



KASAGANA-KA

Mutual Benefit Association, Inc.

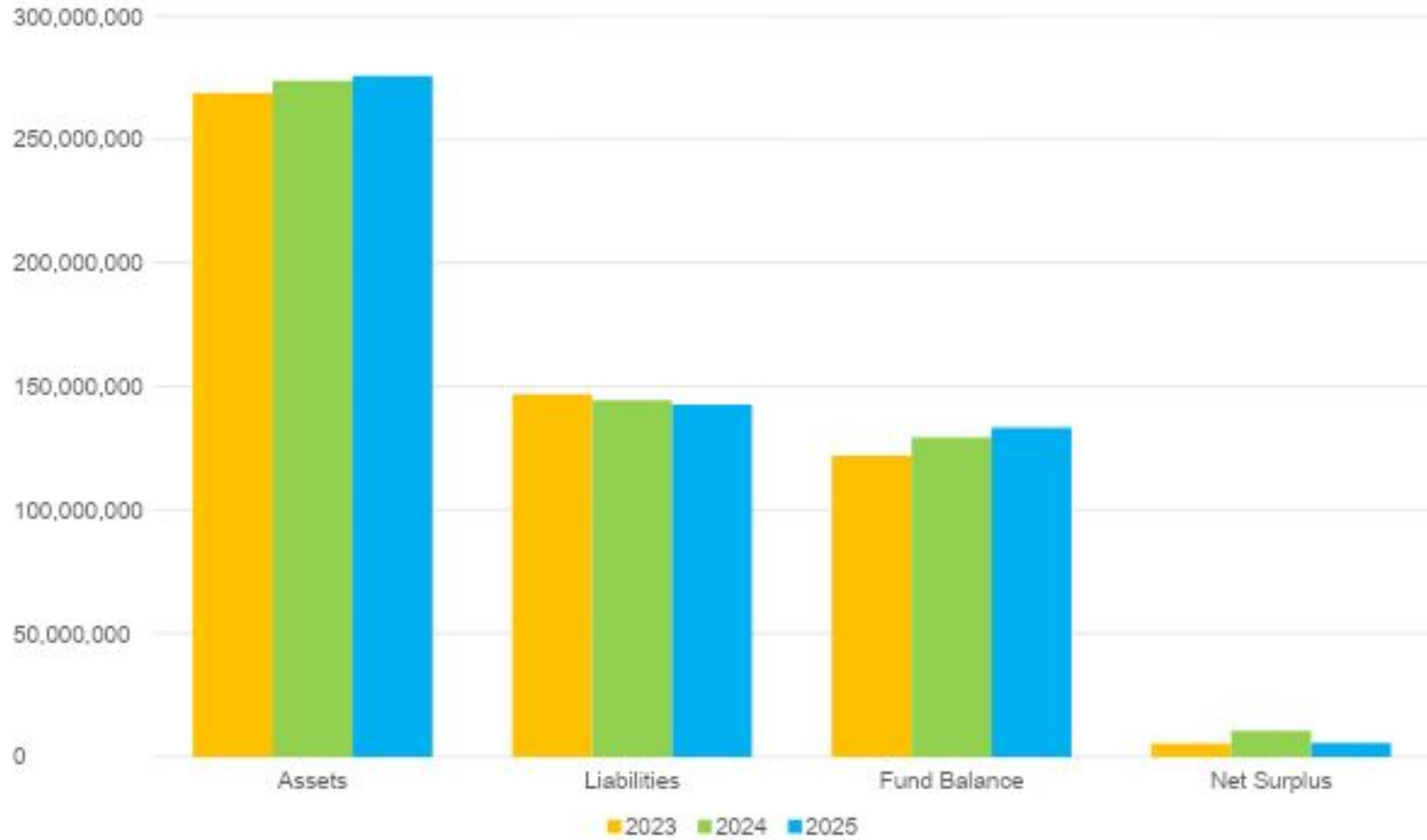
2025 Annual Report

Financial Target 2025

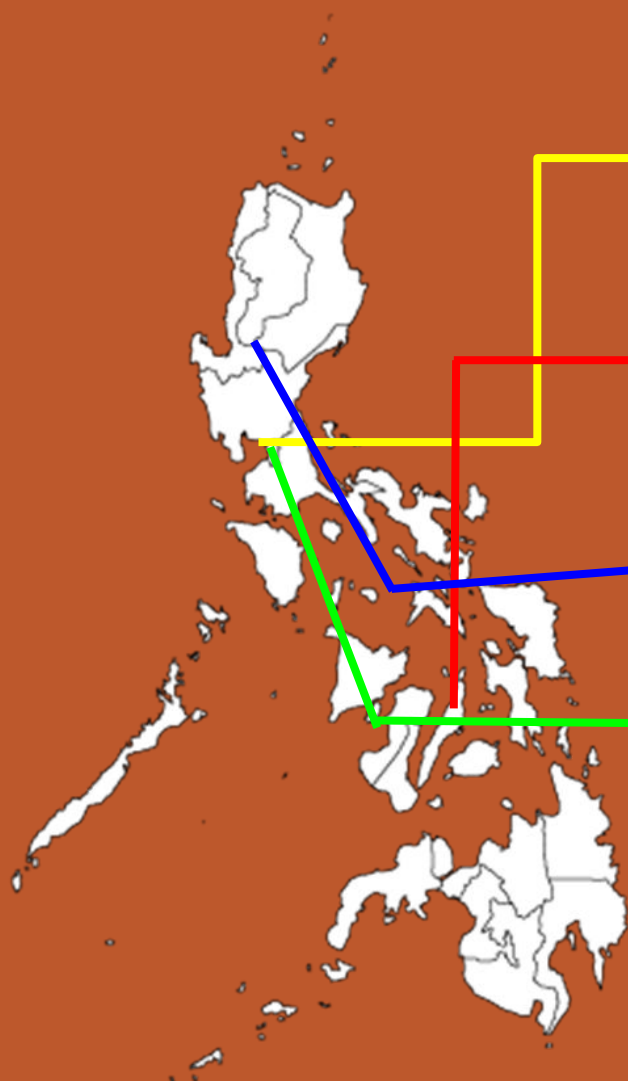
	Target	Achievement	Variance
 Members	65,000	48,303 M	↓ 25.69 %
 Members' Premium	P 66.11 M	37.50 M	↓ 43.28 %
 Assets	P 291.12M	276 M	↓ 5.26 %
 Liabilities	P 159.35 M	143 M	↓ 10.00 %
 Fund Balance	P 132.77 M	133 M	↑ 0.40 %
 Net Surplus	P 8.04 M	5.47 M	↓ 31.97 %



