



KASAGANA-KA

Mutual Benefit Association, Inc.

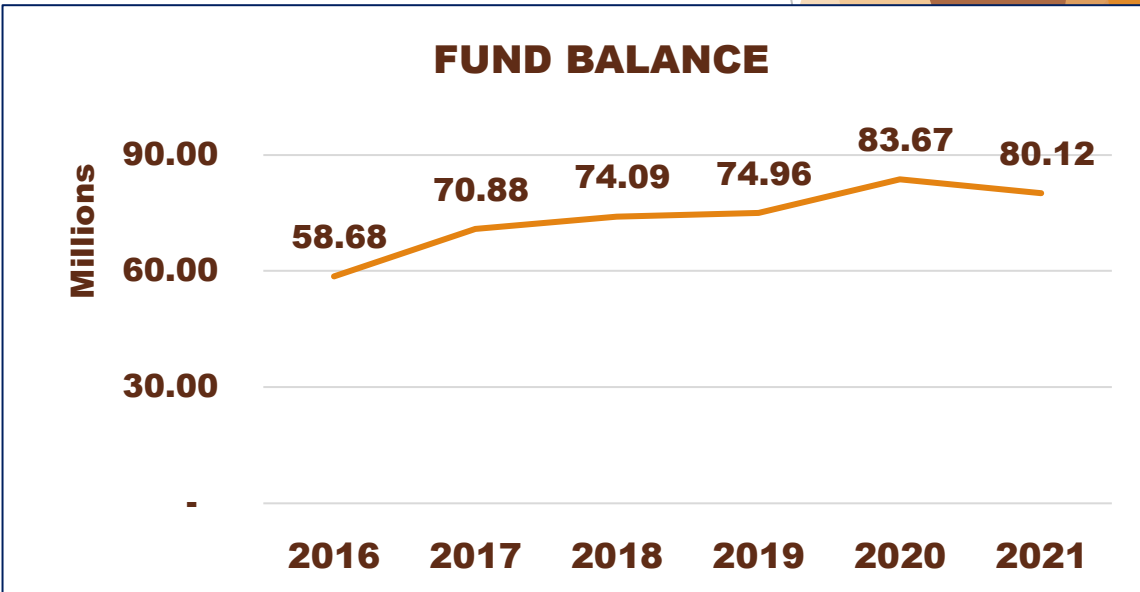
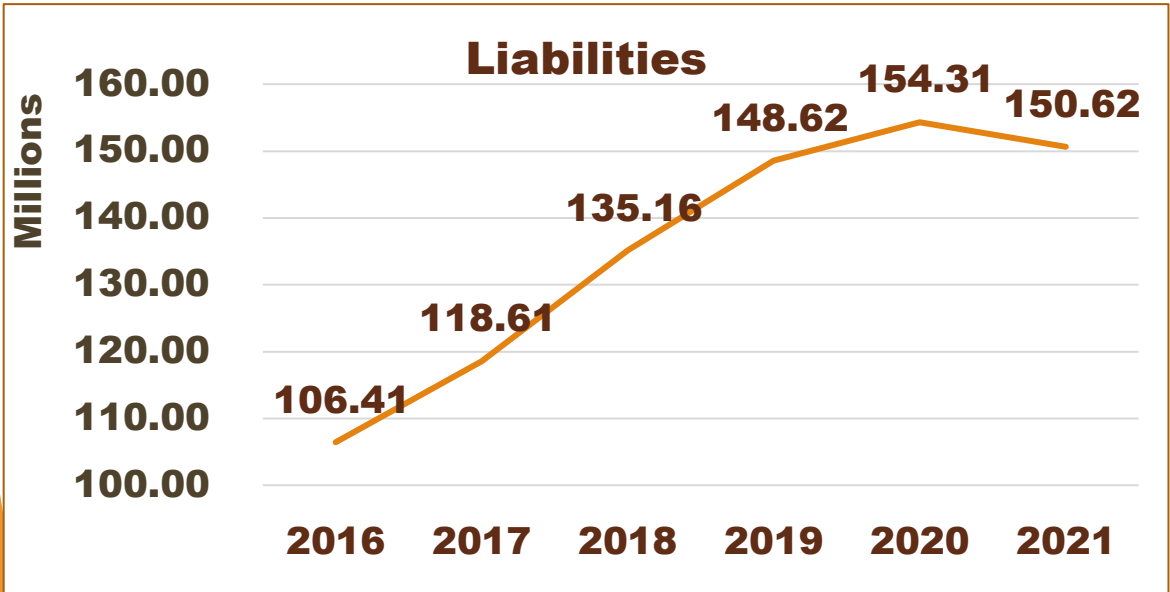
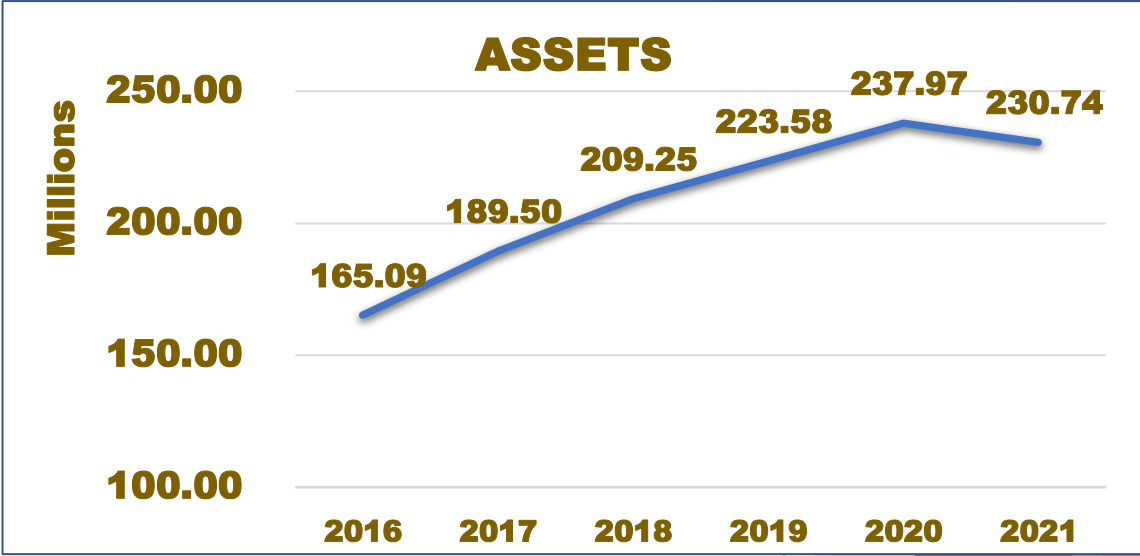
2021 Report

