

2018 ACCOMPLISHMENT REPORT

BRO INSURANCE

Kalinga ni BRO tuloy ang pag-asenso, Tamang Benepisyo handog sa mga

Magsasakang Miyembro

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PROGRAM OVERVIEW

As an offshoot and reconsideration of the thorough discussion and data presentation of the plight of the farmers of the province during their incumbency, the Dy-Albano Administration come up with a program which they call BRO- Bojie Rodito Opportunities a program directly given to the marginalized sectors of the society in order to alleviate their present situation on that time.

Initially, the conceived BRO Program was composed of 9 programs only and as years gone by, additional programs was incorporated to better serve the people. BRO Insurance was one of the initial programs.

This program geared towards ensuring the productivity, safety and well being of the Isabeliños with special attention to the small-farmers, their wives and children in the tertiary level, and providing indemnification during unfortunate events.

GOALS AND OBJECTIVES

BRO INSURANCE PROGRAM as one of the Social Protection Program of the Provincial Government of Isabela, was envisioned to help address the needs of the small-farmers in times of distress most especially when accidents and untimely demise of any member of the family occurs, so as not to resort to usurious lending institutions and/or financiers.

The Provincial Government of Isabela in its quest for an insured constituency, set aside amounts from its coffers to pay the amount of Fifty Pesos Only (Php 50.00) for the annual individual insurance coverage of the identified small farmers including their wives who are members of the Isabela Green Ladies Organization- (IGLO) and/or Rural Improvement Clubs – (RIC), the fisher-folks and the Provincial Scholars of the Province.

This is to guarantee the safety of every Isabeliño, and to enjoy the benefits of every insured member when accidents happen resulting to dismemberment, total disability and accidental deaths.

ACCOMPLISHMENT

The 2018 accomplishments highlighted the active participation and cooperation of the program implementers to the thrust of the BRO Farmers Assistance Office, operating in consolidation with other BRO Programs to include attending to Farmers Congresses, school visitations, meeting with officers and members of the Isabela Green Ladies Organization and fisherfolks all throughout the province, aside from attending to walk-in clients who frequented the office. As a result, the Office managed to enroll and the following number of persons per area, to wit:

BRO INSURANCE PROGRAM
SUMMARY REPORT OF ENROLLED IN THE INSURANCE PROGRAM
FOR FISCAL YEAR 2018
(Quarterly Report)

TABLE 1. Monthly Distribution of Insured per Category for the First Quarter.

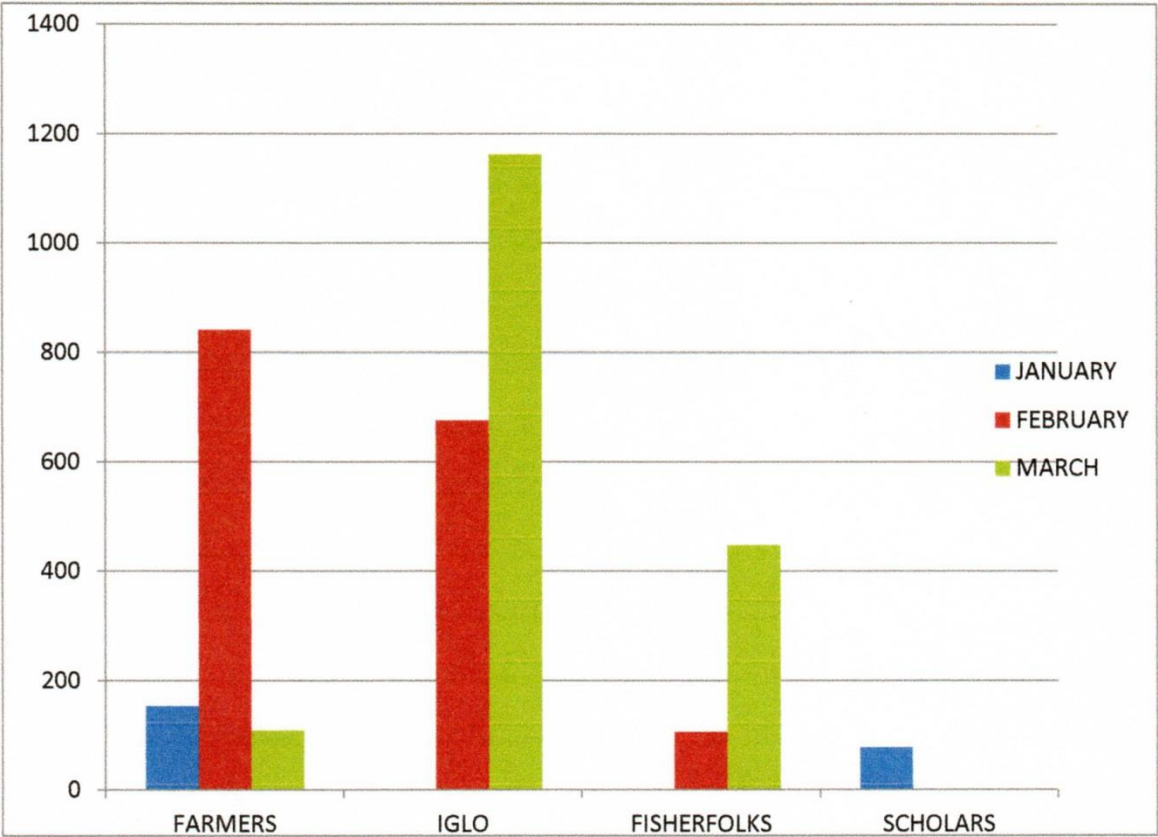


Table 1-A. Figures representing the actual number of insured for the First Quarter.

