

A1: CARD MBA MEMBERS THAT MADE A HAIYAN- RELATED CLAIM

PART 1: DEMOGRAPHIC PROFILE

2. Age of policyholder

	Frequency	Percent
a. 18 to 65	37	92.5%
b. Above 65	3	7.5%
Total	40	100%

3. Gender

	Frequency	Percent
a. Female	27	67.5%
b. Male	13	32.5%
Total	40	100%

4. Civil Status

	Frequency	Percent
a. Single	4	10%
b. Married	13	32.5%
c. Domestic partner/live-in	5	12.5%
d. Widow/widower	17	42.5%
e. Separated	1	2.5%
Total	40	100%

5. Educational attainment

	Frequency	Percent
a. No grade completed/Elementary Undergraduate	8	20%
b. Elementary graduate/High_school Undergraduate	8	20%
c. High school graduate	11	27.5%
d. College undergraduate or higher	13	32.5%
Total	40	100%

6. Home address

	Frequency	Percent
a. Eastern Samar	6	15%
b. Leyte	25	62.5%
c. Samar	9	22.5%
Total	40	100%

7a. Number of adults

	Frequency	Percent
1	2	5%
2	14	35%
3	13	32.5%
4	6	15%
5	4	10%
6	1	2.5%
Total	40	100%

7 b. Number of under 18 year olds

	Frequency	Percent
0	8	20%
1	15	37.5%
2	9	22.5%
3	6	15%
4	0	0
5	1	2.5%
6	1	2.5%
Total	40	100%

7 c. Total number of dependents

	Frequency	Percent
0	5	12.5%
1	8	20%
2	9	22.5%
3	7	17.5%
4	6	15%
5	1	2.5%
6	1	2.5%
7	2	5%
8	1	2.5%
Total	40	100%

8 a. Primary source of income

	Frequency	Percent
a. Salary, Wages or Commissions	20	50%
b. Business/Enterprise Income	15	37.5%
c. Dividends/Interest	0	0
d. Retirement Benefits (Social Security Benefits/Pension)	2	5%
e. Payments from any type of cash assistance program	0	0
f. Cash gifts from someone who is not in the household	2	5%
g. In-kind (non-monetary) as payment done in exchange for labour	1	2.5%
Total	40	100%

8b. Secondary source of income

	Frequency	Percent
a. Salary, Wages or Commissions	5	12.5%
b. Business/Enterprise Income	10	25%
Total	15	37.5%

9. Household monthly gross income

Income	Frequency	Percent
a. Below 3,000php (<\$58)	11	27.5%
b. 3,001-6,000php (\$58 to \$116)	12	30%
c. 6,000-9,000php (\$116 to \$174)	4	10%
d. 9001-12000 (\$174 to \$232)	7	12.5%
e. 12,001-15,000php (\$232 to \$290)	2	5%
f. 15,001-18,000php (\$290 to \$348)	1	2.5%
g. 18,001 and above (>\$348)	3	7.5%
Total	40	100%

10a. What type of materials is the majority of the roof of your house made of?

	Frequency	Percent
a. Light Materials (Salvaged, Make Shift, Cogon, Nipa or Anahaw)	14	35%
b. Strong Materials (Galvanized Iron, Aluminium Tile, Concrete, Brick, Stone or Asbestos)	26	65%
Total	40	100%

10b. What type of materials is the majority of the outer wall of your house made of?

	Frequency	Percent
a. Light Materials	17	42.5%
b. Strong Materials	23	57.5%
Total	40	100%

11. Cooking facilities (types of stoves)

	Frequency	Percent
a. Gas	28	70%
b. Electric	0	0
c. Open Fire	11	27.5%
d. Other	1	2.5%
Total	40	100%

PART 2: THE INSURANCE EXPERIENCE

A. GENERAL

12a. How long have you been a member of CARD MBA? (years)

Years	Frequency	Percent
1	1	2.5%
2	2	5%
3	2	5%
4	1	2.5%
5	6	15%
6	7	17.5%
7	3	7.5%
8	3	7.5%
9	1	2.5%
10	4	10%
11	4	10%
12	0	0
13	5	12.5%
14	0	0
15	1	2.5%
Total	40	100%

Note: Policyholders with less than 5 years membership were beneficiaries at the time of the Haiyan when their main policyholder in the catastrophe. They have now become members themselves.

12b. What type of microfinance product do you have with CARD?

	Frequency	Percent
1. Business Loan	23	39.7%
2. Agriculture Loan	2	3.4%
3. Housing Loan	7	12.1%
4. Non-life Loan	0	0
5. Philheath Loan	0	0
6. SSS Loan	1	1.7%
7. Cellphone	2	3.4%
8. Educational Loan	1	1.7%
9. Calamity Loan	1	1.7%
10. Pledge/CBU Saving	20	34.5%
11. Matapat Saving	0	0
12. Maagap Saving	1	1.7%

12c. When you joined CARD Microfinance, did you know that you would have to become a member of CARD MBA?

	Frequency	Percent
a. Yes	36	90%
b. No	4	10%
Total	40	100%

12d. If yes, did the knowledge that you would be becoming a member of the mutual helped you to decide to take your loan with CARD?

	Frequency	Percent
a. Yes	36	90%
b. No	0	0
Total	36	90%

12e. What type of CARD MBA insurance product do you have now?

	Frequency	Percent
a. Basic Life Insurance	40	100%
b. Golden Life Insurance	0	0
c. Credit Life Insurance	0	0
Total	40	100%

Note: most have credit life insurance but did not recognise it separately as it is included in their loan repayments.

13a. Who is covered by your policy?

	Frequency	Percent
a. Member only	7	17.5%
b. Member & Spouse	3	7.5%
c. Member, Spouse & Child (if married), Parents (if single)	29	72.5%
d. Don't know	1	2.5%
Total	40	100%

14. What other CARD group insurance products do you have?

	Frequency	Percent
a. Disaster Insurance	5	11.9%
b. Plan Group Insurance	2	4.8%
c. Health Care	0	0
d. Crop Insurance	0	0
e. None	35	83.3%

15. Do you differentiate between CARD MBA, who provides your life insurance, and other parts of CARD group that provide loans, savings and non-life products?

	Frequency	Percent
a. Yes	35	87.5%
b. No	5	12.5%
Total	40	100%

16. What comes into your mind when you hear CARD MBA?

	Frequency	Percent
a. Life Insurance	22	55%
b. Non- Life Insurance	0	0
c. Loan	8	20%
d. Other: financial help, emergency help, good management	10	25%
Total	40	100%

17. Do you trust CARD MBA?

	Frequency	Percent
a. Yes	40	100%
b. No	0	0
Total	40	100%

17a. If YES, why?

	Frequency	Percent
a. Because it is owned by its members	2	3.3%
b. I know that they will be there when I need help	19	31.7%
c. Good range of programs and benefits	11	18.3%
d. Good reputation	9	15%
e. Immediately address my needs during calamity	10	16.7%
f. Other, please specify : claimed benefits, fast claim settlement, length of membership with CARD group, savings are secured	6	10%

17b. If NO, why?

N/A

- a. Because it is owned by its members
- b. I don't feel comfortable with community coordinators and volunteers
- c. Not sure if they will honour the policies
- d. Not enough programs and benefits
- e. Bad reputation
- f. Slow in addressing our needs during calamity
- g. Other

18a. Who do you trust more?

	Frequency	Percent
a. MBA Coordinators	16	40%
b. CARD MBA Staff	23	57.5%
c. Neither of the two	1	2.5%
Total	40	100%

18b. What activities can CARD MBA do to build your trust in them?

	Frequency	Percent
a. Provide members with education about MBA	4	6.9%
b. Visit centre meetings once in a while.	13	22.4%
c. Sell more types of insurance products to cover not only life but also health, pension, and education	23	39.7%
d. Provide trainings on how to mitigate disaster risks	2	3.4%
e. Provide relief assistance during calamities	10	17.2%
f. Improve claims processing time	4	6.9%
g. Other, please specify: help us to grow our business, provide livelihood trainings.	2	3.4%

19. How confident do you feel that your mutual insurance will pay out claims when death and calamities happen?

	Frequency	Percent
a. Very confident they will pay	37	92.5%
b. Somewhat confident	3	7.5%
c. I have no confidence at all	0	0
Total	40	100%

20. If you were not buying insurance, in what would you spend the money allocated to your premium?

	Frequency	Percent
a. Food and daily expense	25	48.1%
b. Children and education	4	7.7%
c. House repair	1	1.9%
d. Business and investments	2	3.8%
e. Health care and other insurance	1	1.9%
f. Savings	18	34.6%
g. Recreational Activity	0	0
h. Other	1	1.9%

21a. Have you ever missed paying the premium on time?

	Frequency	Percent
a. Only once	4	10%
b. More than once	3	7.5%
c. Never	33	82.5%
Total	40	100%

21b. For those who answered “Only once” in previous question. Why?

	Frequency	Percent
a. A calamity hit	2	5%
b. A family member got sick	1	2.5%
c. A family member died	0	0
d. Spouse lost his/her job	0	0
e. There was a family or community celebration (birthday, fiesta, etc.)	0	0
f. Other	1	2.5%
Total	4	10%

21c. For those who answered “More than once” in previous question. Why?

	Frequency	Percent
a. A calamity hit	0	0
b. A family member got sick	1	2.5%
c. A family member died	0	0
d. Spouse lost his/her job	0	0
e. There was a family or community celebration (birthday, fiesta, etc.)	1	2.5%
f. Other	1	2.5%

Total	3	7.5%
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21d. For those who answered “never” in previous question. Why?

	Frequency	Percent
a. Weekly premium payment is friendly on the budget	2	5%
b. I always make sure to save for insurance payments	27	67.5%
c. My groupmates would pitch in to help me pay	3	7.5%
d. MBA coordinators make sure to remind us of our due dates	1	2.5%
Total	33	82.5%

B. POLICY

22. How confident do you feel that you understand the CARD MBA policy document?

	Frequency	Percent
a. I feel confident that I know the policy conditions	34	85%
b. I am not sure if I completely understand them	5	12.5%
c. I am very confused about what the policy contains	1	2.5%
Total	40	100%

23. If you want to know more about your insurance policy, where would you get the information?

	Frequency	Percent
a. Centre chief	9	22.5%
b. MBA Coordinator	10	25%
c. CARD Account Officer during weekly centre meeting	20	50%
d. CARD MBA Staff	1	2.5%
e. CARD MBA website	0	0
f. CARD MBA Facebook	0	0
Total	40	100%

24. What are the exclusions that you are aware of when we talk about basic life insurance policy?

	Frequency	Percent
a. Children above 21 and other relatives are not covered	17	34.7%
b. Illegal driving (drink driving and lack of license) is not covered	10	20.4%
c. Partners who are not legally married are not covered	17	34.7%
d. Other	5	10.2%

C. RISK BEHAVIOUR AND RESILIENCE

26. Which of the following improvements have you seen since you joined CARD MRI-CARD MBA?

	YES		NO	
	Frequency	Percent	Frequency	Percent
a. Able to take a loan	37	92.5%	3	7.5%
b. Invested in Business or Employment	37	92.5%	3	7.5%
c. Improved house and assets	31	77.5%	9	22.5%
d. Paid for children's education	30	75%	10	25%
e. Feel more secure	38	95%	2	5%
f. Able to buy more food	40	100%	0	0
g. Improved knowledge regarding health risks	30	75%	10	25%
h. Improved knowledge regarding disaster risks	30	75%	10	25%
i. Improved financial knowledge	30	75%	10	25%
j. Increased community support and collaboration	32	80%	8	20%
k. Understand insurance and mutual sharing	31	77.5%	9	22.5%

27. Do you feel CARD MBA is giving you enough knowledge about how to reduce your risk exposure to extreme events like typhoons?

	Frequency	Percent
a. Yes	35	87.5%
b. No	5	12.5%
Total	40	100%

28. Which of the following activities does CARD MBA do that other insurers don't?

	YES		NO	
	Frequency	Percent	Frequency	Percent
a. They provide training or education on what to do during extreme events like typhoons to keep safe	25	62.5%	15	37.5%
b. They provide warnings about forthcoming typhoons	18	45%	22	55%
c. They provide relief goods during extreme weather events	35	87.5%	5	12.5%
d. MBA Coordinators and staff visit when calamities happen to give practical advice	25	62.5%	15	37.5%

29. If CARD did not exist, would you have had purchased insurance at all?

	Frequency	Percent
a. Yes	22	55%
b. No	18	45%

Total	40	100%
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PART 3: FEATURES OF THE MUTUAL SYSTEM

A. MEMBERSHIP

30. Do you know CARD MBA is owned by its members?

	Frequency	Percent
a. Yes	36	90%
b. No	4	10%
Total	40	100%

31. Do you know what that means for your interest?

	Frequency	Percent
a. Yes	35	87.5%
b. No	5	12.5%
Total	40	100%

31a. If YES, choose why

	Frequency	Percent
a. Members participate in the policy-making and direction-setting through the selection of the board members and participation in satisfaction surveys	3	7.9%
b. Members are involved in the development and improvement of products and services through the participation in satisfaction surveys	7	18.4%
c. Members' interests are prioritised	27	71.1%
d. Other	1	2.6%

32. Do you feel as if you truly are an owner of CARD MBA?

	Frequency	Percent
a. Yes	36	90%
b. No	4	10%
Total	40	100%

32a. If YES, choose why.

