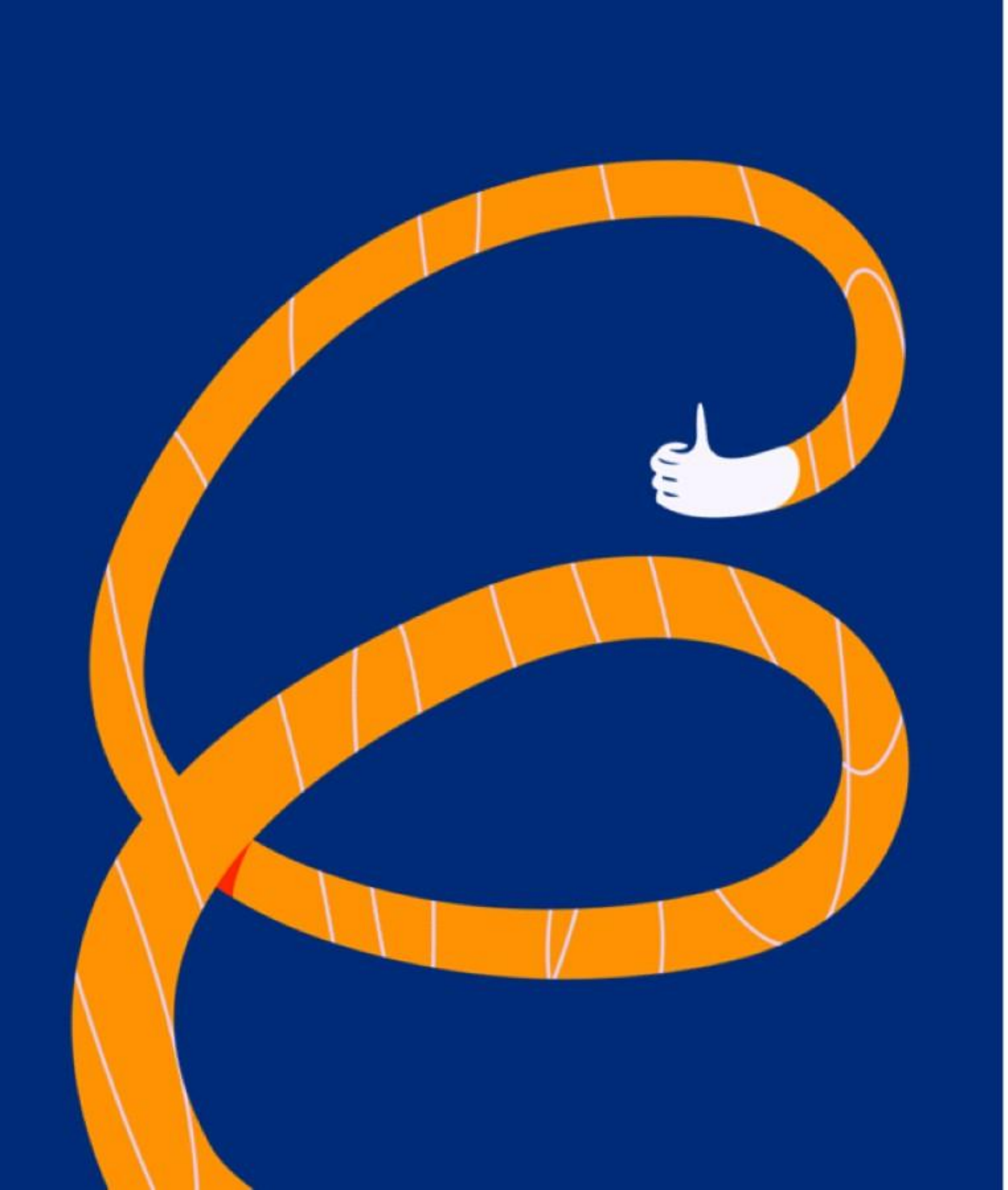


Building Resilience to Climate Change

CashKO's new calamity microinsurance plans

CashKO

CashKO is the Philippines' FASTEST growing microinsurance provider

6M
people covered since 2019

28%
premium growth in 2025

16,200
claims paid out in 2025

CashKO

Our digital microinsurance platform bridges the gap between MFIs & insurers

We develop customized products with INSURERS

We help MFIS digitize & distribute microinsurance

CASHKO does the claims handling & administration

CashKO

We're backed by the Philippines' leading venture capital firms

Kickstart Ventures

Globe's wholly-owned venture capital arm

GENTREE FUND

Sy family (SM) fund

FOXMONT CAPITAL PARTNERS

Independent VC fund

KAYA FOUNDERS

Managed by Paulo Campos & Liza Gokongwei

Our group now operates beyond the Philippines, with our launch in Indonesia this August

