



**ENHANCING
MEMBERS'
PROTECTION
THROUGH
MICROINSURANCE
ACCESSIBILITY**

2021

SUSTAINABILITY

REPORT

NATCCO MUTUAL BENEFIT ASSOCIATION INCORPORATED

2021 SUSTAINABILITY REPORT

The Board of Trustees humbly declares that the National Confederation of Cooperatives Mutual Benefits Association (NATCCO MBA), Inc., is a sustainable business. It is a continuing journey where the NATCCO MBAI sees to it that whatever it does now is intended to meet the needs of the present without compromising the ability of future generations to meet their own needs. As such, we ensure that:

- We conduct our businesses in an ethical and responsible manner.
- We manage our key impacts.
- Our products and services create value to society.

1. Corporate Governance

Disclosures are made part of the Annual Corporate Governance Report (ACGR) submitted separately to Insurance Commission, herewith attached.

ANNUAL CORPORATE GOVERNANCE REPORT			
RECOMMENDED CG PRACTICE/POLICY	COMPLIANT / NON-COMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
Principle 1. Establishing A Competent Board The company should be headed by a competent, working Board to foster the long-term success and sustainability of the corporation in a manner consistent with its corporate objectives and the long- term best interests of its shareholders and other stakeholders.			
Recommendation 1.1			
1. The Board should be composed of directors with a collective working knowledge, experience or expertise that is relevant to the company's industry/sector.	COMPLIANT	Provide information or link/reference to a document containing information on the following: 1. Academic qualifications, industry knowledge, professional experience, expertise and relevant trainings of directors 2. Qualification standards for directors to facilitate the selection of potential nominees and to serve as benchmark for the evaluation of its performance	The association's Board of Trustees is composed of professional individuals with diverse background. Though, most of them are from cooperative sector, their skills, expertise and knowledge are very much different, ranging from legal, risk management, finance, audit, training, marketing and sales to information technology. Reference: http://www.natccombai.org/corporate-governance/ ANNUAL REPORT: BOARD OF TRUSTEES
2. Board has an appropriate mix of competence and expertise	COMPLIANT		The Board of Trustees ensures right mix of competence and expertise. Reference: http://www.natccombai.org/corporate-governance/ BOARD DIVERSITY POLICY
3. Directors remain qualified for their positions	COMPLIANT		The Nomination Committee guarantees that the nominated candidates are qualified based on the current requirement of the association.

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2. Managing Key Impacts

- 2.1. Economic** – the claim benefits of members cushion the economic impact of loss in the family.
- 2.2. Environmental** – compliant with the issuances of the local government where the Association operates. These issuances pertain to the following:
- waste segregation,
 - clean air act, and
 - recycling program.

Thus, NMBAI contributes in the protection of our environment and protection of the natural resources in the area of operation.

- 2.3. Social** – impact on relationship with employees, members and suppliers

3. Value to Society

NMBAI aims to contribute, in any which way it can, to sustainable development through its products and services. The following sustainable development goals are embedded in its undertakings and the following are our accomplishments:

3.1. SDG 1: No Poverty

Our goal is to give our members a sense of financial security at the time of death or sickness. It serves as a safety net against sliding back to poverty or to further deepen

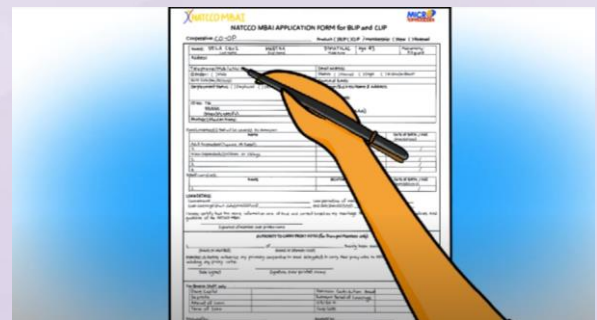
Accomplishments:

A. Conducted the following webinars for members and partner-cooperatives:

1. Financial Literacy
2. Basic Life Insurance



B. Launched the new package for Basic Life Insurance Plan (BLIP), wherein through the Partner-Cooperatives, members can have access to the specific insurance benefits they need and want.



C. These microinsurance products have the same insurance premium regardless of the member's gender.

D. All cooperative members who satisfy the eligibility requirements may apply for the insurance coverage.

E. BLIP packages:

	Amount of Benefit
BLIP 10	P10,000.00
BLIP 30	P30,000.00
BLIP 50	P50,000.00
BLIP 80	P80,000.00
BLIP 100	P100,000.00

Dependent/s that can be insured:

	Amount of Benefit
1 adult and 3 minors	P15,000.00 each
1 adult and 2 minors	P15,000.00 each
1 adult and 1 minor	P15,000.00 each
1 adult	P15,000.00

