

General Questions

CARDMBA
Survey
Questionnaire
February
2019

ID No: _____ Date of Interview: ____/____/____
Time Started: _____ Time Ended: _____
Name of the Interviewer: _____

By agreeing to respond to this survey, you are providing consent to RIMANSI to use the information shared to accomplish the objectives of the study and for whatever legal purpose it may serve. Rest assured that all information in this survey will be treated with utmost confidentiality.

Conform:

Signature of the Respondent/Date/Contact number

PART 1: DEMOGRAPHIC PROFILE

1. Name of the Policy Holder: _____

2. Age: _____

3. Gender:
 a. Female b. Male

4. Civil Status:
 a. Single b. Married c. Domestic Partnership/Live-in
 d. Widow/Widower e. Separado

5. Educational attainment:
 a. No grade completed/Elementary Undergraduate
 b. Elementary graduate/High school Undergraduate
 c. High school graduate
 d. College undergraduate or higher

6. Home address:
a. Barangay _____ b. Municipality _____ c. Province _____

7. Number of People in your Household: _____

7a. Number of adults: _____

7b. Number of under 18 year olds: _____

7c. Total number of dependents: _____

8. Household sources of income

8a. Primary source of income:

- a. Salary, Wages or Commissions, please specify occupation
- b. Business/Enterprise Income, please specify
- c. Dividends/Interest
- d. Retirement Benefits Social Security Benefits/Pension
- e. Payments from any type of cash assistance program
- f. Cash gifts from someone who is not in the household
- g. Others

8b. Secondary source of income :

- a. Salary, Wages or Commissions, please specify occupation
- b. Business/Enterprise Income, please specify
- c. Dividends/Interest
- d. Retirement Benefits Social Security Benefits/Pension
- e. Payments from any type of cash assistance program
- f. Cash gifts by someone who is not in the household
- g. Others

9. Household monthly gross income: Php _____

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

- a. Light Materials (Salvaged, Make Shift, Cogon, Nipa or Anahaw)
- b. Strong Materials (Galvanized Iron, Aluminium Tile, Concrete, Brick, Stone or Asbestos)

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

- a. Light Materials (Cogon, Nipa, Sawali, Bamb or Anahaw)
- b. Strong Materials (Iron, Aluminium Tile, Concrete, Brick, Stone, Wood or Asbestos)

11. Coking facilities types of stoves:

- a. Gas
- b. Electric
- c. Open Fire
- d. Others

PART 2: THE INSURANCE EXPERIENCE

A. General

12a. How long have you been a member of CARD MBA? [years]

12b. What type of microfinance product do you have with CARD? Check appropriate boxes. (Multiple Responses Allowed)

Loan Products		Savings Products	
1. Business		10. Pledge/CBU	
2. Agriculture		11. Kayang-kaya	
3. Housing		12. Matapat	
4. Non-Life		13. Maagap	
5. Philhealth			
6. SSS			
7. Cellphone			
8. Educational			
9. Calamity			

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

- a) Yes
- b) No

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?

- a) Yes
- b) No

12e. What type of CARD MBA insurance product do you have now? (Multiple Responses Allowed)

- a) Basic Life Insurance(BLIP)
- b) Golden Life Insurance(GLIP)
- c) Credit Life Insurance(CLIP)

13. Who is covered by your policy? (Check appropriate cell)

	a Member Only	b Member, Member & Spouse	c Member, Spouse & Child (if married), Parents(if single)	d Don't Know
a. BLIP				
b. GLIP				
c. CLIP				

14. What other CARD group insurance products do you have? (Multiple Responses Allowed)

- a) Disaster Insurance
- b) Group Insurance
- c) Health Care
- d) Crop Insurance
- e) None

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?

- a) Yes
- b) No

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

- a) Life Insurance
- b) Non-Life Insurance
- c) Loan
- d) Others, please specify

17. Do you trust CARD MBA?

- e) YES, (Go to Q17a)
- f) NO, (Go to Q17b)

17a. Why do you TRUST CARD MBA? (Multiple Responses Allowed) (Go to Q18a)

- a) Because it is owned by its members
- b) I know that they will be there when I need help
- c) Good range of programs and benefits
- d) Good reputation
- e) Others, please specify

17b. Why do you NOT TRUST CARD MBA? (Multiple Responses Allowed). (Go to Q18b)

- 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) Others, please specify

18a. Who do you trust more?

- a) MBA Coordinators
- b) CARD MBA Staff
- c) Neither of the two

18b What activities can CARD MBA do to build your trust in them? (Multiple Responses Allowed)

- a) Provide members with education about MBA
- b) Visit centre meetings once in a while.