	JANUARY	FEBRUARY	MARCH	TOTAL
FARMERS	154	840	109	1103
IGLO		676	1162	1838
FISHERFOLKS		106	447	553
SCHOLARS	78	0	0	78
TOTAL	232	1622	1718	3572

TABLE 2. Monthly Distribution of Insured per Category for the Second Quarter.

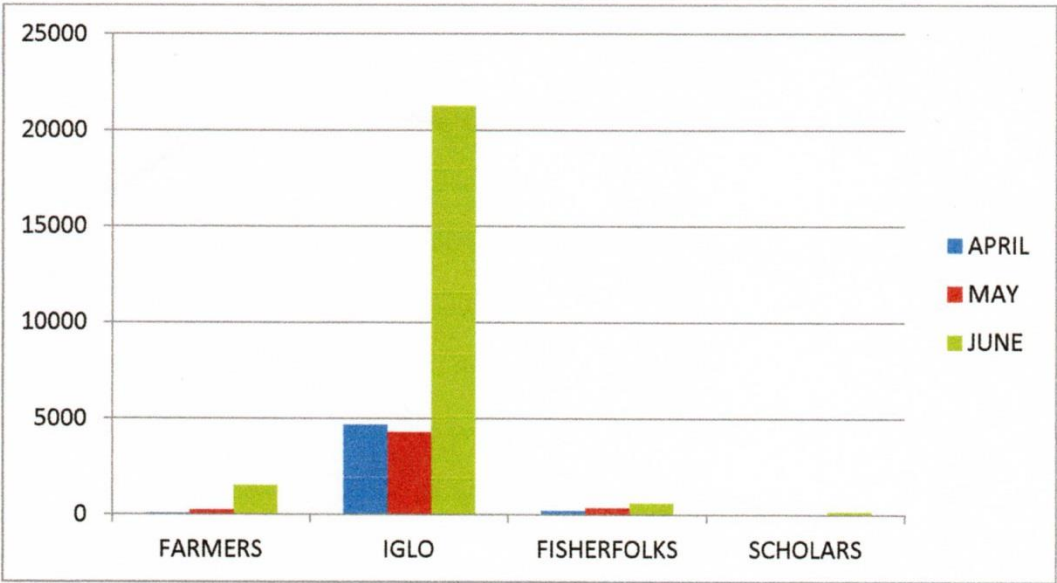


Table 2-A. Figures representing the actual number of insured for the Second Quarter.

	APRIL	MAY	JUNE	TOTAL
FARMERS	75	250	1523	1848
IGLO	4692	4308	21273	30273
FISHERFOLKS	221	342	615	1178
SCHOLARS			159	159
TOTAL	4988	4900	23570	33458

TABLE 3. Monthly Distribution of Insured per Category for the Third Quarter.

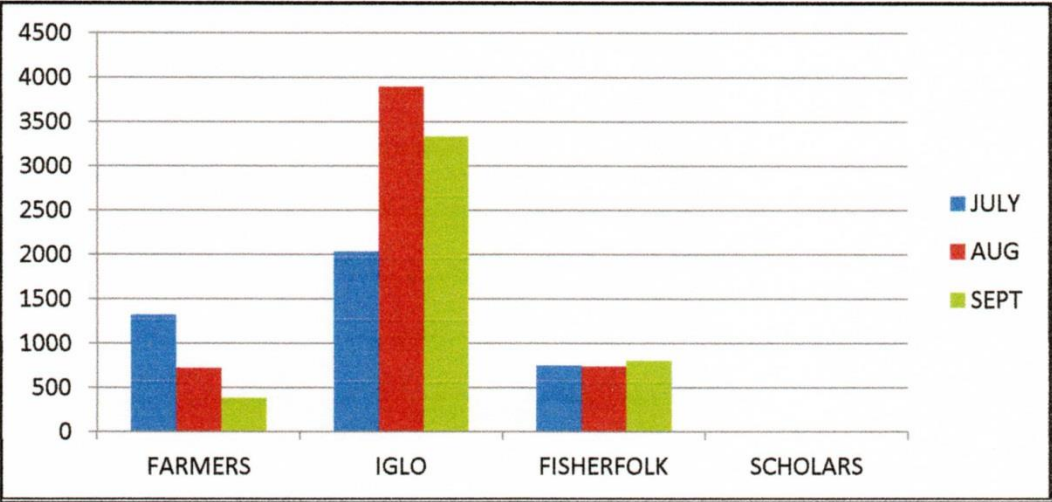


Table 3-A. Figures representing the actual number of insured for the Third Quarter.

	JULY	AUGUST	SEPTEMBER	TOTAL
FARMERS	1321	718	383	2422
IGLO	2034	3896	3334	9264
FISHERFOLKS	750	739	805	2294
SCHOLARS	0	0	0	0
TOTAL	4105	5353	4522	13980

TABLE 4. Monthly Distribution of Insured per Category for the Fourth Quarter.

