



Disaster Risk Reduction and Management (DRRM)

Guide for

MiMAP Members

Mutuality among Mutuals
12*24*48

The Disaster Risk Reduction and Management (DRRM) Guide for MiMAP members is published by MiMAP.

Editorial Team: Mr. Jun Jay E. Perez (Executive Director), Ms. Allelie Ruth M. Azucinas (Training and Communications Manager), Ms. Pamela Jenna R. Sabuero (Training and Communications Assistant), Ms. Anne Pauline D. Del Rosario (Project Officer), and Ms. Jesila M. Ledesma (Communications Consultant)

Designed and Printed by: CARD MRI Publishing House Inc.

No part of this material may be reproduced or transmitted in any form or by any means without any written permission by MiMAP. For queries or feedback, please send an e-mail to rimansi@yahoo.com or secretariat@rimansi.org

Special thanks to: CARD Mutually Reinforcing Institutions (CARD MRI), CARD Mutual Benefit Association (CARD MBA), CARD MRI Insurance Agency (CaMIA), Kasagana-Ka Mutual Benefit Association, Inc (KMBA), Kasagana-Ka Synergizing Organizations (KSO), Simbag sa Pag-Asenso Mutual Benefit Association (SEDP MBA), SEDP -Simbag Mutually Supporting Institutions (SEDP MSI)

The background is a vibrant green color with several overlapping, semi-transparent, curved shapes that create a sense of depth and movement. These shapes are reminiscent of stylized waves or abstract organic forms. The text is centered in the middle of the page.

Disaster Risk Reduction Management Guide for MiMAP Members

EXECUTIVE SUMMARY

This Disaster Risk Reduction and Management (DRRM) Guide is made available by Microinsurance MBA Association of the Philippines Inc. (MiMAP), the network of Microinsurance Mutual Benefit Associations (Mi-MBAs) in the Philippines, to provide its Mi-MBA members with a rich resource of relevant knowledge and best practices to better understand and identify disaster risks, and be equipped with ways to respond and manage risks.

Noting how disasters have increased in frequency and intensity over the years, the call for a deliberate DRRM response has become even more urgent and relevant at present. The Guide primarily offers practical approaches to DRRM grounded on globally and locally adopted development frameworks, notably the United Nations (UN) Sendai Framework on DRR, and the Philippine DRRM Framework. Both frameworks call for a break from a passive view of disaster, where waiting for a disaster to happen before taking action, is no longer acceptable. The DRRM frameworks recognize that disaster risks can be identified and thus, can be managed. It is about managing disaster risks towards disaster resilience which entails giving focus to both – reduction of existing sources of risks, and avoiding the creation of new risks. In doing so, member states and institutions can more effectively protect persons, communities and their livelihoods, health, cultural heritage, socioeconomic assets and ecosystems from the onslaught of disasters.

The Guide presents a wide range of operational priorities and menu of action that can be considered to get started or to strengthen efforts on DRRM. These activities are anchored

on the DRRM's four management themes, namely: Mitigation and Prevention, Preparation, Response and Recovery. Featured under Theme #1, Mitigation and Prevention are ways to identify and understand disaster risks and come up with policies, strategies and action plan to reduce existing risks and avoid the creation of new risks. Theme #2, Preparation, showcases ways to build and strengthen knowledge and capacities of stakeholders and their supporting systems and structures. Theme #3, Response, features ways to mobilize emergency responders and tap on supporting systems to take immediate and appropriate action when a disaster strikes. Theme #4, Recovery, presents ways to smoothen recovery efforts focused at installing build -back- better systems such as make available products and support services to restore employment and livelihoods, construct disaster-resilient infrastructure and lifeline facilities, and housing and resettlement.

To enhance the relevance and applicability of the DRRM framework and actions points, three local Mi-MBAs, have been invited to share their pioneering efforts and experiences in DRRM. Readers, will thus find, pages filled with tested and good practices by CARD MBA, Kasagana-Ka MBA or KMBA, and SEDP MBA with their network of partner institutions, for reference and inspiration. Together, all three Mi-MBAs serve more than 6.5 million low-income members all over the Philippines, with microinsurance reach of 23 million low-income Filipinos, including family members.

A summary of the key informant Mi-MBAs' good practices and products are presented in the following tables.

Theme 1. Disaster Prevention and Mitigation
Summary of Action Points by MBAs and their Network of Partners

Good Practice	Description	Tool / Program Used
	<p>Kasagana-Ka (KSO) conducts hazard mapping for its Head Office, branches and covered communities/center. The map identifies the relevant hazards that the offices and areas are exposed to and distances to the source of hazard, for example river or earthquake fault line. Official data is plugged into the maps specifically designed for KSO offices. The accomplished hazard maps are attached to the KSO DRRM Manual for dissemination to all branches and staff.</p>	<p>HazardHunterPh is an online hazard assessment tool developed by the government led by Department of Science and Technology (DOST). Once an address is typed in, the tool proceeds to show the natural hazards it is exposed to. KSO-designed Hazard Map template facilitates data presentation for easy understanding.</p>
<p>Conduct Hazard Mapping</p>	<p>The KSO also facilitates the conduct of hazard mapping at the family level. Members/clients are taught how to identify hazards or danger areas in the house and to complete the map together with their family members. They are also taught ways to mitigate risks, when possible.</p>	<p>Family House Hazard Map provides a house floor plan which members can customize and indicate identified danger/hazard areas.</p>
	<p>SEDP conducts a clients' risk and vulnerability exercise at the branch and center/village levels. Branch staff gather data from the local DRRM Councils and come up with Risk Maps of their covered areas. SEDP developed four risk indicators to guide the determination of risk levels marked by the color green (low risk), yellow (moderate risk) or red (high risk): 1) percentage of members with houses that are exposed to one or more hazards other than typhoon and earthquake; 2) percentage of members with houses made of light materials; 3) percentage of members who are aware of DRRM measures (e.g., attended the session involving the SEDP DRRM protocols, products and services), and 4) percentage of members who demonstrate helpfulness and independence.</p>	<p>SEDP-designed Risk Map template captures types of hazards, natural and man-made, that each center (community) is vulnerable to; the number of members in each center, and the level of risk faced by each center classified according to color; Risk Profile per member combines the natural hazard data with house structure and condition and nature of livelihood; An in-house developed mobile app facilitates data encoding, and reporting.</p>
<p>Conduct Risk Assessment</p>	<p>CARD MBA has a full-time Risk Officer to identify institutional risks and mitigation measures. Assessment of institutional risks cover 7 areas: Regulatory or Compliance, Security (which cover disaster risks), Underwriting, Claims, Accounting and Finance, Human Resource, and Operational Productivity.</p>	<p>In-house monitoring checklist of institutional risks and mitigation measures; The checklist is used by the Risk Officer on his regular monitoring visit of provincial branches.</p>
<p>Develop and adopt a DRRM Manual</p>	<p>SEDP and Kasagana –Ka uses a DRRM Manual to lay out their respective strategies to protect lives and properties. The Manual serves as guide and source of information to ensure appropriate response by all staff and member-clients to mitigate and reduce effects of disasters, both in the short term and long term.</p>	<p>DRRM Manual generally covers an overview of DRRM concepts and elements, and the adopted DRRM framework, products and processes of the institution. It gets updated every 3-5 years.</p>

Good Practice	Description	Tool / Program Used
Develop a Business Continuity Plan (BCP)	Having identified natural calamities as top most risk, CARD MBA integrates its DRRM-specific guidelines in its BCP.	The BCP outlines the steps that employees must do in order to protect vital assets and to ensure fastest way to return to operations upon business disruption.
Adopt a Policy to Allocate Funds for DRRM efforts	CARD MBA, SEDP MBA and Kasagana –Ka MBA have specific policies to build and reserve funds for DRRM efforts.	Insurance Commission Circular Letter 2015-46 provides the guidelines to set aside excess funds from the free and unassigned surplus to extend more benefits to members.
Build Strategic Partnerships in Product Development	As MBAs can only offer life insurance, it needs to partner with a non-life insurance company to develop and service disaster-responsive microinsurance. This was the route taken by Kasagana Ka and SEDP.	Non-life insurance companies as service providers for disaster-responsive microinsurance
Build Strategic Partnerships in Product Development	CARD MRI created two other insurance companies, CaMIA and CPMI, with licenses to offer non-life insurance products and to take the lead in coming up with innovative microinsurance products.	Non-life insurance companies as service providers for disaster-responsive microinsurance
Build Strategic Partnerships in Product Development	MiMAP partnered with the National Reinsurance Corporation of the Philippines (Nat Re) to make available a catastrophe reinsurance treaty for its Mi-MBA members.	Re-insurance

Theme 2. Disaster Preparedness
Summary of Action Points by MBAs and their Network of Partners

Good Practice	Description	Tool / Program Used
	<p>Kasagana-Ka implements a comprehensive disaster preparedness program for its members and covered communities/centers. It has a series of DRRM sessions which provide information and templates to develop disaster-resilient families, especially their houses.</p>	<p>DRRM sessions guided by K-Handaan Notebook, a tool for members to develop their DRR knowledge and management skills. It has the templates to assist members and their families in coming up with the: i) Family House Hazard Hunt Map, ii) evacuation plan, and iii) list of phone numbers of family members and emergency hot lines.</p>
<p>Build Community Capacity for DRRM</p>	<p>SEDP also holds annual DRRM sessions, set in June at the onset of the rainy season. As refresher sessions, it reminds members about microfinance policies and products relevant to DRRM. Members are further made to realize about their capacities to mitigate disaster risks and to imbibe an attitude to help others in need.</p>	<p>DRRM Manual is used as reference for the sessions</p>
	<p>Kasagana Ka, under its Security, Safety and Shelter (3S) Program, trains and equips 3S cadets, at one per center, to serve as peer educators and champions of family and community disaster preparedness in their respective centers.</p>	<p>Volunteer security, safety and shelter cadets based in the communities are mobilized for DRRM sessions and activities.</p>
	<p>Make systems and structures disaster-resilient. CARD MBA conducts risk assessment of company policies and processes. Identified risks are then provided with risk mitigation recommendations. All 3 Mi-MBA key informants also buy property insurance to cover disaster risks.</p>	<p>Policies and processes towards disaster resilience such as digitize client data, strengthen IT system to store and back-up client data, & conduct a disaster recovery testing on the IT system; Property insurance</p>
<p>Build Institutional Capacity for DRRM</p>	<p>Keep personnel well-informed, Guided and Supported. SEDP, CARD and Kasagana-Ka MBAs all conduct annual DRRM awareness and preparedness training to staff, as well as complement the training with needed equipment and supplies.</p>	<p>DRRM Manual and BCP, safety steps posters, equipment such as generators, water supplies, emergency kit, annual training and refresher sessions such as fire and earthquake drills</p>
	<p>Strengthen governance for DRRM. The CARD MRI DRRM Committee reports to the Mancom every day when a disaster strikes and shares information about the situation and action taken by concerned parties. SEDP and Kasagana-Ka have assigned specific functions for each institution within their respective network of institutions. The MBAs main role is to provide funds for member and staff training on DRRM.</p>	<p>DRRM Committee with clear roles and authorities; Program unit with a lean staff of 2-3 to implement DRRM projects (KSO); Budget for DRRM training and supplies</p>

