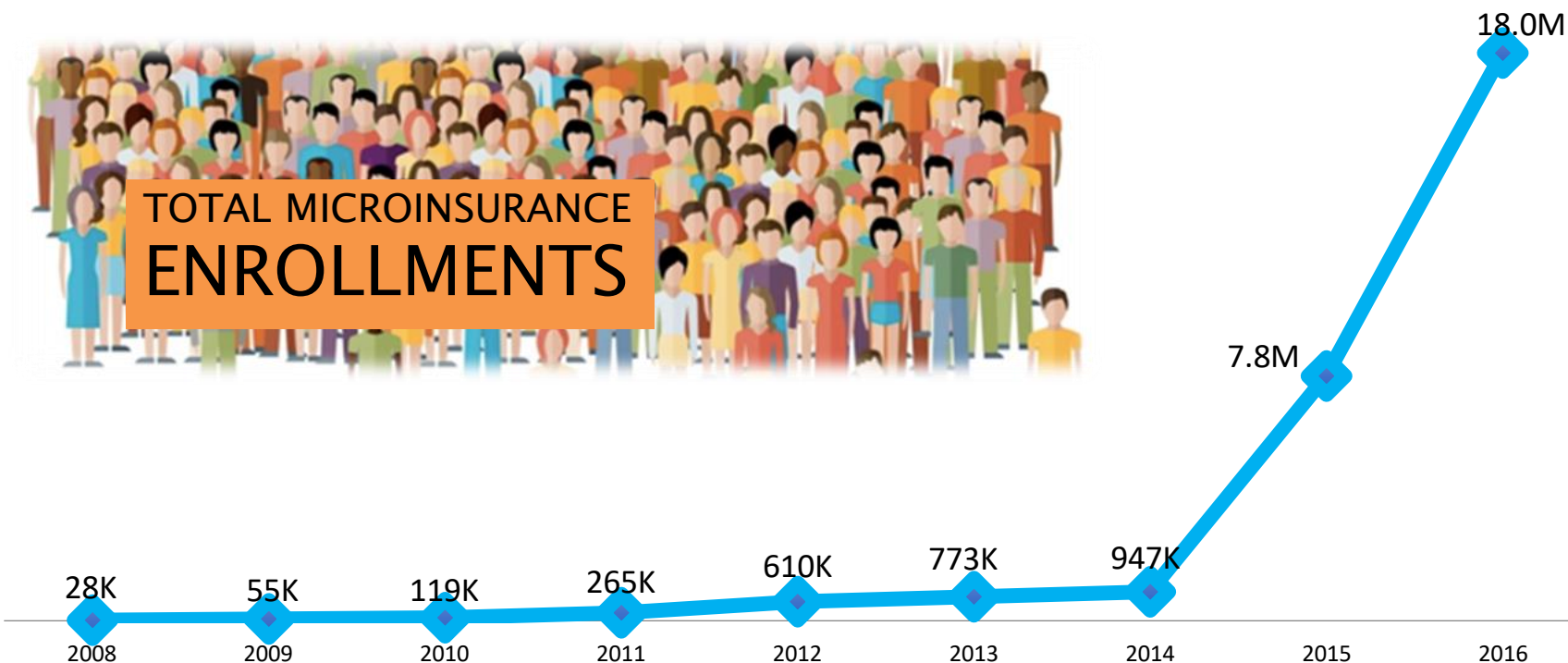




Bundling Crop and Microinsurance Products to Credit

