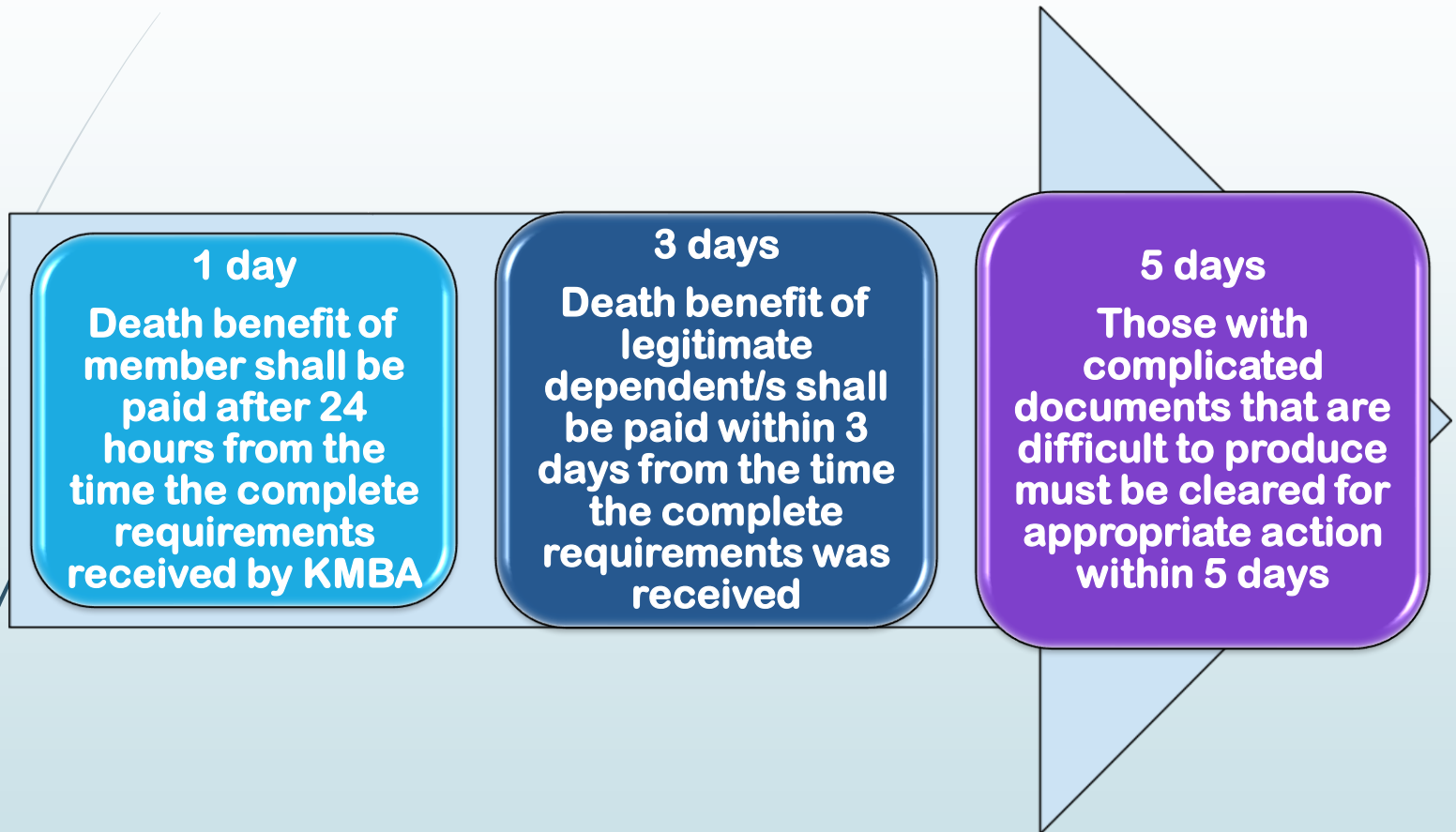
Note: Dapat na updated/ inforce ang insurance ni member upang makuha ang mga nabanggit na benepisyo



Requirements para sa MVAH (Motor Vehicle Accident Hospitalization)

- **Abiso ng Pagka-hospital (KMBA form)**
- **KMBA Membership form**
- **Proof of hospital confinement at least 12 hours**
- **Official Receipt of payment for hospital, medicines, laboratories, etc. as basis of reimbursement**
- **Police Report**
- **Marriage contract (kung ang asawa ang naaksidente)**
- **Valid ID ng member/ benepisyaryo**

Claims Settlement



We consistently manage to achieve our 1-3-5 day target.