Theme 3. Disaster Response

Summary of Action Points by MBAs and their Network of Partners

Good Practice	Description	Tool / Program Used
Provide emergency support for basic survival	All Mi-MBA key informants extend relief assistance to members through their respective networks. Cash or in-kind support is provided to affected members within the first 3 days from onset of disaster to meet basic survival needs.	Assistance can take the form of relief goods or cash to affected communities ranging from PhP300-1,000/family depending on house damage; Calamity financial assistance of up to PhP3,000 may also be extended to members with heavily damaged houses (KSO).
Have fast and prompt processing of microinsurance claims	CARD MRI non-life insurance companies such as CaMIA and partner insurance company of Kasagana-Ka target a settlement period of 2-weeks from submission of complete documents on claims associated with losses from disaster. Fast claim validation is made possible with assistance from field staff of partner institutions or community-based safety (3S) cadets.	Networking with partner institutions; Community-based safety point-persons/volunteers
Facilitate assistance to other basic needs	Kasagana-Ka has an existing external partnership agreement with HealthDev to extend prompt medical assistance to affected communities, when needed.	Short-term medical mission in affected communities

Theme 4. Rehabilitation and Recovery

Summary of Action Points by MBAs and their Network of Partners

Good Practice	Description	Tool / Program Used
Provide access to disaster-oriented microinsurance products ¹	<p>Risk sharing products such as property insurance or business interruption insurance in case of fire or flood provide vital source of funds for bounce-back efforts. KMBA through its external service provider offers members with a personal accident insurance plan and fire insurance cover to a maximum of PhP5,000/year/plan.</p> <p>CARD MRI, with its own non-life insurance companies, is able to cover business interruption and property (store, house) damages resulting from typhoon and flood (PhP5,500), fire (PhP30K maximum based on percentage damage) and earthquake (P2,500).</p>	<p>Personal accident insurance with property fire insurance rider</p> <p>Property insurance against typhoon and flood, fire and earthquake; Business interruption insurance</p>

Good Practice	Description	Tool / Program Used
	<p>Loan products have also been developed to help members with recovery efforts. Kasagana-Ka offers a calamity loan of PhP5,000 which allows members to use it for whatever need they see fit in their recovery journey such as to restart a livelihood. It also offers a housing loan for house repair or improvement complemented with advice on building disaster-resilient houses. A health care loan may be availed for medical treatment and medicines. Similar initiatives have been pursued by SEDP MSI and CARD MRI.</p>	<p>Calamity Loan House improvement Loan Health Care Loan</p>
<p>Design Disaster-resilient loan products</p>	<p>Loan products have also been developed with features that can cushion affected members facing financial difficulties. Members can opt for restructuring and refinancing modalities to ease the financial burden from repayment of existing loans. Premium payment for credit life insurance that is bundled with a business or housing loan may be taken from the member's capital build-up or savings fund.</p>	<p>Loan restructuring or refinancing Use of savings to pay the premium of credit life insurance</p>
	<p>Climate adaptive products. The latest product offering by Kasagana -Ka and SEDP is a loan product on renewable energy. Micro loans obtained can be used to buy solar-powered products like lamps with mobile phone charging feature, fans, radios and submersible lights for fishing.</p>	<p>Renewable energy loan for solar-powered products</p>

Annex 1 provides the summary of disaster-oriented products being offered by CARD MBA and its MRI, KMBA and its KSO, and SEDP MBA and its MSI.

TABLE OF CONTENTS

Executive Summary

Introduction	1
Relevant DRRM Framework	2
A Global DRRM Framework: Sendai Framework of 2015-2030	3
A National DRRM Framework: Philippines	4
DRRM Action Points and Good Practices	6
DRRM Priorities and Action Points	7
Theme 1. Disaster Prevention and Mitigation	7
Theme 2. Disaster Preparedness	10
Theme 3. Disaster Response	12
Theme 4. Rehabilitation and Recovery	14
DRR Good Practices Applicable to Mutual Insurance	14
Monitoring and Evaluation Mechanisms	17
Conclusions	19

Annexes

1. Summary of Disaster-Related Microinsurance Products of Mi-MBA Key Informants with their Network of Partners: CARD MBA, KMBA and SEDP MBA	20
2. List of Mi-MBA Resource Persons	25
3. List of Reference Materials	26

INTRODUCTION

Disasters, many of which are aggravated by climate change, are increasing in frequency and intensity over the years. All countries are affected, but more so, developing countries, where the mortality and economic losses from disasters are noted to be disproportionately higher. This is one of the key messages delivered at the United Nations (UN) World Conference on Disaster Risk Reduction in 2015.

Data from 2005-2015 show that over 700 thousand people have lost their lives, 1.4 million have been injured and approximately 23 million have been made homeless as a result of disasters. Overall, more than 1.5 billion people have been affected by disasters in various ways, with women, children and people in vulnerable situations disproportionately affected. The total economic loss has reached more than \$1.3 trillion. ²

The case for disaster risk reduction and management is especially relevant for the Philippines, a country accorded with 'some of the highest disaster risk levels in the world'. A joint WB and ADB climate risk study cites that on top of the country's annual exposure to tropical cyclones, floods, and rain-induced landslides, it has also been experiencing an increasing number of cyclones that make landfall, and with greater intensity. ³ In the month of December 2021 alone, the Philippines accounted for having the most number of disaster-affected people within the South East Asian region at more than 8 million individuals (87.36%). ⁴

Multilateral organizations—UN, WB and ADB, are united in the urgent call for all countries to address disaster risk reduction as part of the efforts to sustainable development and poverty eradication. It is further encouraged to integrate, as appropriate, both disaster risk reduction and resilience building into policies, plans, programs and budgets at all levels.

This Disaster Risk Reduction and Management (DRRM) Guide is made available by MiMAP, the network of Microinsurance Mutual Benefit Associations (Mi-MBAs) in the Philippines, to provide its Mi-MBA members with a compilation of relevant and

practical knowledge and best practices to better understand and identify disaster risks, and be equipped with ways to respond and manage it. The goal of MiMAP is to see all its 17 Mi-MBA members take a proactive response to disaster risk by building or strengthening their capacities to adopt and implement DRRM for increased resilience and sustained development efforts. In particular, it advocates for all its Mi-MBA members to come up and strengthen their respective DRRM strategies, plans and practices. By doing so, microinsurance as delivered by Mi-MBAs can truly be of service in good times and in bad, for its millions of insured low-income members and their families.

This DRRM Guide is structured in two main parts. The first part features the official and latest DRRM frameworks developed and adopted to guide global and local initiatives by governments and civil societies. Part 1 also provides the standard definition of common terms associated with DRRM as well as the principles and strategies to promote universal understanding and coordinated response. The second part of the Guide presents the operational priorities and menu of action that could be considered to set-up and deliberately pursue DRRM. Select priority action are also drawn from current global and national frameworks. The action points are complemented with relevant local practices and experiences of three local Mi-MBAs in their DRRM journeys, namely CARD MBA, Kasagana-Ka MBA and SEDP MBA, which collectively serve more than 6.5 million low-income Filipinos all over the country.

As complement to various efforts in DRRM advocacy, this MiMAP DRRM Guide offers more practical approaches grounded on globally and locally accepted development frameworks. It is filled with strategies, processes and tools already tested and locally adapted, particularly by the three MiMAP MBA members and their network of partners. While it cites some key concepts and technical terms to better set-up an understanding of DRRM, the Guide is not designed to provide detailed knowledge on DRRM which can best be provided by publications of institutions directly working on DRRM. (See Annex 2 for a list of reference materials on DRRM)

² Sendai Framework for Disaster Risk Reduction 2015-2030, Lessons learned, Gaps identified and Future challenges from the Hyogo Framework for Action

³ Climate Risk Country Profile: Philippines (2021), The World Bank (WB) Group and Asian Development Bank (ADB)

⁴ Monthly Disaster Review and Outlook, Volume 80, Dec 2021, ASEAN Coordinating Centre for Humanitarian Assistance (AHA Centre)

RELEVANT DRRM FRAMEWORKS

This section presents two DRRM frameworks—a global one adopted by the United Nations (UN) which is referred to as Sendai Framework for DRR, and a national one, the Philippine DRRM Framework which the Philippine Government developed and adopted in line with the global UN framework.

Both frameworks call for a break from a passive view of disaster and to put a stop to the reactive response cycle characterized by disaster > response > recovery > repeat phases. Waiting for a disaster to happen before we take action is no longer acceptable.