	Frequency	Percent
a. I have participated in the policy-making and direction-setting through the selection of the board members and participation in satisfaction surveys	1	2.3%
b. I have been consulted in the development and improvement of products and services	3	7%
c. My interests are prioritised	23	53.5%
d. I have a certificate of membership certifying my ownership	8	18.6%
e. Other, please specify: I am a member, I am a stockholder.	8	18.6%

32b. If NO, choose why.

	Frequency	Percent
a. I have not participated in the policy-making and direction-setting through the selection of the board members and participation in satisfaction surveys	2	33.3%
b. I have not been consulted in the development and improvement of products and services	2	33.3%
c. My interests are not prioritised	2	33.3%

33. What is the first thing you would do if you were aware someone was making a fraudulent claim on CARD MBA?

	Frequency	Percent
a. Report immediately to CARD Account Officer	26	65%
b. Report immediately to MBA Coordinator or Centre Chief	14	35%
c. Report it to the police	0	0
d. Talk to the person suspected of fraud	0	0
e. Nothing	0	0
Total	40	100%

34. Have you had experiences of other non-mutual insurance program before?

	Frequency	Percent
a. Yes	3	7.5%
b. No	37	92.5%
Total	40	100%

35. Do you have a choice of going with another mutual insurance company?

	Frequency	Percent
a. Yes	18	45%
b. No	22	55%
Total	40	100%

35a. What other Microfinance Institutions are present in the area?

	Frequency	Percent
a. CCT (with MBA)	6	4.8%
b. Lifebank	6	4.8%
c. Taytay sa kauswagan	13	10.4%
d. KMBI	3	2.4%
e. FICCO	1	0.8%
f. OCCI	10	8%
g. Tulay sa pagunland (with MBA)	0	0
h. Dungganon	36	28.8%
i. RAFI	22	17.6%
j. Other	28	22.4%

35b. If Yes, what is the main reason you remain with CARD MBA?

	Frequency	Percent
a. Sense of community of the group	1	2.5%
b. Other non-financial services such as mass wedding, relief assistance, etc	3	7.5%
c. Access to other financial products, such as loans and savings	12	30%
d. Good track record in claims payment	0	0
e. Long-term relationship with CARD Group	2	5%
f. Other	0	0
Total	18	45%

36. Have you referred CARD MBA to your friends?

	Frequency	Percent
a. Yes	34	85%
b. No	6	15%
Total	40	100%

36a. Have they joined CARD MBA?

	Frequency	Percent
a. Yes	32	80%
b. No	2	5%
Total	34	85%

36b. Why do you think they did not join CARD MBA?

	Frequency	Percent
a. They are already members of other insurance programs	0	0
b. They are not interested	1	2.5%
c. Affordability issue	1	2.5%
d. I don't know	1	2.5%
e. Other	0	0
Total	3	7.5%

B. DEMOCRACY

37. Do you take part in decisions regarding the products offered by CARD MBA?

	Frequency	Percent
a. Yes	25	62.5%
b. No	15	37.5%
Total	40	100%

38. Do you know of any member who has taken part in decisions regarding the products offered by CARD MBA?

	Frequency	Percent
a. Yes	26	65%
b. No	14	35%
Total	40	100%

39. Have you voted personally or by proxy any of the following?

	YES		NO	
	Frequency	%	Frequency	%
a. MBA Coordinator	16	40%	24	60%
b. MBA Center Chief	24	60%	16	40%
c. MBA Board of Trustees	10	25%	30	75%

40. Do you feel listened to if you have complaints about CARD MBA?

	Frequency	Percent
a. Yes	37	92.5%
b. No	3	7.5%
Total	40	100%

41. Do you feel your views are taken into consideration?

	Frequency	Percent
a. Yes	36	90%
b. No	4	10%
Total	40	100%

42. Through what channel do you express your views?

	Frequency	Percent
a. Centre chief	13	32.5%
b. MBA Coordinator	2	5%
c. CARD account officer during weekly centre meeting	24	60%
d. CARD MBA Staff	0	0
e. CARD MBA website	0	0
f. CARD MBA Facebook	0	0
g. Other	1	2.5%
Total	40	100%

43. Who is your immediate point of contact at CARD MBA?

	Frequency	Percent
a. Centre chief	14	35%
b. MBA Coordinator	0	0
c. CARD account officer during weekly centre meeting	26	65%
d. CARD MBA Staff	0	0
e. CARD MBA website	0	0
f. CARD MBA facebook	0	0
g. Other	0	0
Total	40	100%

44. How have you contacted them in the past?

	Frequency	Percent
a. Did not feel the need to contact them	0	0
b. Through cell phone	7	15.9%
c. During weekly centre meetings	31	70.5%
d. Went to their office	2	4.5%
e. They visited my home	2	4.5%
f. Not easy to contact them	0	0
g. Other: friends or relatives	2	4.5%

C. CREATED TO SERVE A DEFINED GROUP

45. How did you hear of CARD MBA?

	Frequency	Percent
a. Relatives, friends or neighbours who are CARD members	37	92.5%
b. During community center meeting	3	7.5%
c. Was contacted directly by CARD MBA staff	0	0
d. Marketing	0	0
Total	40	100%

46. How do the networks of CARD MBA (e.g. staff and volunteers) help you with new ideas on how to improve your financial well-being?

	Frequency	Percent
a. Through discussions about business opportunities and loans	15	29.4%
b. Through discussions about savings	13	25.5%
c. Information on how to claim from our insurance	22	43.1%
d. Have not received any help or new ideas	1	2%
e. Other	0	0
Total	51	100%

47. Do you feel CARD MBA is giving you opportunities that you would not have otherwise?

	Frequency	Percent
a. Yes	38	95%
b. No	2	5%
Total	40	100%

48. Do you get good value for what you pay for your Basic Life Insurance?

	Frequency	Percent
a. Yes	40	100%
b. No	0	0
Total	40	100%

48a. If Yes, please choose the reason why

	Frequency	Percent
a. Other non-financial services such as mass wedding, relief assistance, etc.	6	15%
b. I have received a benefit from my insurance	23	57.5%
c. the weekly premium is cheaper than one bottle of beer	9	22.5%
d. Other	2	5%
e. Total	40	100%

48b. If No, please choose the reason why

N/A

- a. I have never received a benefit from my insurance
- b. I have never witnessed anyone who benefited from their insurance
- c. I have savings or can save for any unexpected events
- d. Other, please specify

49. Do you feel that you are better off than your friends or relatives who are not insured?

	Frequency	Percent
a. Yes	40	100%
b. No	0	0
Total	40	100%

50. Do you feel that you are better off than your friends or relatives who are insured through a non-mutual insurer?

	Frequency	Percent
a. Yes	36	90%
b. No	4	10%
Total	40	100%

51. What else would you like to (improve) change in the current programs and services of CARD MBA?

	Frequency	Percent
a. Nothing	20	50%
b. Improve customer service	9	22.5%
c. Improve range of products	7	17.5%
d. Improve communication to members	4	10%
Total	40	100%

D. SOLIDARITY

52. Do you feel your needs are being looked after by CARD MBA in a way that other non-mutual insurers in your area could not?

	Frequency	Percent
a. Yes	38	95%
b. No	0	0
c. I don't know	2	5%
Total	40	100%

52a. If YES, why?

	Frequency	Percent
a. CARD MBA provides more immediate help than others	23	39.7%
b. CARD MBA offers extra help beyond the insurance product	10	17.2%
c. Community networks much more developed	3	5.2%
d. Staff is more approachable than others	5	8.6%
e. We are given more information about avoiding calamities	5	8.6%
f. We are given more time to help to understand the policy	7	12.1%
g. Loans are available from CARD and not from other insurers in my area	3	5.2%
h. Other	2	3.4%

52b. If NO, why?

N/A

- a. CARD MBA is very similar to other non-mutual insurers operating in the same area.
- b. I know of other non-mutual insurers who have provided better help
- c. Other, please specify

53. Have you been helped by the CARD MBA network in the past through their solidarity, beyond what was in your insurance policy, through donations of the following goods or services?

	YES		NO	
	Frequency	Percent	Frequency	Percent
a. Food and Medicine	40	100%	0	0
b. Clothes	15	37.5%	25	62.5%
c. Shelter	3	7.5%	37	92.5%
d. Financial Information	16	40%	24	60%
e. Disaster Preparedness Training	7	17.5%	33	82.5%
f. Given cash donation	1	2.5%	39	97.5%

54. At time of crisis, do you expect to be helped by the CARD MBA network beyond the insurance product?

	Frequency	Percent
a. Yes	29	72.5%
b. No	11	27.5%
Total	40	100%

E. NOT FOR PROFIT

55. Are you aware how CARD MBA's finances work and how premiums are administered?

	Frequency	Percent
a. YES, I check their financial statements at their website	7	15.6%
b. YES, I ask our local staff member	23	51.1%
c. The local staff member shows us information regularly in our community meeting	10	22.2%
d. I have no idea how CARD MBA's finances are administered	5	11.1%

56. Do you think your contributions/premiums are administered well?

	Frequency	Percent
a. Yes	40	100%
b. No	0	0
Total	40	100%

PART 4: TYPHOON HAIYAN

A. GENERAL

57. What type of CARD MBA Insurance product did you have then?

	Frequency	Percent
a. Basic Life Insurance	40	100%
b. Golden Life Insurance	0	0
c. Credit Life Insurance	0	0
Total	40	100%

Note: All those with loans had credit Life-Insurance

58. What was the length of membership at the time?

Years	Frequency	Percent
0.5	1	2.5%
1	7	17.5%
1.5	1	2.5%
2	3	7.5%
3	5	12.5%
4	4	10%
5	5	12.5%
6	1	2.5%
7	3	7.5%
8	4	10%
9	2	5%
10	2	5%
11	1	2.5%
12	0	0
13	1	2.5%
Total	40	100%

59. How were you affected during Haiyan?

	Frequency	Percent
a. Loss of life of policy holder	18	45%
b. Loss of life of an immediate family member (spouse, children)	24	60%
c. Loss or damage house	24	60%
d. Loss of business/income/livelihood	16	40%
e. We were displaced for longer than a week	11	27.5%

60. How much did you receive from your CARD MBA insurance payout?

Pesos (PHP)	Frequency	Percent
Up to 10,000	18	45%
12,000 to 30,000	6	15%
50,000 to 70,000	9	25%
>80,000	6	15%
Total	40	100%

60a. How did you use the insurance benefit?

	Frequency	Percent
a. Rebuilding my house completely	10	16.1%
b. Repairing my house	17	27.4%
c. Burial expense	11	17.7%
d. Rebuilding my business	13	21%
e. Other, please specify: food, daily expenses, medications, appliances.	11	17.7%

61. Did you own or rent your house?

	Frequency	Percent
a. Own	38	95%
b. Rent	1	2.5%
c. Other	1	2.5%
Total	40	100%

62. Were you displaced during Haiyan?

	Frequency	Percent
a. Yes	33	82.5%
b. No	7	17.5%
Total	40	100%

63. Were you able to return?

	Frequency	Percent
a. Yes	29	72.5%
b. No	4	10%

64. What was the MAIN reason why you were you not able to return?

	Frequency	Percent
a. The government did not allow us to return to this area	0	0
b. The government provided temporary shelter	3	7.5%
c. We were informed that it is classified as hazard-prone area	0	0
d. We did not have money to rebuild the house	0	0
e. The original owner is getting the plot for development	0	0
f. Our relatives offered us a place to live	0	0
g. Other, please specify	1	2.5%
Total	4	10%

65. Do you know of any friends or neighbours who were unable to ever return?

	Frequency	Percent
a. Yes	15	37.5%
b. No	25	62.5%
Total	40	100%

66. There are many reasons for why people were displaced during Haiyan. Do you think that mutual insurance would have allowed these families to return?

	Frequency	Percent
a. Yes	36	90%
b. No	3	7.5%
c. Not applicable	1	2.5%
Total	40	100%

67. Who provided you with the most practical help during the month after Haiyan (e.g. accommodation, emergency cash, medicines, food)?

	Frequency	Percent
a. Family	3	7.5%
b. Friends	0	0
c. Neighbours	1	2.5%
d. NGOs/relief organisations	32	80%
e. CARD MBA staff and community networks	3	7.5%
f. Banks	0	0
g. Government officials	1	2.5%
h. Other	0	0
Total	40	100%

B. CLAIMS PROCESS

68. Was making a CARD MBA Claim straightforward?

	Frequency	Percent
a. Yes	35	87.5%
b. No	5	12.5%
Total	40	100%

68a. If NO, why not?

	Frequency	Percent
a. I did not understand what to do	0	0
b. Process was very slow	1	2.5%
c. A lot of information required by CARD MBA	4	10%
Total	5	12.5%

69. How long did the payment take from the first time that you notified CARD? (in days)

Days	Frequency	Percent
1 to 3	1	2.5%
4 to 7	3	7.5%
8 to 21	3	7.5%
>30	3	7.5%
Total	10	25%

70. Are you satisfied with the speed of the payment of claims?

	Frequency	Percent
a. Yes	35	87.5%
b. No	5	12.5%
Total	40	100%

71. Were you clear that you could only claim for the loss of people covered in your CARD MBA Life insurance policy?

	Frequency	Percent
a. Yes	40	100%
b. No	0	0
Total	40	100%

C. RESILIENCE

72. If you had not had insurance, how would you have coped immediately after the Haiyan?

	Frequency	Percent
a. Withdraw savings	4	10%
b. Sell assets	0	0
c. Take out loan	0	0
d. Get help from relatives, neighbours and friends	21	52.5%
e. Ask donations from politicians	0	0
f. Other, please specify: NGOS, cash-for-work	15	37.5%
Total	40	100%

73. Are you back, financially, at pre-Haiyan levels or better?

	Frequency	Percent
a. Yes	28	70%
b. No	12	30%
Total	40	100%

74. Did you have a loan with CARD MBA at the time of Haiyan?

	Frequency	Percent
a. Yes	20	50%
b. No	20	50%
Total	40	100%

**75. How long did you manage to repay your loan without being able to work?
Months**

Months	Frequency	Percent
1	12	31.6%
2	1	2.6%
3	3	7.9%
6	1	2.6%
12	3	7.9%
Total	20	52.6%

76a. Do you know any friends or relatives who were not able to pay their CARD loans in the aftermath of Haiyan?