Financial trends



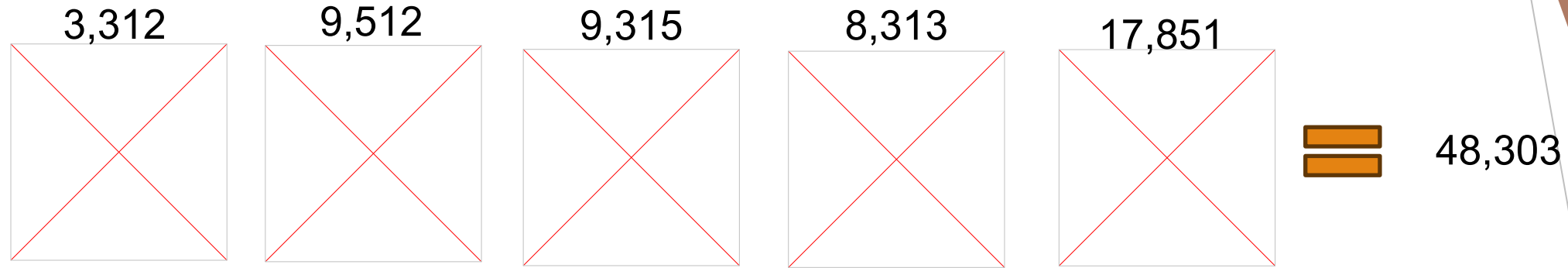
Outreach



K-COOP:	38,240
CAPS-R:	7,502
JVOMFI:	378
OTHER ASSOCIATES:	2,183
Total:	48,303



Length of membership