The DRR frameworks recognize that disaster risk can be identified and thus, can be managed. Stakeholders are enjoined to have a better understanding of disaster risk and on what can be done to change the risk profile. It is about the pursuit of disaster resilience by doing both – reduction of existing sources of risks, and avoiding the creation of new risks. Examples include better land-use planning, relocation of exposed population or assets, or making available a mix of financing instruments such as insurance and social safety nets. (UNDRR.org/building-risk-knowledge)

Key DRR Terms

Disaster: *The loss of life, injury, or destroyed or damaged assets which could occur to a system, society or a community in a specific period of time, determined probabilistically as a function of hazard, exposure, vulnerability and capacity. Disaster can result in small-scale and large-scale, frequent and infrequent, sudden and slow-onset events caused by natural or man-made activities.*

Disaster risk: *Comprises the probability of potential losses from disaster. While difficult to quantify, disaster risks can be assessed and mapped, in broad terms at least, with knowledge of the prevailing hazards and the patterns of population and socio-economic development. The extent to which a disaster risk is deemed tolerable (Acceptable risk) depends on existing social, economic, political, cultural, technical and environmental conditions and more importantly, decisions that we make about the hazards we are willing to be exposed to. Residual risk is the disaster risk that remains even when effective disaster risk reduction measures are in place, and for which emergency response and recovery capacities must be maintained.*

Hazard: *A potentially damaging physical event, phenomenon or human activity that may cause the loss of life or injury, property damage, social and economic disruption or environmental degradation. Hazards can include latent conditions that may represent future threats and can have different origins: natural (geological, hydrometeorological and biological) or induced by human processes (environmental degradation and technological, etc.).*

Vulnerability: *The conditions determined by physical, social, economic and environmental factors or processes, which increase the susceptibility of a community to the impact of hazards.*

Resilience: *The ability of a system, community or society exposed to hazards to resist, absorb, accommodate to and recover from the effects of a hazard in a timely and efficient manner, including through the preservation and restoration of its essential basic structures and functions.*

Sources: United Nations Office for Disaster Risk Reduction (UNDRR), undrr.org/terminology/disaster-risk; UNISDR Terminology on Disaster Risk Reduction, Geneva, May 2009 (<http://www.unisdr.org/we/inform/terminology>); Hyogo Framework for Action

2.1. A Global DRRM Framework: Sendai Framework of 2015-2030

The Sendai Framework for Disaster Risk Reduction 2015–2030 was adopted at the Third United Nations World Conference on Disaster Risk Reduction, held on March 2015 in Sendai, Miyagi, Japan.⁵ It provides Member States with a road map for how to substantially reduce disaster risks, and losses in lives, livelihoods and in the economic, physical, social and environmental assets of persons, businesses, communities and countries. It presents a unique opportunity for countries to, among others:

- a. Adopt a concise, focused, forward-looking and action-oriented post 2015 framework for disaster risk reduction;
- b. Identify modalities of cooperation based on commitments to implement a post 2015 framework for disaster risk reduction; and
- c. Determine modalities for the periodic review of the implementation of a post 2015 framework for disaster risk reduction.

During the World Conference, Member States also reiterated their commitment to anticipate, plan for and reduce disaster risk in order to more effectively protect persons, communities and their livelihoods, health, cultural heritage, socioeconomic assets and ecosystems, and thus strengthen their resilience.

Guiding Principles

The Sendai Framework adopts the following principles, cognizant of national circumstances, and consistent with domestic laws as well as international obligations and commitments:

- a. Each State has the primary responsibility to prevent and reduce disaster risk. It shall adopt, enhance and implement national disaster risk reduction policies and measures in the context of their respective circumstances and capabilities;
- b. Disaster risk reduction requires that responsibilities be shared by central governments and relevant national authorities, sectors and stakeholders, as appropriate to their national circumstances and systems of governance;
- c. Managing the risk of disasters is aimed at protecting persons and their property, health, livelihoods and productive assets, as well as cultural and environmental assets, while promoting and protecting all human rights, including the right to development;
- d. Disaster risk reduction requires an all-of-society engagement and partnership. It also requires empowerment and inclusive, accessible and non-discriminatory participation, paying special attention to people disproportionately affected by disasters, especially the poorest. A gender, age, disability and cultural perspective should be integrated in all policies and practices, and women and youth leadership should be promoted. In this context, special attention should be paid to the improvement of organized voluntary work of citizens;

⁵ Sendai Framework is the successor of the Hyogo Framework for Action of 2005-2015.

- e. Disaster risk reduction and management depends on coordination mechanisms within and across sectors and with relevant stakeholders at all levels, and it requires the full engagement of all;
- f. It is necessary to empower local authorities and local communities to reduce disaster risk, including through resources, incentives and decision-making responsibilities, as appropriate;
- g. Disaster risk reduction requires a multi-hazard approach and inclusive risk-informed decision-making based on the open exchange and dissemination of disaggregated data;
- h. The development, strengthening and implementation of relevant policies, plans, practices and mechanisms need to aim at coherence, as appropriate, across sustainable development and growth, food security, health and safety, climate change and variability, environmental management and disaster risk reduction agendas. Disaster risk reduction is essential to achieve sustainable development;
- i. While the drivers of disaster risk may be local, national, regional or global in scope, disaster risks have local and specific characteristics that must be understood for the determination of measures to reduce disaster risk;
- j. Addressing underlying disaster risk factors through disaster risk-informed public and private investments is more cost-effective than primary reliance on post-disaster response and recovery, and contributes to sustainable development;
- k. In the post-disaster recovery, rehabilitation and reconstruction phase, it is critical to prevent the creation of and to reduce disaster risk by 'Building Back Better' and increasing public education and awareness of disaster risk.

2.2. A National DRRM Framework: Philippines

Republic Act (RA) 10121 DRRM Act of 2010 sets the legislation and policy on DRRM in the Philippines. It is translated into the National DRRM Framework (NDRRMF) of 2011 and the National DRRM Plan (2011- 2028). The NDRRMF shows the overall direction, set of priorities and fundamental elements of DRRM to guide national and local efforts to build the adaptive capacities and increase resilience of communities towards sustainable development. It sets out to define and describe DRRM to bring about a basic level of understanding among local stakeholders. According to the NDRRMF, DRRM is about:

- a. lessening the vulnerability and increasing capacities of men and women in communities and government;
- b. mainstreaming DRR efforts in national and local development plans;
- c. mobilizing multi-stakeholder partnerships, and
- d. linking DRRM efforts to climate change adaptation.

NDRRMF Strategies

1. Mainstream DRRM in national and local plans. DRRM and climate change adaptation shall become a cross cutting theme to be addressed in various parts of the plans, notably in social development, agriculture, infrastructure, and environment and natural resources.
2. Use of the national/regional/provincial Physical Framework Plans and the Comprehensive Land Use as guide to the use and development of the country's physical resources. Mainstreaming DRR in these plans ensures that budget is provided for DRR program implementation.
3. Adopt a proactive and preventive approach to DRRM. It affirms that resources invested in disaster prevention, mitigation and preparedness and climate change adaptation will be more effective than the previous reactive response to disasters characterized by the disaster > response > recovery > repeat cycle.

The current National Physical Framework Plan already includes DRRM policies and interventions for: a) identifying and demarcating boundaries of hazard-prone areas; b) giving priority in resolving land use conflicts on areas that pose extreme and frequent danger to people; c) establishing and disseminating standard parameters and databases to aid the identification and management of high-risk hazard-prone areas; d) identifying and implementing appropriate physical planning measures as part of mitigating disaster risks; e) increasing public awareness on the value of disaster preparedness; and f) increasing public participation in the conservation and disaster mitigation efforts within their communities.

NDRRMF Principles

1. It is about addressing the underlying causes of vulnerability;
2. It is a national responsibility within a sustainable development approach;
3. It stresses the need for community empowerment and shared responsibilities;
4. It is about good responsive governance and mutually reinforcing partnerships;
5. It needs strong and responsive political will, commitment and leadership; and
6. It is best done through local and customized adoption (and adaptation).

Defining DRR and DRRM

Disaster Risk Reduction or DRR. *The concept and practices of reducing disaster risks entails systematic efforts to analyze, and manage the causal factors of disasters, including through reduced exposures to hazards, lessened vulnerability of people and property, wise management of land and the environment, and improved preparedness to adverse events.*

Disaster Risk Reduction and Management or DRRM. *The DRRM is a systematic process of using administrative directives, organizations and operational skills and capacities to implement strategies, policies and improved coping capacities in order to lessen the adverse impacts of hazards and the possibility of disaster. It also refers to risk reduction and management activities that address and seek to avoid the development of new or increased disaster risks.*

Source: RA 10121, DRRM Act of 2010, Section 3

DRRM ACTION POINTS AND GOOD PRACTICES

This section offers concrete ways to get started immediately or to strengthen efforts on DRRM. It draws on global and local knowledge, good practices and insights from years of pioneering efforts and experiences.

Figure 1 shows the DRRM Four (4) Thematic Areas of Management as contained in the National (Philippine) DRRM Plan. These four areas are Mitigation and Prevention, Preparation, Response and Recovery. DRRM can be pursued in a systematic and holistic way by addressing all four thematic areas.

Thematic Area No. 1: Disaster Prevention and Mitigation. This theme focuses on identifying and understanding disaster risks and coming up with policies, strategies and actions to reduce existing risks and avoid the creation of new risks. It covers key activities that include hazards identification, evaluation and mitigation, vulnerability analyses, and mainstreaming DRR into development policies, plans and programs.

Thematic Area No. 2: Disaster Preparedness. This theme focuses on developing and strengthening knowledge and capacities of stakeholders and their supporting systems and structures to mitigate disaster risks and respond to disasters. Its main activities include building community awareness and understanding, contingency planning, conduct of emergency drills, establish/strengthen partnerships among key players and set clear roles and responsibilities, and build institutional, community and individual capacity. It promotes preparedness of people and systems to respond and cope with negative impacts of disaster.

Thematic Area No. 3: Disaster Response. This theme focuses on mobilizing stakeholders and the supporting



Figure 1: DRRM Four (4) Thematic Areas of Management as contained in the National (Philippine) DRRM Plan.

systems to take immediate and appropriate action when a disaster strikes. It covers key activities involving actual disaster response operations such as needs and damage assessment, search and rescue, relief operations, and early recovery activities such as the restoration of basic services, livelihoods, governance, security and rule of law, environment and social dimensions, including reintegration and social and emotional rehabilitation of displaced and/or affected population.

Thematic Area No. 4: Disaster Recovery. This theme focuses on recovery and build-back-better efforts beyond the evacuation centers. It covers restoration of employment and livelihoods, construction of disaster-resilient infrastructure and lifeline facilities, and housing and resettlement.

3.1. DRRM Priorities and Action Points

This section translates the four thematic areas in a number of concrete activities. It draws on the priority actions set forth by the global and national frameworks. In addition, good practices from three local Mi-MBAs, all MiMAP institutional members, are also featured to showcase the practical translation of relevant priority actions into the local microinsurance and microfinance setting.

