

**DATA ON PRODUCTS
AS OF 31 DECEMBER 2021**

SECTOR*	PRODUCT	PREMIUM RANGE		BENEFIT
		COVID-19	TYPHOON ODETTE	
MBA	BASIC LIFE	₱ 15-₱50/week; ₱80/month; ₱240- ₱1,440/year		₱30,000.00 natural death+50% member's equity for member's only; ₱50,000-Principal Member & ₱15,000-per Insured Dependent (up to 4 Dep.); ₱10,000.00 to ₱297,000 for Principal Members & ₱5,000.00 for Dependent Spouse;
	Basic Life Insurance Plan Claims (BLIPex CLAIMS)	₱1,000 one time payment before enrollment		₱33,000 (BLIPex CLAIMS) and ₱16,500 (BLIPex REFUND)
	Basic Life Insurance Plan Refund (BLIPex REFUND)			
	Basic Life Insurance Plan Death (BLIP-DEATH)	₱30.00/ week		₱2,500.00 - ₱50,000.00 for members/₱2,000.00-₱10,000.00 for members dependent
	CREDIT-LIFE	₱1.00 for every thousand of original loan amount per week; ₱0.60/thousand/month; ₱10.00-₱12.50 per 1,000 per year; 1.5% / annum based on the principal loan		Depends on Loan amount up to ₱ 200,000.00 (100%); Equal to Insured Loan Amount; Based on the schedule of benefits under CLIP
	GOLDEN LIFE INSURANCE	₱50/ week - ₱100/week depending on the option chosen by the member; ₱ 950.00 Access Fee (one time only) and ₱ 330.00 per month or ₱ 3,600.00 yearly; ₱1,850.00 on year 1 and ₱ 900.00 from year 2 to year 10		₱ 40,000.00 -Life Insurance, ₱1,000.00 Access Benefits-Basic, ₱475.00 Equity Value (50% of Access Fee); ₱11,475.00 for Principal Members
	FAMILY SECURITY PLAN (FSP)	₱1,000/ annum		
	HOSPITAL INCOME BENEFIT (HIB)	₱250/ year; ₱360/year; ₱ 1,000.00 per year		₱300/day of confinement, max of 3; ₱31,000
	Hospital Income Insurance Plan (HIIP)	₱250/ year		₱18,000
	Life Plus Ins. Plan (LPIP)	₱240.00 per annum		₱ 20,000.00 for Principal Members ₱10,000.00 for Dependent Spouse
	Life Max Ins. Plan (LMIP)	₱650.00 per annum		₱ 50,000.00 for Principal Members
	Mortgage Redemption Insurance (MRI)	₱10.00 for every thousand of original loan amount per annum		Based on the original amount of loan
RETIREMENT FUND (RF)	₱5/ week			
NON-LIFE	BPI BANKO (Property Cash Assistance)		₱75	₱1,500.00
	CALAMITY AID RIDER		₱255.36 to ₱1,700 individual & Family for ₱2,000	₱2,000 to ₱5,000 or ₱5,500
	COVID 19 Assist +	₱75.00 per person		₱4,500.00 (300 max of 15 days)
	CREDIT-LIFE			
	CROP INSURANCE		₱100 for every thousand	₱1,000 to 20,000
	PERSONAL ACCIDENT MICRO INSURANCE	₱15,000		₱15,000
	PROTEKTOD0	₱230.97		₱5000