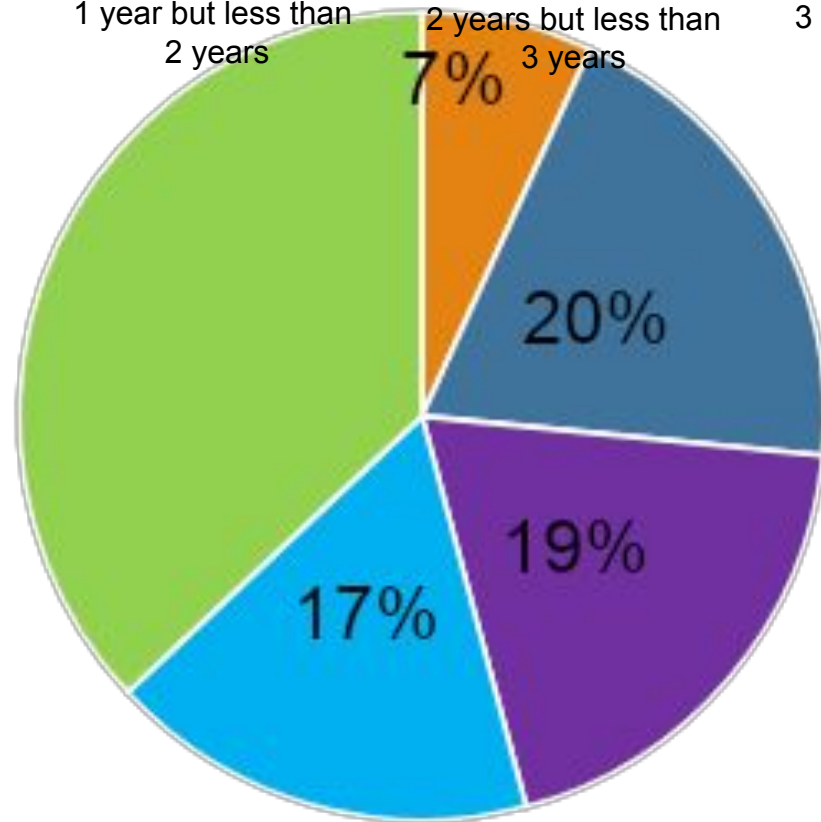
Less than 3 months

3 months but Less Than 1 year

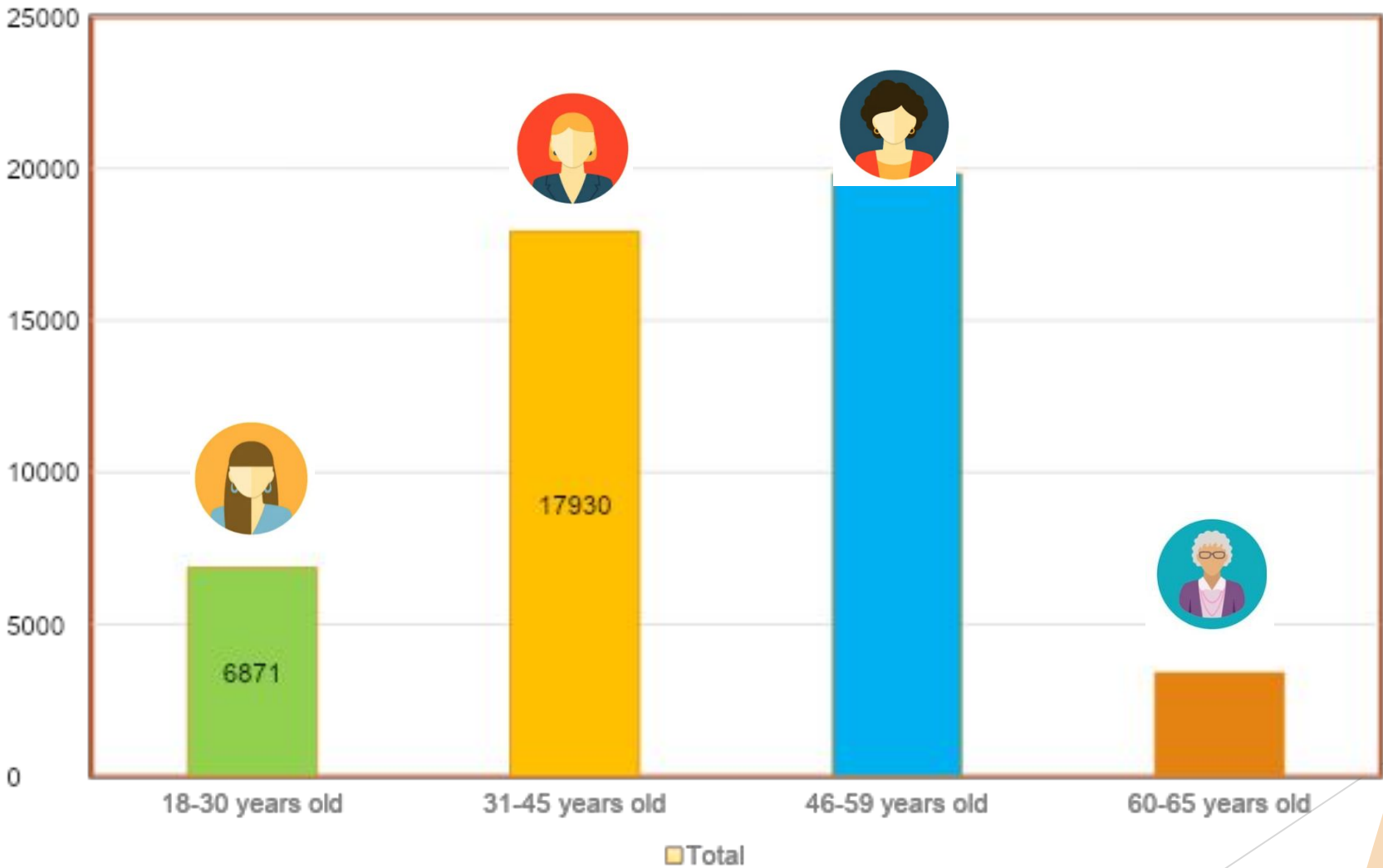
1 year but less than 2 years