FINANCIAL POSITION

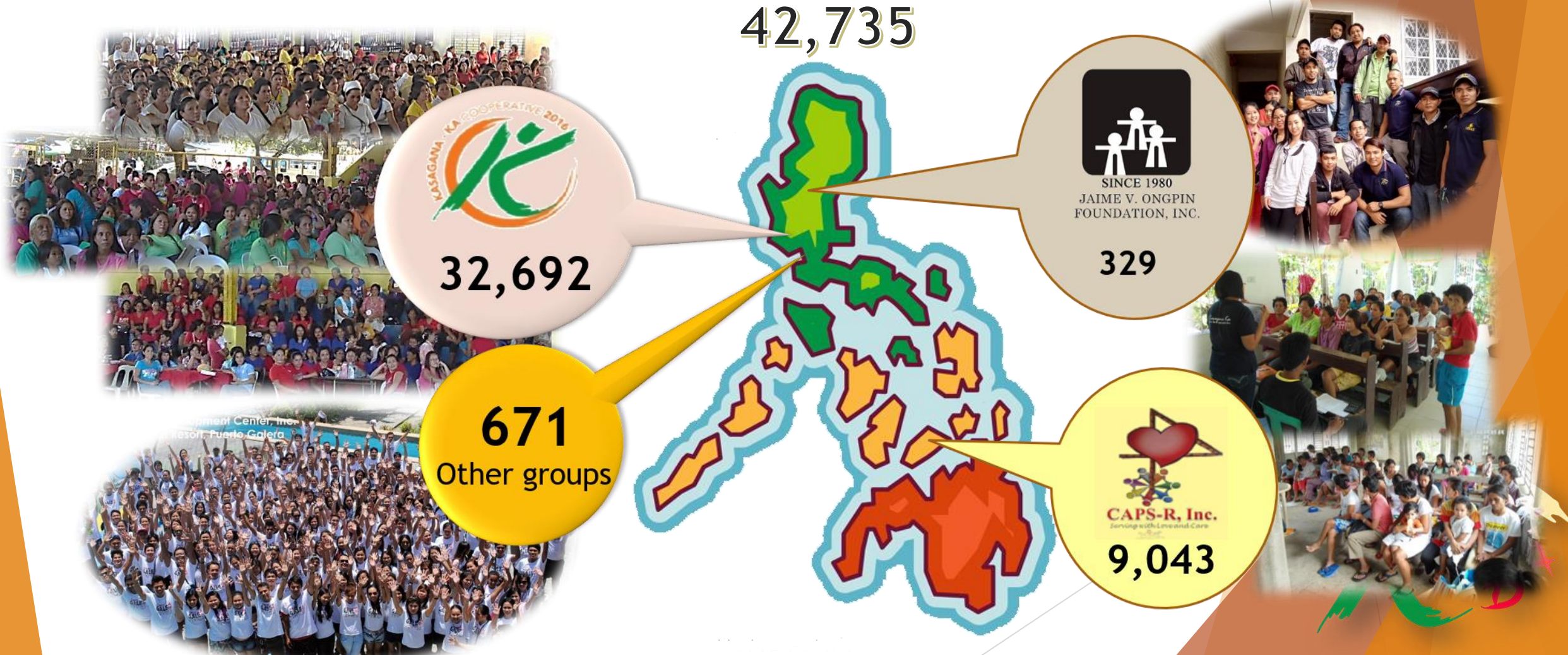
Assets : P 230.74M

Liabilities : P 150.62M

Fund Bal. : P 80.12M



Membership



32,692



SINCE 1980
JAIME V. ONGPIN
FOUNDATION, INC.