	Frequency	Percent
a. Yes	10	25%
b. No	29	72.5%
c. N/A	1	2.5%

Total	40	100%
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76b. What do you think happened to them?

	Frequency	Percent
a. They were given moratorium by CARD	9	22.5%
b. They were given a calamity loan	0	0
c. They were given trainings on how to restart business	0	0
d. They relocated to other provinces to look for work or to stay with relatives	1	2.5%
Total	10	25%

77. Have you been helped by the CARD MBA network immediately after Haiyan, through their solidarity, beyond what was in your insurance policy?

	Frequency	Percent
a. Yes	34	85%
b. No	6	15%
Total	40	100%

77a. If YES, please specify the kind of helped received

	YES		NO	
	Frequency	Percent	Frequency	Percent
a. Food and Medicine	34	85%	0	0%
b. Clothes	14	35%	20	50%
c. Shelter	1	2.5%	33	82.5%
d. Financial Information	9	22.5%	25	62.5%
e. Disaster Preparedness Training	4	10%	30	75%
f. Given cash donation	2	5%	32	80%

78. In what ways did CARD MBA show concern for you that other insurers in your area did not do to their policyholders?

	Frequency	Percent
a. CARD MBA through the CARD network provided disaster preparedness education to their members	4	7.1%
b. CARD MBA provided advice to members regarding the dangers of typhoon Haiyan	3	5.4%
c. CARD MBA people checked on members immediately after the typhoon	13	23.2%
d. CARD MBA members were provided with disaster relief packs right after the typhoon	13	23.2%
e. CARD MBA paid death claims within one week from death notification	15	26.8%
f. CARD MBA made partial payment of death claims reported even if the body was missing	6	10.7%
g. Other, please specify	2	3.6%

79. In what ways do you think CARD MBA being a mutual made a difference?

	Frequency	Percent
a. Members' interest comes first	34	85%
b. Education of members about the insurance policy especially coverage and benefits	6	15%
c. MBA provides non-financial services other than the financial benefits	0	0
d. Other, please specify	0	0
Total	40	100%

80a. Do you personally know of anyone who did not have an insurance coverage and who was also affected during Haiyan?

	Frequency	Percent
a. Yes	22	55%
b. No	18	45%
Total	40	100%

80b. How did you cope (as well as having insurance)?

	Frequency	Percent
a. Withdrew savings	7	10.1%
b. Found other jobs	28	40.6%
c. Sold assets	3	4.3%
d. Took a loan	22	31.9%
e. Got help from relatives, neighbours and friends	2	2.9%
f. Asked donations from politicians	7	10.1%

81. Did you receive any other kind of help from NGOs or aid organisations immediately after Haiyan?

	Frequency	Percent
a. Yes	39	97.5%
b. No	1	2.5%
Total	40	100%

81a. What kind of help was it?

	Frequency	Percent
a. They found me a place to live while my house was being rebuilt	0	0
b. They gave cash donation	23	33.8%
c. They helped me find a job	6	8.8%
d. They gave me relief goods	30	44.1%
e. They provided me psychological counselling	2	2.9%
f. They provided business restart training and financial assistance	2	2.9%
g. Other	5	7.4%

82. Did the NGO/aid organisation ask if you had insurance?

	Frequency	Percent
a. Yes	2	5%
b. No	38	95%
Total	40	100%

83. Was the NGO/aid organisation equally helpful to you compared with those without insurance?

	Frequency	Percent
a. Yes	38	95%
b. No	2	5%
Total	40	100%

84. Are your house and business back to pre-Haiyan levels?

	YES				NO	
	Total Frequency	%	Recovery (months)	Frequency	Total Frequency	%
a. Rebuilding house	39	97.5%	0	1	1	2.5%
			1	5		
			2	6		
			3	5		
			5	2		
			6	4		
			7	3		
			11	1		
			12	6		
			15	1		
			24	3		
			36	3		
b. Restart business	18	45%	1	4	13	32.5%
			2	1		
			3	2		
			5	2		
			6	3		
			7	1		
			12	3		
			13	1		
			36	1		

Note: Some families in this group lost the policyholder and business owner in the events of Typhoon Haiyan.

85. Where did you live while your home was being rebuilt?

	Frequency	Percent
a. Evacuation centre (schools, church, government offices)	6	15%
b. Relatives	10	25%
c. Temporary shelter	20	50%
d. Relocated to other provinces	0	0
e. Other	4	10%
Total	40	100%

86. Did you have to pay for alternative accommodation?

	Frequency	Percent
a. Yes	4	10%
b. No	36	90%
Total	40	100%

87. Did your children go back to school after the Haiyan?

	Frequency	Percent
a. Yes	26	65%
b. No	10	25%
c. Not applicable	4	10%
Total	40	100%

87a. If YES, how long did your children take before going back to school after Haiyan?

Months	Frequency	Percent
1	8	30.8%
2	9	34.6%
3	6	23.1%
5	2	7.7%
12	1	3.8%
Total	40	100%

87b. If NO, did your children have to start working, instead of going back to school, after Haiyan?

	Frequency	Percent
a. Yes	1	10%
b. No	2	20%
c. Not applicable	7	70%
Total	10	100%

Note: "Not applicable" means respondent's children died

D. VALUE OF INSURANCE

88a. Did you take a loan IMMEDIATELY after Haiyan to rebuild your business or house?

	Frequency	Percent
a. Yes	1	2.5%
b. No	39	97.5%
Total	40	100%

89. Would you liked to have more insurance products (i.e. non-life) to cover your material losses?

	Frequency	Percent
a. Yes	22	55%
b. No	18	45%
Total	40	100%

90. Have you acquired any other insurance products since Haiyan?

	Frequency	Percent
a. Yes	18	45%
b. No	22	55%
Total	40	100%

90a. If YES, what type are they?

	Frequency	Percent
a. Additional life insurance cover (SAGIP-Individual, DAKILA)	13	72.2%
b. Additional life insurance for my spouse/dependents (SAGIP PLAN-Family)	0	0
c. House structure insurance for typhoon, flood, earthquake and fire (SAGIP)	2	11.1%
d. Fire and accident insurance (KABUKLOD)	1	5.6%
e. Health Insurance (CARD CARE)	1	5.6%
f. Other	1	5.6%
Total	18	100%

91. Have you seen more people becoming interested in insurance since Haiyan?

	Frequency	Percent
a. Yes	37	92.5%
b. No	3	7.5%

92. Have aid and other donations made your neighbourhood less interested in insurance?

	Frequency	Percent
a. Yes	2	5%
b. No	38	95%
Total	40	100%

A2: HAIYAN AFFECTED CARD MBA MEMBERS THAT DID NOT MAKE A CLAIM (because they had no deaths amongst the people covered in the policy)

PART 1: DEMOGRAPHIC PROFILE

2. Age of policyholder

	Frequency	Percent
a. 18 to 65	37	92.5%
b. Above 65	3	7.5%
Total	40	100%

3. Gender

	Frequency	Percent
a. Female	38	95%
b. Male	2	5%
Total	40	100%

4. Civil Status

	Frequency	Percent
a. Single	0	0
b. Married	32	80%
c. Domestic partner/live-in	4	10%
d. Widow/widower	1	2.5%
e. Separated	3	7.5%
Total	40	100%

5. Educational Attainment

	Frequency	Percent
a. No grade completed/Elementary Undergraduate	0	0
b. Elementary graduate/High_school Undergraduate	19	47.5%
c. High school graduate	15	37.5%
d. College undergraduate or higher	6	15%
Total	40	100%

6. Home address

	Frequency	Percent
a. Biliran	4	10%
b. Eastern Samar	18	45%
c. Leyte	16	40%
d. Samar	2	5%
Total	40	100%

7a. Number of adults

	Frequency	Percent
1	1	2.5%
2	12	30%
3	13	32.5%
4	4	10%
5	3	7.5%
6	4	10%
7	2	5%
11	1	2.5%
Total	40	100%

7 b. Number of under18 year olds

	Frequency	Percent
0	5	12.5%
1	8	20%
2	9	22.5%
3	7	17.5%
4	6	15%
5	3	7.5%
6	2	5%
Total	40	100%

7 c. Total number of dependents

	Frequency	Percent
1	5	12.5%
2	10	25%
3	4	10%
4	9	22.5%
5	5	12.5%
6	4	10%
7	1	2.5%
8	1	2.5%
11	1	2.5%
Total	40	100%

8 a. Primary source of income

	Frequency	Percent
a. Salary, Wages or Commissions	18	45%
b. Business/Enterprise Income	20	50%
c. Retirement benefits	2	5%
Total	40	100%

8b. Secondary source of income

	Frequency	Percent
a. Salary, Wages or Commissions	9	22.5%
b. Business/Enterprise Income	14	35%
Total	23	57.5%

9. Household monthly gross income

Income	Frequency	Percent
a. Below 3,000php (<\$58)	11	27.5%
b. 3,001-6,000php (\$58 to \$116)	17	42.5%
c. 6,000-9,000php (\$116 to \$174)	1	2.5%
d. 9001-12000php (\$174 to \$232)	3	7.5%
e. 12,001-15,000php (\$232 to \$290)	2	5%
f. 15,001-18,000php (\$290 to \$348)	0	0
g. 18,001 and above (>\$348)	15	6%

10a. What type of materials is the majority of the roof of your house made of?

	Frequency	Percent
a. Light Materials (Salvaged, Make Shift, Cogon, Nipa or Anahaw)	7	17.5%
b. Strong Materials (Galvanized Iron, Aluminium Tile, Concrete, Brick, Stone or Asbestos)	33	82.5%
Total	40	100%

10b. What type of materials is the majority of the outer wall of your house made of?

	Frequency	Percent
a. Light Materials	13	32.5%
b. Strong Materials	27	67.5%
Total	40	100%

11. Cooking facilities (types of stoves)

	Frequency	Percent
a. Gas	21	52.5%
b. Electric	0	0
c. Open Fire	16	40%
d. Other	3	7.5%
Total	40	100%

PART 2: THE INSURANCE EXPERIENCE

A. GENERAL

12a. How long have you been a member of CARD MBA? (years)

Years	Frequency	Percent
5	1	2.5%
6	4	10%
7	6	15%
8	6	15%
9	6	15%
10	9	22.5%
11	4	10%
12	2	5%
13	1	2.5%
14	1	2.5%
Total	40	100%

12b. What type of microfinance product do you have with CARD?

	Frequency	Percent
1. Business Loan	25	29.8%
2. Agriculture Loan	4	4.8%
3. Housing Loan	16	19%
4. Non-life Loan	1	1.2%
5. Philheath Loan	0	0
6. SSS Loan	0	0
7. Cellphone	8	9.5%
8. Educational Loan	5	6%
9. Calamity Loan	14	16.7%
10. Pledge/CBU Saving	10	11.9%
11. Matapat Saving	0	0
12. Maagap Saving	1	1.2%

12c. When you join CARD Microfinance, did you know that you would have to become a member of CARD MBA?

	Frequency	Percent
a. Yes	39	97.5%
b. No	1	2.5%
Total	40	100%

12d. If yes, did the knowledge that you would be becoming a member of the mutual helped you to decide to take your loan with CARD?

	Frequency	Percent
a. Yes	39	97.5%
b. No	0	0
Total	39	97.5%

12e. What type of CARD MBA insurance product do you have now?

	Frequency	Percent
a. Basic Life Insurance	39	95.1%
b. Golden Life Insurance	1	2.4%
c. Credit Life Insurance	1	2.4%
Total	41	100%

13a. Who is covered by your Basic Life Insurance policy ?

	Frequency	Percent
a. Member only	0	0
b. Member & Spouse	8	20%
c. Member, Spouse & Child (if married), Parents (if single)	32	80%
d. Don't know	0	0
Total	40	100%

14. What other CARD group insurance products do you have?

	Frequency	Percent
a. Disaster Insurance	2	4.7%
b. Plan Group Insurance	4	9.3%
c. Health Care	9	20.9%
d. Crop Insurance	0	0
e. None	28	65.1%

15. Do you differentiate between CARD MBA, who provides your life insurance, and other parts of CARD group that provides loans, savings and non-life products?

	Frequency	Percent
a. Yes	39	97.5%
b. No	1	2.5%
Total	40	100%

16. What comes into your mind when you hear CARD MBA?

	Frequency	Percent
a. Life Insurance	34	85%
b. Non- Life Insurance	0	0
c. Loan	5	12.5%
d. Other	1	2.5%
Total	40	100%

17. Do you trust CARD MBA?

	Frequency	Percent
a. Yes	40	100%
b. No	0	0
Total	40	100%

17a. IF YES, why?

	Frequency	Percent
a. Because it is owned by its members	19	19%
b. I know that they will be there when I need help	17	17%
c. Good range of programs and benefits	17	17%
d. Immediately address my needs during calamity	20	20%
e. Good reputation	2	2%
f. Other	9	9%

17b. Do you NOT TRUST CARD MBA?

