

PHILIPPINE CROP INSURANCE CORPORATION (PCIC)
Interim Performance Scorecard

Indicator	Weight	Targets	Accomplishment		CGO-B Validation		Supporting Documents	Remarks										
	2013	2013	Actual	Rating	Score	Rating												
MFO 1 – Agricultural Insurance																		
Quantity 1: Number of subsistence farmers (palay and corn crops) enrolled	20%	231,981	232,549	20%	238,495	20%	<ul style="list-style-type: none"> 2013 Executive Summary (as of 24 February 2014) Details per line item on the summary Sample list of beneficiaries extracted from PCIC automated base system (onsite) Sample application documents and certificate of insurance cover in Region VII 	<ul style="list-style-type: none"> Comprises farmers from PCIC's Regular Rice Insurance Program, DAR Rice Program, Regular Corn Insurance Program and DAR Corn Program. PCIC's scorecard submission was based on the data exported last 10 February 2014. GCG validation is conducted using the latest data exported on 24 February 2014 with the beneficiaries totaling 238,495, broken down per funding source as follows: <table border="1"> <tr> <td>Regular Rice</td> <td>90,590</td> </tr> <tr> <td>DAR Rice</td> <td>103,012</td> </tr> <tr> <td>Regular Corn</td> <td>19,681</td> </tr> <tr> <td>DAR Corn</td> <td>25,212</td> </tr> </table> <ul style="list-style-type: none"> which excludes the programs of the Department of Agriculture (DA) which benefited 111,518 farmers. DA beneficiaries were excluded because during the performance negotiations, DA assistance was not foreseen at that time, hence, not included in the target set. 	Regular Rice	90,590	DAR Rice	103,012	Regular Corn	19,681	DAR Corn	25,212		
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Quantity 2: Number of farmers enrolled in other insurance programs	5%	178,000	222,595	5%	392,657	5%	<ul style="list-style-type: none"> 2013 Executive Summary (as of 24 February 2014) Details per line item on the summary Sample list of beneficiaries extracted from PCIC automated base system (onsite) Sample application documents and certificate of insurance cover in Region VII 	<ul style="list-style-type: none"> As of 24 February 2014, the number of beneficiaries enrolled in each insurance program other than rice and corn, are as follows: <table border="1"> <tr> <td>High Value Crops</td> <td>22,173</td> </tr> <tr> <td>Livestock</td> <td>19,404</td> </tr> <tr> <td>Non-Crop</td> <td>2,408</td> </tr> <tr> <td>Fisheries</td> <td>7,575</td> </tr> <tr> <td>Term Insurance Package (TIP)</td> <td>341,097</td> </tr> </table> <ul style="list-style-type: none"> Excludes programs with the DA (TIP which enrolled 919 farmers). 	High Value Crops	22,173	Livestock	19,404	Non-Crop	2,408	Fisheries	7,575	Term Insurance Package (TIP)	341,097
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Quantity 3: Number of Hectares/Heads/Policies	20%	366,580	409,034	20%	460,788.08	20%	<ul style="list-style-type: none"> • 2013 Executive Summary (as of 24 February 2014) • Details per line item on the summary • Sample list of beneficiaries extracted from PCIC automated base system (onsite) • Sample application documents and certificate of insurance cover in Region VII 	<ul style="list-style-type: none"> • As of 24 February 2014, the total number of hectares/head/policies of all insurance programs is 587,010.50 (including 126,222.40 under the DA programs).
Quantity 4: Amount of Cover (PhpM)	15%	16,016.00	22,286.808	15%	30,744.599	15%	<ul style="list-style-type: none"> • 2013 Executive Summary (as of 24 February 2014) • Details per line item on the summary • Sample list of beneficiaries extracted from PCIC automated base system (onsite) • Sample application documents and certificate of insurance cover in Region VII 	<ul style="list-style-type: none"> • As of 24 February 2014, the total insurance coverage from all the programs amounted to ₱31.87 Billion (of which is ₱1.12 Billion under the DA programs).
Quantity 5: Number of established linkages with the lending institutions, rural banks, cooperatives, provincial governments, LGUs, farmer's/fisherfolk's groups/organizations and government agencies	5%	2,100	3,547	5%	3,547	5%	<ul style="list-style-type: none"> • Summary Report of Submissions from Regional Offices • List of established linkages in Region VII • Sample Memorandum of Agreement (MOA) 	<ul style="list-style-type: none"> • Linkages are partnerships forged with various organizations and personalities to delineate responsibilities of entities and assist in the implementation of programs to promote the welfare of farmers and fishermen.
Quantity 6: Number of conducted competence training and awareness/customer communication	5%	2,309	2,224	4.82%	2,224	4.82%	<ul style="list-style-type: none"> • Summary Report of Submissions from Regional Offices • List of trainings and customer communication in Region VII • Sample copy of program flow and attendance sheet 	

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Quality 1: Customer Satisfaction on Underwriting Processing: Number of received/filed complaints shall be at 10% of the insurance applicants only	5%	10%	0.02%	5%	0.02%	5%	<ul style="list-style-type: none"> Summary Report of Submissions from Regional Offices Details of the complaint filed in PCIC Region VII 	<ul style="list-style-type: none"> Of the 663,086 insurance applicants, only 126 or 0.02% filed a complaint. According to the PCIC Region VII Office, all of the complaints in their jurisdiction, with regards to the underwriting process, were done verbally. It is recommended that any complaints be recorded or entered into a logbook in order to properly monitor the concerns of stakeholders.
Quality 2: Customer Satisfaction on Claims Processing: Number of received/filed complaints shall be at 10% of the filed insurance claims only	5%	10%	1.95%	5%	1.95%	5%	<ul style="list-style-type: none"> Summary Report of Submissions from Regional Offices Photocopies of the complaints filed with the PCIC Region VII. 	<ul style="list-style-type: none"> Of the 82,824 insurance claims filed, only 1,611 or 1.95% filed a complaint or reconsideration. It is recommended that any complaints be recorded or entered into a logbook in order to properly monitor the concerns of stakeholders.
Timeliness: Claims Response Time: Average claims processing shall be at 20 days	10%	20 days	17.42 days	10%	17.42	10%	<ul style="list-style-type: none"> Summary Report of Submissions from Regional Offices Sample documents from PCIC Region VII 	<ul style="list-style-type: none"> The claims response time in the summary report is consistent with the scorecard submission. This indicator posed a challenge since the information reported by regional offices are in average figures. Total number of days processing the claims should be also reported to serve as a benchmark of the submitted averages.
Financial: Utilized Government Premium Subsidy for farmers (₱ Million)	10%	850.00	1,224.686	10%	1,183.771	10%	<ul style="list-style-type: none"> 2013 Executive Summary (as of 24 February 2014) 2013 Utilization Report 	<ul style="list-style-type: none"> The ₱850 Million target for 2013 was ₱333.771 Million lower than the actual government premium subsidy to PCIC. This was due to the late implementation of the DAR project, as the funds allocated to PCIC were received only last May 2013. Based on the executive summary submitted (as of 24 February 2014), the total government premium subsidy given to the farmers amounted to ₱1.25 Billion. According to PCIC, the excess of the said amount from the subsidy received from the NG was funded by PCIC's funds and treated it as a premium discount in its 2013 statement of income and expenses.
TOTAL WEIGHTS	100.00%			99.82%		99.82%		