329

671
Other groups

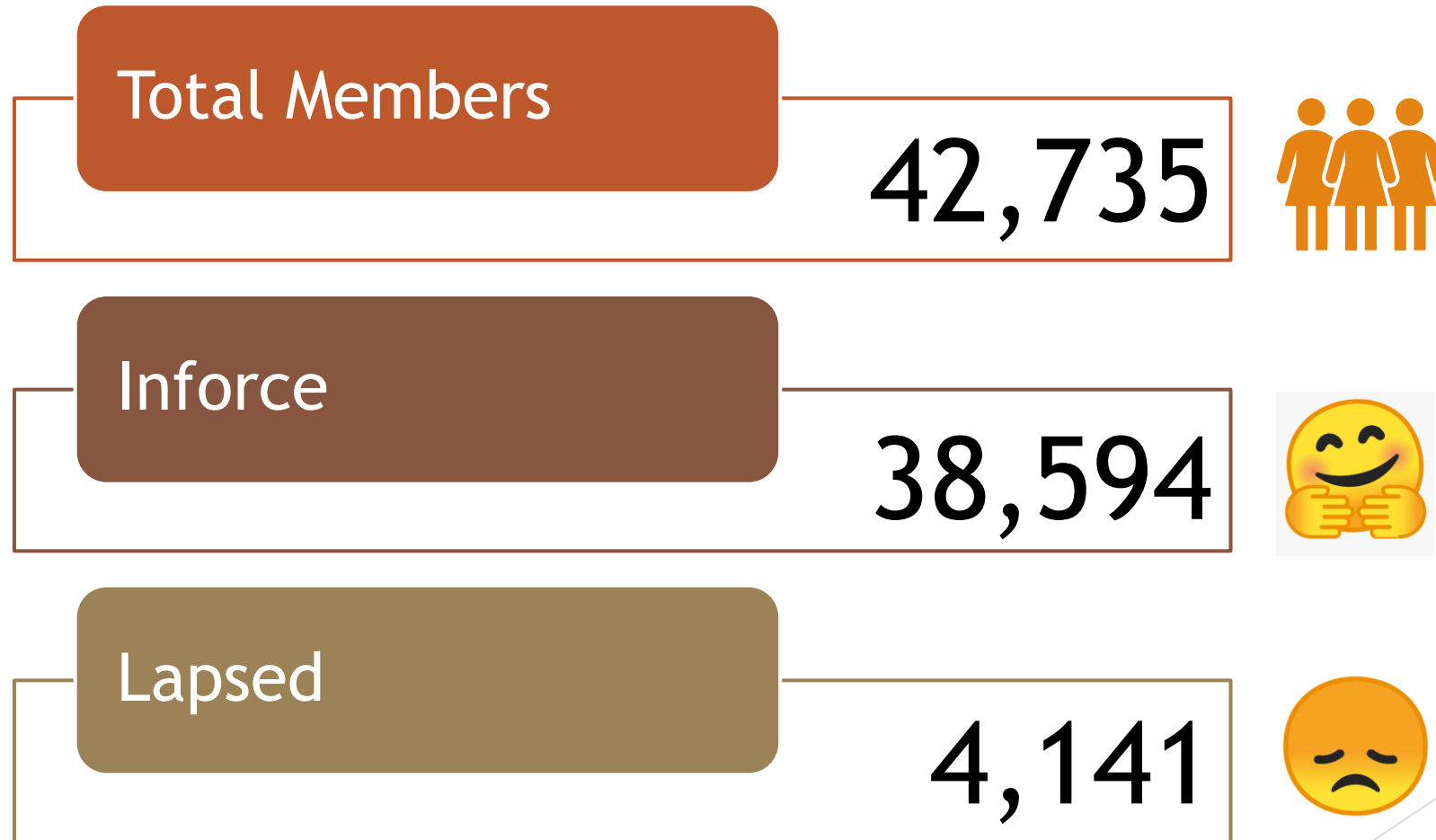


CAPS-R, Inc.
Serving with Love and Care

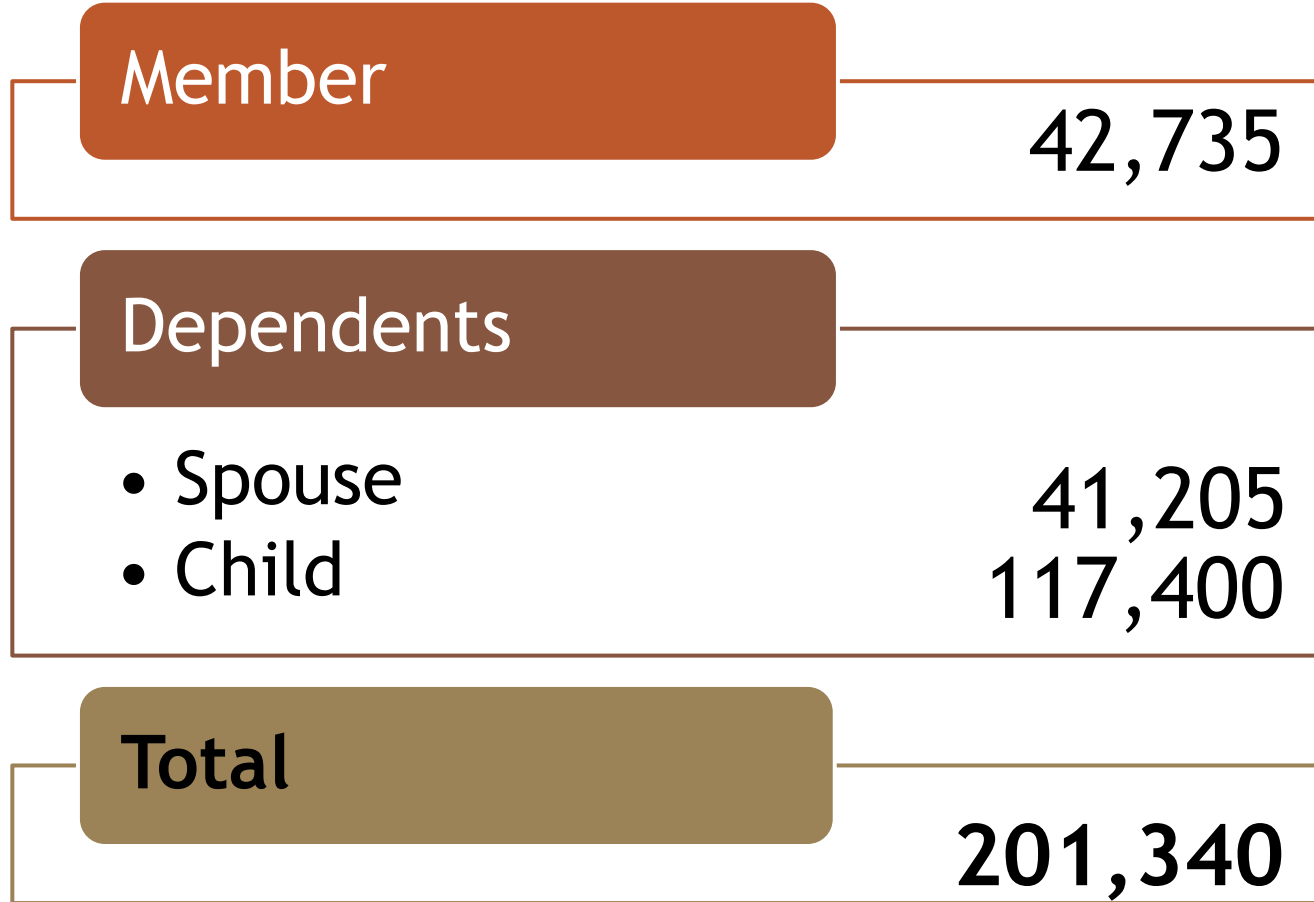
9,043

42,735

Membership

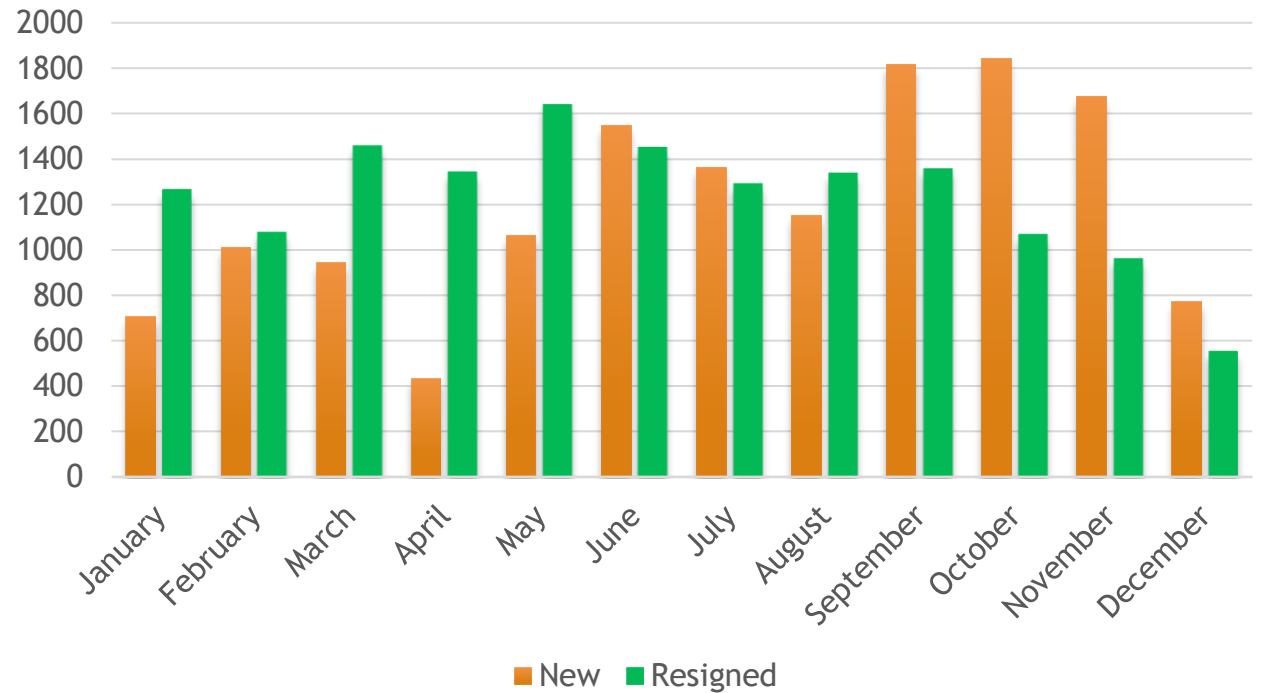


Lives Covered

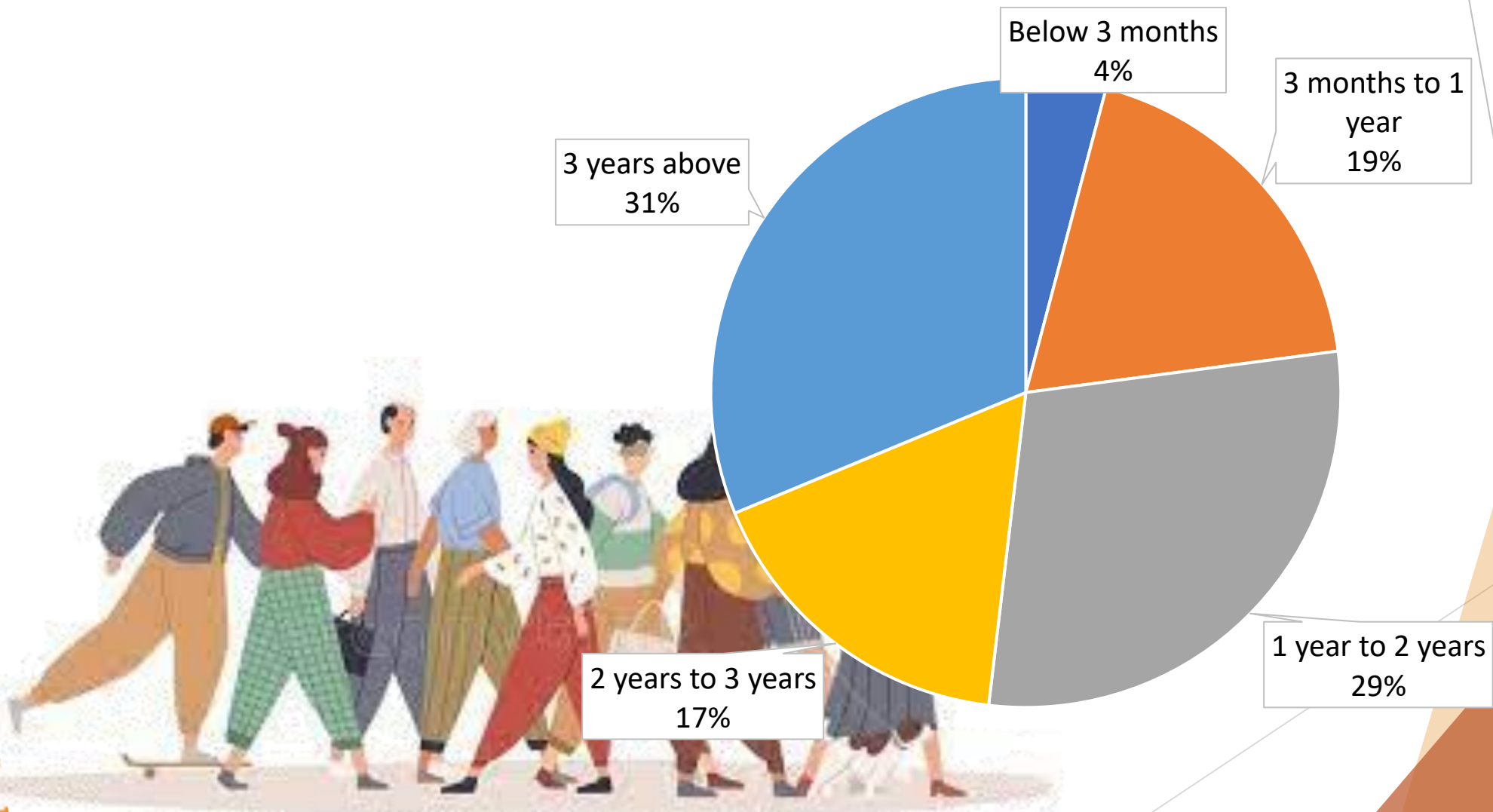


New and Resigned

	New	Resigned
January	704	1268
February	1,010	1,080
March	941	1,460
April	432	1,345
May	1,062	1,640
June	1,547	1,454
July	1,362	1,294
August	1,151	1,340
September	1,815	1,359
October	1,842	1,071
November	1,673	963
December	772	555
TOTAL	14,311	14,829