N/A

- a. Because it is owned by its members
- b. I don't feel comfortable with community coordinators and volunteers
- c. Not sure if they will honour the policies
- d. Not enough programs and benefits
- e. Bad reputation
- f. Slow in addressing our needs during calamity
- g. Other

18a. Who do you trust more?

	Frequency	Percent
a. MBA Coordinators	19	47.5%
b. CARD MBA Staff	16	40%
c. Neither of the two	5	12.5%
Total	40	100%

18b. What activities can CARD MBA do to build your trust in them?

	Frequency	Percent
a. Provide members with education about MBA	15	15%
b. Visit centre meetings once in a while	18	18.6%
c. Sell more types of insurance products to cover not only life but also health, pension, and education	24	24.7%
d. Provide trainings on how to mitigate disaster risks	17	17.5%
e. Provide relief assistance during calamities	16	16.5%
f. Improve claims processing time	6	6.2%
g. Other	1	1%

19. How confident do you feel that your mutual insurance will pay out claims when death and calamities happen?

	Frequency	Percent
a. Very confident they will pay	39	97.5%
b. Somewhat confident	1	2.5%
c. I have no confidence at all	0	0
Total	40	100%

20. If you were not buying insurance, in what would you spend the money allocated to your premium?

	Frequency	Percent
a. Food and daily expense	26	60.5%
b. Children and education	4	9.3%
c. House repair	1	2.3%
d. Business and investments	2	4.7%
e. Health care and other insurance	0	0
f. Savings	10	23.3%
g. Recreational Activity	0	0

21a. Have you ever missed paying the premium on time?

	Frequency	Percent
a. Only once	5	12.5%
b. More than once	1	2.5%
c. Never	34	85%
Total	40	100%

21b. For those who answered “Only once” in previous question. Why?

	Frequency	Percent
a. A calamity hit	0	0%
b. A family member got sick	1	2.5%
c. A family member died	0	0
d. Spouse lost his/her job	1	2.5%
e. There was a family or community celebration (birthday, fiesta, etc.)	0	0
f. Other, please specify: burial expenses, school expenses	3	7.5%
Total	5	12.5%

21c. For those who answered “More than once” in previous question. Why?

	Frequency	Percent
a. A calamity hit	0	0
b. A family member got sick	0	0
c. A family member died	0	0
d. Spouse lost his/her job	1	2.5%
e. There was a family or community celebration (birthday, fiesta, etc.)	0	0
f. Other	0	0

21d. For those who answered “never” in previous question. Why?

	Frequency	Percent
a. Weekly premium payment is friendly on the budget	5	12.5%
b. I always make sure to save for insurance payments	26	65%
c. My groupmates would pitch in to help me pay	0	0
d. MBA coordinators make sure to remind us of our due dates	3	7.5%
Total	34	85%

B. POLICY

22. How confident do you feel that you understand the CARD MBA policy document?

	Frequency	Percent
a. I feel confident that I know the policy conditions	35	87.5%
b. I am not sure if I completely understand them	5	12.5%
c. I am very confused about what the policy contains	0	0
Total	40	100%

23. If you want to know more about your insurance policy, where would you get the information?

	Frequency	Percent
a. Centre chief	7	17.5%
b. MBA Coordinator	10	25%
c. CARD Account Officer during weekly centre meeting	20	50%
d. CARD MBA Staff	3	7.5%
e. CARD MBA website	0	0
f. CARD MBA Facebook	0	0
Total	40	100%

24. What are the exclusions that you are of when we talk about your basic life insurance policy?

	Frequency	Percent
a. Children above 21 and other relatives are not covered	12	28.6%
b. Illegal driving (drink driving and lack of license) is not covered	14	33.3%
c. Partners who are not legally married are not covered	10	23.8%
d. Other	6	14.3%

25a. Have you made a claim since you have become a member?

	Frequency	Percent
a. Yes	25	62.5%
b. No	15	37.5%
Total	40	100%

25b. Why do you continue paying your policy?

	Frequency	Percent
a. I understand the value of insurance for unexpected events.	15	37.5%
b. I never had difficulty in paying for the contribution/premium.	0	0
c. I don't want to continue my policy but I don't have a choice because I have a loan.	0	0
Total	15	37.5%

C. RISK BEHAVIOUR AND RESILIENCE

26. Which of the following improvements have you seen since you joined CARD MRI- CARD MBA?

	YES		NO	
	Frequency	Percent	Frequency	Percent
a. Able to take a loan	38	95%	2	5%
b. Invested in Business or Employment	36	90%	4	10%
c. Improved house and assets	29	72.5%	11	27.5%
d. Paid for children's education	35	87.5%	5	12.5%
e. Feel more secure	33	82.5%	7	17.5%
f. Able to buy more food	32	80%	8	20%
g. Improved knowledge regarding health risks	33	82.5%	6	15%
h. Improved knowledge regarding disaster risks	32	80%	8	20%
i. Improved financial knowledge	32	80%	8	20%
j. Increased community support and collaboration	31	77.5%	9	22.5%
k. Understand insurance and mutual sharing	32	20%	8	20%

27. Do you feel CARD MBA is giving you enough knowledge about how to reduce your risk exposure to extreme events like typhoons?

	Frequency	Percent
a. Yes	37	92.5%
b. No	3	7.5%
Total	40	100%

28. Which of the following activities does CARD MBA do that other insurers don't?

	YES		NO	
	Frequency	Percent	Frequency	Percent
a. They provide training or education on what to do during extreme events like typhoons to keep safe	32	20%	8	20%
b. They provide warnings about forthcoming typhoons	32	20%	8	20%
c. They provide relief goods during extreme weather events	36	90%	3	7.5%
d. MBA Coordinators and staff visit when calamities happen to give practical advice	34	85.5%	6	15%

29. If CARD did not exist, would you have had purchased insurance at all?

	Frequency	Percent
a. Yes	12	30%
b. No	28	70%
Total	40	100%

PART 3: FEATURES OF THE MUTUAL SYSTEM

A. MEMBERSHIP

30. Do you know CARD MBA is owned by its members?

	Frequency	Percent
a. Yes	38	95%
b. No	2	5%
Total	40	100%

31. Do you know what that means for your interest?

	Frequency	Percent
a. Yes	38	95%
b. No	2	5%
Total	40	100%

31a. If YES, choose why

	Frequency	Percent
a. Members participate in the policy-making and direction-setting through the selection of the board members and participation in satisfaction surveys	7	15.6%
b. Members are involved in in the development and improvement of products and services through the participation in satisfaction surveys	6	13.3%
c. Members' interests are prioritised	31	68.9%
d. Other	1	2.2%
Total	45	100%

32. Do you feel as if you truly are an owner of CARD MBA?

	Frequency	Percent
a. Yes	38	95%
b. No	2	5%
Total	40	100%

32a. If YES, choose why.

	Frequency	Percent
a. I have participated in the policy-making and direction-setting through the selection of the board members and participation in satisfaction surveys	10	15.2%
b. I have been consulted in the development and improvement of products and services	8	12.1%
c. My interests are prioritised	17	25.8%
d. I have a certificate of membership certifying my ownership	31	47%
e. Other	0	0

32b. If NO, choose why.

	Frequency	Percent
a. I have not participated in the policy-making and direction-setting through the selection of the board members and participation in satisfaction surveys	0	0
b. I have not been consulted in the development and improvement of products and services	0	0
c. My interests are not prioritised	0	0
d. I have no a certificate of membership certifying my ownership	0	0
e. I have not received any benefits	0	0
f. Other, please specify : no stockholder	2	100%
Total	2	100%

33. What is the first thing you would do if you were aware someone was making a fraudulent claim on CARD MBA?

	Frequency	Percent
a. Report immediately to CARD Account Officer	28	70%
b. Report immediately to MBA Coordinator or Centre Chief	11	27.5%
c. Report it to the police	0	0
d. Talk to the person suspected of fraud	1	2.5%
e. Nothing	0	0
Total	40	100%

34. Have you had experiences of other non-mutual insurance program before?

	Frequency	Percent
a. Yes	6	15%
b. No	34	85%
Total	40	100%

35. Do you have a choice of going with another mutual insurance company?

	Frequency	Percent
a. Yes	10	25%
b. No	30	75%
Total	40	100%

35a. What other Microfinance Institutions are present in the area?

	Frequency	Percent
a. CCT (with MBA)	3	2.8%
b. Lifebank	5	4.7%
c. Taytay sa kauswagan	8	7.5%
d. KMBI	1	0.9%
e. FICCO	0	0
f. OCCI	11	10.4%
g. Tulay sa pagunland (with MBA)	0	0
h. Dunganon	38	35.8%
i. RAFI	15	14.2%
j. Other, specify	25	23.6%

35b. If Yes, what is the main reason you remain with CARD MBA?

	Frequency	Percent
a. Sense of community of the group	1	2.5%
b. Other non-financial services such as mass wedding, relief assistance, etc	0	0
c. Access to other financial products, such as loans and savings	3	7.5%
d. Good track record in claims payment	2	5%
e. Long-term relationship with CARD Group	2	5%
f. Other	1	2.5%
Total	9	22.5%

36. Have you referred CARD MBA to your friends?

	Frequency	Percent
a. Yes	35	87.5%
b. No	5	12.5%
Total	40	100%

36a. Have they joined CARD MBA?

	Frequency	Percent
a. Yes.	34	85%
b. No	1	2.5%
Total	35	87.5%

36b. Why do you think they did not join CARD MBA?

	Frequency	Percent
a. They are already members of other insurance programs	0	0
b. They are not interested	0	0
c. Affordability issue	1	2.5%
d. I don't know	0	0
e. Other	0	0
Total	1	2.5%

B. DEMOCRACY

37. Do you take part in decisions regarding the products offered by CARD MBA?

	Frequency	Percent
a. Yes	21	52.5%
b. No	19	47.5%
Total	40	100%

38. Did you know of any member who took part in decisions regarding the products offered by CARD MBA?

	Frequency	Percent
a. Yes	26	65%
b. No	14	35%
Total	40	100%

39. Have you voted personally or by proxy any of the following?

	YES		NO	
	Frequency	%	Frequency	%
a. MBA Coordinator	24	60%	16	40%
b. MBA Centre Chief	28	70%	12	30%
c. MBA Board of Trustees	7	17.5%	30	82.5%

40. Do you feel listened to if you have complaints about CARD MBA?

	Frequency	Percent
a. Yes	37	92.5%
b. No	3	7.5%
Total	40	100%

41. Do you feel your views are taken into consideration?

	Frequency	Percent
a. Yes	38	95%
b. No	2	5%
Total	40	100%

42. Through what channel did you express your views?

	Frequency	Percent
a. Centre chief	15	37.5%
b. MBA Coordinator	2	5%
c. CARD account officer during weekly centre meeting	20	50%
d. CARD MBA Staff	2	5%
e. CARD MBA website	0	0
f. CARD MBA Facebook	0	0
g. Other	1	2.5%
Total	40	100%

43. Who is your immediate point of contact at CARD MBA?

	Frequency	Percent
a. Centre chief	14	35%
b. MBA Coordinator	4	10%
c. CARD account officer during weekly centre meeting	22	55%
d. CARD MBA Staff	0	0
e. CARD MBA website	0	0
f. CARD MBA Facebook	0	0
g. Other	0	0
Total	40	100%

44. How have you contacted them in the past?

	Frequency	Percent
a. Did not feel the need to contact them	0	0
b. Through cell phone	17	25.4%
c. During weekly centre meetings	34	50.7%
d. Went to their office	9	13.4%
e. They visited my home	6	9%
f. Not easy to contact them	0	0
g. Other	1	1.5%
h. Total	67	100%

C. CREATED TO SERVE A DEFINED GROUP

45. How did you hear of CARD MBA?

	Frequency	Percent
a. Relatives, friends or neighbours who are CARD members	12	30%
b. During community centre meeting	24	60%
c. Was contacted directly by CARD MBA staff	3	7.5%
d. Marketing	1	2.5%
Total	40	100%

46. How do the networks of CARD MBA (e.g. staff and volunteers) help you with new ideas on how to improve your financial well-being?

	Frequency	Percent
a. Through discussions about business opportunities and loans	23	34.3%
b. Through discussions about savings	20	29.9%
c. Information on how to claim from our insurance	23	34.3%
d. Have not received any help or new ideas	1	2.5%

47. Do you feel CARD MBA is giving you opportunities that you would not have otherwise?

	Frequency	Percent
a. Yes	34	85%
b. No	6	15%
Total	40	100%

48. Do you get good value for what you pay for your Basic Life Insurance?

	Frequency	Percent
a. Yes	36	90%
b. No	4	10%
Total	40	100%

48a. If Yes, please choose the reason why

	Frequency	Percent
a. Other non-financial services such as mass wedding, relief assistance, etc.	15	37.5%
b. I have received a benefit from my insurance	13	32.5%
c. the weekly premium is cheaper than one bottle of beer	4	10%
d. Other, please specify : friends made claims, relief assistance	4	10%
e. Total	36	90%

48b. If No, please choose the reason why

	Frequency	Percent
a. I have not received a benefit from my insurance	4	10%
b. I have never witnessed anyone who benefited from their insurance	0	0
c. I have savings or can save for any unexpected events	0	0
d. Other	0	0
Total	4	10%

49. Do you feel that you are better off than your friends or relatives who are not insured?

	Frequency	Percent
a. Yes	39	97.5%
b. No	1	2.5%
Total	40	100%

50. Do you feel that you are better off than your friends or relatives who are insured through a non-mutual insurer?

	Frequency	Percent
a. Yes	33	82.5%
b. No	7	17.5%
Total	40	100%

51. What else would you like to (improve) change in the current programs and services of CARD MBA?

	Frequency	Percent
a. Nothing	30	75%
b. Improve customer service	6	15%
c. Improve range of products	2	5%
d. Improve communication to members	0	0
e. Other, please specify: more relief assistance	2	5%
Total	40	100%

D. SOLIDARITY

52. Do you feel your needs are being looked after by CARD MBA in a way that other non-mutual insurers in your area could not?