LIFE	EMERGENCY ROOM BENEFIT	₱1,900		Principal - Sickness ER Expense P5,000, Daily Hosp Income P200/day (max 15 days)
	GROUP TERM LIFE	₱79-₱500/Month; ₱1,700 individual & for Family - ₱2,000; ₱145-₱460 Principal, and ₱57 -₱120 Spouse, ₱11-₱23.90 Child		Ladderized Program: Principal ₱17,500 to ₱50,000, Dep. Spouse ₱15,000 to ₱30,000, Dep. Child/Parent/Sibling ₱10,000 to ₱15,000; Depends on Plan: Principal ₱15,000 to ₱210,000; Death Benefit: Principal ₱25,000, Dep. Spouse ₱12,500, Dep. Child ₱5,000; Cash Assistance Benefit: Principal ₱10,000, Dep. Spouse ₱2,500; Burial Benefit: Principal ₱15,000 or ₱20,000, Dep. Spouse ₱5,000 or ₱10,000, Dep. Child ₱5,000;
	GROUP CREDIT LIFE	Depends on Plan: ₱39.37 -₱61.25; ₱120- ₱281.25, or ₱1.75 every thousand; ₱3.84 every thousand		Depends on Plan: Principal ₱10,000 to ₱30,000, Dep. Spouse ₱5,000 to ₱15,000, Dep. Child/Parent/Sibling ₱2,500 to ₱7,500
	GROUP TERM LIFE AND HIB RIDER	₱25/Week or ₱49.72/Month		Death Benefit: Principal P10,000 to P100,000, Dep. Spouse P1,000 to P20,000, Dep. Child/Parent P1,000 to P10,000; Cash Assistance Benefit: Principal P10,000, Dep. Spouse P2,500 to P20,000; Daily Hosp Income: Principal P400/day (max 30 days), Dep. Spouse P200/day (max 30 days); Ladderized Program: Death Benefit and Cash Assistance Benefit - Principal P25,500 to P70,000, Dep. Spouse/Parent P10,000 to P20,000, Common-Law Spouse P5,000, Dep. Child P3,000; Daily Hosp Income: Principal/Dep. Spouse/Parent/Common-Law Spouse P200/day (max 5 days), Dep. Child P100/day (max 5 days)
	GROUP TERM LIFE & EMERGENCY EXPENSE BENEFIT	₱15.58		Death Benefit: Principal P5,000/certificate (max of 5 units per Ind); Emergency Expense Benefit: P1,000/certificate (max of 5 units per Ind)
	HOSPITAL INCOME BENEFIT	₱250 - ₱410		Daily Hosp Income: Principal - ₱200to ₱ 500 per day (max 15 days); Free P5,000 Covid Death Benefit
	GM BANK-Group Micro Savings Product	₱402		

*RESPONDENTS: 13/23 MBAs; 2/11 LIFE; 9/15 NON-LIFE

**DATA ON MICROINSURANCE
CLAIMS AS OF 31 DECEMBER 2021**

CLAIMS PAID			
SECTOR*	PRODUCT	COVID-19	TYPHOON ODETTE
MBA	BASIC LIFE	274,310,378.78	524,901.00
	Basic Life Insurance Plan Death (BLIP-DEATH)	703,000.00	
	Basic Life Life Insurance Plan-Hospital Income Bsnsfit (BLIP-HIB)	18,700.00	
	Basic Life Insurance Plan Claims (BLIPex CLAIMS)	33,000.00	
	Basic Life Insurance Plan Refund (BLIPex REFUND)	16,500.00	
	BURIAL CLAIMS	23,388,000.00	
	CREDIT-LIFE	31,733,478.42	460,124.00
	Daily Health Income Benefit (DHIB)	431,600.00	
	FAMILY SECURITY PLAN (FSP)	24,710,000.00	
	GOLDEN LIFE INSURANCE	3,690,475.00	
	Hospitalization Assistance Pamilya Insurance Plan (HAPI)	75,300.00	75,300.00
	Hospital Income Insurance Plan (HIIP)	7,200.00	
	HOSPITAL INCOME BENEFIT	34,900.00	
	Life Plus Ins. Plan (LPIP)	1,072,500.00	
	Life Max Ins. Plan (LMIP)	2,225,000.00	
	Mortgage Redemption Insurance (MRI)	174,472.00	
	REFUND LIFE	8,999,436.26	10,143.50
	RETIREMENT FUND (RF)	2,347,026.75	
	OTHER BENEFIT(Donation)	5,490,000.00	1,000.00
		TOTAL	379,460,967.21
NON-LIFE	BPI BANKO (Property Cash Assistance)		85,500.00
	CALAMITY AID RIDER		5,409,950.00
	COVID 19 Assist +	15,000.00	
	GROUP MICRO INSURANCE HOSPITALIZATION	2,211,737.96	
	PERSONAL ACCIDENT MICRO INSURANCE	15,000.00	
	PROTEKTOD0	5,000.00	
		TOTAL	2,246,737.96
LIFE	EMERGENCY ROOM BENEFIT	111,019.75	
	GROUP TERM LIFE	11,849,400.00	
	GROUP CREDIT LIFE	6,488,500.00	
	GROUP TERM LIFE AND HIB RIDER	9,816,889.28	
	GROUP TERM LIFE & EMERGENCY EXPENSE BENEFIT	2,526,000.00	
	HOSPITAL INCOME BENEFIT	25,775,600.00	
		TOTAL	56,567,409.03