2 years but less than 3 years

3 years or more




Age distribution



Claims

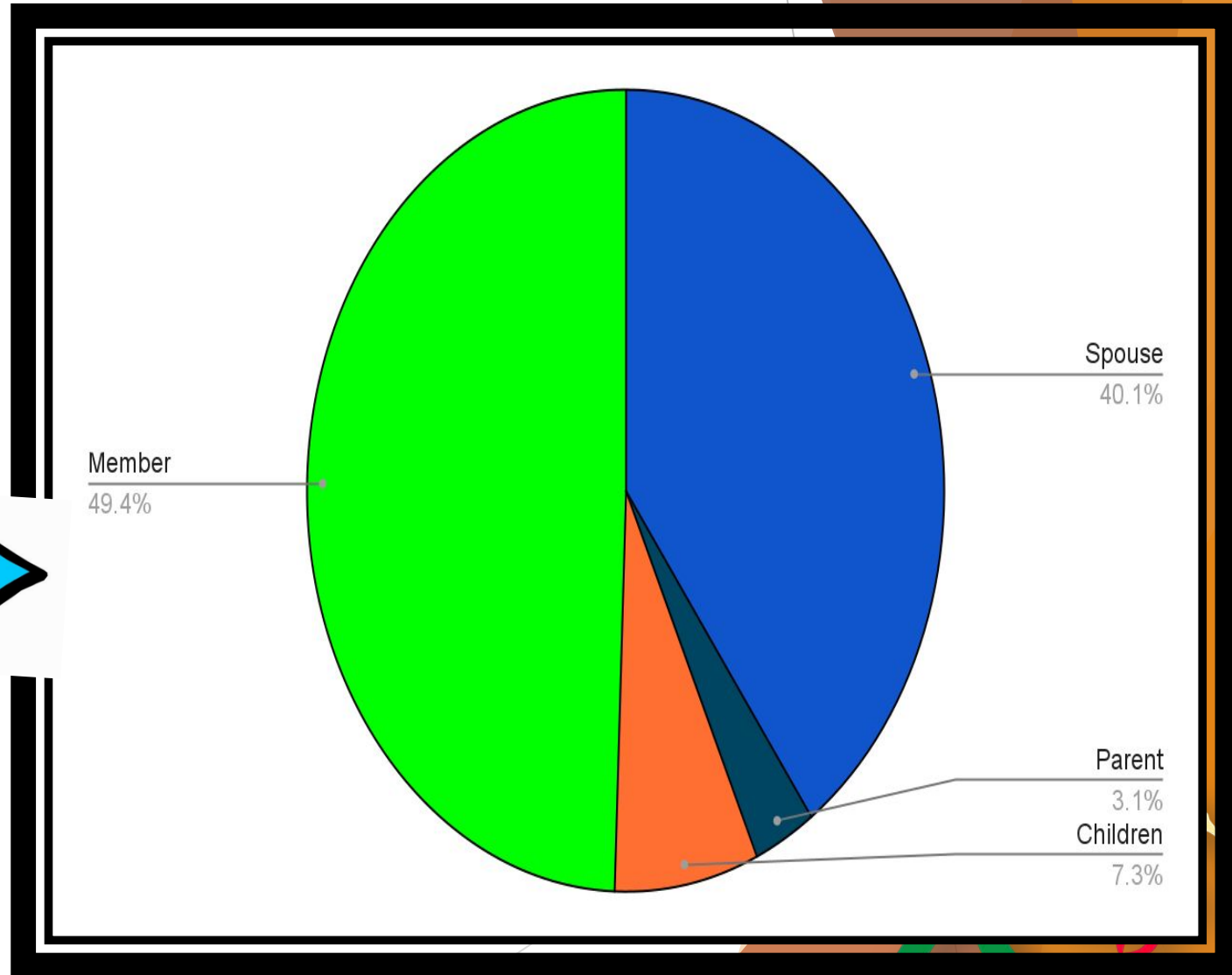
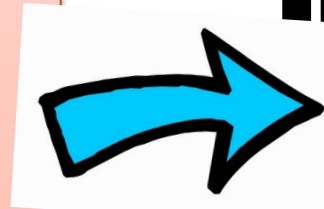
 Members: 176