Three Mi-MBA members, namely CARD MBA, Kasagana-Ka MBA or KMBA, and SEDP MBA, generously shared their strategies, tools and practices on DRRM. Worthy to highlight is the fact that all three Mi-MBAs pursue DRRM in partnership with their respective networks of mutually reinforcing or supporting institutions that make possible for specialized and integrated microfinance and capacity building product and service offering to low-income rural and urban communities. The CARD Mutually Reinforcing

Institutions or CARD MRI, for example has CaMIA (CARD MRI Insurance Agency) to offer non-life micro-insurance; the Kasagana-Ka Synergizing Organizations or KSO has the KDCI foundation (Kasagana-ka Development Center, Inc.) with a dedicated DRRM program unit and staff to build institutional and community capacities; and the SEDP Mutually Supporting Institutions or SEDP MSI has the SEDP Microfinance NGO that is responsible for innovative product development and marketing.

Such collaborative effort is aligned to the global and national call for coordinated and multi-sector and stakeholder engagement. A strong disaster risk governance, that fosters collaboration and partnership across mechanisms and specialized institutions, is found to be key for holistic, practical and sustained DRRM pursuits.

Theme No. 1. Disaster Prevention and Mitigation

Understanding Disaster Risks Through Hazard Mapping

A hazard map is a pre-disaster risk assessment tool. Kasagana-Ka conducts hazard mapping for all its branches (satellite offices) and communities (centers). It taps the online application 'HazardHunterPH' to identify the hazards that the satellite offices are exposed to and the distances involved. HazardHunterPH⁶ is developed by a multi-agency initiative led by the Department of Science and Technology (DOST)-PHIVOLCS, to be the country's one-stop shop for hazard assessment. All hazard information used for assessment were generated by concerned government agencies through the GeoRiskPH Integrated System. Just type in the address of a specific location to start hazard assessment involving seismic, volcanic, or hydro-meteorologic conditions.

Out of the 365 center hazard maps already prepared, Kasagana-Ka has determined that at least 60% of its 42,000 members live near creeks, rivers and low-lying flood prone areas, and the West and East Valley fault lines. Flood is the most common type of disaster that has heavily affected KSO members in the past five years. Fire is also a disaster that threatens many member communities where houses tend to be closely built using light materials that can easily be consumed by flames.

Kasagana-Ka uses another risk assessment tool for families. The Family House Hazard Hunt Map provides a floor plan of a house as guide for members to draw their own house's floor plan. They will then be taught how to identify hazards or danger areas. For example, the location of electricity plugs could pose a risk when placed close to the ground within reach by flood; the position of cabinets and how they are

secured can also pose a risk of getting toppled down by earthquake; the presence of trees around the house should also be noted and assessed as to potential risk against strong winds that could lead to a tree falling over the house.

SEDP is another institution that conducts hazard mapping. As part of the Client's Risk and Vulnerability Assessment exercise, it enjoins each branch to gather data from the local DRRM Councils at the municipal/city/provincial levels, and come up with Risk Maps of their covered areas down to the barangay (village) level. The Risk Map identifies the types of hazards, natural and man-made, that each center (community) is vulnerable to; the number of members in each center, and the level of risk faced by each center classified according to low (green), moderate (yellow) or high (red) risk. SEDP developed four risk indicators to guide the determination of risk levels: 1) percentage of members with houses that are exposed to one or more hazards other than typhoon and earthquake; 2) percentage of members with houses made of light materials; 3) percentage of members who are aware of DRRM measures (e.g., attended the session involving the SEDP DRRM protocols, products and services), and 4) percentage of members who demonstrate helpfulness and independence.

In addition to the official sources of hazard and risk data, SEDP also gathers relevant client data such as house structure and condition, exposure to hazards, and nature of livelihood. These client data are incorporated in the pre-membership assessment form to facilitate the risk profiling of all incoming clients. A mobile application has

⁶ hazardhunter.georisk.gov.ph

been developed in-house to facilitate data encoding, consolidation, analysis and reporting. Each Account Officer referred to as Community Development Worker (CDW) has access to the risk profile of each client and center under his/her supervision for information and guidance of what to do before and during the occurrence of a hazard or (potential) disaster.

Understanding Disaster Risks Through a Risk Management Monitoring Tool

CARD MBA, with nearly 6.5 million active members and 22.8 million insured individuals as of December 2021, has a dedicated Risk Officer (RO) whose main responsibility is to help the institution identify and manage its risks. It has developed an in-house monitoring checklist of institutional risks and mitigation measures. Risks that are being covered during the regular monitoring visits of the RO at the MBA provincial offices are: Regulatory or Compliance, Security, Underwriting, Claims, Accounting and Finance, Human Resource, and Operational Productivity. Among the Security risks that the RO checks include the easy access and availability to the staff of the Survival Kit (Grab Bag) and the Business Recovery Plan poster which contains the safety steps in case of fire, earthquake and flood.

Providing Strategic Directions and Guidelines Through a DRRM Manual / Business Continuity Plan

Having established the nature and scale of disaster risks that face the institution, communities and families they serve, institutions can then develop and adopt a DRRM Manual. The SEDP's DRRM Manual serves as guide and source of information to ensure appropriate response by all staff and member-clients to mitigate and reduce effects of disasters, both in the short term and long term. It covers three sections: 1) DRRM Key Concepts and General Orientation, 2) DRRM Framework (with reference to SEDP's DRRM strategies, policies, products, processes including its organizational structure), and the 3) SEDP Response Framework (with reference to addressing affected member-clients' financial difficulties during the Disaster Response and Recovery phases). First prepared in 2015, the DRRM Manual has since been updated in 2021.

Kasagana-Ka's DRRM Manual also envisions to protect the lives and properties of client-beneficiaries/members through prevention and reduction of negative effects of disasters. It is particularly directed to inform and guide employees on the nature of disasters, the elements of DRR, and the DRRM system of Kasagana-Ka. It covers five sections, as follows: 1) Overview of Disaster Reduction, 2) Natural Hazards, 3) Human-Induced Hazards, 4) Risk Profile of Kasagana-Ka areas, and 5) Kasagana-Ka DRRM System. The DRRM system covers four parts: 1) Assessment of Risks, 2) Institutional Preparedness, 3) Emergency Response, and 4) Recovery (financial products and programs). The current

version is dated 2018 and subject to updating every 2-3 years.

The CARD MBA integrates DRRM- specific guidelines in its Business Continuity Plan (BCP). This practice evolved as it has identified natural calamities as the top-most threat and disruption to business operations. Coming in second and third as top threats are man-made calamities (such as fire, etc.) and electronic failures, which it recognizes as may be caused by both nature or man. For each type of natural calamity such as typhoon/ flood, the BCP outlines the steps that employees must do in order to protect vital assets and to ensure fastest way to return to operations upon business disruption.

Making DRRM Funds Available Through Good Financial Stewardship

Thriving MBAs are well placed to build and reserve funds for DRRM efforts for members. Under Circular Letter 2015-46 of the Insurance Commission (IC), an MBA is required to "only maintain free and unassigned surplus of not more than twenty percent (20%) of its total liabilities; any amount in excess shall be returned to members by way of ... providing benefits in kind and other relevant services." (Section 1) For this fund to be created, increased or sustained, MBAs should not only be financially self-sufficient but also compliant to regulatory requirements on: "i) solvency, ii) risk-based capital ratio, iii) guaranty fund; and iv) reserves for basic and optional benefits." (5.3 of Section 5)

All three key informant Mi-MBAs are financially viable and as such are able to set aside and use part of their respective excess funds for member benefits such as disaster relief, member training on DRR, research and product development, and other need-based member benefits. For example, Kasagana-Ka provides additional microinsurance of Php6,000 to members in case of natural and accidental death with the KMBA paying the members' premium to the external service provider, while SEDP MBA plans to distribute Go Bags (emergency kits) to 50% of identified most vulnerable members in 2022.

Building Strategic Partnerships for Microinsurance

The fund is also being actively used for innovative product development and strategic partnership building. Since a Mi-MBA can only offer life insurance, it needs to partner with a non-life insurance company to develop and service disaster-responsive microinsurance. This was the route taken by Kasagana-Ka when it offered a personal accident insurance with fire insurance to members. Such partnerships help to broaden the network of microinsurance. Being mainstreamed in the commercial insurance sector brings more experiences that can only do good to microinsurance. It also helped that Kasagana-Ka MBA has the credibility to represent the microinsurance sector. Since 2015-16, KMBA has been consistently rated by the Insurance Commission

as part of Top 10 in Good Governance among 200 insurance companies and MBAs operating in the country.

The CARD MRI, with its nation-wide reach, has taken another track. It opted to set-up its own non-life insurance companies. The CARD MRI Insurance Agency or CaMIA and CARD Pioneer Microinsurance, Inc. (CPMI) has developed Sagip Plan⁷, a bundled insurance product that covers life and property damage from fire (maximum cover of PhP30,000 depending on percentage of house damage), typhoon and flood (PhP5,500), and earthquake (PhP2,500), among other benefits.

CaMIA also offers a health insurance called CARD Care Plus. This is the most popular and appreciated product which covers hospital confinement from sickness or accident (PhP500 per day for a maximum 15 days per year). During the COVID pandemic, it was adjusted to also cover stay in quarantine or isolation facilities maintained by the Local Government Units. If the policy holder cannot be accommodated in the isolation facility, home care can also be covered provided that there is a positive COVID infection result from a RT-PCR (Reverse Transcription -Polymerase Chain Reaction) test.

CARD MRI has also joined forces with Pioneer Life, Inc., an insurance company, to establish the CARD-Pioneer Microinsurance, Inc. (CPMI). It offers Business Interruption Insurance products to micro-entrepreneurs whose physical

stores may have been burned down by fire or damaged by other calamities like flood. ProteKITA provides cash assistance based on percentage damage to the physical store and on the duration of business interruption (not less than continuous 24 hours from normal operations).

Risk- Sharing Through Reinsurance

In 2012, the Microinsurance MBA Association of the Philippines (MiMAP), the network of local Mi-MBAs, of which the three key informant Mi-MBAs are part of, worked out a catastrophe reinsurance treaty for its Mi-MBA members.⁸ Referred to as CAT-XOL or Life Catastrophe Excess of Loss Reinsurance Treaty, it provides risk protection to Mi-MBAs against loss of life or permanent disability of members resulting from natural disasters such as typhoons, earthquakes and volcanic eruptions. When a natural catastrophic event happens, the first 30 lives involving loss of up to PhP1,000,000 form part of retained risks of each Mi-MBA; excess of loss beyond 30 lives is covered by the reinsurer up to PhP25,000,000 per event at a maximum of two separate events per year.