- c) Sell more types of insurance products to cover not only life but also health, pension, and education benefits.
- d) Provide trainings on how to mitigate disaster risks.
- e) Provide relief assistance during calamities
- f) Improve claims processing time.
- g) Others, please specify

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

- a) Very confident they will pay
- b) Somewhat confident
- c) I have no confidence at all

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

- a. Food and daily expenses
- b. Children and Education
- c. House Repair
- d. Business and Investments
- e. Health Care and other insurance
- f. Savings
- g. Recreational Activities
- h. Others, please specify.

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

- a) Only once. (Go to Q21b)
- b) More than once. (Go to Q21c)
- c) Never. (Go to Q21d)

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

- a) A calamity hit.
- b) A family member got sick.
- c) A family member died.
- d) Spouse lost his/her job.
- e) There was a family or community celebration birthday, fiesta, etc..
- f) Others, please specify.

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

- a) A calamity hit.
- b) A family member got sick.
- c) A family member died.
- d) Spouse lost his/her job.
- e) There was a family or community celebration birthday, fiesta, etc.
- f) Others, please specify.

21d. For those who answered "Never" in previous question. Why?

- a) Weekly premium payment is friendly on the budget.
- b) I always make sure to save for insurance payments.
- c) My groupmates would pitch in to help me pay.
- d) MBA Coordinators make sure to remind us of our due dates.
- e) Others, please specify.

B. POLICY

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

- a) I feel confident that I know the policy conditions
- b) I am not sure if I completely understand them
- c) I am very confused about what the policy contains

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

- a) Centre chief

- b) MBA Coordinator
- c) CARD Account Officer during weekly centre meeting
- d) CARD MBA Staff
- e) CARD MBA website
- f) CARD MBA Facebook account
- g) Others

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

- a) Children above 21 and other relatives are not covered
- b) Illegal driving drink driving and lack of license is not covered
- c) Partners who are not legally married partners are not covered
- d) Others, please specify

25a. Have you made a claim since you have become a member? (for A2 and B1)

- a) YES, how many times?
- b) NO. (Go to Q25b)

25b. Why do you continue paying your policy?

- a) I understand the value of insurance for unexpected events.
- b) I never had difficulty in paying for the contribution/premium.
- c) I don't want to continue my policy but I don't have a choice because I have a loan.

C. RISK BEHAVIOUR AND RESILIENCE

26. Which of the following improvements have you seen since you joined CARD MBA? Please tick yes or no in each option below

	Yes	No
a) Able to take a loan		
b) Invested in Business or Employment		
c) Improved House and Assets		
d) Paid for Children's education		
e) Feel more secure		
f) Able to buy more food		
g) Improved knowledge regarding health risks		
h) Improved knowledge regarding disaster risks e.g. typhoons		
i) Improved financial knowledge		
j) Increased community support and collaboration		
k) Understand insurance and mutual sharing		
l) No impact		

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

- a) Yes
- b) No

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

	Yes	No
a. They provide training or education on what to do during extreme events like typhoons to keep safe		
b. They provide warnings about forthcoming typhoons.		
c. They provide relief goods during extreme weather events.		
d. MBA Coordinators and staff visit when calamities happen to give practical advice		

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

- a) Yes
- b) No

PART 3: FEATURES OF THE MUTUAL SYSTEM

A. MEMBERSHIP

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

- a) Yes
- b) No

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

- a) Yes (Go to Q31)
- b) No (Go to Q32)

31a. If YES, choose why.

- a) Members participate in the policy-making and direction-setting through the selection of the board members and participation in satisfaction surveys
- b) Members are involved in the development and improvement of products and services through the participation in satisfaction surveys
- c) Members' interests are prioritised
- d) Others, please specify

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

- a) Yes (Goto Q32a)
- b) No (Goto Q32b)

32a. If YES, choose why. (Multiple Responses Allowed)

- a) I have participated in the policy-making and direction-setting through the selection of the board members and participation in satisfaction surveys
- b) I have been consulted in the development and improvement of products and services
- c) My interests are prioritised
- d) I have a certificate of membership certifying my ownership
- e) Others, please specify

32b. If NO, choose why. (Multiple Responses Allowed)

- a) I have not participated in the policy-making and direction-setting through the selection of the board members and participation in satisfaction surveys
- b) I have not been consulted in the development and improvement of products and services
- c) My interests are not prioritised
- d) I have no certificate of membership certifying my ownership
- e) I have not received any benefits
- f) Others, please specify

