

## Republic of the Philippines Department of Finance INSURANCE COMMISSION 1071 United Nations Avenue Manila



INSURANCE INDUSTRY PERFORMANCE as of the Quarter Ending March 31					
MUTUAL BENEFIT ASSOCIATIONS	2023	2022	% Increase (Decrease)		
1 . Total Number of Companies	41 *	38 *	7.89		
Total Number of Companies with Submissions	40	38	5.26		
	( In Million Pe	(In Million Pesos)			
2 . Total Assets	138,039.1	125,657.2	9.85		
3 . Total Liabilities	82,057.4	74,578.2	10.03		
4 . Total Fund Balance	55,981.7	51,079.0	9.60		
5 . Total Guaranty Fund	1,232.1	1,204.7	2.27		
6 . Total Invested Assets	125,332.2	111,850.6	12.05		
7 . Total Contributions/Premiums	3,780.9	3,281.2	15.23		
8 . Total Benefits Payment / Expenses	2,507.5	2,073.5	20.93		
9 . Total Net Surplus	731.3	1,390.4	(47.40)		

<sup>\*</sup> includes assocations with pending application for renewal and 1 company under CRL

r - revised data

## KEY FINANCIAL STATISTICS OF MUTUAL BENEFIT ASSOCIATIONS Mutual Benefit Associations

Based on submitted unaudited Quarterly Report on Selected Financial Statistics (QRSFS)