The reinsurance is being serviced by the National Reinsurance Corporation of the Philippines (Nat Re), the country's national reinsurer. Going on its 10th year, the CAT-XOL keeps the Mi-MBAs secured and bold as they grow and serve an increasing collective outreach of 26.81 million low-income individuals-insured as of the last quarter of 2021.

Theme No. 1 Select Priority Action from Sendai Framework and National DRRM Framework

- *Come up with policies and practices on DRRM based on an understanding of disaster risk in all its dimensions—vulnerability, capacity, exposure of persons and assets, hazard characteristics. Establish and strengthen baselines and periodically assess disaster risks. Use traditional, indigenous and local knowledge and practices, as appropriate, to complement scientific knowledge in disaster risk assessment.*
- *Adopt and implement national and local disaster risk reduction strategies and plans, aimed at preventing the creation of risk, the reduction of existing risk and the strengthening of economic, social, health and environmental resilience. Integrate and mainstream DRR and CCA or Climate Change Adaptation in development policies, plans, and budget, with a cross-sectoral approach.*
- *Invest in disaster risk reduction for resilience. Allocate the necessary resources, including finance and logistics, as appropriate, at all levels of administration for the development and the implementation of disaster risk reduction strategies, policies, and plans.*
- *Develop and extend risk transfer and risk-sharing and retention mechanisms.*

⁷ Sagip is a Filipino word that means rescue or saved.

⁸ MiMAP (RIMANSI) Focus Note #3, *Mutual Micro-insurers Keep Secure with Catastrophe Reinsurance*, December 2021

Theme No. 2. Disaster Preparedness

Priority action under this theme revolve around DRRM information dissemination and education, and strengthening governance and capacity to manage disaster risks.

Building Capacities of Communities

Kasagana-Ka implements a comprehensive disaster preparedness program for its members and covered communities/centers. With external partners, Center for Disaster Preparedness Foundation (CDP), and Build Change, it advocates for members to be proactive at disaster risk mitigation through acquiring knowledge and motivation that drive action. It developed the K-Handaan⁹ Notebook, a tool for members to develop their DRR knowledge and management skills. K-Handaan contains information and templates to develop disaster-resilient families, especially their houses. It has the templates to assist members and their families in coming up with the: i) Family House Hazard Hunt Map, ii) evacuation plan, and iii) list of phone numbers of family members and emergency hot lines of government agencies responding to disasters such as fire. To effectively use and benefit from the K-Handaan, members undergo a DRRM awareness session to be conducted at their communities by 3S Cadets who comprise of fellow members trained on DRRM.

Under its Security, Safety and Shelter (3S) Program, Kasagana-Ka has already trained and deployed forty-two (42) 3S cadets, at one per center, to serve as peer educators and champions of family and community disaster preparedness in their respective centers. The 3S cadets work on voluntary basis; they receive a need-based communication allowance to cover the cost of internet when attending online training, meetings and engaging in group chat. The first batch of 3S Cadets come from the seven most vulnerable K-Cooperative satellite offices which are the focus areas for current DRRM efforts.

To instill an effective DRRM awareness campaign, the DRRM sessions are designed to be action-oriented. On the first session, members are given an assignment to prepare the House Hazard Hunt Map with their families; this is also a way to spread the DRRM awareness to family members. On the second session, 3S cadets discuss learnings of members upon accomplishing the house hazard map. They also draw out DRRM practices that the members can do on their own without delay. For example, support the cabinets with nails or cable wires to keep them from falling in case of earthquakes or trim tree branches especially those that are near the electricity lines. Kasagana-Ka also takes the opportunity to discuss its housing loan product for members to avail to improve the stability and disaster resilience of their houses. The microinsurance product to cover house damage in case of fire is also discussed and promoted.

⁹ *Kahandaan is a Filipino word that means to be prepared.*



Photo source: KMBA DRR Training Material

Every year during summer months of April and May, refresher DRRM sessions are conducted at the Kasagana-Ka centers. The session coincides with the government's advocacy on fire prevention.

SEDP, which is located in the region noted as the entry path of typhoons in the country, holds its annual refresher DRRM sessions in June when the rainy season starts. For the whole month, weekly center meetings mainly discuss about DRRM topics such as SEDP protocols/processes, and relevant products as contained in the DRRM Manual. Its information and education campaign are focused at making members develop a culture of awareness and independence. Members are made aware of the common hazards that threaten their families and communities as well as the preparations and actions they can and need to take before, during and after the occurrence of a hazard or disaster. Members are further made to realize about their capacities to mitigate disaster risks and to imbibe an attitude to help others in need.

Building Capacities of Institutions

Making Systems and Structures Disaster-Resilient

CARD MBA through its Risk Officer conducts risk assessment of company policies and processes. Identified risks are then provided with risk mitigation recommendations. Member data that are physically gathered and stored have been found to be at risk of loss from water or flames in case of flood or fire. When brought up to the attention of Board and management, immediate response was taken which led to the implementation of the following data management system-related measures: 1) secure client data through digitization; this was a big step considering the volume of physical documents amassed involving more than 6 million members; 2) strengthen the IT (information Technology) system to store and make accessible complete, accurate

and updated digital member data with appropriate back-up; and 3) contract a third party such as the CARD MRI Information Technology (CMIT) to conduct disaster recovery testing of the IT system once a year.

Company properties such as buildings are covered with non-life insurance policies. Property inspection is also regularly done, especially right after a disaster. If after inspection, properties such as an office building is found to be unsafe, the concerned CARD branch has a pre-identified alternate facility, outside the affected areas, that can be used immediately.

Keeping Personnel Well-informed, Guided and Supported

The DRRM Manual or the Business Continuity Plan are the main materials used by the three key informant Mi-MBAs to raise DRRM awareness and preparedness of personnel. In addition to the basic DRRM knowledge, personnel are also made aware of the specific DRRM efforts of the institution

in the form of strategies, processes and programs/products. For example, the Kasagana-Ka DRRM manual contains the Hazard Maps of all offices and areas of operations to make staff alert and watchful when concerned hazard warnings are issued by authorized government agencies. The SEDP DRRM manual contains detailed processes on how staff can safeguard office property, equipment and documents from natural and human-induced hazards. As soon as a typhoon signal warning is issued by the local authorities, staff are guided by an 8-step process that covers safety of personnel to data security through back -up and storage. The CARD MBA provides a list of equipment such as a generator set, and emergency supplies that should be made available to provincial branches and staff such as first aid kit and water and food supplies. In case a disaster affects the functioning of online systems, it already has guidelines in place to promptly execute manual processing of enrolment, recording a premium or contributions, and claim settlement to ensure business operations continuity.



Photo source: CARD MBA

On an annual basis, refresher training involving fire and earthquake drills are provided to the staff. Safety steps posters and exit signs that are conspicuously placed in offices also offer constant reminder to staff.

Strengthening Governance with Clear Roles and Authorities

In the presence of a network of mutually reinforcing or supporting organizations with specialized functions, collaboration takes place through committee meetings and reporting. The CARD MRI has created a Disaster Management Committee (DMC) headed by the Director for Legal and Security Unit of the CARD Bank, that reports to the CARD MRI Management Committee (Mancom) composed of heads of the 22 institutions, all the Regional Directors in Operations,

and 6 Ex-Officio members, for a total membership of more than 200 officers. As soon as a disaster warning is raised by the government, the DMC promptly informs the Mancom through text blast and emails. This alerts all concerned to undertake necessary preparations. On the first day when the disaster strikes, MRI heads are required to submit daily status reports-- one in the morning by 9am and one in the afternoon by 4pm, which the DMC then consolidates and submits on the same day to the Mancom. The report does not just include information on extent of affected branches, staff and members, it also covers status of responses taken by respective institutions. Any slow response is noted in the report that calls for the concerned institution to promptly address. This practice promotes a caring culture within the network where personnel are encouraged to be one of the first responders to affected branches and communities.

Within the SEDP MSI, the President and CEO of the SEDP microfinance NGO is identified as the highest accountable officer entrusted with supervision of DRRM implementation. The CEO is supported by key officers representing various levels from Head Office to branch/satellite parish office and center, and departments, with listed key functions to perform at various stages of the disaster risk: pre- disaster, during disaster, and post-disaster, where applicable. The DRRM organizational structure and functions are contained in the DRRM Manual for reference and guidance.

The Kasagana-Ka institutional framework for DRRM involves a list of functions expected per institution, including their

client-beneficiaries. It entrusts leadership of DRRM efforts to KDCI, its foundation and social development arm. KDCI, on its part, has created the Safety, Security and Shelter (3S) Program Unit, with two personnel, to run the DRRM efforts involving the mutually supporting institutions. The main role assigned to the KMBA is to reserve and provide funds for relief operations and other relevant member-benefit initiatives such as product development.

All Mi-MBA key informants have appointed Safety or Security Officers to inspect properties and grant approval for use and resumption of work after a disaster/ event.



Photo source: Kasagana-ka MBA, CARD MBA

Theme No. 2 Select Priority Action from Sendai Framework and National DRRM Framework

- *Strengthen governance to manage disaster risks. Carry out an assessment of the technical, financial and administrative disaster risk management capacity at institutional level. Assign, as appropriate, clear roles and tasks to community representatives.*
- *Regularly communicate, educate and make people understand about disaster risks. Disseminate, as appropriate, location-based disaster risk information, including risk maps, to communities at risk of exposure to disaster. Conduct local emergency drills.*
- *Enhance collaboration among people at the local level to disseminate disaster risk information through the involvement of community-based organizations and non-governmental organizations.*
- *Promote the disaster risk resilience of workplaces through structural and non-structural measures; Increase business resilience and protection of livelihoods and productive assets, ensure continuity of services and integrate disaster risk management into business models and practices.*

Theme No. 3. Disaster Response

Priority action under this theme revolve around provision of relief goods and emergency support and having trained and equipped personnel to help affected communities during and immediately after the onset of a disaster.

