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# MSME Insurance in the Philippines





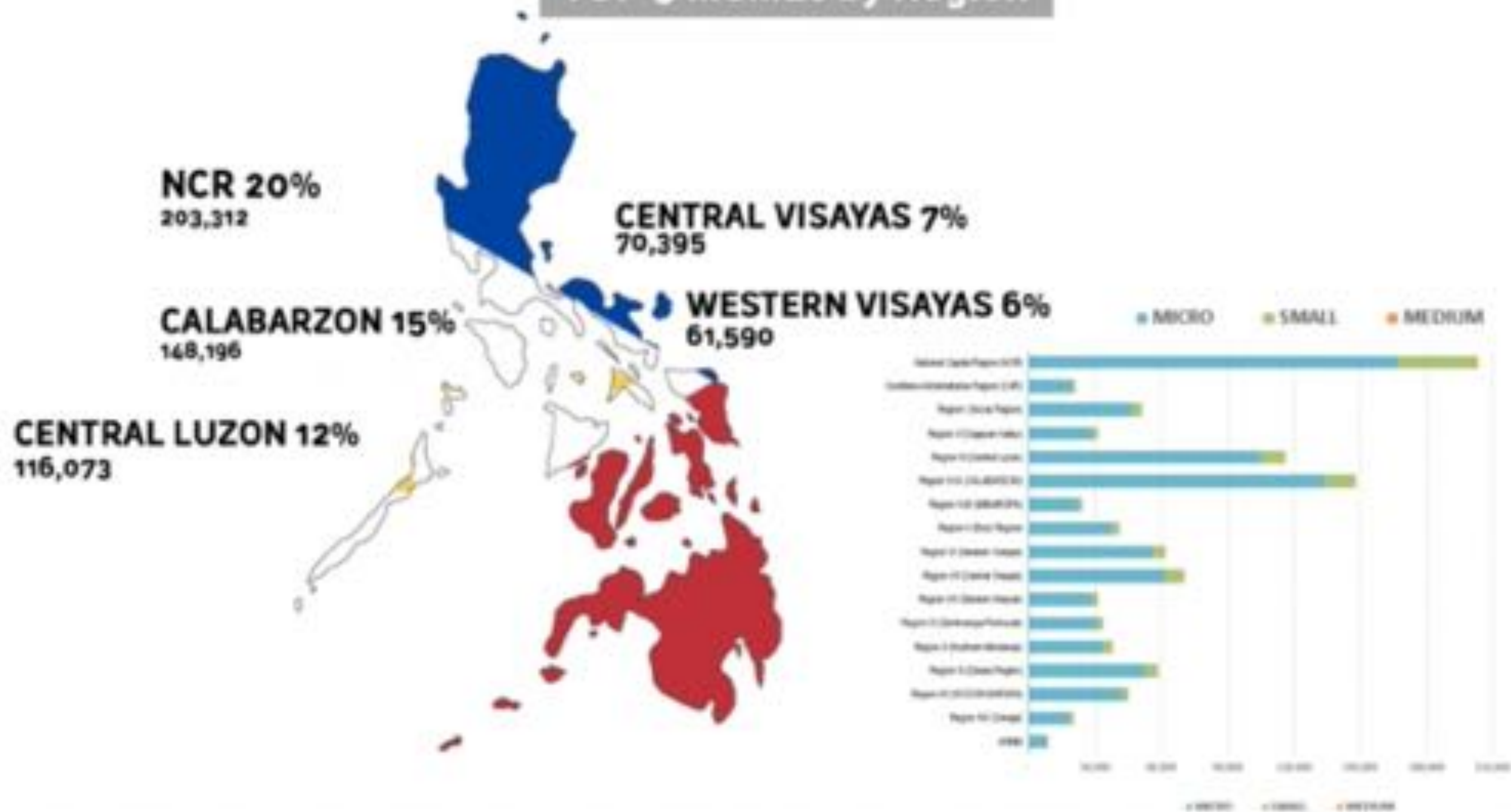
Size	By Employment	By Asset Size
Micro	1-9 employees	Up to P3,000,000
Small	10-99 employees	P3,000,001 – P15,000,000
Medium	100-199 employees	P15,000,001 – P100,000,000
Large	200 and above employees	P100,000,001 and above

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%
<b>TOTAL</b>	<b>1,003,111</b>	<b>100%</b>	<b>9,043,063</b>	<b>100%</b>

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!**