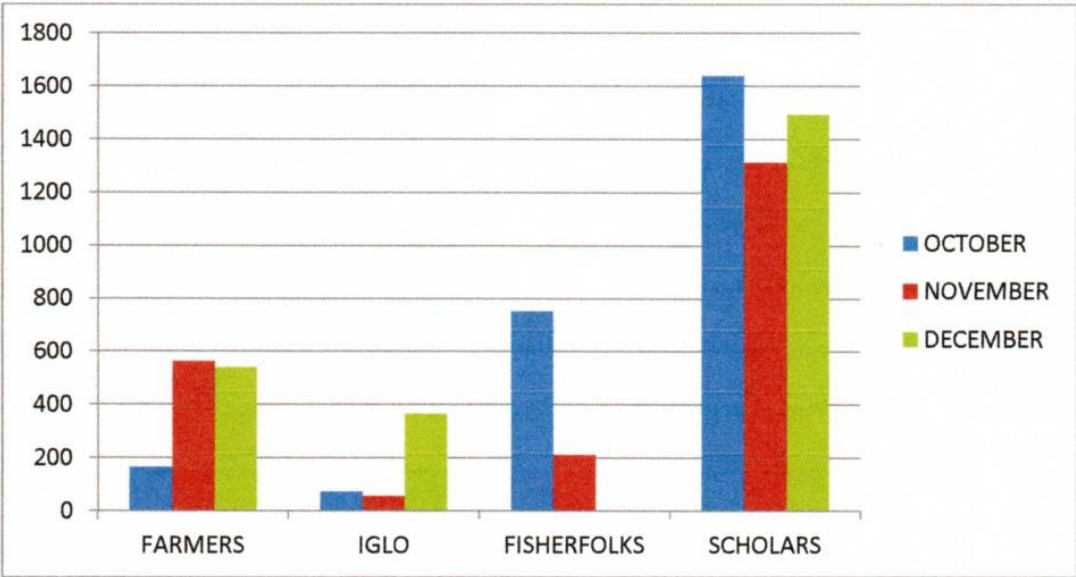


Table 4-A. Figures representing the actual number of insured for the Fourth Quarter.

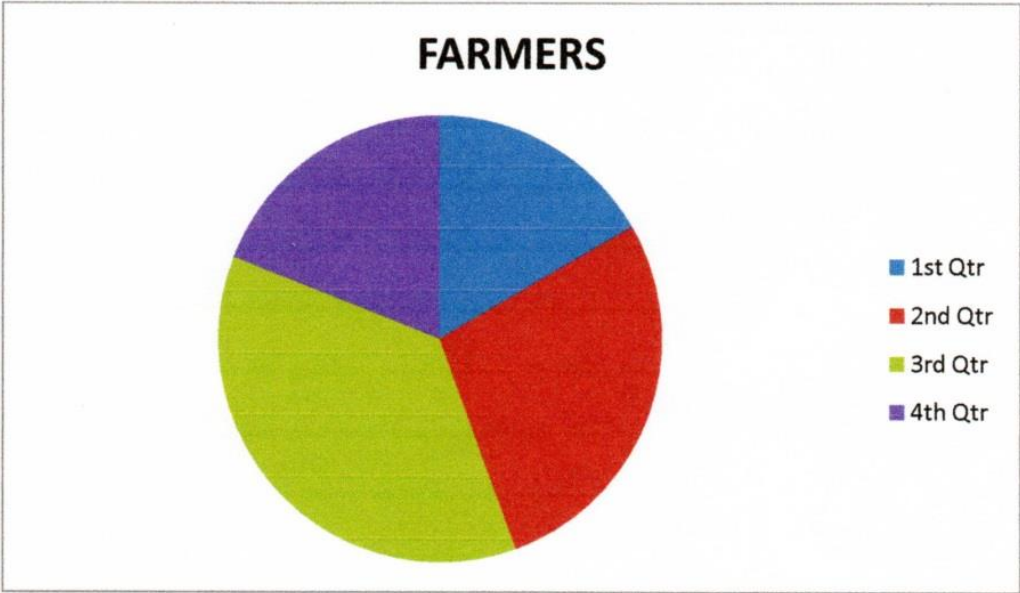
	OCTOBER	NOVEMBER	DECEMBER	TOTAL
FARMERS	165	562	540	1267
IGLO	74	55	366	495
FISHERFOLKS	753	211	2	966
SCHOLARS	1639	1313	1492	4444
TOTAL	2631	2141	2400	7172

The following tables above shows the significant differences between the lists of insured for the First Quarter down to the 4th Quarter, noticeably there are months with high number of enrollees and there are also considered lean months.

With the Tables and Figures above-displayed we can now predict the volume of renewals and the number of insurance cards needed to cover the expected influx of enrollees.