 Spouse: 142

 Children: 26

 Parent: 11

Total: 355



Type of claims



Natural Death



341



Accidental
Death



3



Permanent
Disability



3



Motor and
vehicular accident
and hospitalization



6



Suicide


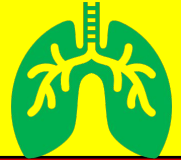


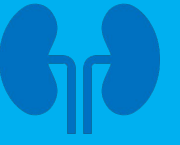


1

Total:
355



Causes of Death

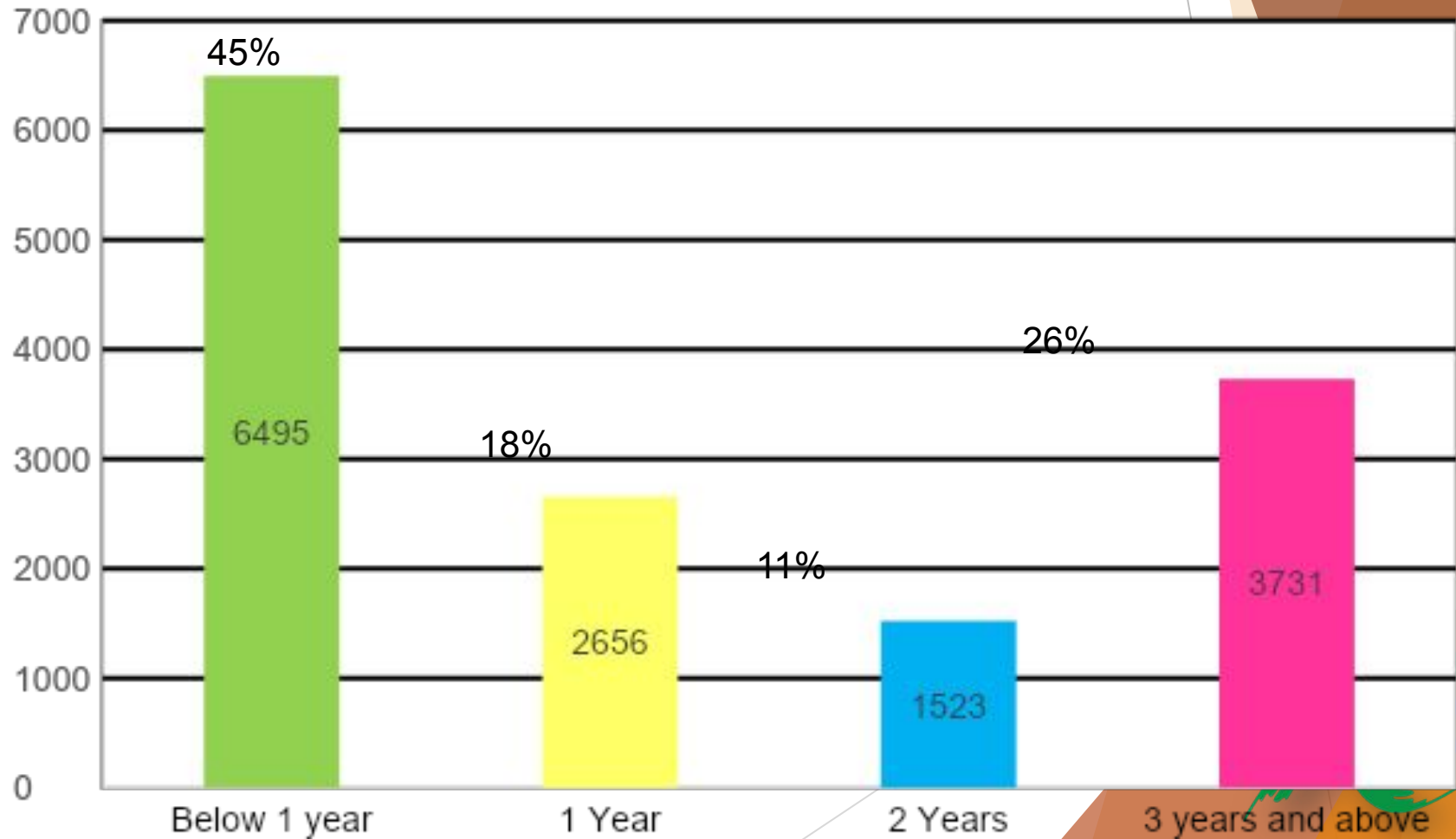
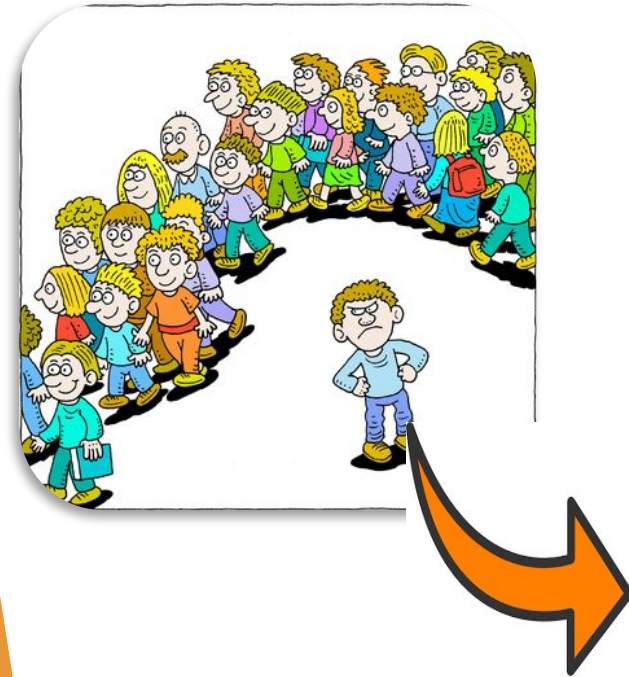
1st		Cardiovascular
2nd		Respiratory
3rd		Hematological
4th		Neurological
5th		Hematological