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

- a) Report immediately to CARD Account Officer
- b) Report immediately to MBA Coordinator or Centre Chief
- c) Report it to the police
- d) Talk to the person suspected of fraud
- e) Nothing

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

- a) Yes
- b) No

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

- a) Yes
- b) No

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

- a) CCT (with MBA)
- b) Lifebank
- c) Taytay sa kauswagan
- d) KMBI
- e) FICCO
- f) OCCI
- g) Tulay sa pagunlad (with MBA)
- h) Dunganon
- i) RAFI
- j) Others, specify: _____

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

- a) Sense of community of the group
- b) Other non-financial services such as mass wedding, relief assistance, etc.
- c) Access to other financial products, such as loans and savings
- d) Good track record in claims payment
- e) Long-term relationship with CARD Group
- f) Others

36. Have you referred CARD MBA to your friends?

- a) Yes (Go to Q36a)
- b) No (Go to Q37b)

36a. Have they joined CARD MBA?

- a) Yes (Go to Q37)
- b) No (Go to Q36b)

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

- a) They are already members of other insurance programs
- b) They are not interested
- c) Affordability issue
- d) I don't know
- e) Others, please specify

B. DEMOCRACY

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

- a) Yes
- b) No (Go to Q38)

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

- a) Yes
- b) No

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

	Yes	No
a. MBA Coordinators		
b. Centre chief		
c. Board of Trustees		
d. Other		

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

- a) Yes
- b) No

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

- a) Yes
- b) No

42. Through what channel did you express your views?

- a) From the Centre chief
- b) From the MBA Coordinators
- c) From CARD Account Officer during weekly centre meeting
- d) From CARD MBA Staff
- e) From CARD MBA website
- f) From CARD MBA Facebook
- g) Others

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

- a) Centre chief
- b) MBA Coordinators
- c) CARD Account Officer during weekly centre meeting
- d) CARD MBA Staff
- e) CARD MBA Website Administrator
- f) CARD MBA Facebook Account Administrator
- g) Others

44. How have you contacted them in the past?

- a) Did not feel the need to contact them
- b) Through cell phone
- c) During weekly centre meetings
- d) Went to their office
- e) They visited my home
- f) Not easy to contact them
- g) Others, please specify

C. CREATED TO SERVE A DEFINED GROUP

45. How did you hear of CARD MBA?

- a) Relatives, friends or neighbours who are CARD members
- b) During community centre meeting
- c) Was contacted directly by CARD MBA staff
- d) Marketing

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? (Multiple Responses Allowed)

- a) Through discussions about business opportunities and loans
- b) Through discussions about savings
- c) Information on how to claim from our insurance
- d) Have not received any help or new ideas
- e) Others, please specify

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

- a) Yes
- b) No

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

- a) Yes(GotoQ48a)
- b) No(GotoQ48b)

48a. If Yes, please choose the reason why.

- a) Other non-financial services such as mass wedding, relief assistance, etc.
- b) I have received a benefit from my insurance.
- c) The weekly premium is cheaper than one bottle of beer.
- d) Others, please specify

48b. If No, please choose the reason why.

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

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

- a) Yes
- b) No

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

- a) Yes
- b) No

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

D. SOLIDARITY

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

- a) Yes
- b) No
- c) I don't know

52a.If YES, why? (Multiple Responses Allowed)

- a) CARD MBA provides more immediate help than others
- b) CARD MBA offers extra help beyond the insurance product
- c) Community networks much more developed
- d) Staff is more approachable than others
- e) We are given more information about avoiding calamities
- f) We are given more time to help to understand the policy
- g) Loans are available from CARD and not from other insurers in my area
- h) Others, please specify

52b.If NO, why not?

- 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) Others, 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 he following goods or services? (Multiple Responses Allowed)

	Yes	No
a Food and Medicine		
b Clothes		
C Shelter		
d Financial Information		
e Disaster Preparedness Training		
F Given cash donations		
G Others, please specify		

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

- a) Yes
- b) iNo

E. NOT FOR PROFIT

55. Are you aware how CARD MBA's finances work and how premiums are administered? (Multiple Responses Allowed)
- a) YES, I check their financial statements at their website
 - b) YES, I ask our local staff member
 - c) The local staff member shows us information regularly in our community meeting
 - d) I have no idea how CARD MBA's finances are administered
56. Do you think your contributions/premiums are administered well?
- a) Yes
 - b) No