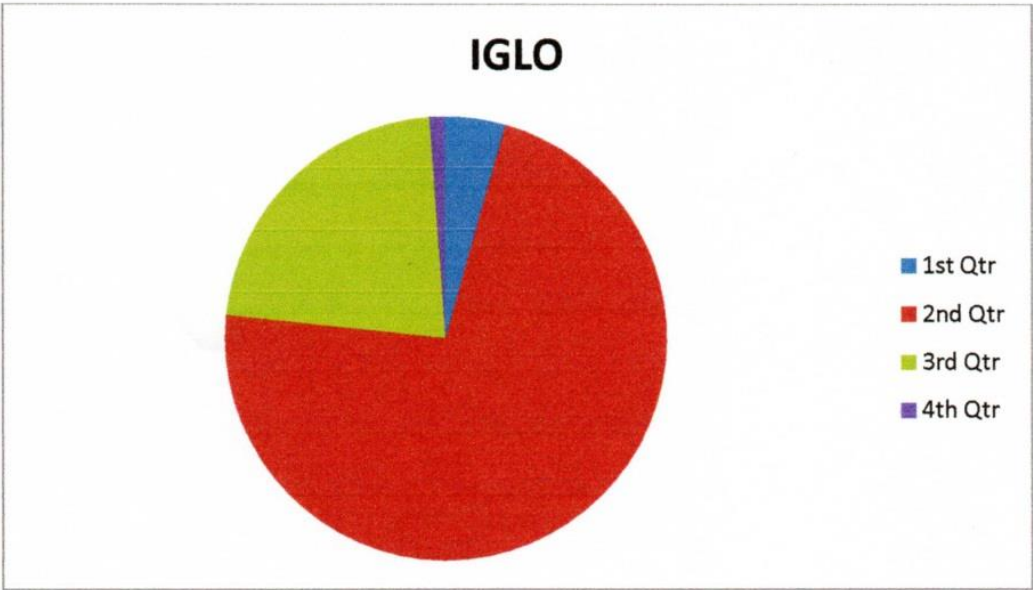
TOTAL INSURED BY SECTOR:

Table 5. Distribution of Insured Farmers per Quarter for the Year 2018.



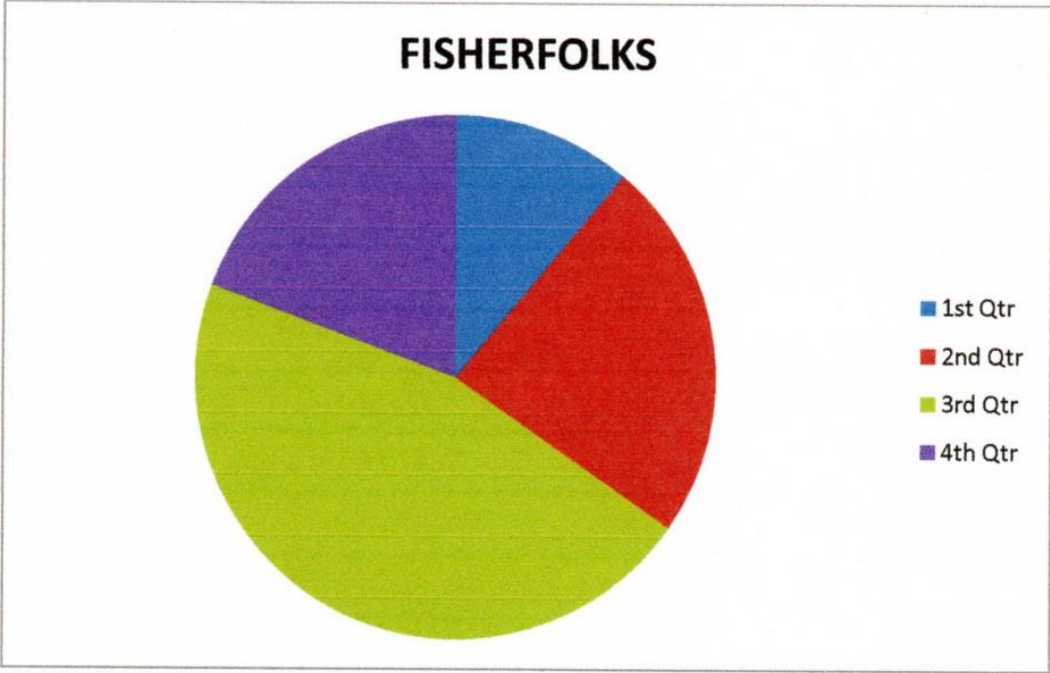
FARMERS	
1st Qtr	1103
2nd Qtr	1848
3rd Qtr	2422
4th Qtr	1267
	6640

Table 6. Distribution of Insured Isabela Green Ladies Organization per Quarter for the Year 2018.



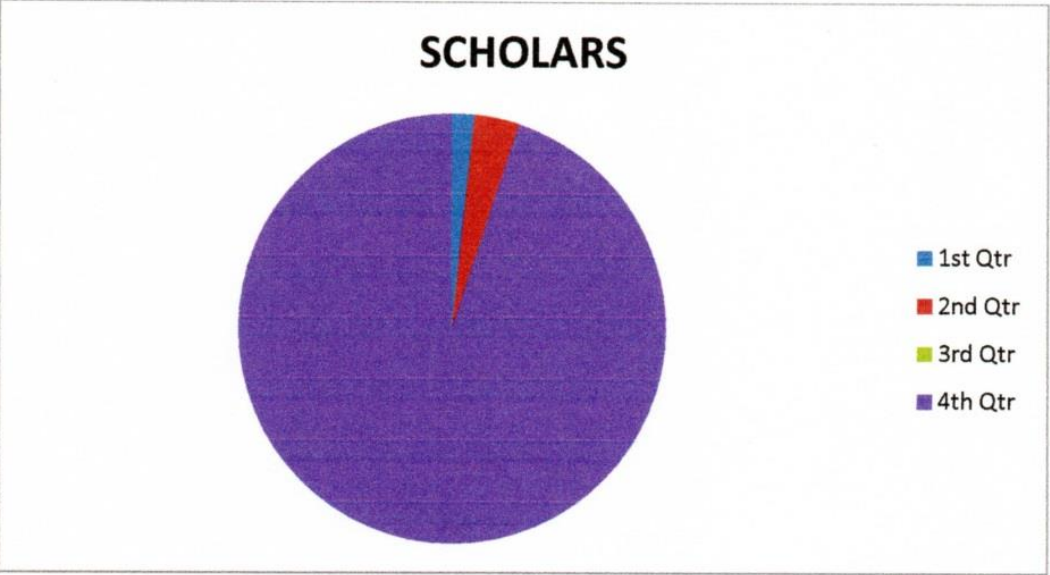
IGLO	
1st Qtr	1838
2nd Qtr	30273
3rd Qtr	9264
4th Qtr	495
	41870

Table 7. Distribution of Insured Fisherfolks per Quarter for the Year 2018.