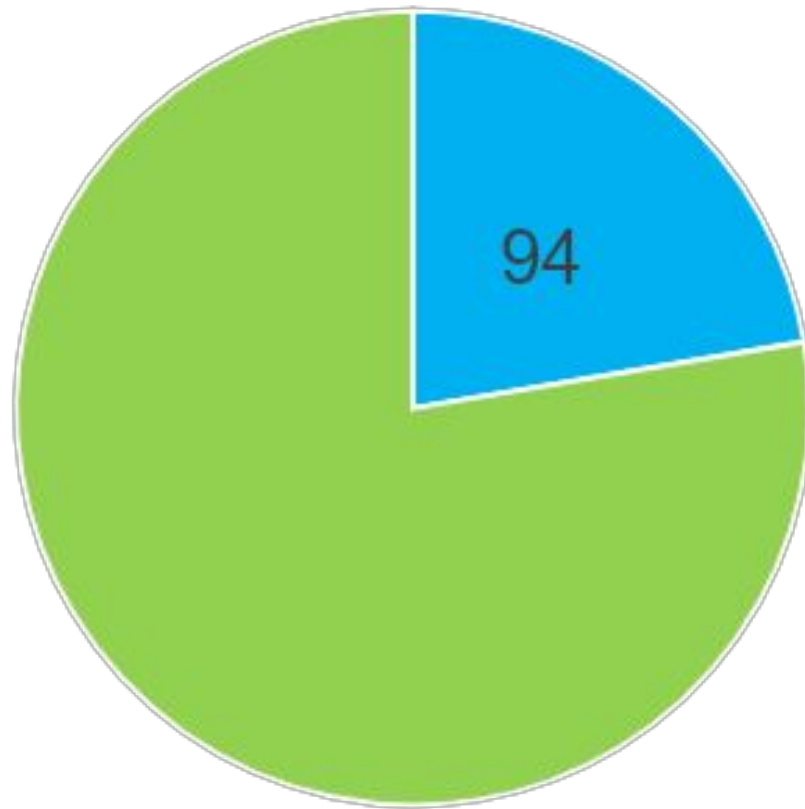
Resignation vs. New Members

Members
resigned/withdraw
14,405

New members
15,729



Exit Age



- Associates
- KCOOP

TOTAL
421



CLIP and HIIP Enrollment and Claims

Product	Enrolled	Claims
CLIP	105,758	168
HIIP	2,188	16



Other Products / Services



•K-Kalinga

Enrolled: 7,756

Claims: 20



•K-Bente

Enrolled: 626

Claims: 0



•Calamity Assistance

Enrolled: 601

Claims: 357,064



•KJSP

Enrolled: 130

Claims: 588,000



•K Dakila

Enrolled: 6,403

Claims: 20

Other Accomplishments

- IC Circular Letter 2024-19 issued on October 17 announcing the deferral of I/PFRS17 implementation for MI-MBA's in 2030.
- BIR Circular 108-2024 (September 18, 2024). Clarifying MI-MBA's as Tax Exempt under Section 30 (C) of the 1997 tax code
- KMBA was awarded 3 Golden Arrow Award by the Institute of Corporate Directors held on October 23, 2025 at Okada Manila.
- Compliant to all regulatory submissions.
- The payment system of mobile application is available.
- 88% of 2023 members records uploaded in the system.