PART 4: A140 HAIYAN AFFECTED CARD MBA MEMBERS THAT MADE A HAIYAN-RELATED CLAIM, Q#s: 57-92

A. GENERAL

57. What type of CARD MBA Insurance product did you have THEN? (Please note it might be different from what you have now)
- a) Basic Life Insurance
 - b) Golden Life Insurance
 - c) Credit Life Insurance
58. What was the length of membership at the time? _____ years
59. How were you affected during Haiyan/Yolanda? (Multiple Responses Allowed)
- a) Loss of life of policy holder
 - b) Loss of life of an immediate family member spouse, children
 - c) Loss or damage house
 - d) Loss of business/income/livelihood
 - e) We were displaced for longer than a week
 - f) Others, please specify
60. How much did you receive from your CARD MBA insurance payout? Php _____
- 60a. How did you use the insurance benefit? (Multiple Responses Allowed)
- a) Rebuilding my house completely
 - b) Repairing my house
 - c) Burial expense
 - d) Rebuilding my business (please specify what)
 - e) Others, please specify
61. Did you own or rent your house?
- a) Own
 - b) Rent
 - c) Other
62. Were you displaced during Haiyan/Yolanda?
- a) Yes (Go to Q63)
 - b) No (Go to Q65)

63. Were you able to return now?
- Yes (Got to Q65)
 - No (Go to Q64)
64. What was the MAIN reason why you were you not able to return now?
- The government do not allow us to return in the area
 - The government provided us temporary shelter
 - We were informed that it is classified as hazard-prone area
 - We did not have money to rebuild the house
 - The original owner is getting the plot for development
 - Our relatives offered us a place to live
 - Others, please specify
65. Do you know of any friends or neighbours who were unable to ever return?
- Yes
 - No
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?
- Yes
 - No
67. Who provided you with the most practical help during the month after the Haiyan (e.g. accommodation, emergency cash, medicines, food)? Choose your best answer
- Family
 - Friends
 - Neighbours
 - NGOs/relief organisations
 - CARD MBA staff and community networks
 - Banks
 - Government officials
 - Others, please specify

B. CLAIMS PROCESS

68. Was making a CARD MBA Claim straight forward?
- Yes (Go to Q69)
 - No (Got to Q68a)
- 68a. If NO, why not?
- I did not understand what to do
 - Process was very slow
 - A lot of information required by CARD MBA
69. How long did the payment take from the first time that you notified CARD? _____ Days
70. Are you satisfied with the speed of the payment of claims?
- Yes
 - No
71. Were you clear that you could only claim for the loss of people covered in your CARD MBA Life insurance policy?
- Yes
 - No

C. RESILIENCE

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

- a) Withdraw savings
- b) Sell assets
- c) Take out loan
- d) Get help from relatives, neighbours and friends
- e) Ask donations from politicians
- f) Others, please specify

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

- a) Yes
- b) No

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

- a) Yes
- b) No

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

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

- a) Yes
- b) No

76b. What do you think happened to them?

- a) They were given moratorium by CARD
- b) They were given a calamity loan
- c) They were given trainings on how to restart business
- d) They relocated to other provinces to look for work or to stay with relatives

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

- a) Yes (Go to Q77a)
- b) No (Go to Q78)

77a. If YES, please specify the kind of help received: (Multiple Responses Allowed)

	Yes	No
a Food and Medicine		
b Clothes		
c Shelter		
d Financial Information		
e Disaster Preparedness Training		
f Given cash donations		
g Others, please specify		

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

- a) CARD MBA through the CARD network, provided disaster preparedness education to their members.
- b) CARD MBA provided advice to members regarding the dangers of typhoon Haiyan.
- c) CARD MBA people checked on members immediately after the typhoon.
- d) CARD MBA members were provided with disaster relief packs right after the typhoon.
- e) CARD MBA paid death claims within one week from death notification
- f) CARD MBA made partial payment of death claims reported even if the body was missing
- g) Others, please specify

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

- a) Members' interest comes first
- b) Education of members about the insurance policy especially coverage and benefits
- c) MBA provides non-financial services other than the financial benefits
- d) Others, please specify

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

- a) Yes
- b) No

80b. How did you cope? Check all those applicable. (Multiple Responses Allowed)

- a) Withdrew savings
- b) Found other jobs
- c) Sold assets
- d) Took out loan
- e) Got help from relatives, neighbours and friends
- f) Asked donations from politicians
- g) Others

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

- a) Yes
- b) No

81a. What kind of help was it? (Multiple Responses Allowed)

- a) They found me a place to live while my house was being rebuilt
- b) They gave cash donation
- c) They helped me find a job
- d) They gave me relief good
- e) They provided me psychological counselling
- f) They provided business restart training and financial assistance
- g) Others