	Frequency	Percent
f. Yes	36	90%
g. No	0	0
c. I don't know	4	10%
Total	40	100%

52a. If YES, why?

	Frequency	Percent
a. CARD MBA provides more immediate help than others	29	33.7%
b. CARD MBA offers extra help beyond the insurance product	12	14%
c. Community networks much more developed	10	11.6%
d. Staff is more approachable than others	7	8.1%
e. We are given more information about avoiding calamities	12	14%
f. We are given more time to help to understand the policy	5	5.8%
g. Loans are available from CARD and not from other insurers in my area	10	11.6%
h. Other	1	1.2%

52b. If NO, why?

N/A

- a. CARD MBA is very similar to other non-mutual insurers operating in the same area.
- b. I know of other non-mutual insurers who have provided better help
- c. Other, please specify

53. Have you been helped by the CARD MBA network in the past through their solidarity, beyond what was in your insurance policy, through donations of the following goods or services?

	YES		NO	
	Frequency	Percent	Frequency	Percent
a. Food and Medicine	39	97.5%	1	2.5%
b. Clothes	3	7.5%	37	92.5%
c. Shelter	4	10%	36	90%
d. Financial Information	27	67.5%	13	32.5%
e. Disaster Preparedness Training	28	70%	12	30%
f. Given cash donation	2	5%	38	95%
g. Others	1	2.5%	0	0

54. At time of crisis, do you expect to be helped by the CARD MBA network beyond the insurance product?

	Frequency	Percent
a. Yes	27	67.5%
b. No	13	32.5%
Total	40	100%

E. NOT FOR PROFIT

55. Are you aware how CARD MBA's finances work and how premiums are administered?

	Frequency	Percent
a. YES, I check their financial statements at their website	1	2%
b. YES, I ask our local staff member	21	41.2%
c. The local staff member shows us information regularly in our community meeting	28	54.9%
d. I have no idea how CARD MBA's finances are administered	1	2%

56. Do you think your contributions/premiums are administered well?

	Frequency	Percent
a. Yes	40	100%
b. No	0	0
Total	40	100%

PART 5: TYPHOON HAIYAN

A. GENERAL

93. What type of CARD MBA Insurance product did you have then?

	Frequency	Percent
a. Basic Life Insurance	40	97.6%
b. Golden Life Insurance	0	0
c. Credit Life Insurance	1	2.4%

94. What was the length of membership at that time?

Year	Frequency	Percent
<1	6	15%
1	5	12.5%
2	8	20%
3	2	5%
4	10	25%
5	4	10%
6	1	2.5%
7	3	7.5%
8	1	2.5%
Total	40	100%

95. How were you affected during Haiyan?

	Frequency	Percent
a. Loss of life of policy holder	0	0
b. Loss of life of an immediate family member (spouse, children)	0	0
c. Loss or damage house	36	42.9%
d. Loss of business/income/livelihood	33	39.3%
e. We were displaced for longer than a week	13	15.5%
f. Other	2	2.4%

96. Did you own or rent your house?

	Frequency	Percent
a. Own	37	92.5%
b. Rent	1	2.5%
c. Other	2	5%
Total	40	100%

97a. Were you displaced during Haiyan?

	Frequency	Percent
a. Yes	17	42.5%
b. No	23	57.5%
Total	40	100%

97b. If yes, were you able to return to the same plot?

	Frequency	Percent
a. Yes	14	35%
b. No	4	10%

97c. What was the MAIN reason why you were you not able to return ?

	Frequency	Percent
a. The government did not allow us to return to the area	0	0
b. The government provided temporary shelter	1	2.5%
c. We were informed that it is classified as hazard-prone area	0	0
d. We did not have money to rebuild the house	1	2.5%
e. The original owner is getting the plot for development	0	0
f. Our relatives offered us a place to live	0	0
g. Other, please specify: NGO provided shelter	2	5%

98. Do you know of any friends or neighbours who were unable to ever return?

	Frequency	Percent
a. Yes	11	27.5%
b. No	29	72.5%
Total	40	100%

99. As you had no insurance payout, how did you pay for the rebuilding of your house?

	Frequency	Percent
a. Borrowed from Family/Relatives, Friends, Neighbors	13	32.5%
b. Other financing and banks	0	0
c. Borrowed calamity loan from CARD	17	42.5%
d. Pawned jewelries	0	0
e. Pawned other assets like i.e. lot, farmland etc	0	0
f. Asked or solicited help/donations from private agencies and individuals	2	5%
g. Asked or solicited help/donations from government agencies	4	10%
h. Other	4	10%
Total	40	100%

100. Did you have a loan with CARD at the time of Haiyan?

	Frequency	Percent
a. Yes	20	50%
b. No	20	50%
Total	40	100%

100a. How did you manage to repay your loan without being able to work immediately after the Haiyan?

	Frequency	Percent
a. Borrowed from Family/Relatives, Friends, Neighbors	0	0
b. Other financing and banks	0	0
c. Borrowed calamity loan from CARD	6	15%
d. Pawned jewelries	0	0
e. Pawned other assets like i.e. lot, farmland etc	0	0
f. Asked or solicited help/donations from private agencies and individuals	0	0
g. Asked or solicited help/donations from government agencies	0	0
h. Other, please specify: cash-for-work, NGOS, savings, moratorium	14	35%
Total	20	50%

100b. Did CARD offer you a loan moratorium?

	Frequency	Percent
a. Yes	16	40%
b. No	4	10%
Total	40	50%

101. How long?

Months	Frequency	Percent
1	8	20%
2	6	15%
3	2	5%
Total	16	40%

102. Do you know any friends or relatives who were NOT able to pay their CARD loans in the aftermath of the Haiyan?

	Frequency	Percent
a. Yes	20	50%
b. No	20	50%
Total	40	100%

103. What do you think happened to them?

	Frequency	Percent
a. They were given moratorium by CARD	8	20%
b. They were given a calamity loan	1	2.5%
c. They were given trainings on how to restart business	0	0
d. They relocated to other provinces to look for work or to stay with relatives	11	27.5%
Total	19	50%

104. Who provided you with the most practical help during the month after the Haiyan (e.g. accommodation, emergency cash, medicines, food)?

	Frequency	Percent
a. Family	4	10%
b. Friends	1	2.5%
c. Neighbours	0	0
d. NGOs/relief organisations	20	50%
e. CARD MBA <i>staff</i>	3	7.5%
f. Banks	0	0
g. Government officials	12	30%
h. Other	0	0
Total	40	100%

B. RESILIENCE**105. Are you back, financially, in pre-Haiyan levels or better?**

	Frequency	Percent
a. Yes	33	82.5%
b. No	7	17.5%
Total	40	100%

106a. How did you manage to get back to pre-Haiyan financial levels without an insurance payout?

	Frequency	Percent
a. Borrowed from Family/Relatives, Friends, Neighbors	19	47.5%
b. Borrowed calamity loan and other loans from CARD	28	70%
c. Other financing and banks	0	0
d. Selling assets	2	5%
e. Withdraw savings	10	25%
f. Asked or solicited help/donations from private agencies and individuals	2	5%
g. Asked or solicited help/donations from government agencies	1	2.5%
h. Other: NGO help, cash-for-work, business, relatives	11	27.5%

107. Did you have any other insurance with CARD group during Haiyan?

	Frequency	Percent
a. Yes	6	15%
b. No	34	85%
Total	40	100%

108. Even if you did not make a CARD MBA Claim, have you been helped by the CARD MBA network during the Haiyan, through their solidarity?

	Frequency	Percent
a. Yes	39	97.5%
b. No	1	2.5%
Total	40	100%

108a. If YES, please specify the kind of helped received .

	YES		NO	
	Frequency	Percent	Frequency	Percent
a. Food and Medicine	38	95%	1	2.5%
b. Clothes	3	7.5%	36	90%
c. Shelter	4	10%	35	87.5%
d. Financial Information	24	60%	15	37.5%
e. Disaster Preparedness Training	28	70%	11	27.5%
f. Given cash donation	2	5%	37	92.5%

109. In what ways did CARD MBA showed concern for you that other insurers in your area did not do to their policyholders?

	Frequency	Percent
a. CARD MBA through the CARD network are providing disaster preparedness education to their members	19	47.5%
b. CARD MBA provided advisory to members regarding the dangers of typhoon Haiyan	19	47.5%
c. CARD MBA people checked on members immediately after the typhoon	21	52.5%
d. CARD MBA members were provided of disaster relief packs right after the typhoon	32	80%
e. CARD MBA paid death claims within one week from death notification	1	2.5%
f. CARD MBA made partial payment of death claims reported even if the body is missing	0	0
g. Other	1	2.5%

110. Do you personally know of anyone who does not have an insurance coverage and who was also affected during Haiyan?

	Frequency	Percent
a. Yes	14	35%
b. No	26	65%
Total	40	100%

112. Do you know of any friends or neighbours who were unable to ever return?

	Frequency	Percent
a. Yes	11	27.5%
b. No	29	72.5%
Total	40	100%

113. Do you think that mutual insurance would have allowed these families to return?

	Frequency	Percent
a. Yes	18	45%
b. No	2	5%
c. I don't know	20	50%
Total	40	100%

114. Did you receive any other kind of help from NGOs or aid organisations immediately after Haiyan/Yolanda?

	Frequency	Percent
a. Yes	36	90%
b. No	4	10%
Total	40	100%

114a. If YES, what was it?

	Frequency	Percent
a. They found me a place to live while my house was being rebuilt	1	2.7%
b. They gave cash donation	18	48.6%
c. They helped me find a job	4	10.8%
d. They gave me relief good	32	86.5%
e. They provided me psychological counselling	0	0
f. They provided business restart training and financial assistance	0	0
g. Other	4	10.8%

115. Did the NGO/aid organisation ask if you had insurance?

	Frequency	Percent
a. Yes	5	12.5%
b. No	34	85%
Total	39	97.5%

116. Was the NGO/aid organisation equally helpful to you than those without insurance?

	Frequency	Percent
a. Yes	31	77.5%
b. No	9	22.5%
Total	40	100%

117. Is your house, business, work-status back to pre-Haiyan levels

	YES				NO	
	Total Frequency	Percent	Recovery (months)	Frequency	Total Frequency	Percent
a. Rebuilding house	36	90%	< month	3	3	7.5%
			1	4		
			2	1		
			3	3		
			4	2		
			5	3		
			6	4		
			9	1		
			12	8		
			15	1		
			16	1		
			24	5		
			26	1		
			31	1		
36	1					
b. Restart business	29	72.5%	< month	9	10	25%
			1	8		
			2	2		
			3	2		
			4	1		
			5	1		
			6	3		
			12	4		
			18	1		
			19	1		

118. Where did you live while your home was being rebuilt?

	Frequency	Percent
a. Evacuation centre (schools, church, government offices)	3	7.5%
b. Relatives	8	20%
c. Temporary shelter	19	47.5%
d. Relocated to other provinces	0	0
e. Other	10	25%
Total	40	100%

119. Did you have to pay for alternative accommodation?

	Frequency	Percent
a. Yes	0	0
b. No	40	100%
Total	40	100%

120. Did your children go back to school after the Haiyan?

	Frequency	Percent
a. Yes	36	90%
b. No	1	2.5%
c. Not applicable	3	7.5%
Total	40	100%

120a. If YES, how long did your children take to get back to school after Haiyan?

Months	Frequency	Percent
.25	5	12.5%
1	11	27.5%
1.5	1	2.5%
2	9	22.5%
3	6	15%
5	2	5%
6	1	2.5%
8	1	2.5%
Total	36	90%

120b. If NO, did your children have to start working, instead of going back to school, after Haiyan?

	Frequency	Percent
a. Yes	0	0
b. No	1	2.5%
Total	1	2.5%

C. VALUE OF INSURANCE

121 Did you take a loan immediately after Haiyan to rebuild your business or house?

	Frequency	Percent
a. Yes	23	57.5%
b. No	17	42.5%
Total	40	100%

121a. How long did it take to access the loan?

Days	Frequency	Percent
2	3	7.5%
4	1	2.5%
7	17	42.5%
14	1	2.5%
60	1	2.5%
Total	23	57.5%

122. Would you have liked to have more insurance products (i.e. non-life) to cover your material loses?

	Frequency	Percent
a. Yes	31	77.5%
b. No	9	22.5%
Total	40	100%

123. Have you acquired any other insurance products since the Haiyan?

	Frequency	Percent
a. Yes	7	17.5%
b. No	33	82.5%
Total	40	100%

123a. If YES, what type are they?

	Frequency	Percent
a. Additional life insurance cover (SAGIP-Individual, DAKILA)	4	57.1%
b. Additional life insurance for my spouse/dependents (SAGIP PLAN-Family)	0	0
c. House structure insurance from typhoon, flood, earthquake and fire (SAGIP)	3	42.9%
d. Fire and accident insurance (KABUKLOD)	0	0
e. <i>Health insurance</i> (CARD CARE)	1	14.3%
f. Other	0	0

124. Have you seen more people becoming interested in insurance since the Haiyan?

	Frequency	Percent
a. Yes	35	87.5%
b. No	5	12.5%
Total	40	100%

125. Have aid and other donations made your neighborhood less interested in insurance?

	Frequency	Percent
a. Yes	0	0
b. No	40	100%

125a. If NO, Why?

