

# PAGLAUM MBA Period 01/01/2016 to 12/31/2016

## Circular Letter 2016-63: Enhanced Performance Indicators and Standards for Microinsurance 2016

Summary results (linked to other worksheets)

Performance Indicators	Total Business		Micro business		Non-micro business	
	Max possible score	Actual score	Max possible score	Actual score	Max possible score	Actual score
<b>TOTAL SCORES</b>	<b>95</b>	<b>51</b>	<b>95</b>	<b>51</b>	<b>10</b>	<b>0</b>
<b>1.1 SOLVENCY &amp; STABILITY</b>	<b>30</b>	<b>11</b>	<b>30</b>	<b>11</b>	<b>0</b>	<b>0</b>
1.1.1a Capital adequacy ratio (CAR) (non-MBA companies only)	0	Use 1.1.1b SR below	0	Use 1.1.1b SR below	0	no nonMI
1.1.1b Solvency ratio (SR) (MBAs only)	20	10	20	10	0	no nonMI
1.1.2a Liquidity ratio (LiqR) (non-MBA companies only)	0	Use 1.1.2b LiqR below	0	Use 1.1.2b LiqR below	0	no nonMI
1.1.2b Liquidity ratio (LiqR) (MBAs only)	5	0	5	0	0	no nonMI
1.1.3 Leverage ratio (LevR) (all companies)	5	1	5	1	0	no nonMI
<b>1.2 EFFICIENCY</b>	<b>15</b>	<b>9</b>	<b>15</b>	<b>9</b>	<b>0</b>	<b>0</b>
1.2.1 Underwriting costs ratio (UWCR) (non-MBA companies only)	0	n/a for mba	0	n/a for mba	0	n/a for mba
1.2.2a Operating expense ratio (OPER) (non-MBA companies only)	0	see 1.2.2b, 1.2.2c OPER below	0	see 1.2.2b, 1.2.2c OPER below	0	see 1.2.2b, 1.2.2c OPER below
1.2.2b Operating expense ratio (OPER) (MBA basic product only)	5	0	5	0	0	no nonMI
1.2.2c Operating expense ratio (OPER) (MBA optional product(s) only)	0	no opt prod, no nonMI	0	no opt prod	0	no nonMI
1.2.3 On-time claims settlement ratio (CSR) (all providers)	4	4	4	4	0	no nonMI
1.2.4a Incurred claims ratio (ICR) (non-MBA companies only)	0	see 1.2.4b ICR below	0	see 1.2.4b ICR below	0	see 1.2.4b ICR below
1.2.4a Incurred claims ratio (ICR) (MBAs only)	6	5	6	5	0	no nonMI
<b>1.3 GOVERNANCE</b>	<b>30</b>	<b>20</b>	<b>30</b>	<b>20</b>	<b>10</b>	<b>0</b>
1.3a ASEAN Governance Scorecard (ACGS)	20	10	20	10	0	no nonMI
1.3b Governance scoring extra questions - Life, Nonlife companies only	0	not Life/NL	0	not life/NL	0	not life/NL
1.3c Governance scoring extra questions - MBAs, CIS only	10	10	10	10	10	0
<b>1.4 UNDERSTANDING OF THE PRODUCT BY THE INSURED</b>	<b>10</b>	<b>7</b>	<b>10</b>	<b>7</b>	<b>0</b>	<b>0</b>
1.4.1a Renewal ratio (RR) for voluntary term products (Life, Non-life, Coop Life only)	0	n/a for mba	0	n/a for mba	0	n/a for mba
1.4.1b Member retention ratio (RR) (MBAs only)	7	7	7	7	0	no nonMI
1.4.2 Claims rejection ratio (CRR) (all providers)	3	0	3	0	0	no nonMI
<b>1.5 RATE OF GROWTH</b>	<b>5</b>	<b>1</b>	<b>5</b>	<b>1</b>	<b>0</b>	<b>0</b>
1.5.1 Rate of Growth of MI Business (RG)	5	1	5	1	0	n/a
<b>1.6 OUTREACH</b>	<b>5</b>	<b>3</b>	<b>5</b>	<b>3</b>	<b>0</b>	<b>0</b>
1.6.1 Growth in outreach (GO)	5	3	5	3	0	n/a

**NOTES & INSTRUCTIONS:**