*RESPONDENTS: 13/23 MBAs; 2/11 LIFE; 9/15 NON-LIFE

**DATA ON MICROINSURANCE
CLAIMS AS OF 31 DECEMBER 2021**

TOTAL NUMBER OF REGISTERED CLAIMANTS ACTUALLY PAID			
SECTOR*	PRODUCT	COVID-19	TYPHOON ODETTE
MBA	BASIC LIFE	11,164	15
	Basic Life Insurance Plan Death (BLIP-DEATH)	27	
	Basic Life Insurance Plan-Hospital Income Benefit (BLIP-HIB)	23	
	Basic Life Insurance Plan Claims (BLIPex CLAIMS)	33	
	Basic Life Insurance Plan Refund (BLIPex REFUND)	33	
	BURIAL CLAIMS	990	
	CREDIT-LIFE	2,994	6
	Daily Health Income Benefit (DHIB)	560	
	FAMILY SECURITY PLAN (FSP)	640	
	GOLDEN LIFE INSURANCE	95	
	Hospitalization Assistance Pamilya Insurance Plan (HAPI)	8	
	Hospital Income Insurance Plan (HIIP)	3	
	HOSPITAL INCOME BENEFIT	32	
	Life Plus Ins. Plan (LPIP)	75	
	Life Max Ins. Plan (LMIP)	54	
	Mortgage Redemption Insurance (MRI)	19	
	REFUND LIFE	2,887	5
	RETIREMENT FUND (RF)	1,566	
	OTHER BENEFIT(Donation)	2,374	1
		TOTAL	23,577
NON-LIFE	BPI BANKO -Property Cash Assistance		57
	CALAMITY AID RIDER		2,615
	COVID 19 Assist +	3	
	GROUP MICRO INSURANCE HOSPITALIZATION	268	
	PERSONAL ACCIDENT MICRO INSURANCE	1	
	PROTEKTODO	1	
		TOTAL	273
LIFE	EMERGENCY ROOM BENEFIT	36	
	GROUP TERM LIFE	703	
	GROUP CREDIT LIFE	293	
	GROUP TERM LIFE AND HIB RIDER	636	
	GROUP TERM LIFE & EMERGENCY EXPENSE BENEFIT	389	
	HOSPITAL INCOME BENEFIT	5,543	
		TOTAL	7,600

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**DATA ON MICROINSURANCE
CLAIMS AS OF 31 DECEMBER 2021**

TOTAL NUMBER OF REGISTERED CLAIMANTS			
SECTOR*	PRODUCT	COVID-19	TYPHOON ODETTE
MBA	BASIC LIFE	11,184	15
	Basic Life Insurance Plan Death (BLIP-DEATH)	39,422	
	Basic Life Insurance Plan-Hospital Income Benefit (BLIP-HIB)	39,422	
	Basic Life Insurance Plan Claims (BLIPex CLAIMS)	33	
	Basic Life Insurance Plan Refund (BLIPex REFUND)	33	
	BURIAL CLAIMS	990	
	CREDIT-LIFE	2,995	6
	Daily Health Income Benefit (DHIB)	560	
	FAMILY SECURITY PLAN (FSP)	641	
	GOLDEN LIFE INSURANCE	95	
	Hospitalization Assistance Pamilya Insurance Plan (HAPI)	8	
	Hospital Income Insurance Plan (HIIP)	3	
	HOSPITAL INCOME BENEFIT	32	
	Life Plus Ins. Plan (LPIP)	75	
	Life Max Ins. Plan (LMIP)	54	
	Mortgage Redemption Insurance (MRI)	19	
	REFUND LIFE	2,887	5
	RETIREMENT FUND (RF)	1,566	
	OTHER BENEFIT(Donation)	2,374	1
		TOTAL	102,393
NON-LIFE	BPI BANKO -Property Cash Assistance		80
	CALAMITY AID RIDER		4,701
			33
			4
	COVID 19 Assist +	4	
	CROP INSURANCE		417
	GROUP MICRO INSURANCE HOSPITALIZATION	322	
	PERSONAL ACCIDENT MICRO INSURANCE	1	
	PROTEKTOD0	1	
		TOTAL	328
LIFE	EMERGENCY ROOM BENEFIT	36	
	GROUP TERM LIFE	703	
	GROUP CREDIT LIFE	293	
	GROUP TERM LIFE AND Hospital Income Benefit (HIB) RIDER	636	
	GROUP TERM LIFE & EMERGENCY EXPENSE BENEFIT	389	
	HOSPITAL INCOME BENEFIT	5543	
	GM BANK- Group Micro Savings Product	2	
		TOTAL	7,602

*RESPONDENTS: 13/23 MBAs; 2/11 LIFE; 9/15 NON-LIFE