

BRO INSURANCE

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

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PROGRAM OVERVIEW

BRO INSURANCE is the Eight (8) Element of the BRO Programs of the Provincial Government of Isabela, which was launched in 2012.

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

GOALS AND OBJECTIVES

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

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

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

ACCOMPLISHMENT

2016 is another banner year for the BRO Insurance Program of the Provincial Government of Isabela, the Office managed to enroll and the following number of persons per area, to wit:

BRO INSURANCE PROGRAM

**SUMMARY REPORT OF ENROLLED IN THE INSURANCE PROGRAM
FOR FISCAL YEAR 2016**

| NO | MUNICIPALITY | FARMERS INSURED | IGLO INSURED | FISHERFOLKS |
|-----------|----------------------|----------------------------|---------------------|--------------------|
| 1 | ALICIA | | 250 | 7 |
| 2 | ANGADANAN | | 481 | 7 |
| 3 | AURORA | 186 | | |
| 4 | BENITO SOLIVEN | 224 | 89 | |
| 5 | BURGOS | | | |
| 6 | CABAGAN | 16 | 299 | |
| 7 | CABATUAN | 114 | | |
| 8 | CAUAYAN CITY | | 318 | |
| 9 | CORDON | 185 | 185 | |
| 10 | DELFIN ALBANO | 14 | 242 | 6 |
| 11 | DINAPIGUE | | 169 | 103 |
| 12 | DIVILACAN | | | |
| 13 | ECHAGUE | | | |
| | ECHAGUE KIKO | 10,000 | | |
| 14 | GAMU | 20 | 181 | 47 |
| 15 | ILAGAN | | | 46 |
| 16 | JONES | | | |
| 17 | LUNA | | | |
| 18 | MACONACON | | | |
| 19 | MALLIG | | 280 | |
| 20 | NAGUILIAN | | 259 | 43 |
| 21 | PALANAN | | | |
| 22 | QUEZON | | | |
| 23 | QUIRINO | | | |
| 24 | RAMON | | | 116 |
| 25 | REINA MERCEDES | | 203 | |
| 26 | ROXAS | | | |
| 27 | SAN AGUSTIN | 313 | | |
| 28 | SAN GUILLERMO | 18 | 32 | |
| 29 | SAN ISIDRO | | 143 | |
| 30 | SAN MANUEL | 11 | 227 | |
| 31 | SAN MARIANO | 192 | | 50 |
| 32 | SAN MATEO | | | |
| 33 | SAN PABLO | | | 1 |
| 34 | STA MARIA | | | 36 |
| 35 | STO TOMAS | | | |
| 36 | TUMAUINI | 85 | | |
| 37 | SANTIAGO | | | |
| | WALK-IN | 1033 | | |
| | CAPITOL | 86 | | |
| | | | | |
| | PARTIAL TOTAL | 12497 | 2970 | 462 |

The significant decrease and the absence of figures in some municipalities is due to the election prohibitions, last year.

SUMMARY OF INSURED SCHOLARS PER SCHOOL

| NO. | SCHOOL | INSURED |
|-----|----------------------|--------------|
| 1 | ISU ANGADANAN | 145 |
| 2 | CABAGAN | 719 |
| 3 | CAUAYAN | 222 |
| 4 | ECHAGUE | 189 |
| 5 | JONES | 182 |
| 6 | ROXAS | 567 |
| 7 | SAN MARIANO | 316 |
| 8 | SAN MATEO | 80 |
| 9 | HGB | 173 |
| 10 | ICAT | 300 |
| 11 | MPC | 310 |
| 12 | PNU | |
| 13 | SFC CABAGAN | 64 |
| 14 | SFC ILAGAN | |
| 15 | ACAD | |
| | | |
| | PARTIAL TOTAL | 3267 |
| | GRAND TOTAL | 18986 |

Despite of the fact that Isabeliños have been protected and secured through the enrollment to the BRO Insurance Program, accident still happen anytime but it is better for them who have been in the program. For the year 2016, claims were awarded to five (5) member-beneficiaries.

NO. OF CLAIMS

| NO. OF CLAIMANTS | NATURE OF CLAIMS | AMOUNT |
|------------------|------------------|--------------------|
| 5 x P50,000.00 | DEATHS | P250,000.00 |
| | | |
| | | P250,000.00 |

IMPACT

The people of the Province of Isabela is now gradually realizing and appreciating the program in its entirety, believing that anytime, anywhere they are protected by the government. This is evidenced by the individuals who are coming to the office seeking and asking to be enrolled in the Program.

This new culture being inculcated among the Isabeliños is radiating and they are now becoming more responsible in their daily activities and personal safety is now one of their concerns.

SUSTAINABILITY

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

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

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EXHIBITS

- **SANGGUNIANG PANLALAWIGAN RESOLUTION**
- **MEMORANDUM OF AGREEMENT**
- **BRO INSURANCE FORM**
- **BRO INSURANCE ID**
- **BRO INSURANCE FLYER**
- **PHOTO**

PHOTOS