Provide Emergency Response

All Mi-MBA key informants extend relief assistance through their respective networks. Assistance can take the form of relief goods or cash to affected communities ranging from

Php300-1,000/family depending on house damage. CARD MRI's relief pack does not just include rice and canned food but also basic medicines. For typhoons and other natural hazards where advance notice can be issued, its Regional Directors are already aware of the need to make necessary preparations such as coordinate with the CARD MBA's Deputy Director for Operations for the allocation and release of funds. This way, relief packs can already be stocked-up in the Units/Branches within the projected typhoon path, and distributed when needed.¹⁰

¹⁰ Memorandum MD-200-2018 on the CARD Disaster Relief Assistance Program

SEDP states in its DRRM manual that assessment report of affected members should be done and submitted within 48 hours after the occurrence of the calamity. The report becomes the basis for the immediate release of relief packs or funds to affected members.

In addition to relief packs, Kasagana-Ka provides calamity financial assistance of up to PhP3,000 to members with heavily damaged houses.

Process and Speedy Settlement of Microinsurance Claims

Fast settlement of claims is a source of pride of Mi-MBAs, i.e. one day settlement upon submission of complete documents, up to 5 days when all supporting documents are received and assessed. This is true for life insurance claims which the Mi-MBAs themselves service. For calamity -related insurance claims, settlement can take a bit longer due to the need for validation and assessment of property damages. Kasagana-Ka hosted a branch or satellite office visit by representatives of its non-life insurance partner so that they can see for

themselves how speedy claim processing is being done by the KMBA. Kasagana-Ka lobbied and succeeded to have its non-life insurance partner commit to a 10-day processing and claim settlement period. This was a hard-fought feature that was successfully negotiated. Its efforts made possible for an external service provider to offer a personal accident insurance plan (PhP20,000 plus PhP5,000 burial assistance) with fire insurance cover of a maximum of PhP10,000/policy holder.

CARD MRI, with its own non-life insurance companies, is able to cover property damages and business interruption resulting from typhoon and flood (PhP5,500), fire (PhP30,000 maximum cover based on percentage damage) and earthquake (PhP2,500).

Respond to Other Needs

Kasagana-Ka also conducts a medical mission to affected communities when a need has been recognized. It brings in medical experts from its health partner, HealthDev.



Photo source: CARD MRI

Theme No. 3 Select Priority Action from Sendai Framework and National DRRM Framework

- *Launch relief operations. Establish community centers for the promotion of public awareness and the stockpiling of necessary materials to implement rescue and relief activities*
- *Disseminate disaster-related information. Establish a mechanism of case registry and a database of mortality caused by disaster in order to improve the prevention of morbidity and mortality;*
- *Train the existing workforce and voluntary workers in disaster response and strengthen technical and logistical capacities to ensure better response in emergencies.*
- *Extend social protection interventions.*
- *Promote the resilience of new and existing critical infrastructure, including water, transportation and telecommunications infrastructure, educational facilities, and health facilities, to ensure that they remain safe, effective and operational during and after disasters in order to provide live-saving and essential services.*

Theme No. 4. Rehabilitation and Recovery

To bring back normalcy in social and economic conditions among the affected communities, priority recovery and rehabilitation efforts with disaster-resilience lens may be considered as follows.

Provide Access to Micro Finance Products

Mi-MBA key informants are not leaving any stones unturned at developing and offering reasonably-priced microinsurance products through their own networks of mutually reinforcing institutions or external non-life insurance partners. Risk sharing products such as property insurance or business interruption insurance in case of fire or flood provide vital source of funds for bounce-back efforts.

Other than insurance, loan products have also been developed with features that can cushion affected members facing financial difficulties. Kasagana-Ka offers a calamity loan of PhP5,000 which allows members to use it for whatever need they see fit in their recovery journey such as to restart a livelihood. It also offers a housing loan for house repair or improvement complemented with advice on

building disaster-resilient houses. A health care loan may be availed for medical treatment and medicines. Similar initiatives have been pursued by SEDP MSI and CARD MRI. The latest product offering by Kasagana -Ka and SEDP is a loan product on renewable energy. Micro loans obtained can be used to buy solar-powered products like lamps with mobile phone charging feature, fans, radios and submersible lights for fishing. Members who have these facilities are meant to bounce back faster in case of prolonged absence of electricity from damaged electric posts and lines. No interest is charged to the borrower as income by the microfinance institution comes from the preferential prices given by the solar product supplier.

In case of existing loans at the time of disaster, affected borrower-members can opt for restructuring and refinancing modalities to ease the financial burden from repayment. Premium payment for credit life insurance that is bundled with a business or housing loan may be taken from the member's capital build-up or savings fund.

Theme No. 4 Select Priority Action from Sendai Framework and National DRRM Framework

- *Support livelihood rehabilitation.*
- *Restore and improve infrastructure including housing for the people;*
- *Ensure the continuity of operations and planning, including social and economic recovery, and the provision of basic services in the post-disaster phase;*
- *Promote the incorporation of disaster risk management into post-disaster recovery and rehabilitation processes and use opportunities during the recovery phase to develop capacities that reduce disaster risk in the short, medium and long term. Share expertise, knowledge, post-disaster reviews and lessons learned and integrate post-disaster reconstruction into the economic and social sustainable development of affected areas.*
- *Promote the cooperation of diverse institutions, multiple authorities and related stakeholders at all levels, including affected communities and business, in view of the complex and costly nature of post-disaster reconstruction, under the coordination of national authorities;*

3.2. DRR Good Practices Applicable to Mutual Insurance

The International Cooperative and Mutual Insurance Federation (ICMIF) collaborated with the United Nations Office for Disaster Risk Reduction (UNDRR) to come up with a report on the work of ICMIF members on disaster risk reduction and resilience. It features a best practice framework drawn from 20 case studies of insurers operating

in various parts of the world. The framework is streamlined into seven mechanisms for disaster risk reduction and resilience that are applicable to cooperative and mutual insurers. This section showcases the mechanisms and associated examples of good practices.

7 DRRM MECHANISMS FOR MUTUAL INSURERS

Direct Mechanisms - For insurance products to reduce disaster risks:

1 Apply variable pricing of insurance to provide incentives for risk reduction

2 Include prerequisites and exemptions to provide incentives for risk reduction

3 Ensure investment that reduces and prevents risk and builds resilience

Indirect Mechanisms - For insurance providers to reduce disaster risks:

4 Raise awareness of the systemic nature of risks and provide transparent information and advice for reducing hazards, exposure, and vulnerability

5 Build and share capacity and technology for risk modelling, analysis and monitoring

6 Promote and enhance local social capital for responding to disasters and innovating to reduce risks

7 Collaborate with the public sector to signal unsustainable development and support decision making towards disaster risk reduction and risk-informed investment while closing protection gaps.

Concrete examples of good practices under each mechanism are presented as follows.

Mechanism No. 1. Apply variable pricing of insurance to provide incentives for risk reduction

- Unique Insurance (Ghana): Incentives in the form of discounts and premium reductions are provided for clients who have risk reduction measures in place such as fire extinguishing appliances, sprinklers.
- Royal Automobile Club of Western Australia (RAC, Australia): RAC's Less Emissions Mission is a rewards program designed to incentivize customers to drive lower emission vehicles, including up to 25% off in automobile insurance, 0.5% lower interest rate for car loan, free upgrades on roadside assistance, and a 10% discount on labor at RAC Auto Services.

Mechanism No. 2. Include prerequisites and exemptions to provide incentives for risk reduction

- The Center for Agriculture and Rural Development Mutual Benefit Association (CARD MBA, Philippines): Risk-reduction exemptions are intended to highlight dangers and help protect lives. CARD MBA's life insurance exemptions include death caused by an accident while drunk-driving or driving without a license.

Mechanism No. 3. Ensure investment that reduces and prevents risk and builds resilience

- Länsförsäkringar Alliance (Sweden): implements a program that pays for more extensive chimney-sweeping to prevent fires.
- Swiss Mobiliar (Switzerland): Since 2006, the company has donated around CHF 38 million for prevention projects to protect against natural hazards throughout Switzerland. Start-up and partial financing were provided for over 146 projects in order to avoid damage to people, movables and real estate. To support the financing efforts, Swiss Mobiliar provides prospective project applicants with a checklist of success factors for flood protection based on a study conducted by the Mobiliar Lab for natural risks at the University of Bern. The checklist consists of nine different thematic blocks, including one related to long-term protection including emergency planning, new building construction, and land-use planning and zoning.

Mechanism No. 4. Raise awareness of the systemic nature of risks and provide transparent information and advice for reducing hazards, exposure, and vulnerability

- Royal Automobile Club of Western Australia (RAC, Australia): Risky Roads survey asks road users to

nominate roads or intersections they believe pose a safety threat, from local streets to major highways. Nominations are received from all corners of the state and members from regional areas, where roads are often particularly dangerous, are encouraged to contribute. Those with the most nominations are shared with government agencies and used by RAC to advocate for more action on road safety.

- FMG (Farmers' Mutual Group, New Zealand): through its Point, Park and Anchor awareness program, the company has produced a guide free for all farmers (regardless if they were existing clients) which identifies the best ways to prevent the damage from windstorms. This advice includes: 'point' the irrigator into the wind, 'park' it, 'anchor' it down with pegs or large concrete blocks.
- The Co-operators (Canada): contributed funding and resources to promote and support Wildfire Community Preparedness Day events — raising awareness and encouraging wildfire resiliency at home through the clearing of dead or combustible vegetation, the installation of wildfire-resilient landscaping, and the use of fire-resistant roofing materials.
- NFU Mutual (UK): the Farm Safety Foundation, the charity founded and funded by NFU Mutual, developed and delivered a new Introduction to Mental Health in Farming session to 1,411 participants in agricultural businesses and organizations across the UK.
- Zenkyoren (Japan): An online agricultural risk diagnosis tool is provided on the company's website. This is a rapid analysis that can be done in approximately 10 minutes.
- Local Tapiola (Finland): Farm safety program provided a safety mapping guide and risk tool for document storage, fire, electrical, mechanical, heating, oil tanks, and health and safety.
- Folksam (Sweden): developed a model to be able to follow natural events on a regular basis (such as lightning storms, heavy rain, and floods). When there is a risk of natural events causing severe damage to the society, the company sends text messages to its customers and gives advice on how to prepare and prevent damages. This warning service through text message has also been used to inform customers about increased risk of floods in relation to spring floods

Mechanism No. 5. Build and share capacity and technology for risk modelling, analysis and monitoring

- Achmea (the Netherlands): BlueLabel is a digital risk analysis tool that highlights areas vulnerable to climate-related risks (rain-induced flooding, heat stress or drought) with an accuracy that can pinpoint individual buildings, properties and streets. It translates the risk into an easily understandable ranking using a context labelling system on individual buildings, streets and infrastructure. BlueLabel encourages a proactive approach to preventing disasters, rather than devising recovery measures in the aftermath.
- Unipol (Italy): UnipolSai, in conjunction with DataMeteo® and Leithà (the Unipol Group company specialised in

Big Data analysis), has developed a predictive model able to alert customers in advance of risks of hailstorms, strong wind, heavy rain or snow. The Alert Meteo system works by sending messages through the UnipolSai app or by SMS (for very intense events). In 2020, the alert system was extended to Linear customers (UnipolSai's company specialised in direct sales, online and through a call centre, of MV products). Approximately 3,300,000 customers have been involved in the campaign so far and almost 3 million SMS messages have been sent since the beginning of the project in July 2019.