	Frequency	Percent
a. People wanted to join after the Haiyan	21	52.5%
b. No significant changes after Haiyan	8	20%
c. Aid only limited to Haiyan period	3	7.5%
d. Other	8	20%
Total	40	100%

B1: HOUSEHOLDS NOT INSURED AT THE TIME OF THE HAIYAN AND INSURED NOW

PART 1: DEMOGRAPHIC PROFILE

2. Age of policyholder

	Frequency	Percent
a. 18 to 65	40	100%
b. Above 65	0	0
Total	40	100%

3. Gender

	Frequency	Percent
a. Female	30	75%
b. Male	10	25%
Total	40	100%

4. Civil Status

	Frequency	Percent
a. Single	4	10%
b. Married	15	37.5%
c. Domestic partner/live-in	12	30%
d. Widow/widower	5	12.5%
e. Separated	4	10%
Total	40	100%

5. Educational attainment

	Frequency	Percent
a. No grade completed/Elementary Undergraduate	5	12.5%
b. Elementary graduate/High-school Undergraduate	14	35%
c. High school graduate	12	30%
d. College undergraduate or higher	9	22.5%
Total	40	100%

6. Home address

	Frequency	Percent
a. Biliran	14	35%
b. Leyte	14	35%
c. Samar	3	7.5%
d. Western Samar	9	22.5%
e. Total	40	100%

7a. Number of adults

	Frequency	Percent
1	3	7.5%
2	18	45%
3	10	25%
4	5	12.5%
5	1	2.5%
6	1	2.5%
7	1	2.5%
8	1	2.5%
Total	40	100%

7 b. Number of under 18 year olds

	Frequency	Percent
0	9	22.5%
1	10	25%
2	7	17.5%
3	8	20%
4	5	12.5%
7	1	2.5%
Total	40	100%

7 c. Total number of dependents

	Frequency	Percent
0	6	15%
1	10	25%
2	5	12.5%
3	8	20%
4	5	12.5%
5	1	2.5%
6	3	7.5%
7	2	5%
Total	40	100%

8 a. Primary source of income

	Frequency	Percent
a. Salary, Wages or Commissions	21	52.5%
b. Business/Enterprise Income	19	47.5%
Total	40	100%

8b. Secondary source of income

	Frequency	Percent
a. Salary, Wages or Commissions	7	17.5%
b. Business/Enterprise Income	13	32.5%
Total	20	50%

9. Household monthly gross income

Income	Frequency	Percent
a. Below 3,000php (<\$58)	4	10%
b. 3,001-6,000php (\$58 to \$116)	14	35%
c. 6,000-9,000php (\$116 to \$174)	3	7.5%
d. 9001-12000 (\$174 to \$232)	7	17.5%
e. 12,001-15,000php (\$232 to \$290)	5	12.5%
f. 15,001-18,000php (\$290 to \$348)	0	0
g. 18,001 and above (>\$348)	7	17.5%
Total	40	100%

10a. What type of materials is the majority of the roof of your house is made of?

	Frequency	Percent
a. Light Materials (Salvaged, Make Shift, Cogon, Nipa or Anahaw)	6	15%
b. Strong Materials (Galvanized Iron, Aluminium Tile, Concrete, Brick, Stone or Asbestos)	34	85%
Total	40	100%

10b. What type of materials is the majority of the outer wall of your house is made of?

	Frequency	Percent
a. Light Materials	8	20%
b. Strong Materials	32	80%
Total	40	100%

11. Cooking facilities (Types of stoves)

	Frequency	Percent
a. Gas	23	57.5%
b. Electric	0	0
c. Open Fire	17	42.5%
Total	40	100%

PART 2: THE INSURANCE EXPERIENCE

A. GENERAL

12a. How long have you been a member of CARD MBA? (years)

Years	Frequency	Percent
Less than one year	3	7.5%
1	3	7.5%
2	13	32.5%
3	9	22.5%
4	7	17.5%
5	5	12.5%
Total	40	100%

12b. What type of microfinance product do you have with CARD?

	Frequency	Percent
1. Business Loan	22	29.3%
2. Agriculture Loan	9	12%
3. Housing Loan	3	4%
4. Non-life Loan	0	0
5. Philheath Loan	0	0
6. SSS Loan	0	0
7. Cellphone	3	4%
8. Educational Loan	1	1.3%
9. Calamity Loan	0	16.7%
10. Pledge/CBU Saving	37	49.3%
11. Matapat Saving	0	0
12. Maagap Saving	0	0%

12c. When you join CARD Microfinance, did you know that you would have to become a member of CARD MBA?

	Frequency	Percent
a. Yes	34	85%
b. No	6	15%
Total	40	100%

12d. If yes, did the knowledge that you would be becoming a member of the mutual helped you to decide to take your loan with CARD?

	Frequency	Percent
a. Yes	34	85%
b. No	0	0
Total	34	85%

12e. What type of CARD MBA insurance product do you have now?

	Frequency	Percent
a. Basic Life Insurance	40	100%
b. Golden Life Insurance	0	0
c. Credit Life Insurance	0	0
Total	40	100%

Note: Respondents have credit life in their loan repayments insurance included

13a. Who is covered by your Basic Life Insurance policy?

	Frequency	Percent
a. Member only	7	17.5%
b. Member & Spouse	7	17.5%
c. Member, Spouse & Child (if married), Parents (if single)	25	62.5%
d. Don't know	1	2.5%
Total	40	100%

14. What other CARD group insurance products do you have?

	Frequency	Percent
a. Disaster Insurance	9	21.4%
b. Plan Group Insurance	2	4.8%
c. Health Care	2	4.8%
d. Crop Insurance	0	0
e. None	29	69%

15. Do you differentiate between CARD MBA, who provides your life insurance, and other parts of CARD group that provides loans, savings and non-life products?

	Frequency	Percent
a. Yes	22	55%
b. No	18	45%
Total	40	100%

16. What comes into your mind when you hear CARD MBA?

	Frequency	Percent
a. Life Insurance	30	75%
b. Non- Life Insurance	0	0
c. Loan	7	17.5%
d. Other	3	7.5%
Total	40	100%

17. Do you trust CARD MBA?

	Frequency	Percent
a. Yes	40	100%
b. No	0	0
Total	40	100%

17a. Why do you trust CARD MBA?

	Frequency	Percent
a. Because it is owned by its members	7	11.1%
b. I know that they will be there when I need help	9	14.3%
c. Good range of programs and benefits	13	20.6%
d. Immediately address my needs during calamity	4	6.3%
e. Good reputation	11	17.5%
f. Other	4	6.3%

17b. Do you NOT TRUST CARD MBA?

N/A

- a. Because it is owned by its members
- b. I don't feel comfortable with community coordinators and volunteers
- c. Not sure if they will honour the policies
- d. Not enough programs and benefits
- e. Bad reputation
- f. Slow in addressing our needs during calamity
- g. Other

18a. Who do you trust more?

	Frequency	Percent
a. MBA Coordinators	28	70%
b. CARD MBA Staff	12	30%
c. Neither of the two	0	0
Total	40	100%

18b. What activities can CARD MBA do to build your trust in them? Provide members with education about MBA

	Frequency	Percent
a. Provide members with education about MBA	13	20%
b. Visit centre meetings once in a while.	8	12.3%
c. Sell more types of insurance products to cover not only life but also health, pension, and education	12	18.5%
d. Provide trainings on how to mitigate disaster risks	11	16.9%
e. Provide relief assistance during calamities	13	20%
f. Improve claims processing time	3	4.6%
g. Other	5	7.7%

19. How confident do you feel that your mutual insurance will pay out claims when death and calamities happen?

	Frequency	Percent
a. Very confident they will pay	29	72.5%
b. Somewhat confident	11	27.5%
c. I have no confidence at all	0	0
Total	40	100%

20. If you were not buying insurance, in what would you spend the money allocated to your premium?

	Frequency	Percent
a. Food and daily expense	24	60%
b. Children and education	4	10%
c. House repair	0	0
d. Business and investments	6	15%
e. Health care and other insurance	0	0
f. Savings	6	15%
g. Recreational Activity	0	0

21a. Have you ever missed paying the premium on time?

	Frequency	Percent
a. Only once	2	5%
b. More than once	0	0
c. Never	38	95%
Total	40	100%

21b. For those who answered “Only once” in previous question. Why?

	Frequency	Percent
a. A calamity hit	0	0
b. A family member got sick	0	0
c. A family member died	0	0
d. Spouse lost his/her job	0	0
e. There was a family or community celebration (birthday, fiesta, etc.)	0	0
f. Other	2	5%
Total	2	5%

21c. For those who answered “More than once” in previous question. Why?

N/A

21d. For those who answered “never” in previous question. Why?

	Frequency	Percent
a. Weekly premium payment is friendly on the budget	3	7.5%
b. I always make sure to save for insurance payments	30	75%
c. My groupmates would pitch in to help me pay	0	0
d. MBA coordinators make sure to remind us of our due dates	3	7.5%
Total	36	90%

B. POLICY

22. How confident do you feel that you understand the CARD MBA policy document?

	Frequency	Percent
a. I feel confident that I know the policy conditions	29	72.5%
b. I am not sure if I completely understand them	11	27.5%
c. I am very confused about what the policy contains	0	0
Total	40	100%

23. If you want to know more about your insurance policy, where would you get the information?

	Frequency	Percent
a. Centre chief	7	17.5%
b. MBA Coordinator	2	5%
c. CARD Account Officer during weekly centre meeting	25	62.5%
d. CARD MBA Staff	5	12.5%
e. CARD MBA website	0	0
f. CARD MBA Facebook	1	2.5%
Total	40	100%

24. What are the exclusions that you are aware of we talk about basic life insurance policy?

	Frequency	Percent
a. Children above 21 and other relatives are not covered	10	22.2%
b. Illegal driving (drink driving and lack of license) is not covered	3	6.7%
c. Partners who are not legally married are not covered	15	33.3%
d. No idea	8	17.76%
e. Other	9	19.8%

25a. Have you made a claim since you have become a member?

	Frequency	Percent
a. Yes	0	0
b. No	40	100%
Total	40	100%

25b. Why do you continue paying your policy?

	Frequency	Percent
a. I understand the value of insurance for unexpected events.	39	97.5%
b. I never had difficulty in paying for the contribution/premium.	0	0
c. I don't want to continue my policy but I don't have a choice because I have a loan.	0	0
Total	39	97.5%

C. RISK BEHAVIOUR AND RESILIENCE

26. Which of the following improvements have you seen since you joined CARD MRI- MBA?

	YES		NO	
	Frequency	Percent	Frequency	Percent
a. Able to take a loan	35	87.5%	5	12.5%
b. Invested in Business or Employment	32	80%	8	20%
c. Improved house and assets	16	40%	24	60%
d. Paid for children's education	17	42.5%	23	57.5%
e. Feel more secure	38	95%	2	5%
f. Able to buy more food	32	80%	8	20%
g. Improved knowledge regarding health risks	30	75%	10	25%
h. Improved knowledge regarding disaster risks	24	60%	16	40%
i. Improved financial knowledge	33	82.5%	7	17.5%
j. Increased community support and collaboration	34	85%	6	15%
k. Understand insurance and mutual sharing	31	77.5%	9	22.5%

27. Do you feel CARD MBA is giving you enough knowledge about how to reduce your risk exposure to extreme events like typhoons?

	Frequency	Percent
a. Yes.	27	67.5%
b. No	13	32.5%
Total	40	100%

28. Which of the following activities does CARD MBA do that other insurers don't?

	YES		NO	
	Frequency	Percent	Frequency	Percent
a. They provide training or education on what to do during extreme events like typhoons to keep safe.	23	57.5%	17	42.5%
b. They provide warnings about forthcoming typhoons	29	72.5%	11	27.5%
c. They provide relief goods during extreme weather events	22	55%	18	45%
d. MBA Coordinators and staff visit when calamities happen to give practical advice	26	65%	14	35%

29. If CARD did not exist, would you have had purchased insurance at all?

	Frequency	Percent
a. Yes.	20	50%
b. No	20	50%
Total	40	100%

PART 3: FEATURES OF THE MUTUAL SYSTEM

A. MEMBERSHIP

30. Do you know CARD MBA is owned by its members?

	Frequency	Percent
a. Yes.	36	90%
b. No	4	10%
Total	40	100%

31. Do you know what that means for your interest?

	Frequency	Percent
a. Yes.	33	82.5%
b. No	7	17.5%
Total	40	100%

31a. If YES, choose why

	Frequency	Percent
a. Members participate in the policy-making and direction-setting through the selection of the board members and participation in satisfaction surveys	19	30.6%
b. Members are involved in in the development and improvement of products and services through the participation in satisfaction surveys	14	22.6%
c. Members' interests are prioritised	29	46.8%
Total	62	100%

32. Do you feel as if you truly are an owner of CARD MBA?

	Frequency	Percent
a. Yes.	36	90%
b. No	4	10%
Total	40	100%

32a. If YES, choose why.

	Frequency	Percent
a. I have participated in the policy-making and direction-setting through the selection of the board members and participation in satisfaction surveys	13	16.7%
b. I have been consulted in the development and improvement of products and services	8	10.3%
c. My interests are prioritised	24	30.8%
d. I have a certificate of membership certifying my ownership	25	32.1%
e. Other	8	10.3%

32b. If NO, choose why.