as of March 31, 2023

Name of Association*	ASSETS	LIABILITIES	FUND BALANCE	GUARANTY FUND
1 . AFP Mutual Benefit Association of the Philippines, Inc.	39,832,922,867	27,020,922,699	12,812,000,168	50,000,000
2 . AimCoop Mutual Benefit Association, Inc.	5,807,270	1,694,021	4,128,530	4,128,530
3 . Alalay sa Kaunlaran (ASKI) Benefit Association, Inc.	535,302,708	386,029,352	149,273,356	52,900,000
4 . Bureau of Jail Management & Penology MBAI	2,855,296,555	1,315,818,422	1,539,478,133	78,399,202
5 . CARD Mutual Benefit Association, Inc.	32,973,832,646	25,139,059,502	7,834,773,144	179,378,700
6 . CCT Mutual Benefit Association, Inc.	229,158,200	160,354,968	68,803,232	14,985,219
7 . Cooperative Alliance for Responsive Endeavor MBAI	157,723,160	91,480,370	66,242,790	20,306,976
8 . Fidelity Mutual Life, Inc.	32,627,309	13,036,073	19,591,236	5,807,000
9 . Fire Services Mutual Benefit Association, Inc. (FSMBAI)	66,913,318	51,192,935	15,720,382	14,016,459
10 . Government Employees Mutual Benefit Association, Inc.	34,826,949	32,333,387	2,493,561	12,667,114
11 . Kabigkis Mutual Benefit Association, Inc.	5,030,060	342,247	4,687,813	5,000,000
12 . KASAGANA-KA Mutual Benefit Association, Inc.	242,883,553	145,628,126	97,255,427	33,141,756
13 . Katalingbanong Kaangayan Para sa Kasegurong Ug Kalambuan MBA, Inc.	45,397,446	31,082,527	14,314,919	12,609,295
14 . KAZAMA GRAMEEN Mutual Benefit Association (KG-MBA), Inc.	79,579,016	44,349,141	35,229,875	16,309,480
15 . KCCDFI Mutual Benefit Association, Inc.	120,465,553	89,551,867	30,913,687	19,165,707
16 . Knights of Columbus Fraternal Association of the Philippines, Inc.	7,236,871,442	5,944,973,232	1,291,898,210	50,000,000
17 . Lakan Mutual Benefit Association, Inc.	22,279,571	16,348,936	5,930,635	5,221,824
18 . Manila Public School Teachers Association, Inc.	37,868,177	19,170,838	18,697,339	8,444,611
19 . Manila Teachers Mutual Aid System, Inc.	16,178,814,106	4,031,989,500	12,146,824,606	31,584,000
20 . Meralco Employees Mutual Benefit Association	427,210,017	324,333,743	102,876,274	21,000,000
21 . Mindanao Educators Mutual Benefit Association, Inc.	766,589,720	660,434,644	106,155,076	12,856,611
22 . Mindoro Teachers' Mutual Aid System	34,720,085	25,346,859	9,373,227	5,797,598
23 . Mt. Province Teachers' Mutual Aid System, Inc.	1,753,560,071	1,272,968,943	480,591,128	5,890,511
24 National Confederation of Cooperatives MBA, Inc.	99,867,223	68,047,438	31,819,785	24,178,137
25 . Novo Ecijano Teacher's Mutual Benefit Association, Inc.	217,350,995	142,127,953	75,223,042	12,743,820
26 . Nueva Segovia Consortium of Cooperatives MBA, Inc.	63,824,879	47,405,428	16,419,451	10,120,124
27 . Pag-Asa ng Pinoy MBA, Inc.	754,920,783	666,876,550	88,044,233	80,000,000
28 . Paglaum Mutual Benefit Association (PAGLAUM MBAI), Inc.	127,702,389	87,975,438	39,726,951	12,480,250
29 . Pangasinan Public School Teachers Mutual Benefit Association	No report submitted			
30 . Peoples Bank of Caraga, MBAI	62,956,237	35,525,898	27,430,340	12,340,907
31 . Philippine Public School Teachers Association (PPSTA)	8,922,189,513	5,166,790,831	3,755,398,682	105,129,618
32 . Postal Services Mutual Benefit Association, Inc.	40,120,285	27,282,734	12,837,551	15,250,000
33 . Praxis Fides Mutual Benefit Association, Inc.	1,161,461,361	751,529,277	409,932,084	44,000,000
34 . Public Safety Mutual Benefit Fund	20,880,335,799	7,553,182,871	13,327,152,928	25,000,000
35 . Quidan Pag-inupdanay MBA, Inc.	52,481,784	24,717,315	27,764,469	8,828,497
36 . Serviamus Mutual Benefit Association, Inc.	107,125,776	71,843,162	35,282,614	13,951,473
37 . Simbag sa Emerhensiya Asin Dagdag Pasegurohan, MBAI (SEPD MBAI)	399,923,444	227,132,073	172,791,371	41,109,295
38 . Teachers Association of Pangasinan, Dagupan City and San Carlos City, MBAI	26,144,246	-	26,144,247	-
39 . Tulay sa Pag-unlad, Mutual Benefit Association, Inc.	1,416,708,881	350,115,911	1,066,592,970	154,808,560
40 . Tulungan Mutual Benefit Association,Inc.	23,158,485	17,939,612	5,218,873	7,529,051
41 . Uswag Mutual Benefit Association (USWAG MBAI), Inc.	7,152,678	493,711	6,658,967	5,009,607
GRAND TOTAL	138,039,104,559	82,057,428,533	55,981,691,308	1,232,089,931

Notes:

<sup>\*</sup> MBAs do not exhibit competition due to its nature of business and unique market segment serviced per MBA. The statistics are only for the sole purpose of presenting the financial performance of each association.

## KEY FINANCIAL STATISTICS OF MUTUAL BENEFIT ASSOCIATIONS Mutual Benefit Associations

Based on submitted unaudited Quarterly Report on Selected Financial Statistics (QRSFS) as of March 31, 2023