- FMG (Farmers' Mutual Group, New Zealand): established relationships with two thermal imaging professionals and offers thermal imaging as a complementary service to its clients. During the 2019/20 financial year, FMG implemented thermal imaging at 353 different businesses and of those, 10% reported severe issues that were able to be resolved, preventing a serious loss.

Mechanism No. 6. Promote and enhance local social capital for responding to disasters and innovating to reduce risks

- The Kokumin Kyosai Co-op (Japan): launched a campaign called "Enjoy TASUKEAI" (Tasukeai means "Mutual help" in English) to encourage people to try helping others such as their neighbours, colleagues and sometimes strangers. Kokumin Kyosai Co-op believes that the situation surrounding modern citizens has been more and more harsh and because of the accompanying economic slowdown and uncertainty and instability on various aspects of life, that mutual help and support among people has become more important.

Mechanism No. 7. Collaborate with the public sector to signal unsustainable development and support decision making towards disaster risk reduction and risk-informed investment while closing protection gaps.

- The Texas Windstorm Insurance Association (USA): required that owners of houses and low-rise buildings meet appropriate weatherproofing specifications, aided by inspectors to provide certifications and ensure compliance. (in Jarzabkowski et al. 2019)
- Suncorp (Australia): In studying the opportunities and limitations of insurance for climate adaptation, Jarzabkowski et. al (2019) reported on the case of the Suncorp Group, one of Australia's largest private insurers. In 2012, the company withdrew from offering policies in a few communities in a region of Queensland that braces itself each year for an onslaught of storms and cyclones. Suncorp had previously reported paying AUD 150 million in flood claims in these communities in return for AUD 4 million in premiums over a two-year period. The loss of insurance coverage prompted the government to construct levees to reduce the flood risk, after which, insurers, including Suncorp, returned to the market with products appropriately priced to reflect the reduced risk.

MONITORING AND EVALUATION MECHANISMS

Over the next 15 years, the Sendai Framework aims to substantially reduce disaster risk and losses in lives, livelihoods and health and in the economic, physical, social, cultural and environmental assets of persons, businesses, communities and countries.

It has 7 global targets to achieve by 2030. Concrete targets are:

- a. Substantially reduce global disaster mortality by 2030, aiming to lower the average per 100,000 global mortality rate in the decade 2020–2030 compared to the period 2005–2015;
- b. Substantially reduce the number of affected people globally by 2030, aiming to lower the average global figure per 100,000 in the decade 2020–2030 compared to the period 2005–2015;
- c. Reduce direct disaster economic loss in relation to global gross domestic product (GDP) by 2030;
- d. Substantially reduce disaster damage to critical infrastructure and disruption of basic services, among them health and educational facilities, including through developing their resilience by 2030;
- e. Substantially increase the number of countries with national and local disaster risk reduction strategies by 2020;
- f. Substantially enhance international cooperation to developing countries through adequate and sustainable support to complement their national actions for implementation of the present Framework by 2030;
- g. Substantially increase the availability of and access to multi-hazard early warning systems and disaster risk information and assessments to people by 2030.”

The Philippine government through the NDRRMF has also come up with a national vision supported with outcome indicators through Key Result Areas (KRAs).



Photo source: UNDRR Sendai Framework

The NDRRMF adopts the vision for safer, adaptive and disaster-resilient Filipino communities toward sustainable development.

Official outcomes per DRRM themes and action points are as follows:

Thematic Area	Outcome
Prevention and Mitigation	Hazards are avoided and/or potential negative impacts are mitigated Reduced vulnerabilities and exposure and /or enhanced capacities of communities
Preparedness	Established and strengthened capacities of communities to anticipate, cope and recover from disasters
Response	Provided life preservation Met the basic subsistence needs of affected population based on acceptable standards during or immediately after a disaster
Rehabilitation and Recovery	Restored and improved facilities, livelihood, living conditions, and organizational capacities of affected communities Reduced disaster risks in accordance with the 'building back better' principles

Note: For detailed KRAs, please refer to the Philippine NDRRMF document.

Key informant Mi-MBAs also echo similar DRRM outcomes notably disaster risk reduction, institutional and community preparation through knowledge building and capacity development, prompt emergency response and protection of life and properties, and provision of products and services for 'build-back-better efforts and normalize economic condition of members and their communities.

business plans or in strategic plans. For example, the SEDP MBA which uses the Balanced Scorecard framework in its planning process has specifically framed a DRRM objective for its members, i.e., to improve disaster preparedness and resiliency of members. Achievement of this objective will be measured through a decrease in vulnerability to disasters by members, with two key performance indicators as follows: percentage of members securing a disaster-oriented microinsurance product, and percentage of members being equipped with an emergency kit (Go Bag).

Specific KRAs associated with distinct DRRM-oriented products and services are contained in their respective



Photo source: DSWD-DROMIC Facebook Page

CONCLUSION

Historical data and experiences from 2016-2020 indicate that disasters are not only here to stay, they also intensify causing more havoc to people, properties, and infrastructure. In the ASEAN region, there were 7.5x more reported disasters, 4.6x more displaced people, and 15.7x more houses affected based on regional averages over the past 5 years.¹¹ Thus, institutions such as Mi-MBAs that target and serve vulnerable and marginalized groups are vital to sustainable development efforts. Mi-MBAs, with their capacity to generate surplus funds, can use this resource to help members broaden their knowledge, and develop their skills, tools (including access to risk reduction and risk sharing microinsurance products) and capacities to become disaster resilient.

To meet this noble goal, it is imperative for Mi-MBAs to look inward and outward. Internally, it must develop its own DRRM capacity and perform the specialized roles accorded to an MBA. Externally, it must also actively seek strategic partnerships with other institutions to provide complementary products and services to the members and their communities. Only through cross-sectoral and multi-level collaboration, guided by common global and national DRRM frameworks, can we hope to mitigate and reduce disaster risks and avoid the creation of new disaster risks.

***With this DRRM Guide,
MiMAP calls on all its
Mi-MBA members to
actively engage in
DRRM and be effective
catalysts of disaster
resilience in low-income
Filipino communities.***

¹¹ AHA Centre Monthly Disaster Review & Outlook, Volume 80, December 2021

ANNEXES

1. Summary of Disaster-Related Microinsurance Products of Mi-MBA Key Informants With their Network of Partners: CARD MBA, KMBA, and SEDP MBA
2. List of Mi-MBA Resource Persons
3. List of Reference Materials

ANNEX 1

Summary of Disaster-Related Microinsurance Products Mi-MBA With Network of Partners: CARD MBA			
Name of Product	Benefit Coverage to Main Policy Holder	Other Benefits	Premium
Basic Life insurance	CARD MBA extends life insurance coverage upon death or permanent disability of a member, from P2,000 up to a maximum of P100,000 depending on membership tenure and nature of death- sickness/natural or accidental. Death from natural calamities is not considered as accidental death. Motor vehicular Accident of member or legal spouse requiring hospital confinement, with maximum coverage of P10,000 per married couple This is a mandatory microinsurance product to all CARD borrowers.	Legal dependents comprising of spouse, unmarried children 14 day to 21 years old or older if with disability or unable to work, have insurance cover from P2,000-P10,000 per legal dependent	Weekly contribution of P15.00 per member (inclusive of family)
Family Security Plan	CARD MBA offers members with sickness and accident microinsurance for the family. Coverage for a member is a maximum of P50,000 for sickness and P100,000 in case of accident. This is a voluntary product, with 1-year contestability period.	Legal spouse gets the same benefit as the member while children or parents (for unmarried member) get a maximum cover of P20,000 for sickness and P40,000 for accident.	Annual premium of P1,000 per family

Name of Product	Benefit Coverage to Main Policy Holder	Other Benefits	Premium
Sagip (Rescue) Plan	<p>CARD MRI Insurance Agency or CaMIA offers this life and property insurance product with three benefits: personal accident (P20,000 from natural death or P150,000 in case of accidental death), funeral benefit, and house benefit in case of damage from fire (P30,000) and natural calamities like typhoon, flood (P5,500) and earthquake (P2,500). During the COVID pandemic, the contestability period of 30 days was waived to all lapsed policies.</p> <p>This is a voluntary product available to all CARD MRI members and their families for the purpose of topping – up on their basic life insurance cover.</p>	The family package includes the spouse and two children, with life insurance coverage of P10,000 for spouse and P5,000/person covering 2 children. In case of Personal Accident (PA), additional coverage of P50,000 for spouse and P5,000/child	Annual premium for member only is P1,700; P2,000 for member and family.