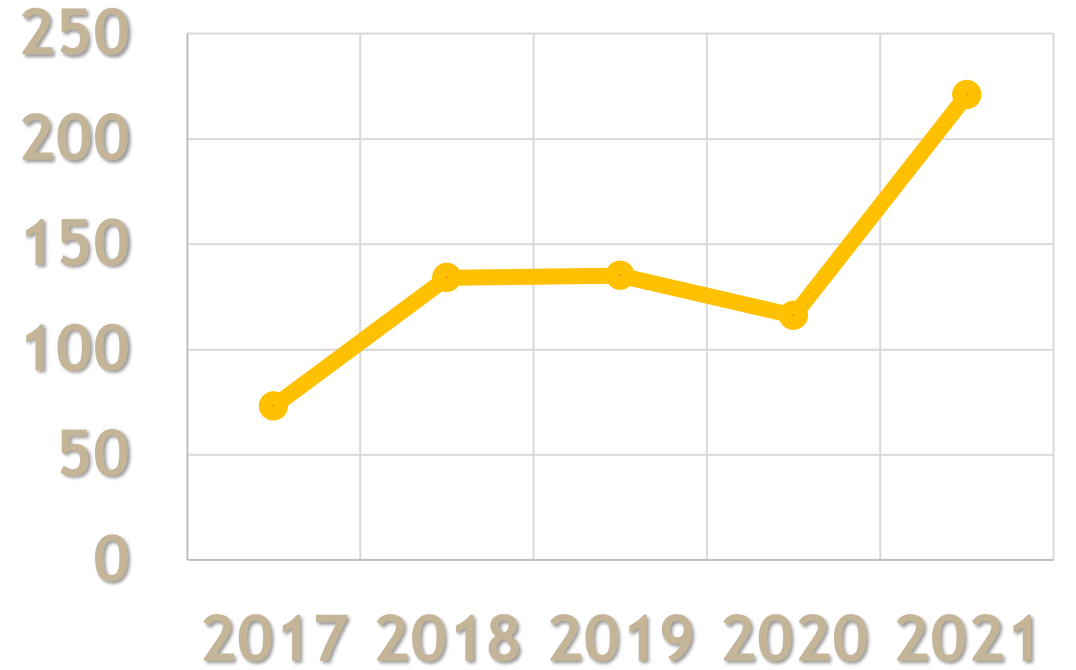


Length of Membership of Resigned

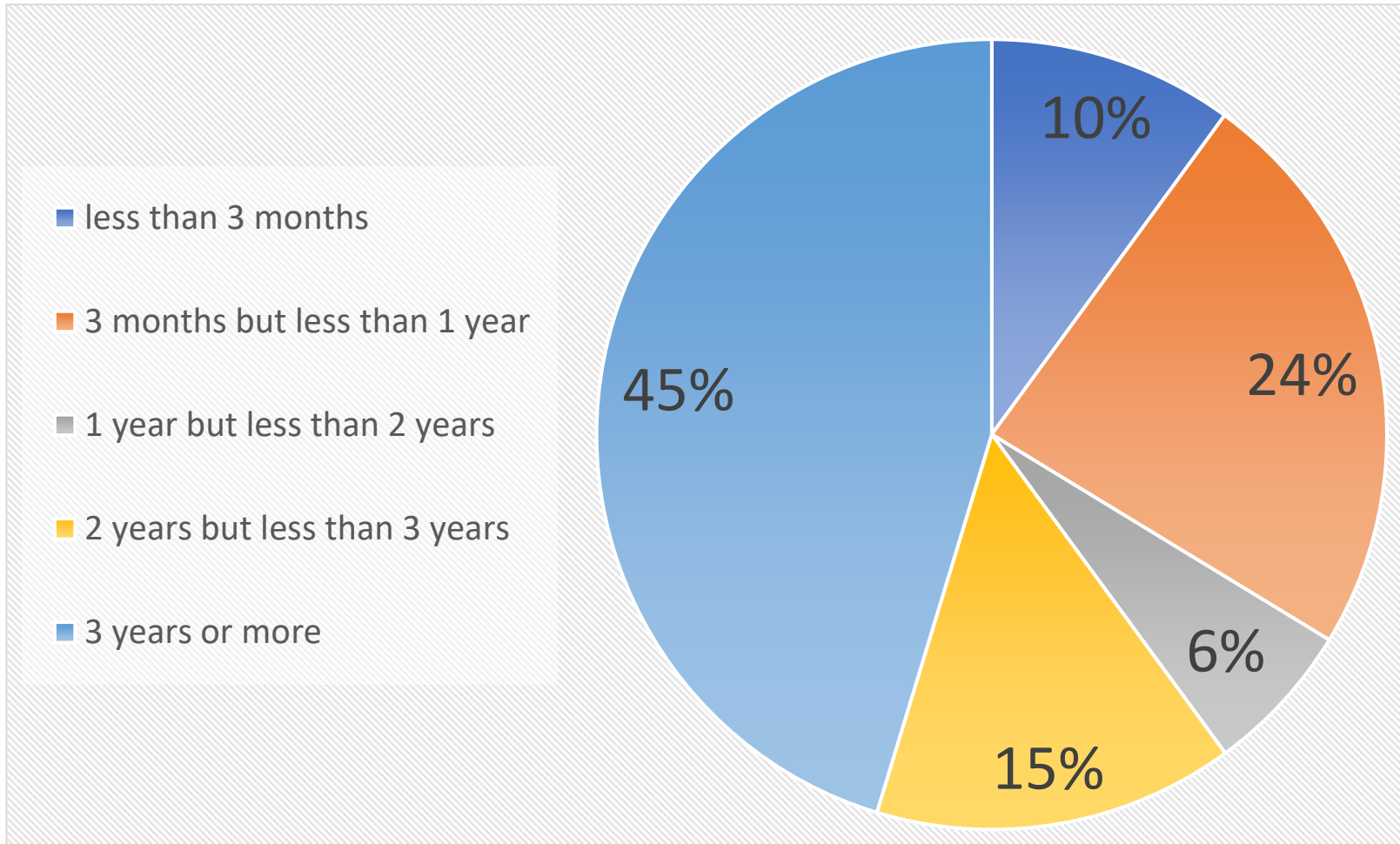


Exit Age

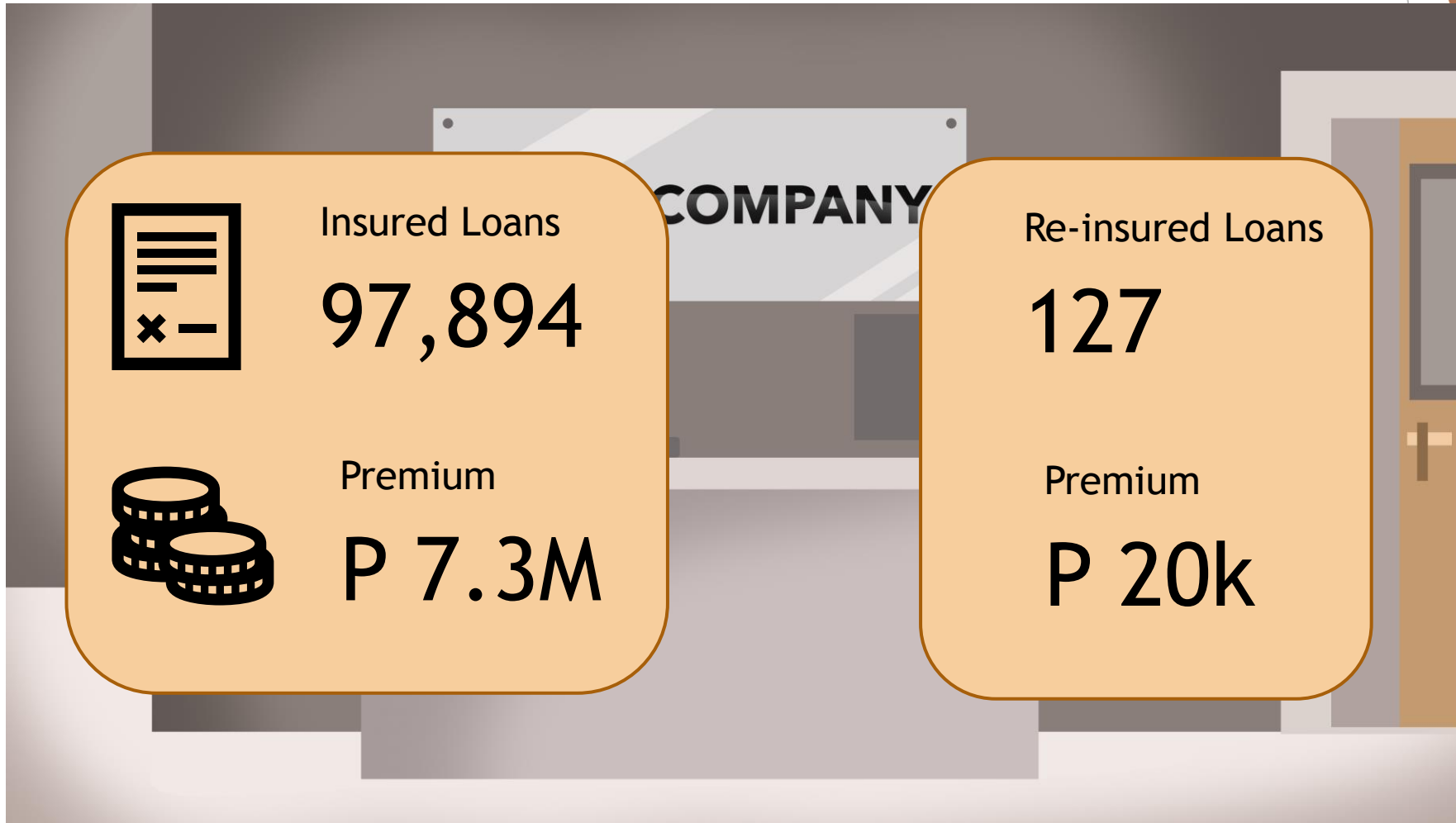
Year	Number	Amount
2017	73	407,453.00
2018	134	800,820.00
2019	135	749,225.00
2020	116	732,555.00
2021	221	1,420,584.81
TOTAL	679	P 4,110,637.81