FISHERFOLKS	
1st Qtr	553
2nd Qtr	1178
3rd Qtr	2294
4th Qtr	966
	4991

Table 8. Distribution of Insured Provincial Scholars per Quarter for the Year 2018.



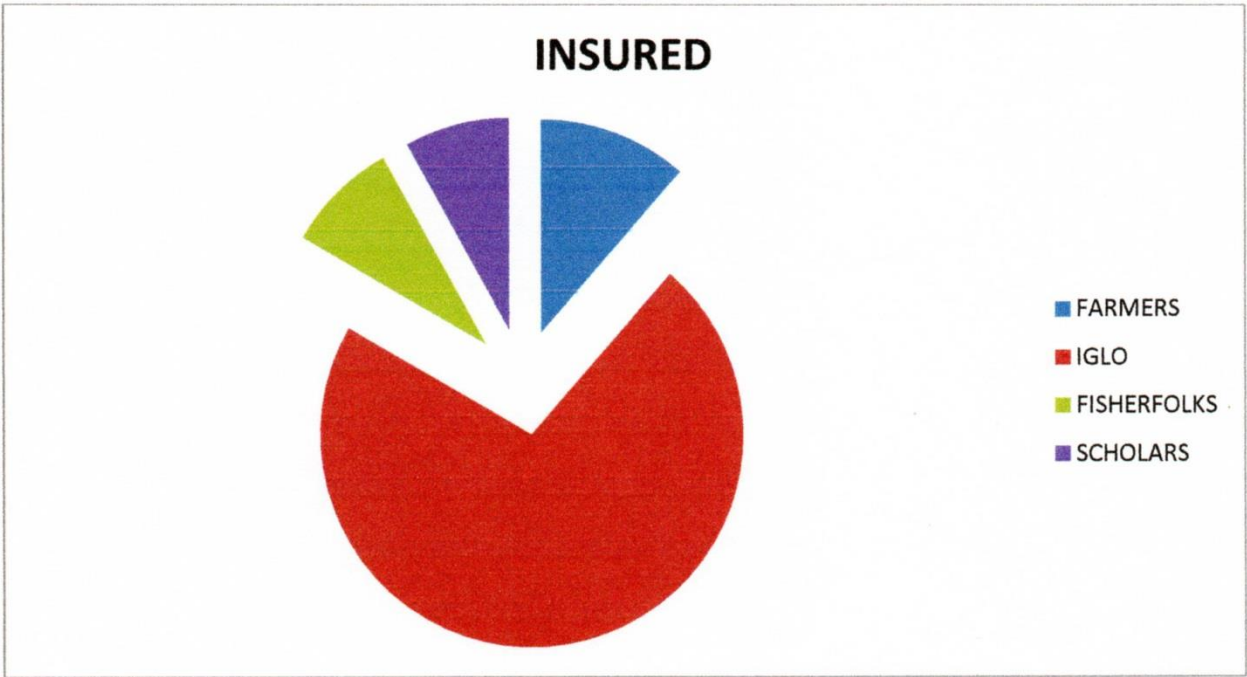
SCHOLARS	
1st Qtr	78
2nd Qtr	159
3rd Qtr	0
4th Qtr	4444
	4681

From the tables-above, we can see the months within a quarter wherein enrollees are big in number and we attribute it to the groups' coordinators. For the Farmers, there is no major change as to the number of enrollees because other BRO Programs are being implemented all year round.

While on the part of Isabela Green Ladies Organization (IGLO) depends largely to the renewal of membership to the Organization and the formation of new cell groups in different municipalities

GRAND TOTAL:

Table 9. Consolidated Number of Insured per Sector for the Year 2018.



	INSURED
FARMERS	6640
IGLO	41870
FISHERFOLKS	4991
SCHOLARS	4681
GRAND TOTAL	58182

The table above (Table 9) shows the significant difference between the enrolled IGLO members to that of the Farmers, Fisherfolks and Scholars. The difference was attributed to the limited number of small farmers attending the Farmers Congresses considering their distance from the venue, selection and invitation by the Barangay Officials and time constraints.

While that of the Fisherfolks were the organized in different municipalities therefore the membership are intact.

There is also a gradual change on the number of students being insured for the past two (2) semesters. This has been the result of the implementation of the National Governments' New School Calendar which resulted to the change of enrollment dates and renewals respectively.

While that of the Women, the officers and members of the Isabela Green Ladies Organization or IGLO were all registered in their respective municipalities making it easier for them to mobilize and organized.

NUMBER OF CLAIMS BEING PAID

Table 10. Distribution of Claimed benefits for the Year 2018.