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

- a) Yes
- b) No

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

- a) Yes
- b) No

84. Are your house and/or business back to pre-Haiyan levels? If "Yes", indicate your recovery period in Months

	Yes	Recovery Period Months	No
a Rebuild house			
b Restart business			
c Being back to work			

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

- a) Evacuation centre schools, church, government offices
- b) Relatives
- c) Temporary shelter
- d) Relocated to other provinces
- e) Others, please specify

86. Did you have to pay for alternative accommodation?

- a) Yes
- b) No

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

- a) Yes (Go to Q87a)
- b) No (Go to Q87b)

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

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

- a) Yes
- b) No

D. VALUE OF INSURANCE

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

- a) Yes
- b) No

88b. How long did it take to access the loan? _____ Days

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

- a) Yes
- b) No

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

- a) Yes
- b) No

90a. If YES, what type are they? (Multiple Responses Allowed)

- a) Additional life insurance cover (SAGIP-Individual, DAKILA)
- b) Additional life insurance for my spouse/dependents (SAGIP PLAN-Family)
- c) House structure insurance for typhoon, flood, earthquake and fire (SAGIP)
- d) Fire and accident insurance KABUKLOD
- e) *Health insurance* CARD CARE
- f) Others, please specify

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

- a) Yes
- b) No

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

- a) Yes
- b) No

92a. If NO, why not? _____

PART 5: A2 40 HAIYAN-AFFECTED CARD MBA MEMBERS THAT DID NOT MAKE A CLAIM

A. General

In order to keep the questionnaires for A1, A2, B1 and B2 clearly differentiated and then encoded separately, could we start here on number the questions straight from the last question of Part 3... so the counting here would start in 57 approximately, depending on final changes in Parts 1, 2 and 3.

93. What type of CARD MBA Insurance product did you have THEN? Please note it might be different from what you have now

- a) Basic Life Insurance
- b) (Golden Life Insurance
- c) Credit Life Insurance

94. What was the length of membership at the time? _____ Years

95. How were you affected during Haiyan/Yolanda? (Multiple Responses Allowed)

- a) Loss of life of policy holder
- b) Loss of life of an immediate family member spouse, children
- c) Loss or damage house
- d) Loss of business/income/livelihood
- e) We were displaced for longer than a week
- f) Others, please specify

96. Did you own or rent your house?

- a) Own
- b) Rent

- c) Others
- 97a. Were you displaced during Haiyan/Yolanda?
- Yes (Go to Q97a)
 - No (Go to Q98)
- 97b. If yes, were you able to return to the same plot?
- Yes (Go to Q98)
 - No (Go to Q97c)
- 97c. What was the MAIN reason why you were you not able to return now?
- The government do not allow us to return in the area
 - The government provided us temporary shelter
 - We were informed that it is classified as hazard-prone area
 - We don't have money to rebuild the house
 - The original owner is getting the lot for development
 - Our relatives offered us a place to live
 - Others, please specify
98. Do you know of any friends or neighbours who were unable to ever return?
- Yes
 - No
99. As you had no insurance payout, how did you pay for the rebuilding of your house?
- Borrowed from Family/Relatives, Friends, Neighbors
 - Other financing and banks
 - Borrowed calamity loan from CARD
 - Pawned jewelries
 - Pawned other assets like i.e. lot, farmland etc
 - Asked or solicited help/donations from private agencies and individuals
 - Asked or solicited help/donations from government agencies
 - Others, please specify
100. Did you have a loan with CARD at the time of Haiyan?
- Yes (Go to Q100a)
 - No
- 100a. How did you manage to repay your loan without being able to work immediately after the Haiyan?
- Borrowed from Family/Relatives, Friends, Neighbors
 - Other financing and banks
 - Borrowed calamity loan from CARD
 - Pawned jewelries
 - Pawned other assets like i.e. lot, farmland etc
 - Asked or solicited help/donations from private agencies and individuals
 - Asked or solicited help/donations from government agencies
 - Others, please specify
- 100b. Did CARD offers you a loan moratorium?
- Yes (Go to Q101)
 - No (Go to Q102)
101. How long? _____ Months
102. Do you know any friends or relatives who were NOT able to pay their CARD loans in the aftermath of the Haiyan?
- Yes (Go to 103)
 - No (Go to 104)
103. What do you think happened to them?
- They were given moratorium by CARD
 - They were given a calamity loan
 - They were given trainings on how to restart business
 - They relocated to other provinces to look for work or to stay with relatives