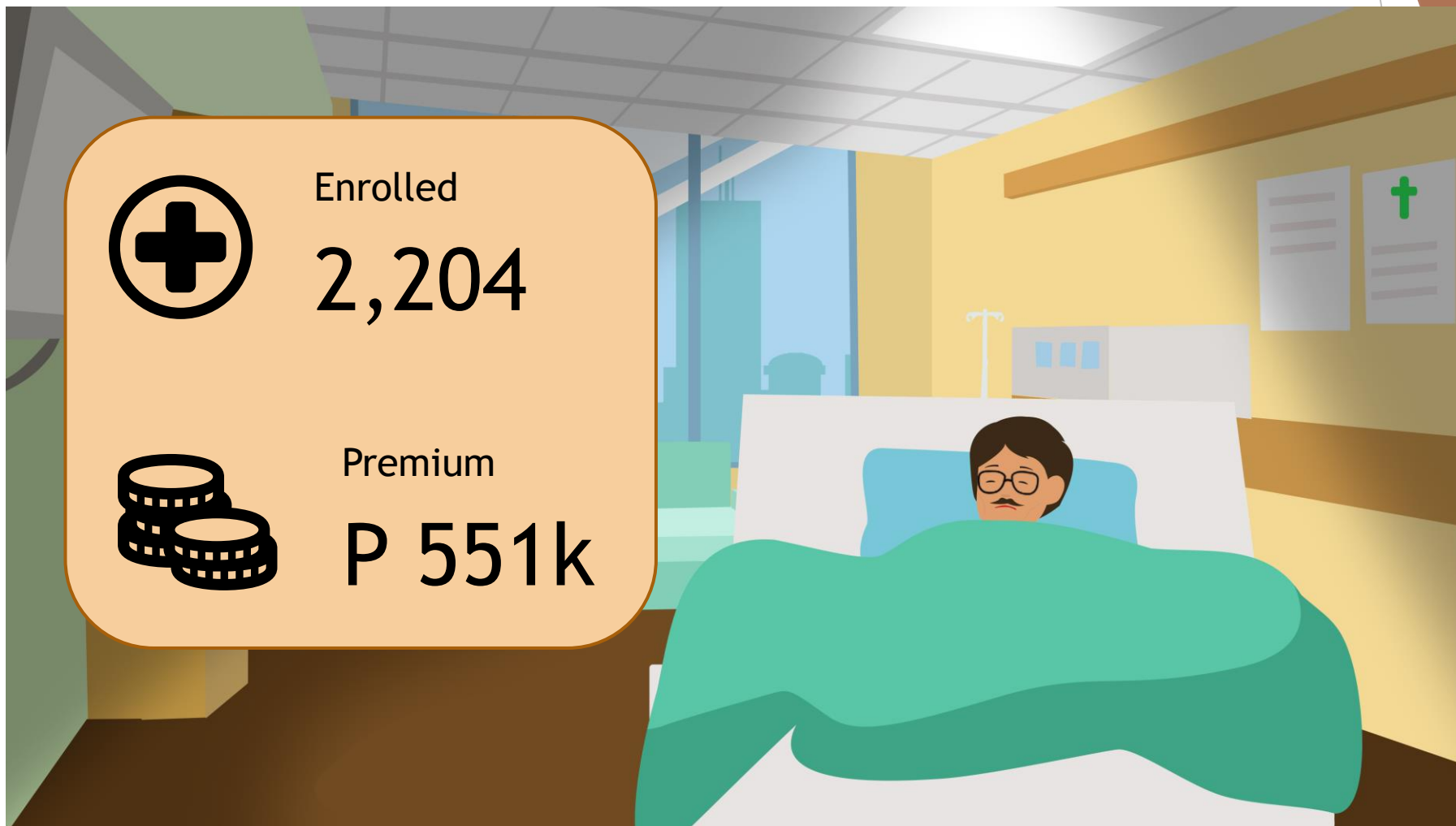
Length of Membership



CLIP



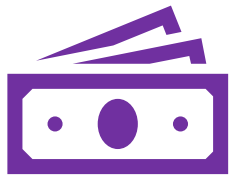
HIIP



BLIP Claims



Number of
Claims
599




Amount of
Claims
P 12.9M

Claims Ratio
46.8%

Year	Count BLIP	Amount BLIP
2007	19	78,266.00
2008	78	472,853.13
2009	125	1,005,264.00
2010	163	1,632,695.00
2011	192	2,262,534.00
2012	229	2,936,211.00
2013	324	4,156,033.00
2014	361	5,202,934.00
2015	365	5,693,005.00
2016	432	6,951,019.00
2017	475	6,721,911.21
2018	482	8,490,519.43
2019	555	10,398,508.03
2020	547	11,087,085.79
2021	599	12,989,326.32
TOTAL	4,946	80,078,164.91



Causes of Death

1st 

2nd 

3rd 

4th 

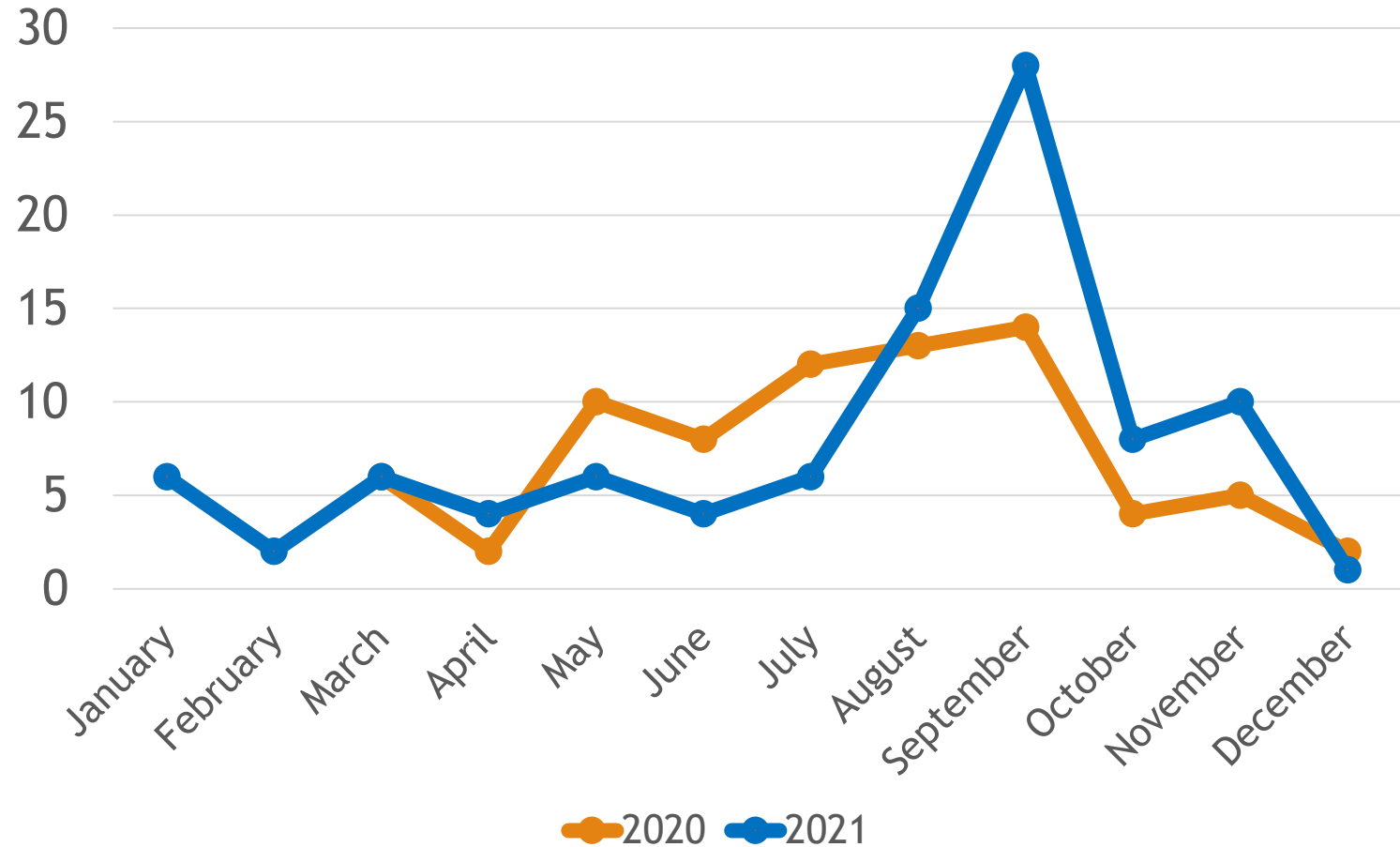
5th 

Cause of Death	# of Claims
Cardiovascular	202
Respiratory	145
Hematological	86
Neurological	58
Gastro Intestinal	43
Gynecological	39
Motor Vehicular Accident	16
Undetermined	10
TOTAL	599