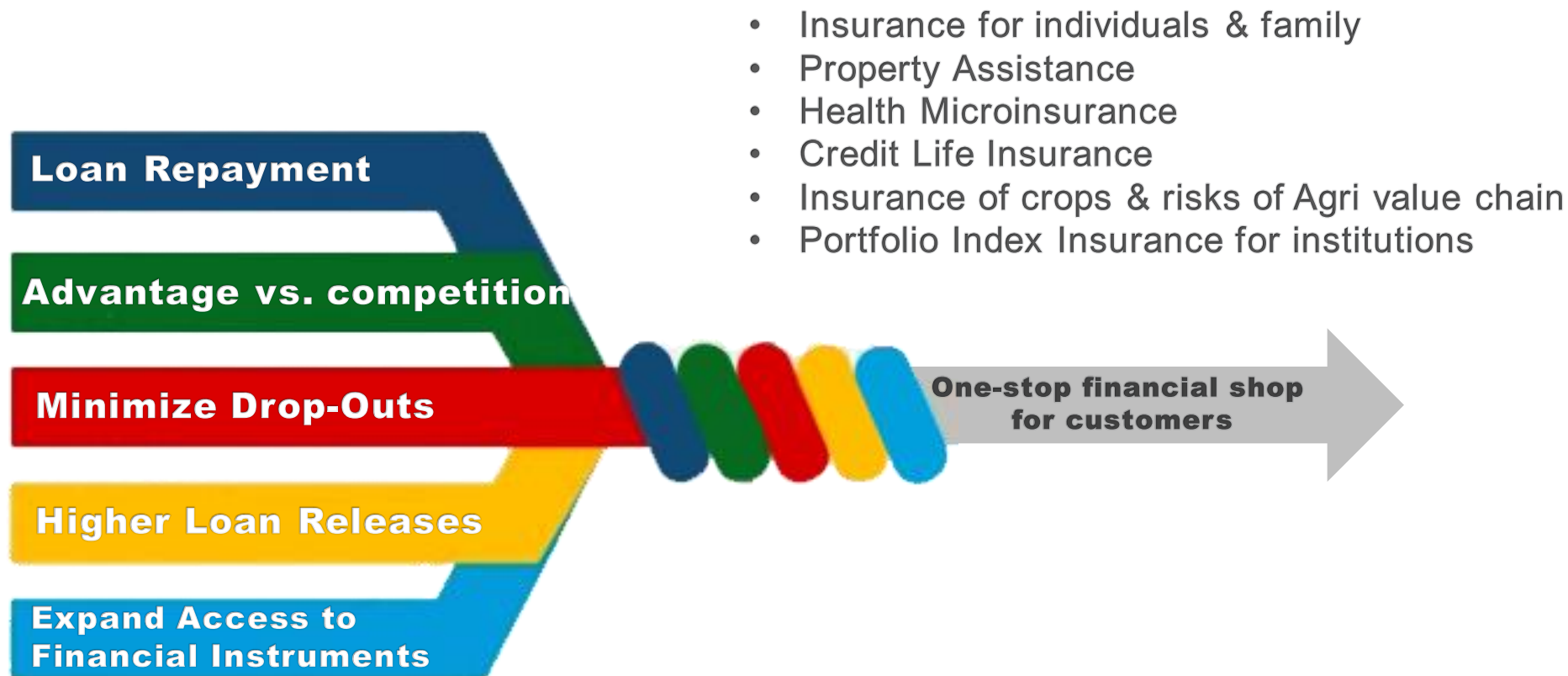
Geric G. Laude
CARD Pioneer Microinsurance Inc.