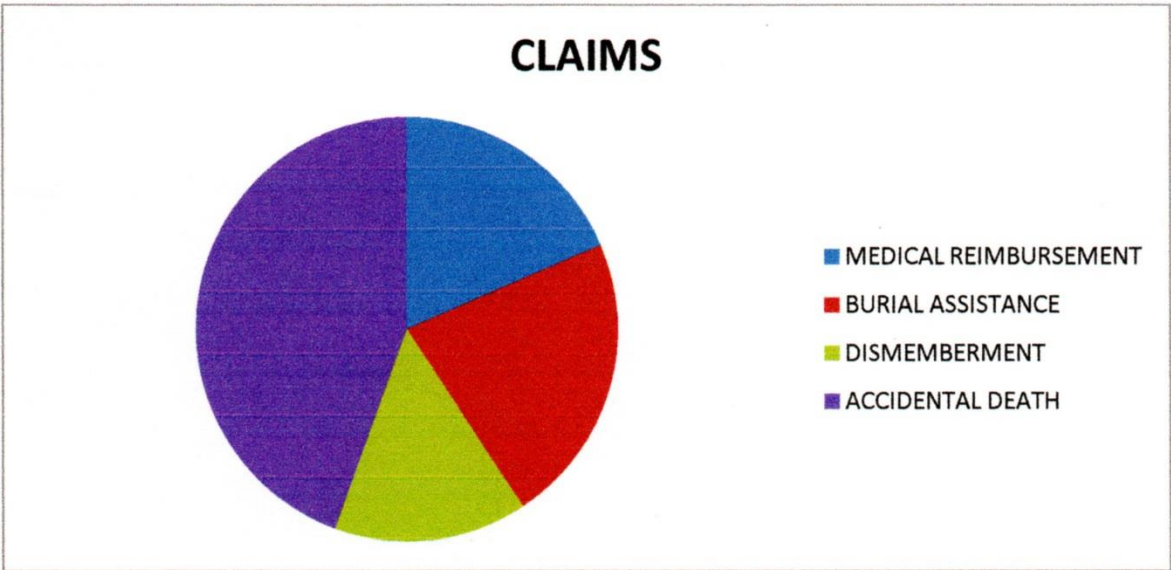
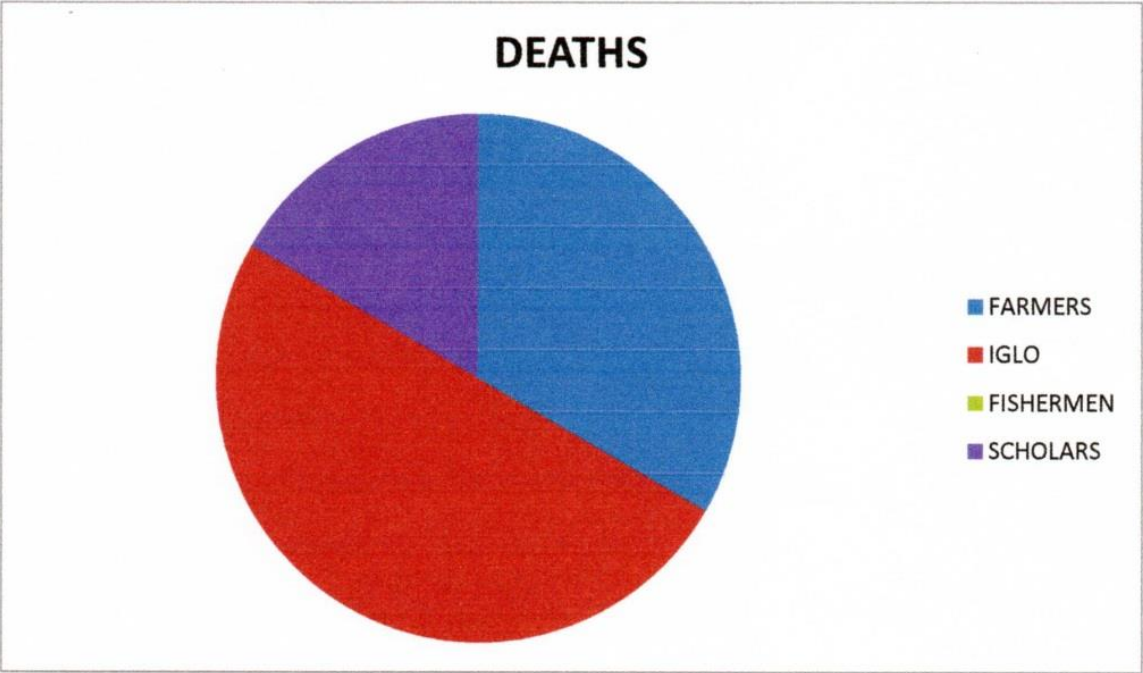


Table 10-A. Distribution of Actual Mount Claimed for the Year 2018.