CashKO

This year, CashKO is finally launching its new Calamity microinsurance program for MFIs

CashKO

The Philippines is one of the world's most disaster-prone nations

Sitting on multiple faultlines & directly in the path of the Pacific typhoon belt, we face constant exposure to typhoons, flooding, and earthquakes.

Every year in the Philippines...

8-9 typhoons make landfall

At least 1 Magnitude 7.0 earthquake is recorded

CashKO

We are now entering PEAK typhoon season

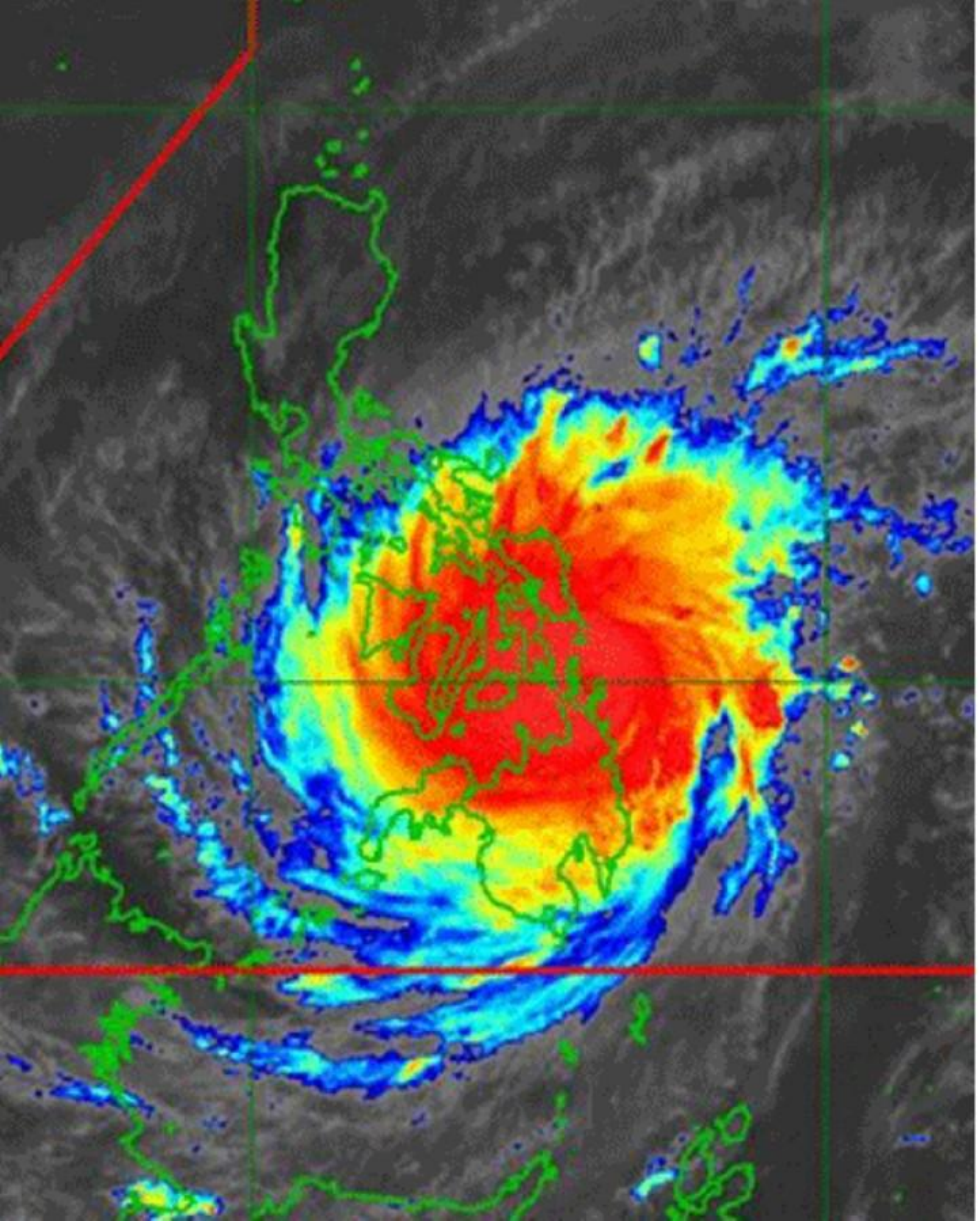
70% of PH typhoons occur between July-October

