

**6<sup>th</sup> International Microinsurance Conference**  
9-11 November 2010  
Hotel Intercontinental, Manila, Philippines

**MICROINSURANCE AT WORK: A PREVIEW OF THE MUTUAL'S APPROACH TO  
MICRO-INSURANCE IN THE PHILIPPINES**

**ORGANIZED GROUP FIELD VISIT - NOVEMBER 8, 2010**

While the conference sessions will showcase the diverse microinsurance experiences of various organizations around the world, this field exposure will take you to the practice of providing safe and affordable micro-insurance products and services by Micro-insurance Mutual Benefit Associations (MI-MBAs) in the Philippines. CARD MBA, the biggest MI-MBA in the Philippines serving pre-dominantly rural women will host one group. KASAGANA-KA MBA, a medium-sized MI-MBA will share their work with the urban poor in providing microinsurance. This trip will also provide the participants the opportunity to take a glimpse of some of the country's historical landmarks.

This activity is co-organized by RIMANSI Organization for Asia and the Pacific, Inc. (RIMANSI), a regional resource center based in the Philippines which was established to help professionalize the management of mutual benefit associations and microinsurance programs that provide affordable, comprehensive, and quality risk protection to millions of poor people in Asia.

**Group 1**

Host Organization: *CARD MBA, Laguna, Philippines*

**Organizational Profile**

The Center for Agriculture and Rural Development Mutual Benefit Association (CARD MBA) is the insurance arm of CARD Mutually Reinforcing Institutions (CARD MRI). CARD MRI is a network of organizations that provide financial and non-financial services around microfinance and micro-enterprise development.

CARD MBA was established in 1999 pioneering the mutual's approach to microinsurance in the Philippines. It is the first microfinance-affiliated MBA organized and managed by women from low-income groups. CARD MBA's experience in successfully insuring millions of poor people previously unserved by mainstream insurance providers has served as a challenge and inspiration to other MFIs, social development organizations and even commercial insurance companies in the country.

The CARD MBA approach to microinsurance is the backbone of RIMANSI's advocacy in expanding the reach of microinsurance to millions of poor households in Southeast Asia.

**Schedule**

7:30am	Departure from Hotel
9:00	Orientation on CARD MBA's operations
11:00	Center meeting exposure
12:30 - 3:30pm	Lunch & visit to selected tourist sites in Laguna
3:30 - 5:00	Travel back to Manila

**Group 2:**

Host Organization: **KASAGANA-KA MBA, Quezon City, Philippines**

**Organizational Profile**

Founded in 2003, Kasagana-Ka Development Center (Kasagana-Ka) aims to realize the economic empowerment of women, urban poor communities, and other marginalized sectors of society through the development and implementation of relevant and viable microfinance models anchored on the principles of community organizing. Kasagana-Ka engages in credit and savings mobilization programs specifically designed for low-income households and also provides technical assistance and education seminars for organized groups.

Recognizing the vulnerabilities of its members and their families in time of sickness and/or death, Kasagana-Ka helped its members established a mutual benefit association. Kasagana-Ka MBA was officially licensed by the Insurance Commission in April 2007.

To date, Kasagana-Ka MBA is the only RIMANSI partner to have started an MBA without going through the in-house scheme or the partner-agent model.

**Schedule**

8:00am	Departure from Hotel
9:00	Orientation on Kasagana-KA MBA's operations
10:30	Center meeting exposure
12:00 – 4:30PM	Lunch and City Tour
4:30 - 5:00	Travel back to hotel

For more details regarding this exposure trip, participant can contact RIMANSI Organization for Asia and the Pacific, Inc. c/o Nonoy Carpio at [rimansi@yahoo.com](mailto:rimansi@yahoo.com) or (632) 6339327; 706-2561.

The field exposure fee is USD50.00 per person which will cover transportation, snacks, lunch and tour fees. Please note that this is non-refundable. Participant should pay the amount due in USD by wire transfer to:

Name of Account Holder : RIMANSI Organization for Asia and the Pacific, Inc.  
Account holder address : Unit 1014, Medical Plaza Ortigas Building,  
San Miguel Avenue, Pasig City, Philippines  
Tel: (632) 6339327  
Bank Account Number : U.S. Dollar Savings Acct. # 545-2-54529115-5  
Name of Bank : Metropolitan Bank and Trust Company (Metrobank)  
Band Address : Ortigas-San Miguel Avenue Branch, Ortigas Center  
Pasig City, Philippines  
Bank SWIFT Code : MBTCPHMM

Registration fee must be paid on or before September 30, 2010. When payment has been made, participant is requested to send their name with a copy of the fund transfer to RIMANSI thru email address [rimansi@yahoo.com](mailto:rimansi@yahoo.com) or by fax (632) 6339327.