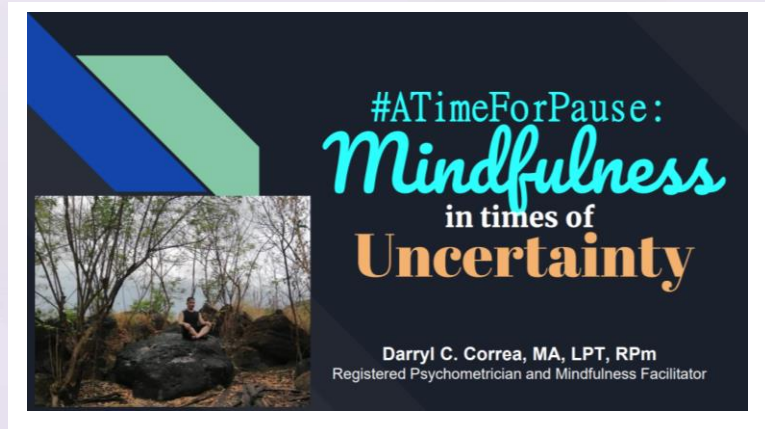
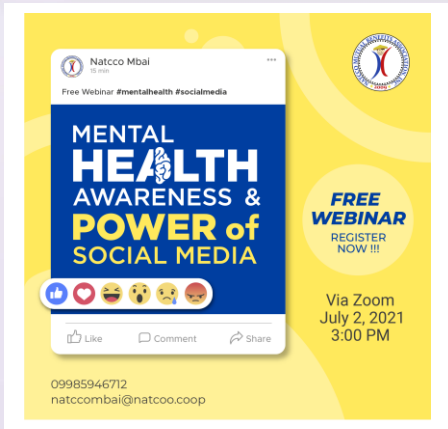


3.2. SDG 3: Good Health and Well-being

Our goal is to improve the health and wellness of members and employees.

Accomplishments:

- Implemented LAKBAY-MALASAKIT PROGRAM (LMP) where NATCCO MBAI tapped experts who talked about the following health topics that really matter to the members.
 1. Mental Health
 2. Mindfulness in Times of Uncertainty



- Offered Basic Life Insurance Plan (BLIP) Riders:
 1. Total and Permanent Disability Rider
 2. Hospital Income Benefit



Hospital Income Benefit:

HIB 300: P300.00/day of confinement
HIB 500: P500.00/day of confinement



Hospital Income Benefit:

HIB 300: P300.00/day of confinement

HIB 500: P500.00/day of confinement

- Implemented the Health Care Program for employees to ensure that health concerns of regular employees are addressed on a timely manner. The health care benefits are as follows:
 1. Health Card - All regular staff are covered by an accredited health card which has Php100,000.00 limit per illness per year, and can be used for emergency care, outpatient care, and confinement.
 2. Dental Benefit - The health card issued to regular employees comes with Dental Benefit package which covers dental consultations, tooth extraction, permanent fillings, and other related dental benefit as approved on a yearly basis.
 3. Annual Physical Exam - All regular staff are required to undergo a Physical Exam on an annual basis as part of the routine health

3.3. SDG 4: Quality Education

Our goal is to support education in the far-flung areas by providing items for school and teachers alike and to conduct webinar to raise awareness on current developments.

Accomplishments:

- Conducted ESKWELA AYUDA PROJECT which benefited the following schools
 1. Tablang Elementary School, Purok 4, Brgy Tablang, Paniqui Tarlac
 2. San Miguel National High School, San Juan Road, Brgy. San Miguel, Puerto Princesa
 3. Magdungao Elementary School, Passi City, Iloilo
 4. Bayugan East Central Elementary School, Bayugan City, Agusan Del Sur
- Through the help of partner-cooperatives in the area, NATCCO MBAI was able to provide printer/copying machine to the schools, as well as paper supplies for the production of modules for students.
- Through Lakbay-Malasakiy Program, conducted the following webinars for members and employees of partner-cooperatives:
 1. The Power of Social Media
 2. Basic Life Insurance 101



3.4. SDG 17: Partnerships for the Goals

Our goal is to support the community where we operate through partnerships.

Accomplishments:

- Complied with the rules and regulations of the Local Government Unit (LGU) in its call for better and more livable environment.
 1. Renewal of Business Permit as scheduled
 2. Compliance with Fire and Safety requirements
 3. Observe proper waste management such as waste segregation
 4. Clearly labeled garbage/trash bins for biodegradable and non-biodegradable products
 5. 3R: REDUCE, REUSE AND RECYCLE

REDUCE– lessening the amount of trash/garbage produced

REUSE - using materials repeatedly

RECYCLE– using materials to make new products

NATCCO MBAI is committed to craft its annual sustainability report with the end in view of:

- Managing effectively its sustainability risks and opportunities
- Keeping a sustainable Vision, Strategy and Business Plans
- Improving management systems and
- Motivating workforce



Want to know more about NATCCO MBAI:

- **Write us: 3/F, NATCCO Bldg., 227 JP Rizal St., Project 4, Quezon City 1109**
- **Call us: 0998-594 6712; 02- 8962 3408**
- **Email us: natccombai@nmbainsurance.com**
- **Visit our website: natccombai.org**
- **See us on facebook: NATCCO MBAI**