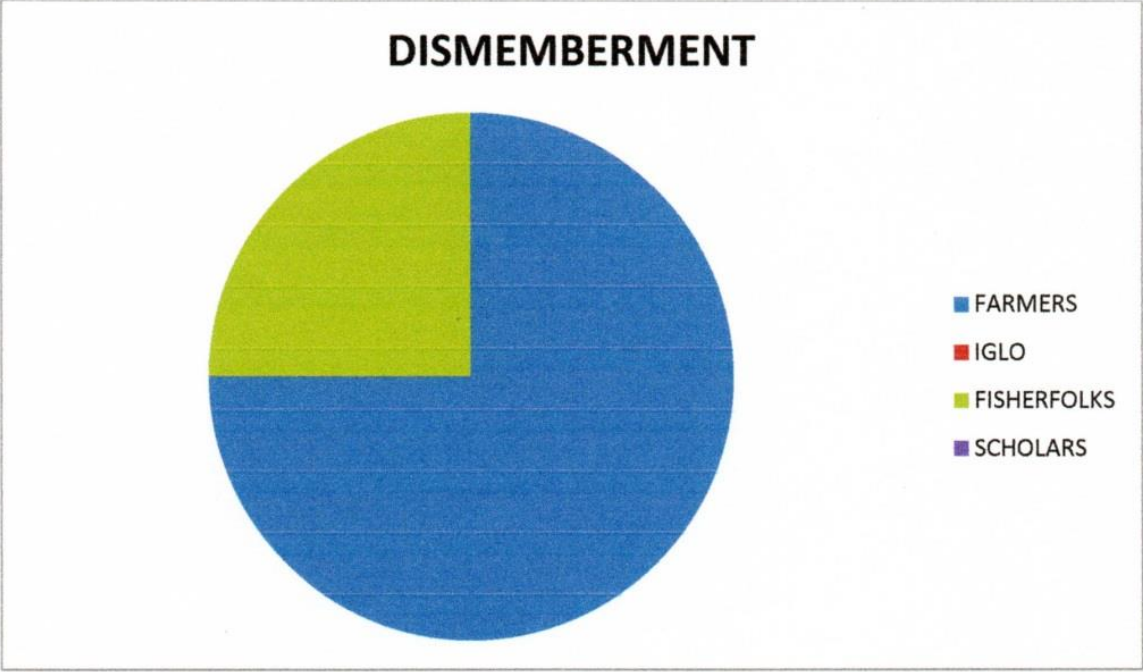
NO. OF CLAIMANTS	NATURE OF CLAIMS	AMOUNT
12 x P50,000.00	DEATHS	P600,000.00
4X 25,000.00	AMPUTEE	100,000.00
5@5,000.00	MED. REIMBURSEMENT	25,000.00
8@2,000.00	BURIAL ASSISTANCE	12,000.00
27		P737,000.00

Table 11. Distribution of Claimed benefits for Accidental Deaths.



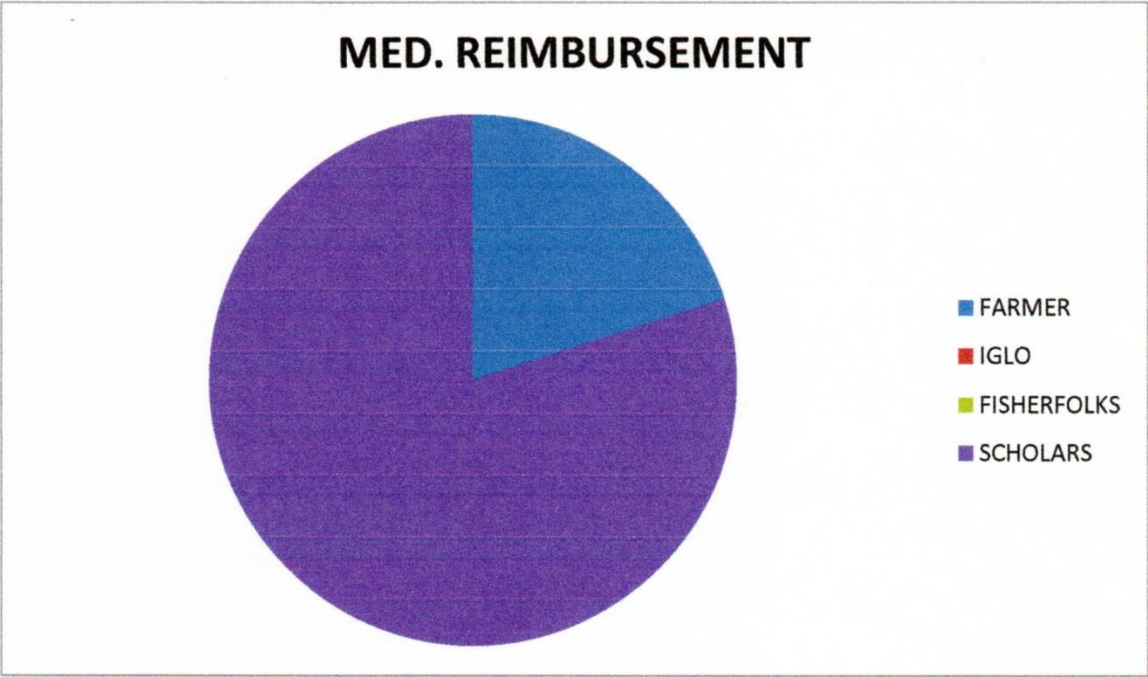
DEATHS	
FARMERS	4
IGLO	6
FISHERMEN	0
SCHOLARS	2

Table 12. Distribution of Claimed benefits for Dismemberments.