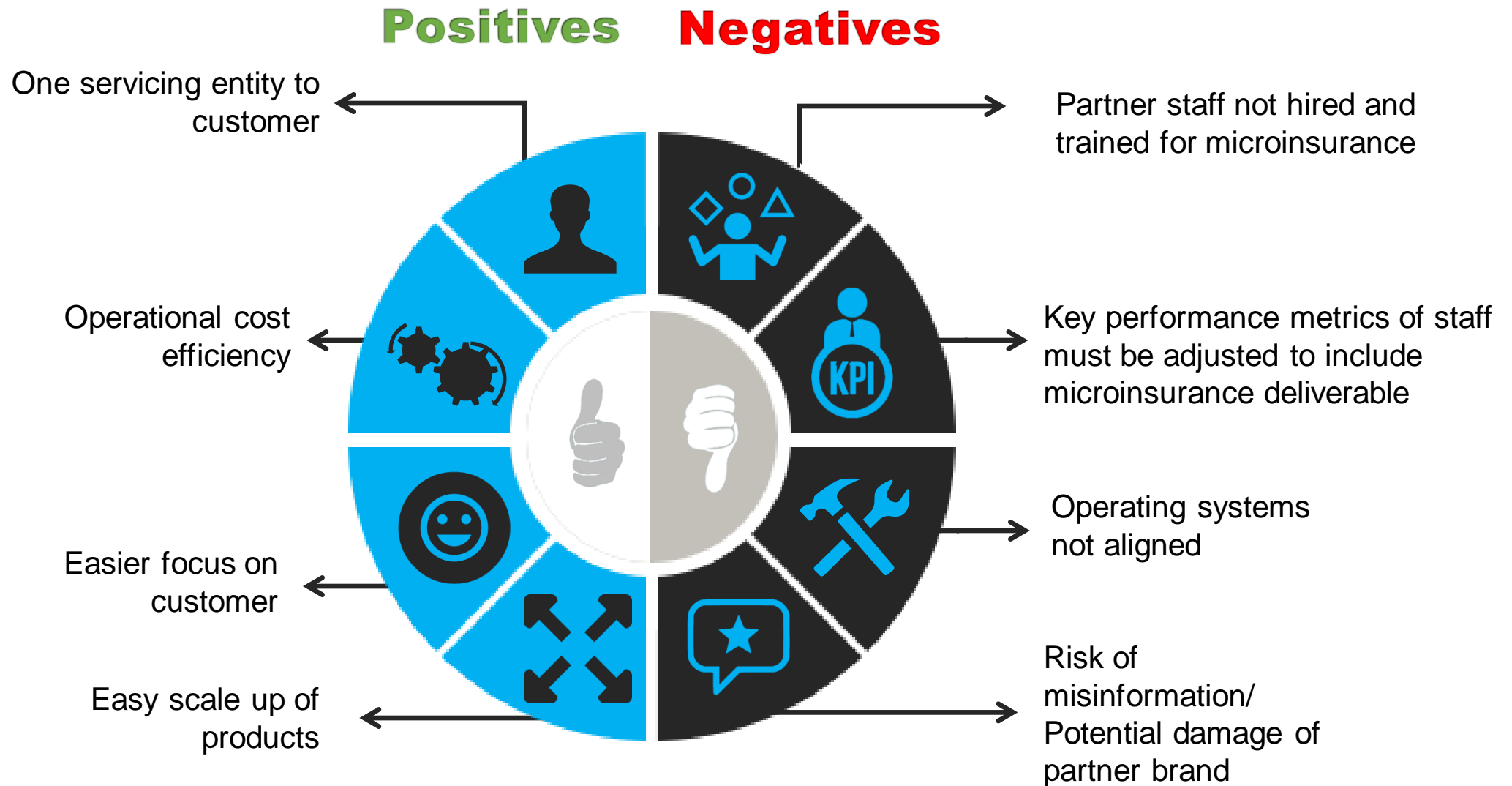


Premiums In PHP	6.7M	12.9M	30.2M	56.4M	140.0M	198.7M	261.9M	543.6M	926.8M
Premiums In USD	134K	258K	604K	1.1M	2.8M	3.9M	5.2M	10.9M	18.5M

Value of Bundling Microinsurance with Credit



Bundling Microinsurance with Credit



Binhi Crop Insurance

Who can avail?