	Frequency	Percent
a. I have not participated in the policy-making and direction-setting through the selection of the board members and participation in satisfaction surveys	1	25%
b. I have not been consulted in the development and improvement of products and services	1	25%
c. My interests are not prioritised	0	0
d. I have no a certificate of membership certifying my ownership	0	0
e. I have not received any benefits	0	0
f. Other, please specify: I am only a member, I am new	2	50%
Total	4	100%

33. What is the first thing you would do if you were aware someone was making fraudulent claim on CARD MBA?

	Frequency	Percent
a. Report immediately to CARD Account Officer	25	62.5%
b. Report immediately to MBA Coordinator or centre Chief	8	20%
c. Report it to the police	1	2.5%
d. Talk to the person suspected of fraud	5	12.5%
e. Nothing	1	2.5%
Total	40	100%

34. Have you had experiences of other non-mutual insurance program before?

	Frequency	Percent
a. Yes.	4	10%
b. No	36	90%
Total	40	100%

35. Do you have a choice of going with another mutual insurance company?

	Frequency	Percent
a. Yes.	11	27.5%
b. No	29	72.5%
Total	40	100%

35a. What other Microfinance Institutions are present in the area?

	Frequency	Percent
a. CCT (with MBA)	0	0
b. Lifebank	16	9%
c. Taytay sa kauswagan	22	12.4%
d. KMBI	5	2.8%
e. FICCO	0	0
f. OCCI	28	15.8%
g. Tulay sa pagunland (with MBA)	0	0
h. Dungganon	37	20.9%
i. RAFI	37	20.9%
j. Other, specify	32	18.1%

35b. If Yes, what is the main reason you remain with CARD MBA?

	Frequency	Percent
a. Sense of community of the group	0	0
b. Other non-financial services such as mass wedding, relief assistance, etc	0	0
c. Access to other financial products, such as loans and savings	5	12.5%
d. Good track record in claims payment	1	2.5%
e. Long-term relationship with CARD Group	2	5%
f. Other	3	7.5%
Total	11	27.5%

36. Have you referred CARD MBA to your friends?

	Frequency	Percent
a. Yes.	36	90%
b. No	4	10%
Total	40	100%

36a. Have they joined CARD MBA?

	Frequency	Percent
a. Yes.	32	80%
b. No	4	10%
Total	36	90%

36b. Why do you think they did not join CARD MBA?

	Frequency	Percent
a. They are already members of other insurance programs	0	0
b. They are not interested	0	0
c. Affordability issue	2	5%
d. I don't know	0	0
e. Other, please specify: They have unsettled debts	2	5%
Total	4	10%

B. DEMOCRACY

37. Do you take part in decisions regarding the products offered by CARD MBA?

	Frequency	Percent
a. Yes.	27	67.5%
b. No	13	32.5%
Total	40	100%

38. Did you know of any member who took part in decisions regarding the products offered by CARD MBA?

	Frequency	Percent
a. Yes.	31	77.5%
b. No	9	22.5%
Total	40	100%

39. Have you voted personally or by proxy any of the following?

	YES		NO	
	Frequency	%	Frequency	%
a. MBA Coordinator	19	47.5%	21	52.5%
b. MBA Centre Chief	18	45%	22	55%
c. MBA Board of Trustees	11	27.5%	29	72.5%

40. Do you feel listened to if you have complaints about CARD MBA?

	Frequency	Percent
a. Yes.	40	100%
b. No	0	0
Total	40	100%

41. Do you feel your views are taken into consideration?

	Frequency	Percent
a. Yes.	39	97.5%
b. No	1	2.5%
Total	40	100%

42. Through what channel did you express your views?

	Frequency	Percent
a. Centre chief	7	17.5%
b. MBA Coordinator	3	7.5%
c. CARD account officer during weekly centre meeting	26	65%
d. CARD MBA Staff	2	5%
e. CARD MBA website	0	0
f. CARD MBA Facebook	0	0
g. Other	2	5%
Total	40	100%

43. Who is your immediate point of contact at CARD MBA?

	Frequency	Percent
a. Centre chief	12	30%
b. MBA Coordinator	4	10%
c. CARD account officer during weekly centre meeting	21	52.5%
d. CARD MBA Staff	2	5%
e. CARD MBA website	0	0
f. CARD MBA Facebook	0	0
g. Other	1	2.5%
Total	40	100%

44. How have you contacted them in the past?

	Frequency	Percent
a. Did not feel the need to contact them	1	2.1%
b. Through cell phone	9	18.8%
c. During weekly centre meetings	21	43.8%
d. Went to their office	5	10.4%
e. They visited my home	11	22.9%
f. Not easy to contact them	0	0
g. Other	1	2.1%

C. CREATED TO SERVE A DEFINED GROUP

45. How did you hear of CARD MBA?

	Frequency	Percent
a. Relatives, friends or neighbours who are CARD members	26	65%
b. During community centre meeting	10	25%
c. Was contacted directly by CARD MBA staff	4	10%
d. Marketing	0	0
Total	40	100%

46. How do the networks of CARD MBA (e.g. staff and volunteers) help you with new ideas on how to improve your financial well- being?

	Frequency	Percent
a. Through discussions about business opportunities and loans	22	39.3%
b. Through discussions about savings	23	41.1%
c. Information on how to claim from our insurance	8	14.3%
d. Have not received any help or new ideas	2	3.6%
Total	55	98.3%

47. Do you feel CARD MBA is giving you opportunities that you would not have otherwise?

	Frequency	Percent
a. Yes.	40	100%
b. No	0	0
Total	40	100%

48. Do you get good value for what you pay for your Basic Life Insurance?

	Frequency	Percent
a. Yes.	40	100%
b. No	0	0
Total	40	100%

48a. If Yes, please choose the reason why

	Frequency	Percent
a. Other non-financial services such as mass wedding, relief assistance, etc.	11	27.5%
b. I have received a benefit from my insurance	7	17.5%
c. the weekly premium is cheaper than one bottle of beer	15	37.5%
d. Other, please specify : good benefits for members, loans	7	17.5%
e. Total	40	100%

48b. If No, please choose the reason why

N/A

49. Do you feel that you are better off than your friends or relatives who are not insured?

	Frequency	Percent
a. Yes.	39	97.5%
b. No	1	2.5%
Total	40	100%

50. Do you feel that you are better off than your friends or relatives who are insured through a non-mutual insurer?

	Frequency	Percent
a. Yes.	34	85%
b. No	6	15%
Total	40	100%

51. What else would you like to (improve) change in the current programs and services of CARD MBA?

	Frequency	Percent
a. Nothing	22	55%
b. Improve customer service	2	5%
c. Improve range of products	10	25%
d. Improve communication to members	2	5%
e. Other, specify please: Christmas gifts, more relief assistance, electronic withdrawals	4	10%
Total	40	100%

D. SOLIDARITY

52. Do you feel your needs are being looked after by CARD MBA in a way that other non-mutual insurers in your area could not?

	Frequency	Percent
f. Yes.	36	90%
g. No	0	0
c. I don't know	4	10%
Total	40	100%

52a. If YES, why?

	Frequency	Percent
a. CARD MBA provides more immediate help than others	21	28%
b. CARD MBA offers extra help beyond the insurance product	8	10.7%
c. Community networks much more developed	10	13.3%
d. Staff is more approachable than others	12	16%
e. We are given more information about avoiding calamities	8	10.7%
f. We are given more time to help to understand the policy	11	14.7%
g. Loans are available from CARD and not from other insurers in my area	3	4%
h. Other	2	2.7%

52b. If NO, why?

N/A

- a. CARD MBA is very similar to other non-mutual insurers operating in the same area.
- b. I know of other non-mutual insurers who have provided better help
- c. Other, please specify

53. Have you been helped by the CARD MBA network in the past through their solidarity, beyond what was in your insurance policy, through donations of the following goods or services?

	YES		NO	
	Frequency	Percent	Frequency	Percent
a. Food and Medicine	19	47.5%	21	52.5%
b. Clothes	2	5%	38	95%
c. Shelter	3	7.5%	37	92.5%
d. Financial Information	36	90%	4	10%
e. Disaster Preparedness Training	18	45%	22	55%
f. Given cash donation	1	2.5%	39	97.5%

54. At time of crisis, do you expect to be helped by the CARD MBA network beyond the insurance product?

	Frequency	Percent
a. Yes	35	87.5%
b. No	5	12.5%
Total	40	100%

E. NOT FOR PROFIT

55. Are you aware how CARD MBA's finances work and how premiums are administered?

	Frequency	Percent
a. YES, I check their financial statements at their website	3	6.8%
b. YES, I ask our local staff member <i>staff member</i>	14	31.8%
c. The local staff member shows us information regularly in our community meeting	12	27.3%
d. I have no idea how CARD MBA's finances are administered	15	34.1%

56. Do you think your contributions/premiums are administered well?

	Frequency	Percent
a. Yes	38	95%
b. No	2	5%
Total	40	100%

PART 6: THE HAIYAN

126. How affected were you by the catastrophe?

	Frequency	Percent
a. Severely affected	17	42.5%
b. Slightly affected	23	57.5%
c. Not affected	0	0
Total	40	100%

127. How were you affected during Haiyan?

	Frequency	Percent
a. Death of partner and/or dependent	1	2.5%
b. Loss or damage of house	33	82.5%
c. Loss of business, income, livelihood	32	80%
d. Other	3	7.5%

128. Did you own or rent your house?

	Frequency	Percent
a. Own	32	80%
b. Rent	1	2.5%
c. Other	7	17.5%
Total	40	100%

128a. Did you own or rent the lot where your house was standing?

	Frequency	Percent
a. Own	16	40%
b. Rent	5	12.5%
c. Other	19	47.5%
Total	40	100%

129. Were you displaced during Haiyan?

	Frequency	Percent
c. Yes	17	42.5%
d. No	23	57.5%
Total	40	100%

129a. Were you able to return to the same lot?

	Frequency	Percent
a. Yes	13	32.5%
b. No	4	10%
Total	17	42.5%

130. Have you had any expenses during the Haiyan that you wished you had been insured for?

	Frequency	Percent
a. Yes	27	67.5%
b. No	13	32.5%
Total	40	100%

130a. If YES, What expenses were they?

	Frequency	Percent
a. Home relocation	3	11.1%
b. Rebuilding my house	22	81.5%
c. Burial expenses	0	0
d. Both rebuilding my house and burial expenses	0	0
e. Rebuilding my business	4	14.8%
f. All of the above	0	0

131. How did you cope with your Haiyan expenses?

	Frequency	Percent
a. Savings	11	33.3%
b. Borrowing from family and friends	2	6.1%
c. Help from NGOs and aid organizations	9	27.3%
d. Selling assets	6	18.2%
e. Government aid programs	3	9.1%
f. CARD Loan	9	22.5%

132. Did you receive any other kind of help from NGOs or aid organizations immediately after Haiyan/Yolanda?

	Frequency	Percent
a. Yes	38	95%
b. No	2	5%
Total	40	100%

132a. If YES, What kind of help was it?

	Frequency	Percent
a. They found me a place to live while my house was being rebuilt	2	5.1%
b. They gave cash donation	6	15.4%
c. They helped me find a job	1	2.6%
d. They gave me relief goods	37	94.9%
e. They provided me psychological counselling	0	0
f. They provided business restart training and financial assistance	1	2.6%
g. Other	0	0

133. Did the NGO/aid organizations ask you if you had insurance?

	Frequency	Percent
a. Yes	0	0
b. No	40	100%
Total	40	100%

134. Was the NGO/aid organization more helpful to you than to those with insurance?

	Frequency	Percent
a. Yes	12	30%
b. No	28	70%
Total	40	100%

135. Did you see a difference between how you coped and how your neighbors with insurance coped?

	Frequency	Percent
a. Yes	26	65%
b. No	14	35%
Total	40	100%

136. Are you back, financially, in pre-Haiyan levels or better?

	Frequency	Percent
a. Yes	39	97.5%
b. No	1	2.5%
Total	40	100%

137a. Is your house and business back to pre-Haiyan levels?

	YES				NO	
	Frequency	%	Recovery months	Frequency	Frequency	%
a. Rebuild house	32	80%	< month	8	3	7.5%
			1	5		
			2	5		
			3	2		
			4	4		
			5	3		
			6	1		
			8	2		
			12	1		
24	1					
b. Restart business	13	32.5%	1	5	17	42.5%
			2	1		
			3	1		
			6	2		
			12	2		
			24	1		
			36	1		

138. Where did you live while your home was being rebuilt?

	Frequency	Percent
a. Evacuation centre (schools, church, government offices)	7	17.5%
b. Relatives	10	25%
c. Temporary shelter	6	15%
d. Relocated to other provinces	0	0
e. Other	17	42.5%
Total	40	100%

139. Did you have to pay for alternative accommodation?

	Frequency	Percent
a. Yes	0	0
b. No	40	100%
Total	40	100%

140. Did your children go back to school after the Haiyan?

	Frequency	Percent
a. Yes	21	52.5%
b. No	7	17.5%
c. Not applicable	12	30%
Total	40	100%

140a. If YES, how long did your children take to get back to school after Haiyan?