CashKO

In 2025, 8 typhoons at Category 1 or higher made landfall in the Philippines

Typhoon	Peak Intensity	Provinces / Areas Hit
Emong	Category 1	Pangasinan, Ilocos Sur, La Union
Isang	Category 2	Aurora, Metro Manila
Nando	Category 5	Cagayan, Babuyan Islands
Opong	Category 2	Eastern Samar, Masbate, Romblon, Oriental Mindoro
Paolo	Category 2	Isabela, Aurora, Batangas, Ifugao
Tino	Category 3-4	Southern Leyte, Cebu, Palawan
Uwan	Category 4	Aurora, and much of Luzon
Verbena	Category 1	Surigao del Sur, Bohol, Cebu, Negors, Iloilo, Palawan

CashKO

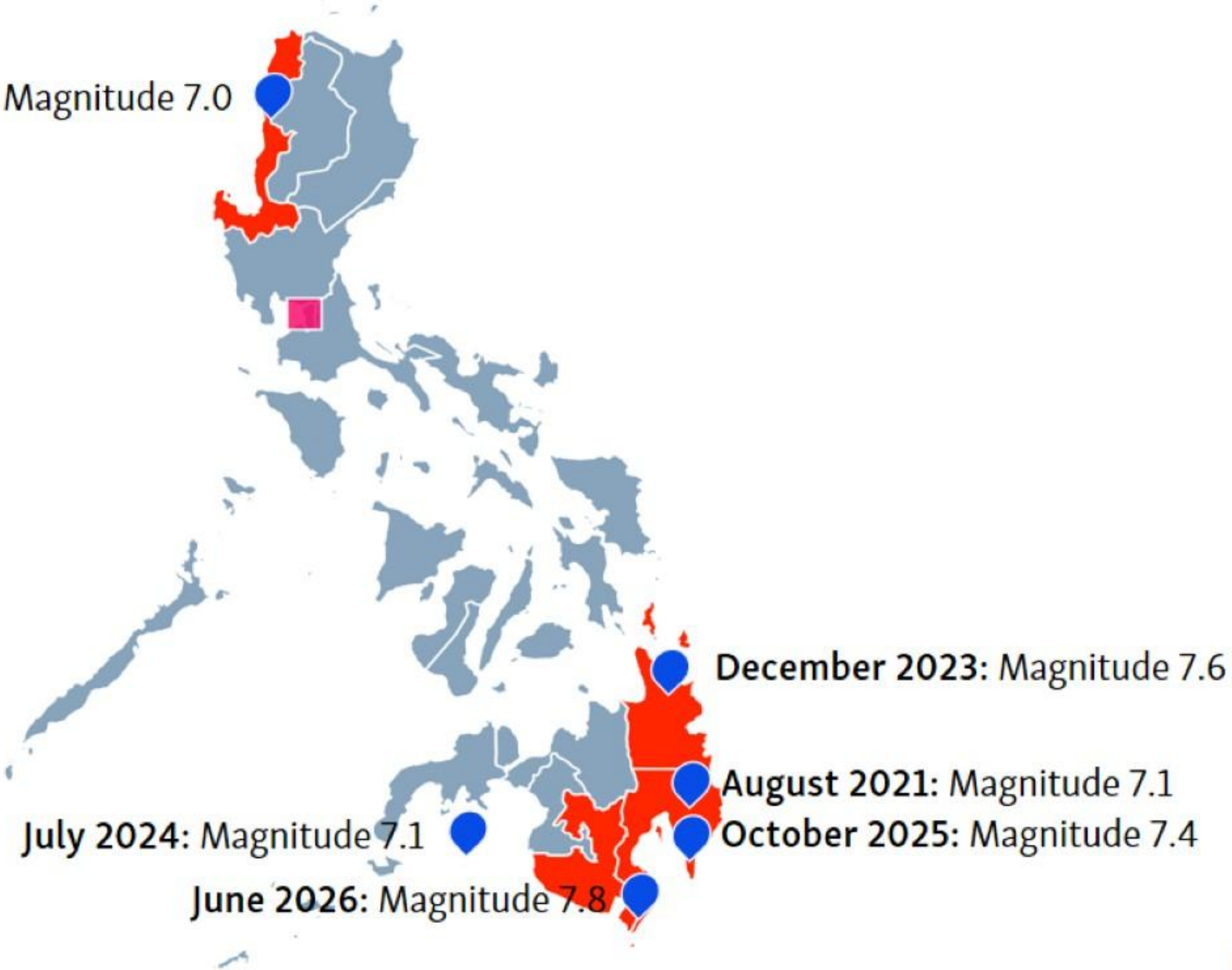


Every few years, we get a super typhoon which is especially devastating

YOLANDA	ROLLY	ODETTE
Haiyan · 2013	*Goni · 2020*	*Rai · 2021*
582,841	**41,200+**	**404,653**
houses totally destroyed	houses totally destroyed	houses totally destroyed
across Leyte and Samar	across the Bicol region	across Visayas & Mindanao

CashKO

In the past 5 years, 6 Magnitude 7.0+ earthquakes have hit the PH



CashKO

MFI borrowers are very aware of these risks, and are interested in protection

In a 2024 survey we conducted with MFI borrowers :

87% of MFI borrowers were interested in getting a calamity protection plan

Typhoon was the biggest worry of most MFI borrowers

CashKO

That's why we're now launching CashKO's Calamity Assistance plans, backed by global reinsurers

Indemnity insurance

Available TODAY

Payouts based on actual damage, for totally uninhabitable homes

Parametric insurance

Launching Q4 2026

Payouts based on satellite & ground station data, automatically upon trigger

CashKO

Indemnity insurance is SIMPLE

If your home is destroyed, take a picture & submit documents, and you get a payout

What are its STRENGTHS?

Easy for MFI clients to understand

Damage is directly tied to claims payout

What are its WEAKNESSES?

Documents need to be provided by clients

Each claim must be evaluated manually

CashKO

Indemnity insurance works well for protecting individual borrowers, but processing large numbers of claims after a mega-event can be a challenge

Parametric insurance is FAST, with payouts based on sensor data

If a typhoon hits your province & is CATEGORY 3 OR HIGHER, all policyholders immediately get a payout