Mandatory to all Agri-Loan Borrowers who plant Rice and Corn

Benefit

Amount of Agri Loan, max of Ps20,000 (USD400)

Term of Coverage

1 – 6 months
(Depends on term of loan)

Perils Covered

Typhoon, Flooding caused by rains due Monsoons and Low Pressure Areas

Premium: 6-10% of the Sum Insured



Binhi Crop Insurance

Percentage of Damage to the Farm

80% -100%

20 - 79%

19% and below

Percentage of Benefit

100%

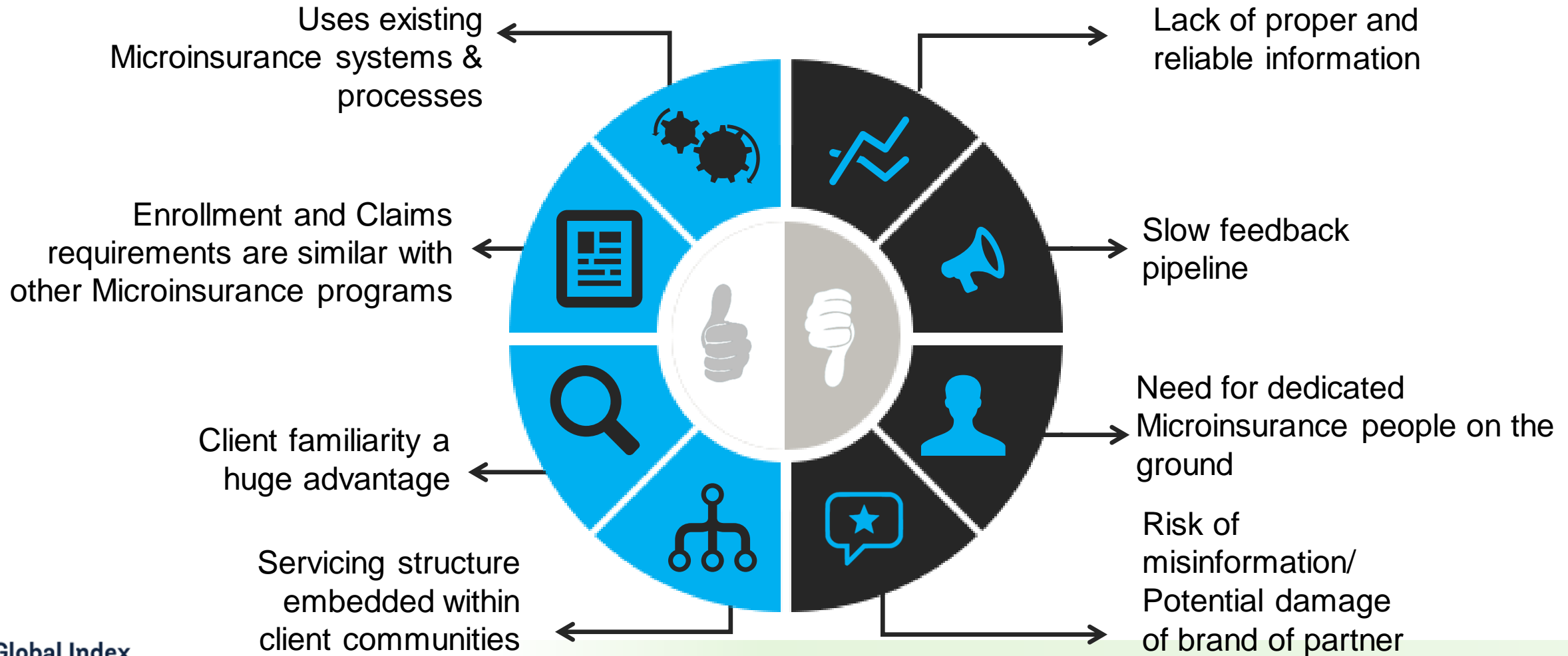
50%

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Bundling Crop Insurance with Credit: Lessons Learned

Positives Negatives



Insuring the Agri-Value Chain



Input Providers



Farmers



Facilities



Retailers

Improving the Value Proposition





Bundling Crop and Microinsurance Products to Credit

Geric G. Laude
CARD Pioneer Microinsurance Inc.