Summary of Disaster-Related Microinsurance Products Mi-MBA With Network of Partners: CARD MBA

Name of Product	Coverage to Main Policy Holder	Other Benefits	Premium
CARD Care Plus	<p>CaMIA also offers a voluntary health insurance which covers medical expenses with daily hospital benefit of P500/day up to 15 days/year, and personal accident benefit (up to P10,000 in case of death or dismemberment involving legs, arms or loss of eyes).</p> <p>This benefit is also applicable to COVID patients who spend time to recover in isolation facilities.</p>	Includes legal spouse	Annual premium of P410/ couple

Name of Product	Coverage to Main Policy Holder	Other Benefits	Premium
Kabuklod Plan	CaMIA also extends microinsurance to organized groups who want their members to have access to personal accident benefit (P105,000 in case of death and dismemberment), funeral benefit (P55,000) and fire cash assistance (P20,000).		P500/member of the organized group
CARD Crop Assistance (BINHI)	CaMIA also extends agriculture /crop insurance to rice and corn farmers. Maximum coverage from crop damage due to typhoon is maximum of P10,000 for six months of cropping season. This is a mandatory crop insurance for all agri-loan borrowers of CARD MRI.		10% of loan amount
ProteKITA	CPMI also offers a business interruption insurance that provides cash assistance in case physical store/business facility has been damaged by calamity or fire resulting to continuous 24-hour business interruption from normal operations. The coverage for business interruption is maximum of P5,000, its P100,000 for Personal Accident, and P50,000 for fire.		P1,450

**Summary of Disaster-Related Microinsurance Products
Mi-MBA With Network of Partners: Kasagana-Ka MBA or KMBA**

Name of Product	Coverage to Main Policy Holder	Other Benefits	Premium
-----------------	--------------------------------	----------------	---------

<p>Basic Life Insurance Plan or BLIP</p>	<p>KMBA extends life insurance coverage upon death or permanent disability of a member, ranging from P2,000-P100,000, depending on membership tenure and nature of death- sickness/natural cause or accidental.</p> <p>This is a mandatory microinsurance product to all KSO member-borrowers.</p> <p>Bundled with life insurance is motor vehicle accident and hospitalization benefit. This is given to the member or spouse who had at least 12-hour hospital confinement for a maximum and total coverage of P10,000.</p>	<p>Legal dependents comprising of legitimate spouse, and children below 21 years old, are entitled to insurance cover ranging from P5,000-P10,000/ person.</p> <p>Refund of insurance premium to at least 50% of the equity value of the total contribution is given to the member or family upon death, resignation or retirement, i.e., 65 years old for a member.</p>	<p>Weekly premium of P15/ week</p>
--	---	--	------------------------------------

BLIP is also extended to Associate members comprising clients of partner MFIs and other organized community groups. Same insurance features /coverage applies.

<p>Life Insurance</p>	<p>As top up to the BLIP, an external service provider has also been contracted to extend a basic life insurance in case of member's death from natural or accidental cause. The financial benefit is P6,000. KMBA pays for the premium as added benefit given to the members.</p>	<p>Annual premium of P20.00/ member</p>
-----------------------	--	---

<p>K-Kalinga (Protect)</p>	<p>KMBA through its external service provider offers members with personal accident insurance plan with fire protection, ranging from accidental death of P20,000, accidental death's burial assistance of P5,000, and fire assistance of P10,000.</p>	<p>Insured individual can buy a maximum of 5 units. Associate members are also welcome to avail of this product</p>	<p>Annual premium is P50.00/ member</p>
----------------------------	--	---	---

**Summary of Disaster-Related Microinsurance Products
Mi-MBA With Network of Partners: SEDP MBA**

Name of Product	Coverage to Main Policy Holder	Other Benefits	Premium
Basic Life Insurance Plan	<p>SEDP MBA extends life insurance coverage upon death or permanent disability of a member, ranging from P2,500-P100,000, depending on membership tenure and nature of death- sickness/ natural or accidental.</p> <p>This is a mandatory microinsurance product to all SEDP member-borrowers.</p> <p>Daily hospital income benefit is extended for hospital confinement of not less than 12 hours for a daily hospitalization benefit of P200 up to 5 days in a year or a maximum cover of P1,000.</p>	<p>Legal dependents comprising of legitimate spouse, and child below 21 years old, have life insurance cover ranging from P2,000-P30,000/person depending on relationship to the member and membership tenure. For single members, qualified dependents can be parents or siblings, fitting age requirements.</p> <p>Refund of 50% of premium contribution is released to the member upon termination of membership.</p>	Weekly premium of P20/ week
Home Protect	<p>This property insurance covers house damage caused by perils like fire (P10,000), earthquake (P5,000) and typhoon & flood (P2,000-5,000 depending on typhoon strength/ signal number).</p> <p>Calamity assistance of up to P5,000/ affected member is also included.</p> <p>Note: This product is put on hold. SEDP has re-opened the search to non-life insurance companies as service providers.</p>		P250/member

ANNEX 2

List of Mi-MBA Resource Persons

CARD Mutually Reinforcing Institutions (CARD MRI)

1. Jocelyn Dequito, CARD MBA Chief Executive Officer
2. Vener Abellera, CaMIA President and General Manager
3. Joemar Valdemar, CARD Bank Head of Security and Legal, Head of DMC
4. Jennifer Redublo, CARD MBA Compliance Officer
5. Anthony Yacap, CARD MBA Risk Officer- OIC

Kasagana-Ka Synergizing Organizations (KSO)

6. Silvida 'Salve' Reyes-Antiquera, KMBA General Manager
7. Judylyn Joven, KDCI Chief Operating Officer (COO)
8. Evelyn Lagmay, KMBA Finance Manager
9. Cyril Pableo, KDCI Program Manager

SEDP -Simbag Mutually Supporting Institutions (SEDP MSI)

10. Fr. Rex Paul Arjona, SEDP Microfinance NGO President & Chief Executive Officer (CEO)
11. Roberto Dalit, SEDP MBA General Manager
12. Fe Bataller, SEDP Microfinance NGO Director for Operations
13. Noemi Bonaobra, SEDP MPC General Manager

ANNEX 3

List of Reference Materials

1. Sendai Framework for Disaster Risk Reduction 2015-2030, Lessons learned, Gaps identified and Future challenges from the Hyogo Framework for Action
2. Climate Risk Country Profile: Philippines (2021), The World Bank (WB) Group and Asian Development Bank (ADB)
3. Monthly Disaster Review and Outlook, Volume 80, Dec 2021, ASEAN Coordinating Centre for Humanitarian Assistance (AHA Centre)
4. (Philippine) Republic Act 10121, DRRM Act of 2010
5. Implementing Rules and Regulations (IRR) of RA 10121
6. National Disaster Risk Reduction Management Framework- Philippines 2011, NDRRMC
7. From Protection to Prevention: The Role of Cooperative and Mutual Insurance in Disaster Risk Reduction, ICMIF and UNDRR, 2021
8. Philippine DRRM Act Primer
9. Insurance Commission Circular Letter 2015-46, Rules in the Application of Section 408, Paragraph 3, of the Amended Insurance Code on Free and Unassigned Surplus
10. Resilience in a Riskier World, Asia Pacific Disaster Report 2021, UN ESCAP
11. CARD MBA Business Continuity Plan
12. CARD MBA Risk Assessment Checklist
13. CARD Memorandum on CDRAP (CARD Disaster Relief Assistance Program, October 2018)
14. Kasagana-Ka Hazard Assessment Report for Camarin, Caloocan
15. Kasagana Ka DRRM Manual
16. KSO DRRM Framework powerpoint presentation
17. Kasagana-Ka KHandaan Notebook
18. MiMAP -RIMANSI Focus Note #3, Mutual Reinsurers Keep Secure with Catastrophe Reinsurance, December 2021
19. SEDP DRRM Manual 2021
20. SEDP MBA Strategic Plan 2022-2024
21. SEDP Green Light for Life Project, powerpoint presentation
22. UNDRR Strategic Framework, 2022-2025
23. UN Office for Disaster Risk Reduction, UNDRR.org
24. Various Memoranda of Agreement with external partners of SEDP and Kasagana-Ka
25. Various product and company brochures and online marketing materials of Mi-MBAs

MiMAP (RIMANSI) Regular Members

1. Alalay Sa Kaunlaran Inc. MBA (ASKI MBA)
2. Center for Agriculture and Rural Development Inc. MBA (CARD MBA)
3. Cooperative Alliance for Responsive Endeavour Inc. MBA (CARE MBA)
4. KFI Center for Community Development Foundation Inc. MBA (KCCDFI MBA)
5. Kasagana-Ka MBA Inc. (KMBA)
6. Kazama Grameen Inc. MBA (KGI MBA)
7. Nueva Segovia Consortium of Cooperatives MBA Inc. (NSCC MBA)
8. Paglaum MBA
9. Peoples' Bank of Caraga MBA Inc. (PBC MBA)
10. Simbag sa Emerhensya Asin Dagdag Paseguro MBA Inc. (SEDP MBA)
11. Tulay sa Pag-unlad MBA Inc. (TSPI MBA)

MiMAP (RIMANSI) Associate Members

1. Center for Community Transformation MBA Inc. (CCT MBA)
2. Katilingbanong Kaangayan para sa Kasegurohan ug Kalaambuan MBA Inc. (4K MBA)
3. National Confederation of Cooperatives MBA Inc. (NATCCO MBA)
4. Pag-Asa ng Pinoy MBA Inc. (PPMBA)
5. Quidan Pag-inupdanay MBA Inc. (QPI MBA)
6. Serviamus MBA Inc. (SMBA)
7. Tulay sa Pag-unlad MBA Inc. (TSPI MBA)

Code of Conduct for Mi-MBAs

1. We have the member's interest above all else.
2. We commit to pay claims within 1-3-5 days from the time of claim's notice.
3. We foster policies and processes that promote open communication, transparency, and arms-length transactions in our dealing with partner- implementers.
4. We hold ourselves accountable as stewards of the Association's resources; therefore, we commit ourselves to the highest ethical and professional standards in our dealings.
5. Board membership is a volunteer position; hence we perform services willingly without pay.
6. We shall explore ways to engage our members to participate in the ownership, authority, and business results of the Association.
7. We are proud to be regulated, so we will work with our regulators to advance growth, quality service, and sustainability agenda.
8. We honor the member's right to choose an affiliation based on informed decision.
9. We advance products and services without regards of any religious or political standpoint.
10. We shall promote mutuality.

Microinsurance MBA Association of the Philippines Inc. (RIMANSI Organization for Asia and the Pacific)



Unit 1014, Medical Plaza Building, San Miguel Avenue, Ortigas Center,
San Antonio, Pasig City, Philippines



(632) 8706-2561



rimansi@yahoo.com / secretariat@rimansi.org



www.rimansi.org



www.facebook.com/RIMANSI



www.youtube.com/@mimaprimansi7708