104. Who provided you with the most practical help during the month after the Haiyan (e.g. accommodation, emergency cash, medicines, food)? (Choose your best answer)
- a) Relatives
 - b) Friends
 - c) Neighbours
 - d) NGOs/relief organisations
 - e) CARD MBA staff ug community networks
 - f) Banks
 - g) Government officials
 - h) Others, please specify

B. RESILIENCE

105. Are you back, financially, in pre-Haiyan levels or better? Probe through FGD

- a) Yes (Go to Q106a)
- b) No (Go to q106b9)

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

- a) Borrowed from Family/Relatives, Friends, Neighbors
- b) Other financing and banks
- c) Borrowed calamity loan from CARD
- d) Selling assets
- e) Withdraw savings
- f) Asked or solicited help/donations from private agencies and individuals
- g) Asked or solicited help/donations from government agencies
- h) Others, please specify

106b. If you are not back financially at pre-Haiyan levels, do you think a non-life insurance would have helped you?

- a) Yes
- b) No

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

- a) Yes
- b) No

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?

- a) Yes (Go to 108a)
- b) No

108a. If YES, please specify the kind of helped received: (Multiple Responses Allowed)

	Yes	No
a Food and Medicine		
b Clothes		
c Shelter		
D Financial Information		
e Disaster Preparedness Training		
F Given cash donations		
G Others, please specify		

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

- a) CARD MBA through the CARD network are providing disaster preparedness education to their members.
- b) CARD MBA provided advisory to members regarding the dangers of typhoon Haiyan.

- c) CARD MBA people checked on members immediately after the typhoon.
- d) CARD MBA members were provided of disaster relief packs right after the typhoon.
- e) CARD MBA paid death claims within one week from death notification
- f) CARD MBA made partial payment of death claims reported even if the body is missing
- g) Others, please specify

110. Do you personally know of anyone who DOES NOT HAVE an INSURANCE coverage and who was also affected during HAIYAN?

- a) Yes (Go to 111, answer both columns)
- b) No (Go to 111 answer "Me" column only)

111. How did you cope? Check all those applicable. Multiple Responses Allowed

- a) Withdraw savings
- b) Sell assets
- c) Take out loan
- d) Get help from relatives, neighbours and friends
- e) Ask donations from politicians
- f) Others, please specify

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

- a) Yes
- b) No

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

- a) Yes
- b) No
- c) I don't know

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

- a) Yes
- b) No

114a. If YES, what was it? (Multiple Responses Allowed)

- a) They found me a place to live while my house was being rebuilt
- b) They gave cash donation
- c) They helped me find a job
- d) They gave me relief good
- e) They provided me psychological counselling
- f) They provided business restart training and financial assistance
- g) Others

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

- a) Yes
- b) No

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

- a) Yes
- b) No

117. Are your house and business back to pre-Haiyan levels? If "Yes", indicate your recovery period in Months.

	Yes	Recovery Period (Months)	No
a Rebuild house			
b Restart business			
C Being back to work			

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

- a) Evacuation centre (schools, church, government offices)
- b) Relatives
- c) Temporary shelter
- d) Relocated to other provinces

e) Others, please specify

119. Did you have to pay for alternative accommodation?

- a) Yes
- b) No

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

- a) Yes (Go to Q120a)
- b) No (Go to 120b)

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

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

- a) Yes
- b) No

C. VALUE OF INSURANCE

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

- a) Yes
- b) No

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

122. Would you like to have more insurance products i.e. non-life to cover your material losses?

- a) Yes
- b) No

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

- a) Yes (Go to 123a)
- b) No (Go to 124)

123a. If YES, what type are they? (Multiple Responses Allowed)

- a) Additional life insurance cover (SAGIP-Individual, DAKILA)
- b) Additional life insurance for my spouse/dependents (SAGIP PLAN-Family)
- c) House structure insurance from typhoon, flood, earthquake and fire (SAGIP)
- d) Fire and accident insurance (KABUKLOD)
- e) *Health insurance* (CARD CARE)
- f) Others, please specify

