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OIC, Pioneer Microinsurance
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MSME Insurance in the Philippines



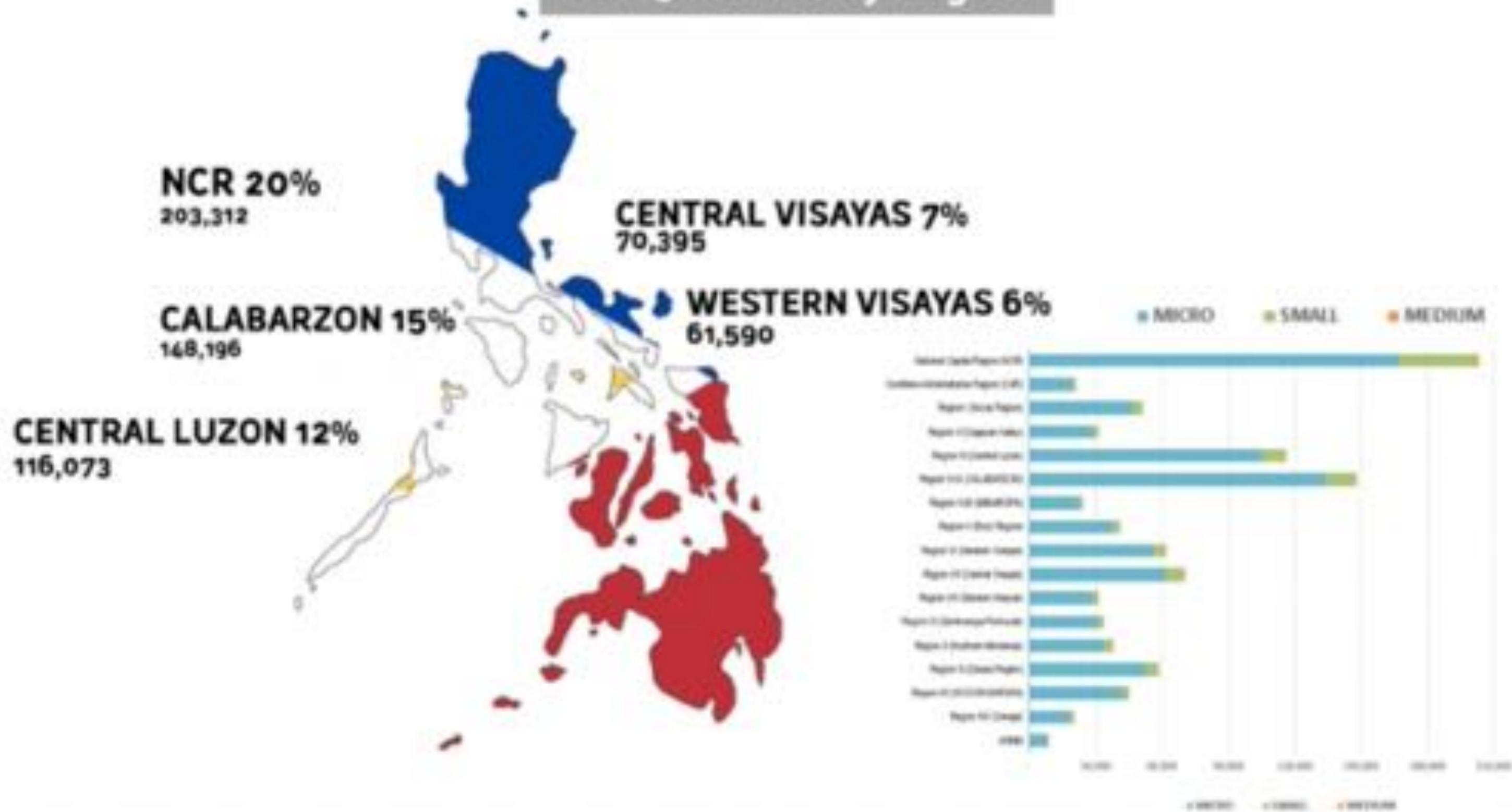
Size	By Employment	By Asset Size
Micro	1-9 employees	Up to P3,000,000
Small	10-99 employees	P3,000,001 – P15,000,000
Medium	100-199 employees	P15,000,001 – P100,000,000
Large	200 and above employees	P100,000,001 and above

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%	9,043,063	100%

Source: 2018, List of Establishments, Philippine Statistics Authority

TOP 5 MSMEs by Region



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



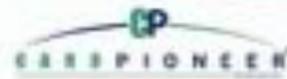
REMITTANCE
CENTERS



DIGITAL
PAYMENT
FACILITIES



INTERMEDIARIES



ProteKITA

Kita Protektado, Negosyo Sigurado

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.



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!