Covid/Pneumonia Related Deaths

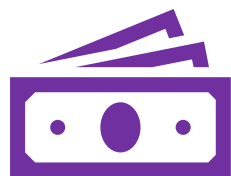
Month	2020	2021
January		6
February		2
March	6	6
April	2	4
May	10	6
June	8	4
July	12	6
August	13	15
September	14	28
October	4	8
November	5	10
December	2	1
Grand Total	76	96



CLIP Claims



Number of
Claims
269



Amount of
Claims
P 3.4M

Claims Ratio
40.8%

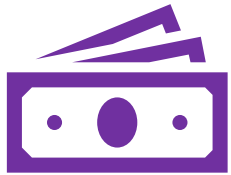
Year	Count CLIP	Amount CLIP
2013	50	473,861.00
2014	154	1,054,639.00
2015	119	1,208,419.00
2016	124	1,390,000.00
2017	151	1,405,665.45
2018	182	1,844,000.00
2019	266	3,155,000.00
2020	202	2,350,083.00
2021	269	3,470,762.22
TOTAL	1,517	16,352,429.67



CLIP Claims



Number of
Claims
269



Amount of
Claims
P 3.4M

Claims Ratio
40.8%



KCOOP
223
P 2.8M



CAPS-R
43
P 474k



OTHER ASSOCIATES
3
P 193k



HIIP Claims

WINDOW A

CASHIER 1



Number of Claims
26



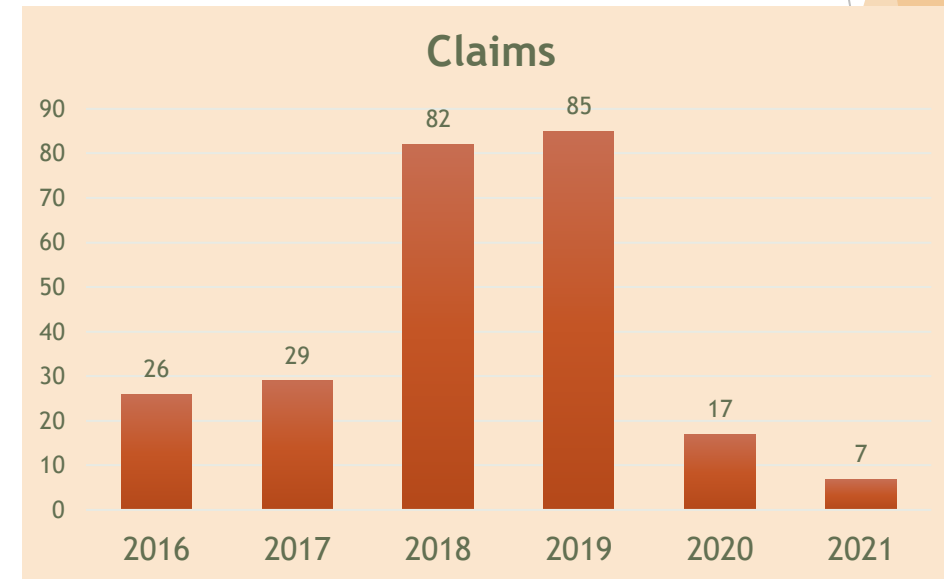
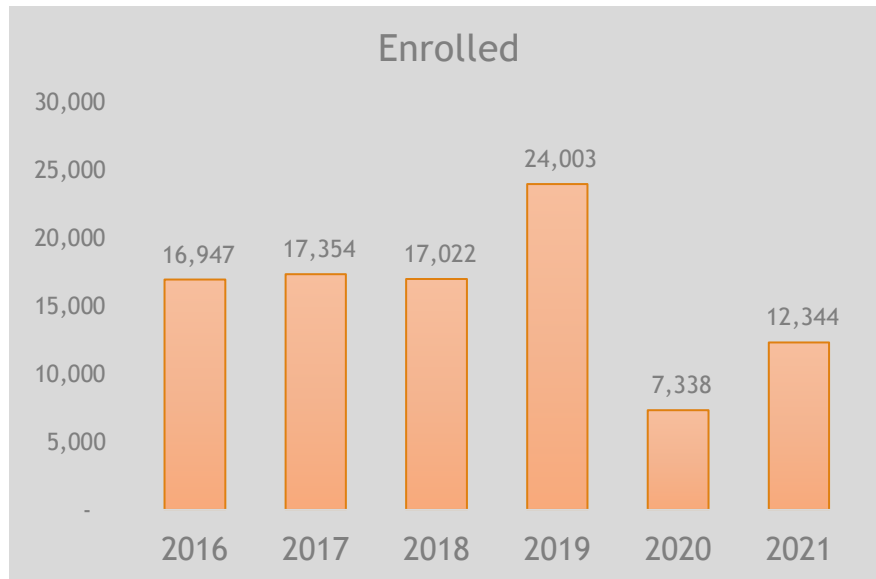
Amount of Claims
P 60,200
Claims ratio
2.58%

Year	Count HIIP	Amount HIIP
2019	31	49,600.00
2020	48	89,200.00
2021	26	60,200.00
TOTAL	105	199,000.00