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

- a) Yes
- b) No

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

- a) Yes
- b) No

125a.If NO, why not? Probethrough FGD _____

PART 6: B1 40 HOUSEHOLDS NOT INSURED AT THE TIME OF THE HAIYAN AND INSURED NOW through CARD MBA, Q#s 126-146

126. How affected were you by the catastrophe?

- a) Severely affected
- b) Slightly affected
- c) Not affected

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

- a) Death of partner and/or dependent
- b) House
- c) Business
- d) Livelihood

128. Did you own or rent your house?
- Own
 - Rent
 - Others
- 128a. Did you own or rent the lot where your house was standing?
- Own
 - Rent
 - Others
129. Were you displaced during Haiyan/Yolanda?
- Yes (Go to 129a)
 - No (Go to Q130)
- 129a. Were you able to return to the same lot?
- Yes
 - No
130. Have you had any expenses during the Haiyan that you wished you had been insured for?
- Yes (Go to Q130a)
 - No (Go to Q131)
- 130a. If YES, what expenses were they? (Multiple Responses Allowed)
- Home relocation
 - Rebuilding my house
 - Burial expenses
 - Both rebuilding my house and burial expenses
 - Rebuilding my business
 - All of the above
131. How did you cope with your Haiyan expenses? (Multiple Responses Allowed)
- Savings
 - Borrowing from family and friends
 - Help from NGOs and aid organisations
 - Selling assets
 - Government aid programs
 - CARD Loan
132. Did you receive any other kind of help from NGOs or aid organisations immediately after Haiyan/Yolanda?
- Yes
 - No
- 132a. If YES, what kind of help was it? (Multiple Responses Allowed)
- They found me a place to live while my house was being rebuilt
 - They gave cash donation
 - They helped me find a job
 - They gave me relief good
 - They provided me psychological counselling
 - They provided business restart training and financial assistance
 - Other
133. Did the NGO/aid organisations ask you if you had insurance?
- Yes
 - No
134. Was the NGO/aid organisation more helpful to you than to those with insurance?
- Yes

b) No

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

a) Yes

b) No

136. Are you back, financially, in pre-Haiyan levels or better? (Probe through FGD)

a) Yes

b) No

137. Are your house and business back to pre-Haiyan levels? If "Yes", indicate your recovery period in Months.

	Yes	Recovery Period(Months)	No
a Rebuild house			
b Restart business			
C Being back to work			

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

a) Evacuation centre schools, church, government offices

b) Relatives

c) Temporary shelter

d) Relocated to other provinces

e) Others, please specify

139. Did you have to pay for alternative accommodation?

a) Yes

b) No

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

a) Yes (Go to Q140a)

b) No (Go to Q141)

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

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

a) Yes

b) No

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

a) Yes (Go to 143)

b) No (Go to 144)

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

144. What are the main reasons for you to have insurance now? (Multiple Responses Allowed)

a) The events of the Haiyan

b) I wanted it already before the Haiyan

c) I needed a loan to recover from the Haiyan

d) I used CARD's emergency and shelter centres straight after the Haiyan

e) I received information about the product

f) I can afford the fee now

g) It is mandatory

h) I want to be protected

i) Others, please specify

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

- a) Yes
- b) No
- c) It does not matter

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

- a) I feel more secure when a peril is coming
- b) I learned more about the importance of having insurance
- c) I learned more about disaster preparedness from attending centre meetings
- d) I learned that the low-income/pr households like me can also buy insurance
- e) I learned that insurance is the answer for preparing for unexpected events
- f) Others, please specify

PART 7: B2 40 HOUSEHOLDS NOT INSURED AT THE TIME OF THE HAIYAN AND STILL NOT INSURED NOW, Q#s 147- 177

In order to keep the questionnaires for A1, A2, B1 and B2 clearly differentiated and then encoded separately, could we start here to number the questions straight from the last question of Part 1... so the counting here would start in 11 approximately, depending on final changes in Part 1.

A. THE HAIYAN CRISIS

147. How affected were you by the catastrophe?

- a) Severely affected
- b) Slightly affected
- c) Not affected

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

- a) Death of partner and/or dependent
- b) House
- c) Business
- d) Livelihood

149. Did you own or rent your house??

- a) Own
- b) Rent
- c) Others

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

- a) Own
- b) Rent
- c) Others

150. Were you displaced during Haiyan/Yolanda?

- a) Yes (Go to Q150a)
- b) No (Go to Q151)

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

- a) Yes
- b) No

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

- a) Yes (Go to Q151a)
- b) No (Go to Q152)

151a. What expenses were they? (Multiple Responses Allowed)

- a) Home relocation
- b) Rebuilding my house
- c) Burial expenses
- d) Both rebuilding my house and burial expenses