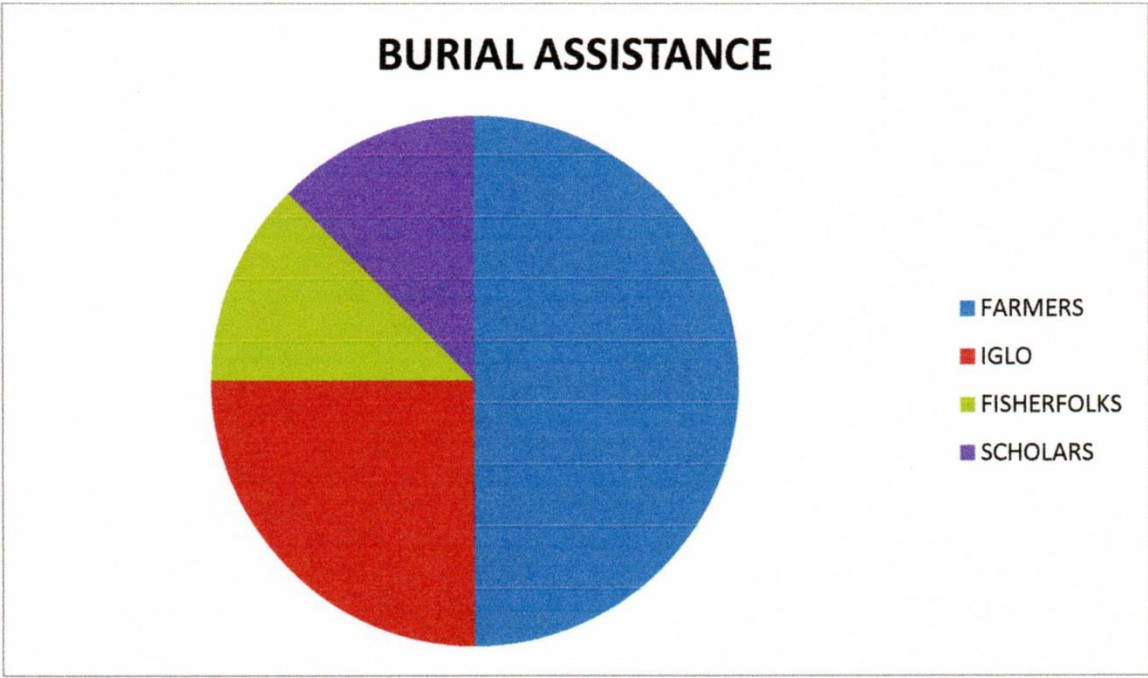
DISMEMBERMENT	
FARMERS	3
IGLO	0
FISHERFOLKS	1
SCHOLARS	0

Table 13. Distribution of Claimed benefits for Medical Reimbursements.



MED. REIMBURSEMENT	
FARMER	1
IGLO	0
FISHERFOLKS	0
SCHOLARS	4

Table 14. Distribution of Claimed benefits for Burial Assistance.



BURIAL ASSISTANCE	
FARMERS	4
IGLO	2
FISHERFOLKS	1
SCHOLARS	1

All qualified claimants were paid according to the Insurance Table of Benefits in less than a month upon submission of their complete claim forms and supporting documents. The speedy transaction and settlement of claims affirms the strong commitment of the Provincial Government and of the partner service provider in giving quality service to all the members.

IMPACT

With the substantial increase of enrollees for the year 2018 in the Bro Insurance Program, significantly spell the awareness of the Isabelinos with the importance of safety and security. Noteworthy, is the appreciation of the Provincial Governments' Initiatives towards the alleviation of the plight of its constituency.

Enrolling in the Program was not just a mere getting of Insurance Cards, but the thought of inclusion in the parental care of the Province and enjoying the benefit of being an Isabelino.

Consequently, as we progress in number of enrollees, we are also creating a wider span of service to the Isabelino people and with that, a greater extent of individuals and peoples' organization are seeking to be incorporated with the Program.

SUSTAINABILITY

To guarantee the sustainability of this program, the Provincial Government of Isabela, enacted Ordinance No. 02, Series of 2012, "An Ordinance Institutionalizing the Bojie-Rodito Opportunities (BRO) for Agriculture Programs as well as the Provision of Funds for its Nine Components", and through the Office of the Provincial Governor, officially designated a permanent desk and personnel as his personal representative and liaison to, by and between the Insurance Company and the Farmers beneficiaries.

In addition, Sangguniang Panlalawigan Resolution No. 252, Series of 2015, was passed by the Local Legislative Council giving authority to the Governor to enter into Memorandum of Agreement (MOA) with the Insurance Company, to that effect was forged.


Prepared by:


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Submitted by:


MAX B. NAVARRO
BRO Insurance Coordinator

NOTED:


MANUEL S. ACIERTO
BRO FAP Head

EXHIBITS



**GIVING OF INDEMNITY CLAIMS TO THE FAMILY OF THE LATE LUIS ADRIAN
BULAN, SCHOLAR, CABAGAN, ISABELA**



**GIVING OF INDEMNITY CLAIMS TO THE FAMILY OF THE LATE MRS. ANITA
OLIVAR, IGLO MEMBER, ECHAGUE, ISABELA**



**GIVING OF INDEMNITY CLAIMS TO THE FAMILY OF THE LATE MR. MARIANO
MALANOT, FARMER, QUEZON , ISABELA**



**GIVING OF INDEMNITY CLAIMS TO THE FAMILY OF THE LATE MR. REDEN DELA
CRUZ, FARMER, CORDON , ISABELA**



GIVING OF INDEMNITY CLAIMS TO THE FAMILY OF THE LATE MR. DANILO GALABAY, FARMER, LUNA , ISABELA



**GIVING OF INDEMNITY CLAIMS TO THE FAMILY OF THE LATE MRS. ESTER
GUIQUING, IGLO MEMBER, STO. TOMAS, ISABELA**



**GIVING OF INDEMNITY CLAIMS TO THE FAMILY OF THE LATE MRS. KAREN
CANCERAN, IGLO MEMBER, STA MARIA, ISABELA**