Name of Association*	INVESTED ASSETS	PREMIUM INCOME	BENEFIT EXPENSES	NET INCOME
1 . AFP Mutual Benefit Association of the Philippines, Inc.	38,029,195,030	1,169,208,732	1,129,338,755	292,376,198.96
2 . AimCoop Mutual Benefit Association, Inc.	5,000,000		-	32,891.92
3 . Alalay sa Kaunlaran (ASKI) Benefit Association, Inc.	448,041,189	18,242,152	16,141,541	20,219.97
4 . Bureau of Jail Management & Penology MBAI	1,871,233,593	38,907,796	40,442,466	34,741,559.59
5 . CARD Mutual Benefit Association, Inc.	31,748,310,859	1,488,539,691	700,586,354	289,014,707.08
6 . CCT Mutual Benefit Association, Inc.	71,663,484	40,781,874	7,145,137	33,398,879.50
7 . Cooperative Alliance for Responsive Endeavor MBAI	140,081,719	8,194,033	2,609,306	1,743,187.98
8 . Fidelity Mutual Life, Inc.	17,560,996	3,299,820	1,319,497	1,579,278.89
9 . Fire Services Mutual Benefit Association, Inc. (FSMBAI)	31,994,852	3,174,886	3,176,924	(993,738.86
10 . Government Employees Mutual Benefit Association, Inc.	42,889,859	6,123		(170,341.31
11 . Kabigkis Mutual Benefit Association, Inc.	5,019,014		-	39,239.00
12 . KASAGANA-KA Mutual Benefit Association, Inc.	190,963,623	12,051,664	11,027,341	(1,362,791.06
13 . Katalingbanong Kaangayan Para sa Kasegurong Ug Kalambuan MBA, Inc.	31,915,880	3,212,484	2,442,812	(119,545.98)
14 . KAZAMA GRAMEEN Mutual Benefit Association (KG-MBA), Inc.	50,966,565	2,972,599	1,559,599	309,937.21
15 . KCCDFI Mutual Benefit Association, Inc.	113,983,426	7,881,121	5,732,406	822,000.19
16 . Knights of Columbus Fraternal Association of the Philippines, Inc.	6,731,546,577	234,003,722	267,626,450	17,355,785.19
17 . Lakan Mutual Benefit Association, Inc.	5,606,798	4,240,986	3,231,174	299,775.38
18 . Manila Public School Teachers Association, Inc.	8,523,970	2,213,780	359,340	1,572,637.14
19 . Manila Teachers Mutual Aid System, Inc.	13,025,718,739	44,854,282	17,438,744	389,854,012.91
20 . Meralco Employees Mutual Benefit Association	348,405,646	4,254,585	2,442,058	5,426,358.09
21 . Mindanao Educators Mutual Benefit Association, Inc.	739,634,003	7,444,693	1,211,299	8,456,305.32
22 . Mindoro Teachers' Mutual Aid System	6,091,082	241,605	-	189,382.08
23 . Mt. Province Teachers' Mutual Aid System, Inc.	813,504,994	1,836,285	35,000	9,476,771.78
24 National Confederation of Cooperatives MBA, Inc.	77,360,717	10,618,331	7,745,014	476,153.03
25 . Novo Ecijano Teacher's Mutual Benefit Association, Inc.	214,815,389	321,375	70,000	(41,350.76
26 . Nueva Segovia Consortium of Cooperatives MBA, Inc.	11,486,391	5,815,765	4,416,892	459,386.18
27 . Pag-Asa ng Pinoy MBA, Inc.	337,733,293	85,289,161	50,729,896	6,075,274.83
28 . Paglaum Mutual Benefit Association (PAGLAUM MBAI), Inc.	100,784,419	5,048,843	4,472,981	908,640.00
29 . Pangasinan Public School Teachers Mutual Benefit Association				
30 . Peoples Bank of Caraga, MBAI	33,770,039	147,631	79,426	(110,485.69)
31 . Philippine Public School Teachers Association (PPSTA)	8,426,050,025	108,442,902	90,648,602	109,027,745.13
32 . Postal Services Mutual Benefit Association, Inc.	33,640,094	642,144	700,309	(825,068.01)
33 . Praxis Fides Mutual Benefit Association, Inc.	1,006,260,459	14,427,938	2,120,000	13,106,630.07
34 . Public Safety Mutual Benefit Fund	18,837,800,668	376,838,557	85,441,483	(512,489,192.51)
35 . Quidan Pag-inupdanay MBA, Inc.	24,618,628	335,827	375,272	(338,877.44
36 . Serviamus Mutual Benefit Association, Inc.	87,403,266	9,097,950	7,342,867	974,431.75
37 . Simbag sa Emerhensiya Asin Dagdag Pasegurohan, MBAI (SEPD MBAI)	372,832,795	23,313,485	16,561,132	6,255,907.94
38 . Teachers Association of Pangasinan, Dagupan City and San Carlos City, MBAI	23,927,175	-	844,503	(1,013,521.00)
39 Tulay sa Pag-unlad, Mutual Benefit Association, Inc.	1,243,108,420	44,425,419	21,838,493	25,057,033.80
40 . Tulungan Mutual Benefit Association,Inc.	22,783,410	360,025	184,376	(37,293.60)
41 . Uswag Mutual Benefit Association (USWAG MBAI), Inc.	1-	192,140	34,851	(289,192.78)
GRAND TOTAL	125,332,227,086	3,780,880,405	2,507,472,303	731,258,932