Pagkawala ng Seguro

- Pagtiwalag (resignation)
- Pagkatanggal (termination)
- Pagretiro (retirement)
- Pagkamatay (death)
- Total o Permanenteng Pagkabaldado
- Hindi nakapagbayad ng kontribusyon pagkatapos ng 45-days grace period

Hindi Sakop



- Pagpapakamatay (suicide)
- Sanggol na ipinanganak na wala pang 2 linggong nabubuhay;
- Mga anak na edad 21 pataas;
- Lehitimong kaanak na sakop sa 1 year Contestability
- Hindi nakabayad ng kaukulang kontribusyon sa MBA matapos ang 45 araw na palugit (grace period);

2. CLIP – Credit Life Insurance Plan

Ang premium ng CLIP ay Php14.00 sa kada Php 1,000.00 utang ni member sa loob ng isang taong termino.

Benepisyo: Babayaran ng KMBA ang balanse ng utang sa K-Coop at isasauli sa benepisyaryo ang halagang naibayad ng member sa kanyang utang.

Claim Requirements:

- **KMBA Membership form (dapat na kasapi ng KMBA)**
- **Abiso ng pagkamatay na pirmado ng sentro at Manager ng K-Coop. Satellite office**
- **CLIP form (katunayan na na-insure ang kanyang utang)**
- **Loan Ledger, kung saan makikita ang balanseng utang at halaga ng naibayad ni member**
- **Death Certificate**
- **Valid ID ng benepisyaryo**

3. HIIP–Hospitalization Income Insurance Plan

Ang premium ng HIIP ay Php250.00 kada isang taon

Benepisyo: - P200/day of confinement

- P5,000 death or TPD due to accident

Claim Requirements:

- KMBA membership form (dapat na kasapi ng KMBA)
- Abiso ng pagkamatay na pirmado ng sentro at Manager ng K-Coop. Satellite office
- HIIP form
- Proof of hospital confinement of at least 12 hours
- Valid ID of member/beneficiary

Note: Sa unang taon ng pagbili ng HIIP, mayroon six (6) months contestability period para sa mga pre-existing diseases, sa ikalawang taon o renewal wala ng contestability.

4. K-Kalinga

Ang **premium** ng K-kalinga ay **Php50.00** kada isang taon para sa isang unit o POC, maaaring bumili ang isang tao ng hanggang limang (5) unit.

Benepisyo: Accidental Death/Burial Assistance **Php25,000.00**

Fire Assistance: **P10,000.00**

Requirement for Death Claim:

- Claim Form
- POC (proof of Cover)
- Death Certificate
- Police Report
- Valid ID of member/beneficiary

Requirement for Fire Assistance:

- Claim Form
- POC (proof of Cover)
- Barangay or Bureau of Fire Cert.
- Picture of member taken on the actual site of burned house
- Valid ID of member/beneficiary

**Note: 24 hours contestability for DEATH claim and
48 hours contestability for Fire Assistance claim**

5. K-BENTE (First Life Financial Company, Inc.)

- ▶ Ang Premium ng K-BENTE ay Php20.00 per person kada isang taon, na binabayaran ng KMBA bilang “member’s benefit”.
- ▶ Sino ang insured: Si member at isang anak nito na hindi lalagpas sa 21 taong gulang
- ▶ Benepisyo: P6,000.00 Natural or Accidental death
- ▶ **Claim Requirements:**
 - KMBA Membership form
 - Claim form
 - Death Certificate
 - Valid ID of member/beneficiary

Note: Ang mga bagong kasapi ng KMBA ay dadaan sa anim na buwan na contestability period

**Dahilan ng
pagkamatay na
ituturing na
NATURAL DEATH**



at hindi Aksidente.





Maraming
Salamat
Po!