Months	Frequency	Percent
.25	9	22.5%
.50	1	2.5%
1	7	17.5%
2	2	5%
3	1	2.5%
12	1	2.5%
Total	21	52.5%

141. If NO, did your children have to start working, instead of going back to school, after Haiyan?

	Frequency	Percent
a. Yes	1	2.5%
b. No	6	15%
Total	7	17.5%

142. Did you take a loan immediately after the Haiyan to rebuild your business or house?

	Frequency	Percent
a. Yes	9	22.5%
b. No	31	77.5%
Total	40	100%

143. If YES, how long did it take to access the loan?

Days	Frequency	Percent
1	1	2.5%
7	3	7.5%
14	2	5%
21	1	2.5%
30	1	2.5%
180	1	2.5%
Total	9	22.5%

144. What are the main reasons for you to have insurance now?

	Frequency	Percent
a. The events of the Haiyan	15	27.3%
b. I wanted it already before the Haiyan	2	3.6%
c. I needed a loan to recover from Haiyan	3	5.5%
d. I used CARD's emergency and shelter centres straight after the Haiyan	2	3.6%
e. I received information about the product	3	5.5%
f. I can afford the fee now	3	5.5%
g. It is mandatory	12	21.84%
h. I want to be protected	13	23.66%
i. Other	2	3.6%

145. When you decided to get insurance, did it have to be a mutual/MBA?

	Frequency	Percent
a. Yes	31	77.5%
b. No	0	0
c. It does not matter	9	22.5%
Total	40	100%

146. What is the biggest change you have had in your life since you are insured?

	Frequency	Percent
a. I feel more secure when a peril is coming	34	85%
b. I learned more about the importance of having insurance	4	10%
c. I learned more about disaster preparedness from attending centre meetings	0	0
d. I learned that the low-income/poor households like me can also buy insurance	1	2.5%
e. I learned that insurance is the answer for preparing for unexpected events	1	2.5%
f. Other	40	100%

B2: HOUSEHOLDS NOT INSURED AT THE TIME OF THE HAIYAN AND NOT INSURED SINCE

PART 1: DEMOGRAPHIC PROFILE

2. Age of policyholder

	Frequency	Percent
a. 18 to 65	39	97.5%
b. Above 65	1	2.5%
Total	40	100%

3. Gender

	Frequency	Percent
a. Female	32	80%
b. Male	8	20%
Total	40	100%

4. Civil Status

	Frequency	Percent
a. Single	2	5%
b. Married	24	60%
c. Domestic partner/live-in	11	27.5%
d. Widow/widower	2	5%
e. Separated	1	2.5%
Total	40	100%

5. Educational attainment

	Frequency	Percent
a. No grade completed/Elementary Undergraduate	6	15%
b. Elementary graduate/High school Undergraduate	11	27.5%
c. High school graduate	11	27.5%
d. College undergraduate or higher	12	30%
Total	40	100%

6. Home address

	Frequency	Percent
a. Eastern Samar	11	27.5%
b. Leyte	22	55%
c. Western Samar	7	17.5%
Total	40	100%

7a. Number of adults

	Frequency	Percent
1	1	2.5%
2	20	50%
3	6	15%
4	6	15%
5	2	2.5%
6	4	5%
7	1	2.5%
Total	40	100%

7 b. Number of under 18 year olds

	Frequency	Percent
0	6	15%
1	9	22.5%
2	9	22.5%
3	7	17.5%
4	3	7.5%
5	2	5%
6	2	5%
7	2	5%
Total	40	100%

7 c. Total number of dependents

	Frequency	Percent
0	4	10%
1	4	10%
2	13	32.5%
3	6	15%
4	4	10%
5	4	10%
6	1	2.5%
7	4	10%
Total	40	100%

8 a. Primary source of income

	Frequency	Percent
a. Salary, Wages or Commissions	33	82.5%
b. Business/Enterprise Income	7	17.5%
Total	40	100%

8b. Secondary source of income

	Frequency	Percent
a. Salary, Wages or Commissions	19	47.5%
b. Business/Enterprise Income	9	22.5%
c. Cash gifts by someone who is not in the household	1	2.5%
Total	29	72.5%

9. Household monthly gross income

Income	Frequency	Percent
a. Below 3,000php (<\$58) <\$2	10	25%
b. 3,001-6,000php (\$58 to \$116) \$2 to \$3.8	13	32.5%
c. 6,000-9,000php (\$116 to \$174)	5	12.5%
d. 9001-12000 (\$174 to \$232)	5	12.5%
e. 12,001-15,000php (\$232 to \$290)	4	10%
f. 15,001-18,000php (\$290 to \$348)	0	0
g. 18,001 and above (>\$348)	3	7.5%
Total	40	100%

10a. What type of materials is the majority of the roof of your house is made of?

	Frequency	Percent
a. Light Materials (Salvaged, Make Shift, Cogon, Nipa or Anahaw)	1	2.5%
b. Strong Materials (Galvanized Iron, Aluminium Tile, Concrete, Brick, Stone or Asbestos)	39	97.5%
Total	40	100%

10b. What type of materials is the majority of the outer wall of your house is made of?

	Frequency	Percent
a. Light Materials	20	50%
b. Strong Materials	19	47.5%
Total	40	100%

11. Cooking facilities (Types of stoves)

	Frequency	Percent
a. Gas	11	27.5%
b. Electric	0	0
c. Open Fire	29	72.5%
d. Other	0	0
Total	40	100%

PART 7: THE HAIYAN

A. THE HAIYAN CRISIS

147. How affected were you by the catastrophe?

	Frequency	Percent
a. Severely affected	34	85%
b. Slightly affected	6	15%
c. Not affected	0	0
Total	40	100%

148. What kind of material and non-material damages you suffered?

	Frequency	Percent
a. Death of partner and/or dependent	0	0
b. House	35	87.5%
c. Livelihood	5	12.5%
d. Other	0	0
Total	40	100%

149. Did you own or rent your house?

	Frequency	Percent
a. Own	37	92.5%
b. Rent	1	2.5%
c. Other	2	5%
Total	40	100%

149a. Did you own or rent the lot where your house was standing?

	Frequency	Percent
a. Own	23	57.5%
b. Rent	3	7.5%
c. Other	14	35%
Total	40	100%

150. Were you displaced during Haiyan/Yolanda?

	Frequency	Percent
a. Yes	15	37.5%
b. No	25	62.5%
Total	40	100%

150a. Were you able to return to the same lot?

	Frequency	Percent
a. Yes	10	25%
b. No	5	12.5%
Total	15	37.5%

151. Have you had any expenses during the Haiyan that you wished you had been insured for?

	Frequency	Percent
a. Yes	10	25%
b. No	30	75%
Total	40	100%

151a. If YES, What expenses were they?

	Frequency	Percent
a. Home relocation	1	10%
b. Rebuilding my house	5	50%
c. Burial expenses	3	30%
d. Both rebuilding my house and burial expenses	0	0
e. Rebuilding my business	1	10%

f. All of the above	1	10%
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152. How did you cope with your Haiyan?

	Frequency	Percent
a. Savings	0	0
b. Borrowing from friends	0	0
c. Help from NGOs and aid organisations	38	49.4%
d. Selling assets	2	2.6%
e. Government aid programs	34	44.2%
f. Loan	3	3.9%

153. Did you take a loan to recover from the Haiyan?

	Frequency	Percent
a. Yes	1	2.5%
b. No	39	97.5%
Total	40	100%

153a. What organisation?

	Frequency	Percent
a. 5-6 Lenders	1	2.5%
Total	1	2.5%

153b. Were you able to take the loan without life insurance?

	Frequency	Percent
a. Yes	1	2.5%
b. No	0	0
Total	1	2.5%

154. Did you receive any other kind of help from NGOs or aid organisations immediately after Haiyan?

	Frequency	Percent
a. Yes	36	90%
b. No	3	7.5%
Total	39	97.5%

154a. How did the NGOs or aid organisations help you?

	Frequency	Percent
a. They found me a place to live while my house was being rebuilt	2	2.4%
b. They gave cash donation	21	25%
c. They helped me find a job	10	11.9%
d. They gave me relief good	35	41.7%
e. They provided me psychological counselling	0	0
f. They provided business restart training and financial assistance	1	1.2%
g. Other	15	17.9%
Total	84	100%

155. Did the NGO/aid organisations ask you if you had insurance?

	Frequency	Percent
a. Yes	0	0
b. No	40	100%
Total	40	100%

156. Was the NGO/aid organisation more helpful to you than to those with insurance?

	Frequency	Percent
a. Yes	1	2.5%
b. No	39	97.5%
Total	40	100%

157. Did you see a difference between how you coped and how your neighbors with insurance coped?

	Frequency	Percent
a. Yes	36	90%
b. No	4	10%
Total	40	100%

158. Would you like to have insurance to protect you in case something like typhoon Haiyan happens again?

	Frequency	Percent
a. Yes	35	87.5%
b. No	5	12.5%
Total	40	100%

158b. What stops you from getting insurance?

	Frequency	Percent
a. I do not need a loan	0	0
b. I have not had any information about insurance products	2	5.6%
c. I cannot afford the fee	28	77.7%
d. I do not see the point	0	0
e. I do not want more obligations	4	11.1%
f. Other	2	5.6%
Total	36	100%

159. Do you find it difficult becoming a member of a mutual/MBA?

	Frequency	Percent
a. Yes	20	50%
b. No	20	50%
Total	40	100%

160a. Is your house, business, work-status back to pre-Haiyan levels?

	YES				NO	
	Frequency	Percent	Recovery period	Frequency	Frequency	Percent
a. Rebuild house	35	87,5%	< month	2	3	7,5%
			1	1		
			2	2		
			5	2		
			6	1		
			9	1		
			12	19		
			20	1		
			24	3		
			36	2		
48	1					
60	1					
b. Restart business	5	12.5%	< month	28	30	75%
			2	1		
			24	2		
			25	1		
			60	1		

161. Where did you live while your home was being rebuilt?

	Frequency	Percent
a. Evacuation centre (schools, church, government offices)	1	2.5%
b. Relatives	10	25%
c. Temporary shelter	19	47.5%
d. Relocated to other provinces	1	2.5%
e. Other	9	22.5%
Total	40	100%

162. Did you have to pay for alternative accommodation?

	Frequency	Percent
a. Yes	2	5%
b. No	38	95%
Total	40	100%

163. Did your children go back to school after the Haiyan?

	Frequency	Percent
a. Yes	27	67.5%
b. No	0	0
c. N/A (no children or children not of school age)	13	32.5%
Total	40	100%

163a. If YES, how long did your children take to get back to school after Haiyan?

Months	Frequency	Percent
1	14	35%
2	4	10%
3	2	5%
4	2	5%
5	1	2.5%
6	1	2.5%
7	2	5%
12	1	2.5%
Total	27	67.5%

164. Are you back, financially, in pre-Haiyan levels or better?

	Frequency	Percent
a. Yes	9	22.5%
b. No	30	75%
Total	40	100%

B. General Perceptions of Insurance

165. Have you been on an insurance program in the past?

	Frequency	Percent
a. Yes	1	2.5%
b. No	39	97.5%
Total	40	100%

165a. If YES, what type of program was it?

	Frequency	Percent
a. Informal damayan program	0	0
b. Life insurance	1	2.5%
c. Non-life insurance	0	0
d. Health insurance	0	0
e. I can't remember	0	0
f. Other	0	0
Total	1	2.5%

165b. How much did you pay in premiums annually?

	Frequency	Percent
a. Below 1,000	0	0
b. 1,000-2,000	1	2.5%
c. Above 2,000	0	0
d. Life insurance	0	0
Total	1	2.5%

QUESTIONS 166 TO 168 not applicable

169. What do you think of “mutuals”/MBA?

	Frequency	Percent
a. They provide better value	28	70%
b. They know my needs better than non-mutual insurers	0	0
c. They are more trustworthy	2	5%
d. No difference at all	0	0
e. No idea	10	25%
Total	40	100%

170. If you decided to buy insurance now, would it have to be mutual?

	Frequency	Percent
a. Yes	22	55%
b. No	18	45%
Total	40	100%

171. Have you been offered insurance before?

	Frequency	Percent
a. Yes	19	47.5%
b. No	21	52.5%
Total	40	100%

171a. What were your reasons for not buying?

	Frequency	Percent
a. I don't know the person selling me insurance	0	0
b. I have heard other people's claims not being paid	1	4.5%
c. I cannot afford	13	59%
d. Not easily understandable terms of the contract	0	0
e. I have other priorities	5	22.7%
f. We have survived without insurance	0	0
g. Other, please specify: Don't want more obligations, I fear bad luck if I get insurance	3	13.6%
Total	22	100%

172. Have you searched at some point for an insurance program?

	Frequency	Percent
a. Yes	7	17.5%
b. No	33	82.5%
Total	40	100%

*C. About CARD MBA***173a. Do you know any members of CARD MBA?**

	Frequency	Percent
a. Yes	34	85%
b. No	6	15%
Total	40	100%

173b. Do you know the difference between CARD MBA as a mutual and other types of insurers?

	Frequency	Percent
a. Yes	18	45%
b. No	22	55%
Total	40	100%

174. Do you know anybody who made a claim through CARD MBA?

	Frequency	Percent
a. Yes	19	47.5%
b. No	21	52.5%
Total	40	100%

175. Do you think they are getting good value?

	Frequency	Percent
a. Yes	16	40%
b. No	24	60%
Total	40	100%

176. Do you think their lives have changed since they joined CARD MBA?

	Frequency	Percent
a. Yes	15	37.5%
b. No	25	62.5%
Total	40	100%

177. Would you consider joining CARD MBA?

	Frequency	Percent
a. Yes	18	45%
b. No	22	55%
Total	40	100%