CASH SERVICES DIVISION

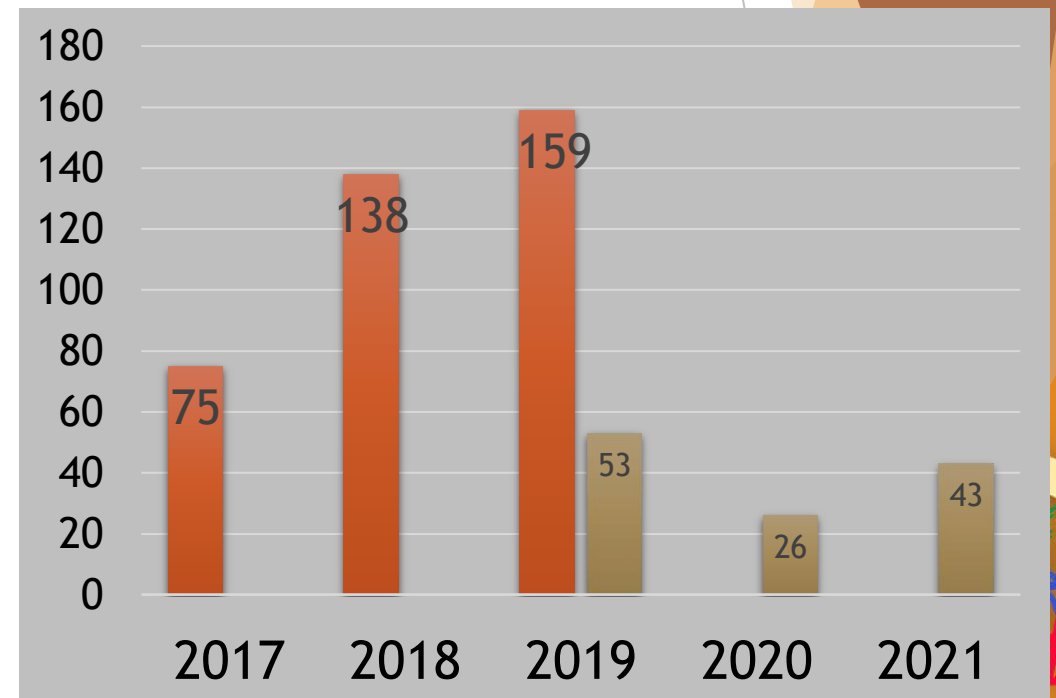
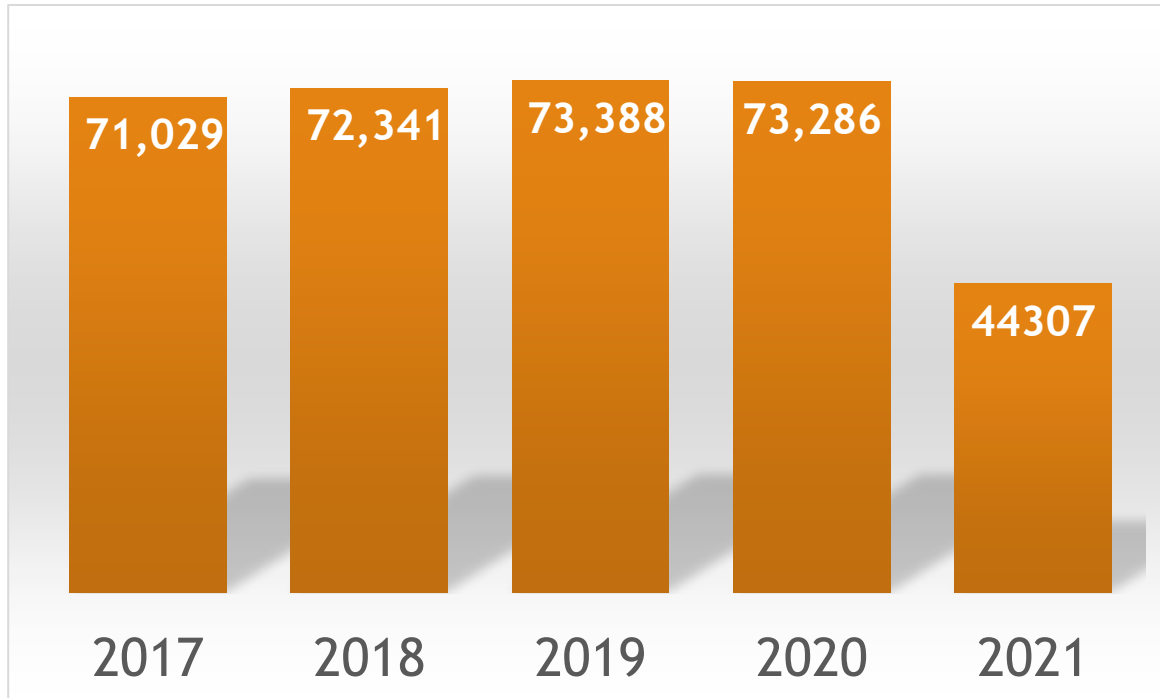
K-Kalinga

	Enrollment		Claims	
	Number	Amount (Php)	Number	Amount (Php)
2016	16,947	847,350.00	26	195,000.00
2017	17,354	867,000.00	29	225,000.00
2018	17,022	851,000.00	82	450,000.00
2019	24,003	1,200,150.00	85	680,000.00
2020	7,338	366,900.00	17	170,000.00
2021	12,344	617,200.00	7	125,000.00



K-Bente

Year	Enrollment		Claims	
	Number	Amount (Php)	Number	Amount (Php)
2017	71,029	₱ 1,420,577.00	75	₱ 750,000.00
2018	72,341	₱ 1,446,820.00	138	₱ 1,360,000.00
2019	73,388	₱ 1,467,760.00	212	₱ 1,293,000.00
2020	73,286	₱ 1,465,720.00	26	₱ 155,000.00
2021	44,307	₱ 886,140.00	43	₱ 257,000.00



Calamity Assistance

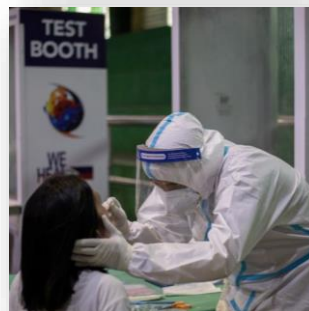
Year	Number	Amount (Php)
2016	42	₱ 84,000.00
2017	31	₱ 93,000.00
2018	85	₱ 501,319.57
2019	75	₱ 225,000.00
2020	150	₱ 392,000.00
2021	77	₱ 494,223.00*
TOTAL	460	₱ 1,789,542.57



Typhoon related
P 196,000



Fire related
P 170,000

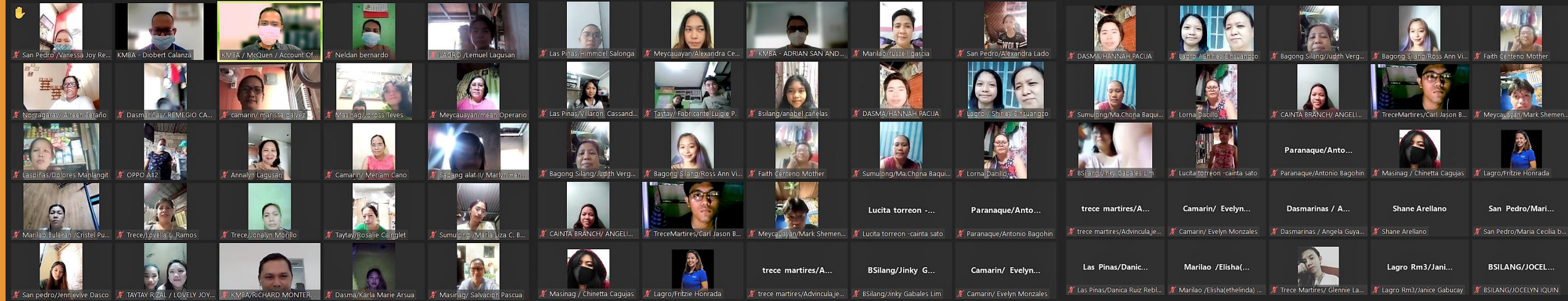


Swab Testing
P 128,223



KJSP

Year	College	High School	TOTAL	Allowance Released
2007-2015				₱ 2,405,231.00
2016	40	60	100	₱ 598,490.00
2017	40	60	100	₱ 580,000.00
2018	41	60	101	₱ 590,000.00
2019	41	90	131	₱ 680,000.00
2020	35	80	115	₱ 345,000.00
2021	40	90	130	₱ 527,000.00
TOTAL				₱ 5,725,721.00



Plan for 2022

- ▶ Launch Mobile Application
- ▶ Recruitment outside of K
- ▶ Boost social media to promote microinsurance
- ▶ Digitize documents
- ▶ Data security and regulation protocols
- ▶ Integrate database management system with other system and digital platform
- ▶ Review of existing personnel structure
- ▶ Job-specific training competency
- ▶ Tax exemption
- ▶ Manage risk thru reinsurance
- ▶ Regulatory compliance



Maraming Salamat!