Note

<sup>\*</sup> MBAs do not exhibit competition due to its nature of business and unique market segment serviced per MBA. The statistics are only for the sole pur

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11. Kabigkis Mutual Benefit Association, Inc.  12. KASAGANA-KA Mutual Benefit Association, Inc.  13. Katalingbannong Kanagayan Para sa Kasegurong Ug Kalambuan MBA, Inc.  14. KAZAMA GRAMEEN Mutual Benefit Association (KG-MBA), Inc.  15. KCCDFI Mutual Benefit Association, Inc.  16. Kinghist of Columbus Fraterial Association, Inc.  17. Lakan Mutual Benefit Association, Inc.  18. Kinghist of Columbus Fraterial Association, Inc.  19. Lakan Mutual Benefit Association, Inc.  19. Lakan Mutual Benefit Association, Inc.  19. Manila Public School Teachers Association, Inc.  19. Manila Public School Teachers Association, Inc.  19. Manila Public School Teachers Mutual Ald System, Inc.  20. Meratoc Employees Mutual Benefit Association  21. Mindron Enachers' Mutual Ald System, Inc.  22. Mindron Teachers' Mutual Ald System, Inc.  23. ML Province Teachers' Mutual Ald System, Inc.  24. Mindron Enachers' Mutual Ald System, Inc.  25. Novo Ecijano Teachers' Mutual Ald System, Inc.  26. Novo Ecijano Teachers' Mutual Benefit Association, Inc.  27. Novo Ecijano Teachers' Mutual Benefit Association, Inc.  28. Novo Ecijano Teachers' Mutual Benefit Association, Inc.  29. Novo Ecijano Teachers' Mutual Benefit Association, Inc.  20. Microinsurance  21. Mutual Ald System, Inc.  22. Mindron Teachers' Mutual Ald System, Inc.  23. ML Province Teachers' Mutual Ald System, Inc.  24. National Confederation of Cooperatives MBA, Inc.  25. Novo Ecijano Teachers' Mutual Ald System, Inc.  26. Novo Ecijano Teachers' Mutual Benefit Association, Inc.  27. Pag-Asa ng Pinoy MBA, Inc.  28. Microinsurance  29. Pagasanan Public School Teachers Mutual Benefit Association  29. Pagasanan Public School Teachers Mutual Benefit Association  20. Peoples Bank of Caraga, MBAI  20. Peoples Bank of Caraga, MBAI  21. Philippine Public School Teachers Mutual Benefit Association, Inc.  22. Pagasanan Public School Teachers Mutual Benefit Association, Inc.  23. ML Province Mutual Benefit Association, Inc.  24. Public Safety Mutual Benefit Association, Inc.  25. Simbag as Eme	Name of Association*		License Status	
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Notes

<sup>\*</sup> MBAs do not exhibit competition due to its nature of business and unique market segment serviced per MBA. The statistics are only for the sole pur