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OIC, Pioneer Microinsurance  
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# MSME Insurance in the Philippines





Size	By Employment	By Asset Size
Micro	1-9 employees	Up to P3,000,000
Small	10-99 employees	P3,000,001 – P15,000,000
Medium	100-199 employees	P15,000,001 – P100,000,000
Large	200 and above employees	P100,000,001 and above

Of the 1 million registered establishments in the Philippines, 99.5% are MSMEs.

SIZE	NO. OF ESTABLISHMENTS	% SHARE	TOTAL EMPLOYMENT	% SHARE
MICRO	887,272	88.45%	2,610,221	28.86%
SMALL	106,175	10.58%	2,445,111	27.04%
MEDIUM	4,895	0.49%	658,930	7.29%
LARGE	4,769	0.48%	3,328,801	36.81%
TOTAL	1,003,111	100%	9,043,053	100%

Source: 2018, List of Establishments, Philippine Statistics Authority

## TOP 5 MSMEs by Region

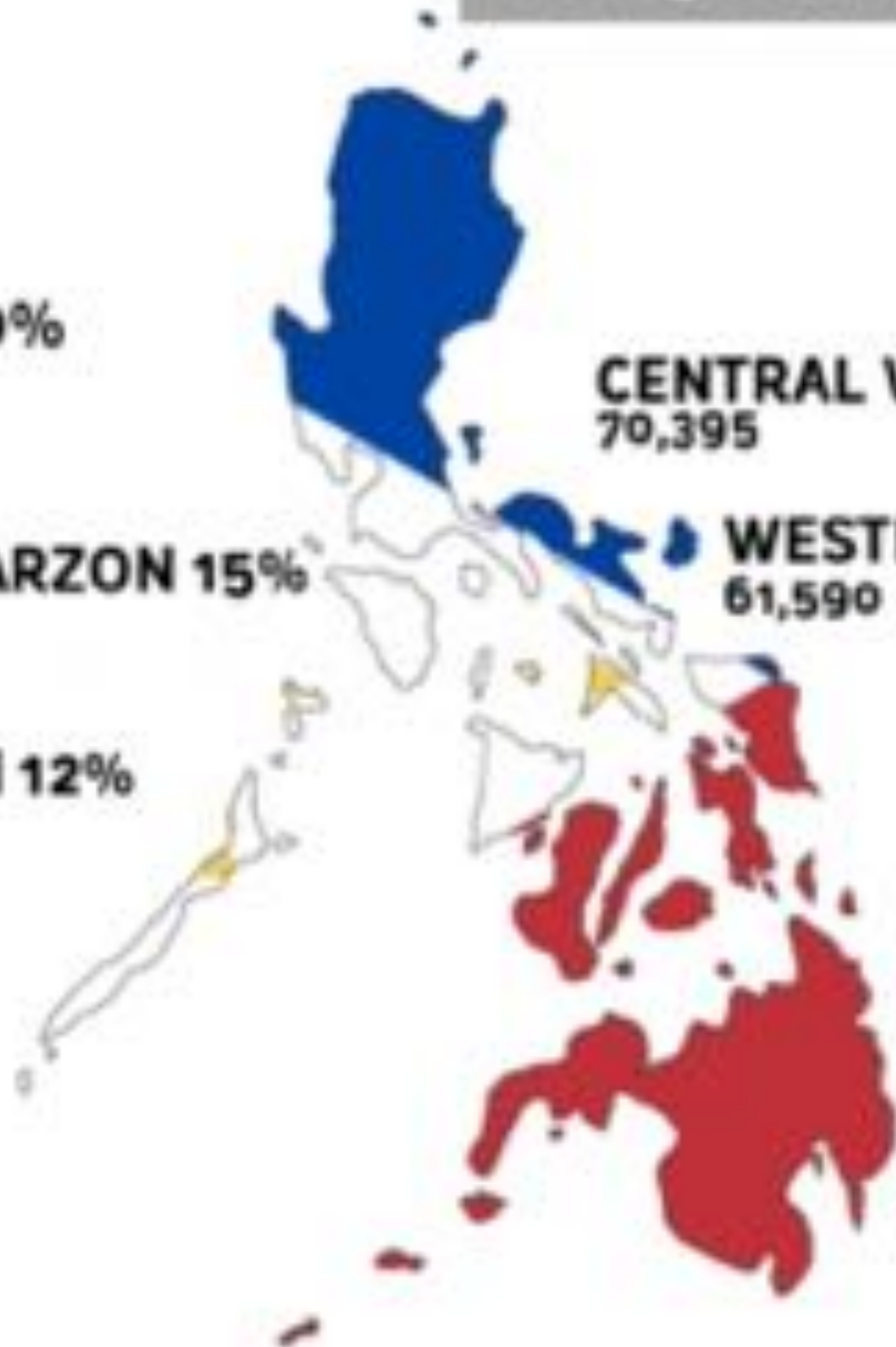
**NCR 20%**  
203,312

**CENTRAL VISAYAS 7%**  
70,395

**CALABARZON 15%**  
148,196

**WESTERN VISAYAS 6%**  
61,590

**CENTRAL LUZON 12%**  
116,073





# MAJOR CHALLENGES

BUSINESS SUSTAINABILITY

FUNDING

MARKET ACCESS

PRODUCTIVITY







# TYPES OF INSURANCE



**BUSINESS  
INTERRUPTION**



**CALAMITY COVER**



**ACCIDENT**

Coverage for owners and staff



**FIDELITY  
GUARANTEE,  
ROBBERY, THEFT,  
BURGLARY**

# GO-TO STRATEGY



MICROFINANCE



RURAL BANKS



COOPERATIVES



REMITTANCE  
CENTERS



DIGITAL  
PAYMENT  
FACILITIES



INTERMEDIARIES





P 1,450 kada taon

**MGA BENEPISYO:**

- ↑ Personal Accident Benefit: P100,000\*
  - 🔥 Fire Benefit: P50,000\*
  - 🏠 Business Interruption Benefit: P5,000\*
- \*Maximum amount na maaaring matanggap

Ang microinsurance product na ito ay hindi nakaseguro sa Philippine Deposit Insurance Corporation (PDIC) at hindi pananagutan ng \_\_\_\_\_



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**Protektahan  
ang inyong puhunan.**

PIONEER

**NegoSure**  
NEGOSYO INSURANCE

**Plan 1200**



Reconstruction  
Benefit (Sunog)  
**P100,000**



Personal Accident  
Benefit  
**P200,000**

**Plan 480**



Reconstruction  
Benefit (Sunog)  
**P40,000**



Personal Accident  
Benefit  
**P80,000**



# WHAT WORKED

- ✓ THRU PARTNERSHIPS
- ✓ AFFORDABLE AND RELEVANT PRODUCTS
- ✓ SIMPLIFIED UNDERWRITING PROCESS
- ✓ FAST CLAIMS PROCESSING







**MARAMING SALAMAT!**