- e) Rebuilding my business
 - f) All of the above
152. How did you cope with your Haiyan expenses? (Multiple Responses Allowed)
- a) Savings
 - b) Borrowing from friends
 - c) Help from NGOs and aid organisations_
 - d) Selling assets
 - e) Government aid programs
 - f) CARD Loan
153. Did you take a loan to recover from the Haiyan?
- a) Yes (Go to 153a)
 - b) No (Go to 154)
- 153a. What organisation?
- a) NGO
 - b) Cp
 - c) Rural bank
 - d) Lending Institution
 - e) 5-6 Lenders
 - f) Savings and loan associations
 - g) Others
- 153b. Were you able to take the loan without life insurance?
- a) Yes
 - b) No
154. Did you receive any other kind of help from NGOs or aid organisations immediately after Haiyan/Yolanda?
- a) Yes (Go to 154a)
 - b) No (Go to 157)
- 154a. How did the NGOs or aid organisations help you?
- a) They found me a place to live while my house was being rebuilt
 - b) They gave cash donation
 - c) They helped me find a job
 - d) They gave me relief good
 - e) They provided me psychological counselling
 - f) They provided business restart training and financial assistance
 - g) Others
155. Did the NGO/aid organisations ask you if you had insurance?
- a) Yes
 - b) No
156. Was the NGO/aid organisation more helpful to you than to those with insurance?
- a) Yes
 - b) No
157. Did you see a difference between how you coped and how your neighbors with insurance coped?
- a) Yes
 - b) No
158. Would you like to have insurance to protect you in case something like typhoon Haiyan happens again?
- a) Yes (Go to Q158a)
 - b) No (Go to Q159)
- 158a. If YES, would it have to be mutual? Probe through FGD
- a) Yes

- b) No
- c) It does not matter

158b. What stops you from getting insurance? (Multiple Responses Allowed)

- a) I do not need a loan
- b) I have not had any information about insurance products
- c) I cannot afford the fee
- d) I do not see the point
- e) Others, please specify

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

- a) Yes, why?
- b) No, why?

160. Is your house and business back to pre-Haiyan levels? If "Yes", indicate your recovery period in Months.

	Yes	Recovery Period(Months)	No
a Rebuild house			
b Restart business			

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

- a) Evacuation centre schools, church, government offices
- b) Relatives
- c) Temporary shelter
- d) Relocated to other provinces
- e) Others, please specify

162. Did you have to pay for alternative accommodation?

- a) Yes
- b) No

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

- a) Yes (Go to Q163a)
- b) No (Go to Q163b)
- c) N/A no children or children not of school age

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

163b. If NO, did your children have to start working, instead of going back to school, after Haiyan?

- a) Yes
- b) No

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

- a) Yes
- b) No

B. GENERAL PERCEPTIONS OF INSURANCE

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

- c) Yes
- d) No (Go to Q169)

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

- a) Informal 'damayan' program
- b) Life insurance
- c) Non-life insurance
- d) Health insurance
- e) I can't remember
- f) Others, please specify

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

- a) Below 1,000
- b) 1,000-2,000
- c) Above 2,000

d) d Life insurance

165. Why did you stop paying for your insurance?

- a) Never heard about it for quite sometime
- b) Never heard about it for quite sometime
- c) I made a claim that was denied
- d) They did not pay my claims benefit
- e) The company closed down
- f) Others, please specify

166. Why did you stop paying for your insurance ?

- a) Yes
- b) No

167a.If YES, did it cover what you had understood it would?

- a) Yes (Go to 167b)
- b) No(GotoQ168)

167. Were you satisfied? Probe through FGD

- a) Yes
- b) No

168a. If NO, was that the reason why you stopped paying insurance?

- a) Yes
- b) No

168. What do you think of "mutuals"/MBA?

- a) They provide better value
- b) They know my needs better than non-mutual insurers
- c) They are more trustworthy
- d) No difference at all
- e) No idea

169. If you decided to buy insurance now, would it have to be mutual? (Probe through FGD)(Go to Q173a)

- a) Yes
- b) No

170. Have you been offered insurance before?

- a) Yes
- b) No

171a. What were your reasons for not buying?

- a) I don't know the person selling me insurance
- b) I have heard other people's claims not being paid
- c) The premium was expensive for me
- d) Not easily understandable terms of the contract
- e) I have other priorities
- f) We have survived without insurance
- g) Others, please specify

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

- c) Yes
- d) No

C. ABOUT CARD MBA

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

- a) Yes
- b) No

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

- a) Yes

b) No

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

a) Yes

b) No

175. Do you think they are getting good value? Probe through FGD

a) Yes

b) No

176. Do you think their lives have changed since they joined CARD MBA? (Probe through FGD)

a) Yes

b) No

177. Would you consider joining CARD MBA?

a) Yes

b) No