3 Golden Arrow Award

2023 ASEAN Corporate Governance Scorecard



Value Formation



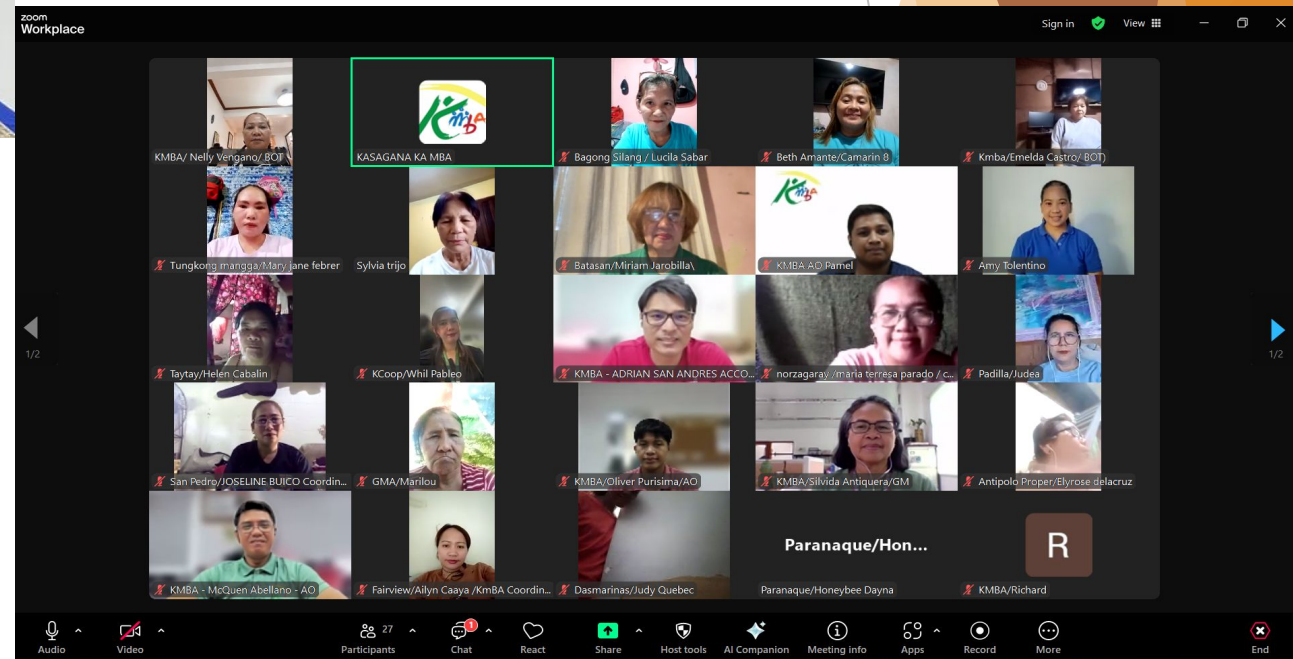
Meetings and Conferences







Training



Plan for 2026

Membership growth and partnership	<ul style="list-style-type: none">● Achieve 60,000 policyholders and establish 2 new consortium partners● Strengthen recruitment through social media and capacity building of Area Coordinators
Programs, Products, and Services Development	<ul style="list-style-type: none">● Retain the P20 BLIP and CLIP product review● Offer an upgraded BLIP option with her benefits and premium● Continue offering of K-Kalinga, K-Bente, and K-Dakila products● Introduce Kaya Med as a new microhealth product
Claims and Members services	<ul style="list-style-type: none">● Maintain a 24-hour claim settlement upon receipt of complete documents
Social protection and Assistance	<ul style="list-style-type: none">● Allocate P1M scholarship fund for 70 College and 100 HS scholars● Allocate P200K calamity Assistance Fund



- **Financials and, Administrative Services and Compliance**

- Increase premium collection by 38%, assets by 7%, and fund balance by 5%
- Ensure full regulatory and governance compliance, including permits, reports, data privacy, and renewal of Tax Exemption
- Maintain operational efficiency and sustainability through digitized records and facility improvements
- Prepare for the parallel run of IFRS 17 starting 2026
- Strengthen staff competencies through job evaluation, training, and Certification (NCII Microinsurance Certification of TESDA, CPA exams, occupational and health safety)

- **Organizational Development**

- Ensure leadership continuity with the assumption of new General Manager by June 30, 2026.
- Conduct at least 8 Board meetings annually, hold Annual General Meeting, and celebrate KMBAs 20-year milestone
- Book launch



<ul style="list-style-type: none"> • Networking and Linkages 	<ul style="list-style-type: none"> • Participate actively in local and international network activities/speaking engagements/presentations (MiMAP, AOA, ICMIF) • Host to the AOA visit in August • Participate in risk pooling such as investments, reinsurance
<ul style="list-style-type: none"> • Safety in the workplace 	<ul style="list-style-type: none"> • Regular conduct of fire and earthquake drill, first aid training. • Occupational safety certification. • Building maintenance.
<ul style="list-style-type: none"> • KMBA Building Management 	<ul style="list-style-type: none"> • Amend building permit to allow more working space. <ul style="list-style-type: none"> • Solar power is running





Kabuhayan sa Ganap na Kasarinlan Credit and Savings Cooperative



CAPS-R Inc. Microfinance NGO



First Life Financial Company, Inc.



Malayan Insurance



Rimansi Mutual Solutions Insurance Agency Inc. (RMSI)



Microinsurance MBA Association of the Philippines,. Inc. (MiMAP)



Asia and Oceania Association of the ICMIF (AOA)



International Cooperative and Mutual Insurance Federation (ICMIF)



Thank you!