If PEAK GROUND ACCELERATION hits a threshold *(equivalent to Magnitude 7.0+)* in your province, all policyholders get a payout

CashKO

Parametric insurance is FAST, but it carries BASIS RISK

Basis risk is the risk that:

- Your client has their house destroyed by a calamity, but did not get a payout because the trigger was not reached
- Your client was not affected by the calamity, but gets a payout because the trigger was reached

CashKO

Parametric insurance is FAST, but it carries BASIS RISK

What are its STRENGTHS?

Payout is very fast, based purely on data

No need for document submission by the client

Easy to administer for the MFI operations team

What are its WEAKNESSES?

Some clients will have losses but will not get payouts

Difficult for clients to understand the parameters

Can be more expensive than indemnity coverage

CashKO

Parametric insurance is ill-suited for individual borrowers, but is great for covering an MFI's entire portfolio, where the MFI gets immediate cash payouts it can distribute to all its affected members

Our Calamity Insurance provides ₱5,000 in cash assistance

What can ₱5,000 do for a family that's lost their home?

For households hit by a typhoon, flood, or earthquake, this is unconditional cash a family can direct to its most urgent needs & is equivalent to what DSWD's Emergency Cash Transfer program gives.

₱2,000 Food & Water	₱2,000 Shelter Repair	₱500 Hygiene & Health	₱500 Transport & Comms

An illustrative allocation — families decide for themselves what they need most.

Food & Water

₱2,000

1 week+ of rice, canned goods & water for a family of 5

Roughly 2× a DSWD family food pack's worth of staples at retail prices

Shelter Repair

₱2,000

2–3 sheets of GI roofing to patch a storm-damaged roof

Or tarpaulin, plywood & nails for a temporary wall or roof cover

Hygiene & Health

₱500

Soap, water-purifying tablets & basic first-aid supplies

Helps prevent disease outbreaks common after flooding

Transport & Comms

₱500

Fare to an evacuation center, relief site, or relative's home

Phone load to reach family, access the internet and register for further aid

CashKO

To customize a calamity insurance plan for your MFI, arrange a meeting with our specialists today!

Sumama na sa CashKO!