

CLIMBS LIFE & GENERAL INSURANCE COOPERATIVE

**The First & Only Composite Insurance Cooperative
(Life & NonLife) in the Philippines**

The Pioneer Grassroots Insurance





CLIMBS BRIEF

- ▶ a cooperative insurance company owned by 2500+ cooperative primaries and federations all over the country. As an insurance provider for coops and its members, we provide a number of services which include Life Insurance, Property Insurance & Health Care products.
- ▶ registered with the Cooperative Development Authority (CDA) and was issued a certificate of authority by the Insurance Commission to operate as a Life & Non life Insurance Cooperative, 100% owned by the Filipino Cooperators.

MILESTONES THROUGH THE YEARS

- 1. First Coop Mutual Benefit Association (MBA)**
- 2. First Coop MBA to established its own insurance company (CLASP)**
- 3. First to merge/consolidate an MBA and an insurance company (CLIMBS and CLASP)**
- 4. First Coop composite insurance company**
 - (life and non-life)***

**The Composite license was issued by the Office Insurance Commission last April 22, 2010*

This is in support with CLIMBS commitment to the cause of microinsurance, as our tagline suggest “the pioneer in grassroot insurance” and we have been doing microinsurance work since day one of our operation (1971-present).

It also reinforces and strengthen CLIMBS position as a microinsunce provider for the poor (cooperative and MFI members).

CLIMBS has the right distribution channel thru our Cooperative Assurance Centers (CAC). Thru this system, the coop and MFI members has an easy access to microinsurance products and services.

CLIMBS is now positioning to become a major player in the microinsurance market for cooperatives, MFIs and other self-help groups.

CLIMBS is preparing the grounds for expansion in the area of health and other pre-need services for the poor (coop and MFI members).

MICROINSURANCE PRODUCTS

LIFE INSURANCE PRODUCTS

Loans Protection Plan

Coop Family Insurance Plan

Personal Protection Plan

EZ Protect Plan

5 Pay Life Endowment at 15 Years

10 Pay Endowment at 15 years

5 Pay Life

Customize Micro Insurance Plan

NON-LIFE PRODUCTS

- Fire
- Motor Vehicles
- Marine Insurance
- Money Security Payroll Robbery
- Bonds

Accident and Health Products

Hospital Care Accident Plan (HCAP)

Coop Aksi Plan

Keyman Executive Insurance

Health-Shield

CHAIN (Climbs Hospital Accident Insurance)

Property Disaster Insurance

CLIMBS Emergency Room (ER) Card

FUTURE PLAN

CLIMBS – Cosmo Plans

A pre-need company

CLIMBS Memorial Plans



CIFL





visit us on the world wide web...

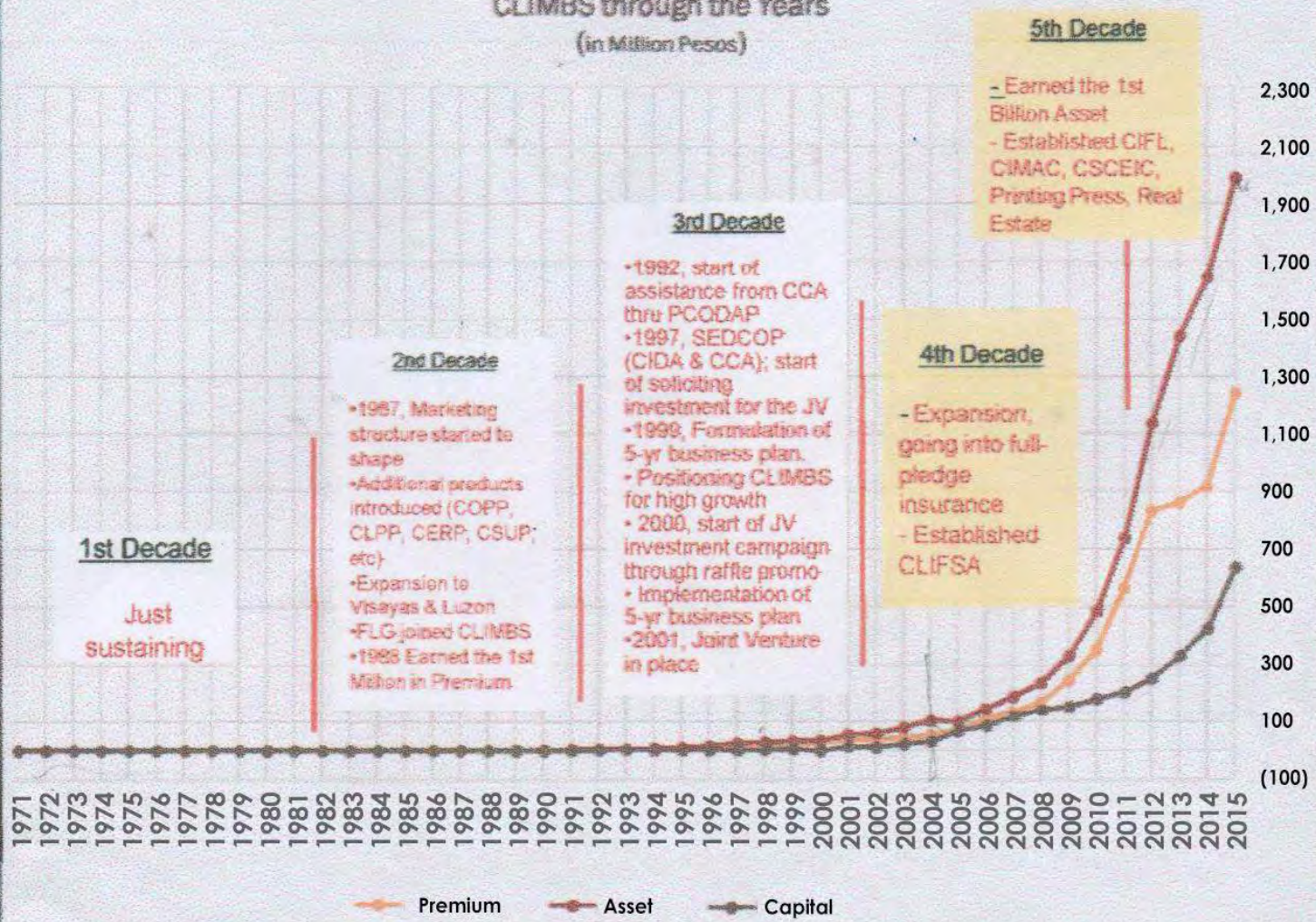
CLIMBS - www.climbs.coop

- >update on Climbs Activities
- >linkage to CLIFSA website

CLIFSA – www.clifsa.com.ph

- >update on Climbs Marketing Activities
- >online premium computation of various non-life insurance products
- >Climbs Weather Protect portal linkage

CLIMBS through the Years (in Million Pesos)



CLIMBS through the Years

Net Premium vs. Claims (in Million Pesos)

