



AFFORDABLE SOLUTIONS FOR VULNERABLE COMMUNITIES



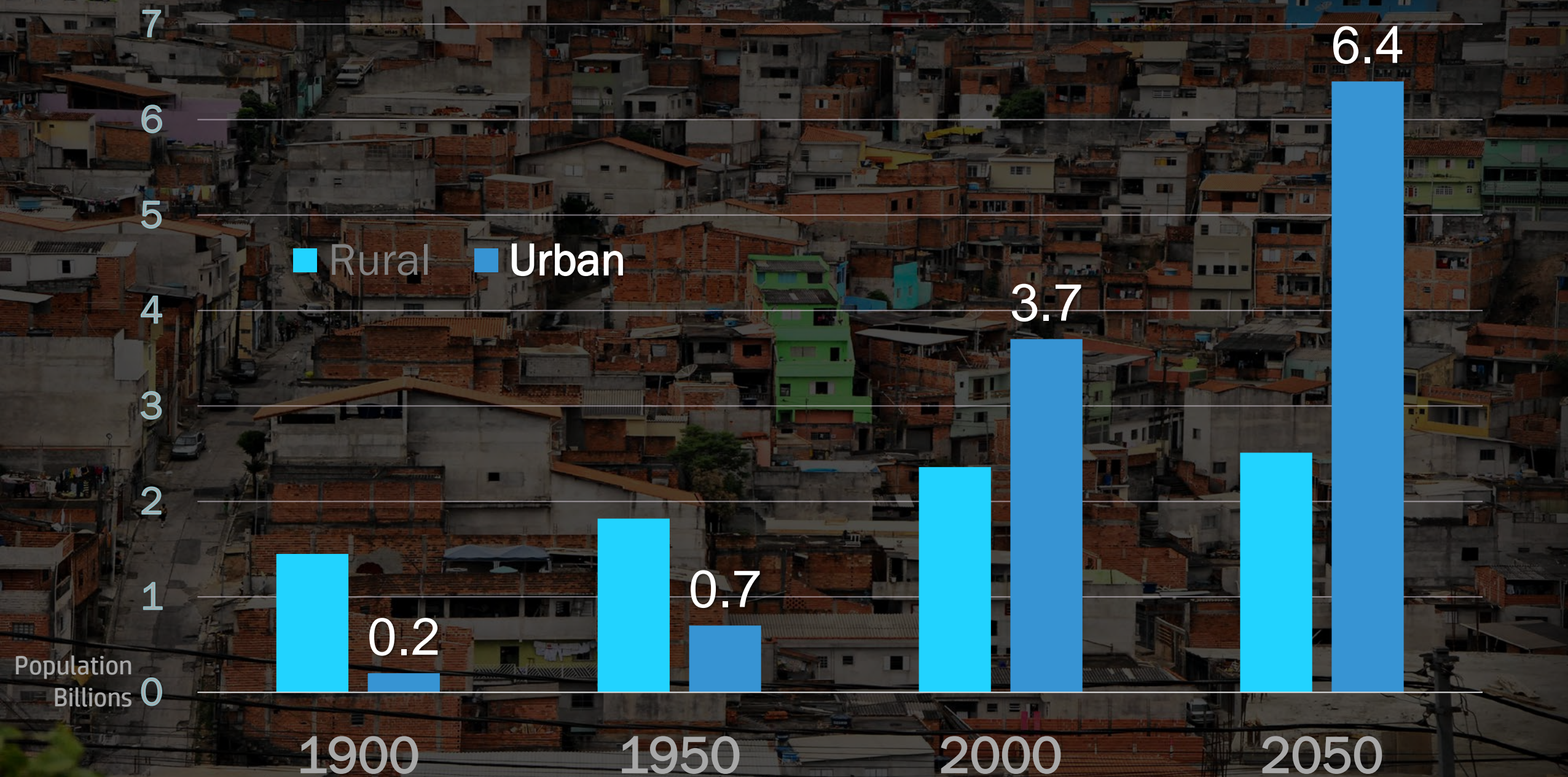
BUILD CHANGE

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Hazard Increasing



Exposure Increasing



Vulnerability Increasing



3bn in substandard
housing by 2030



Source: World Bank

Impacts Increasing

vulnerable people

500,000

died

5,000,000

lost their homes

95,000,000

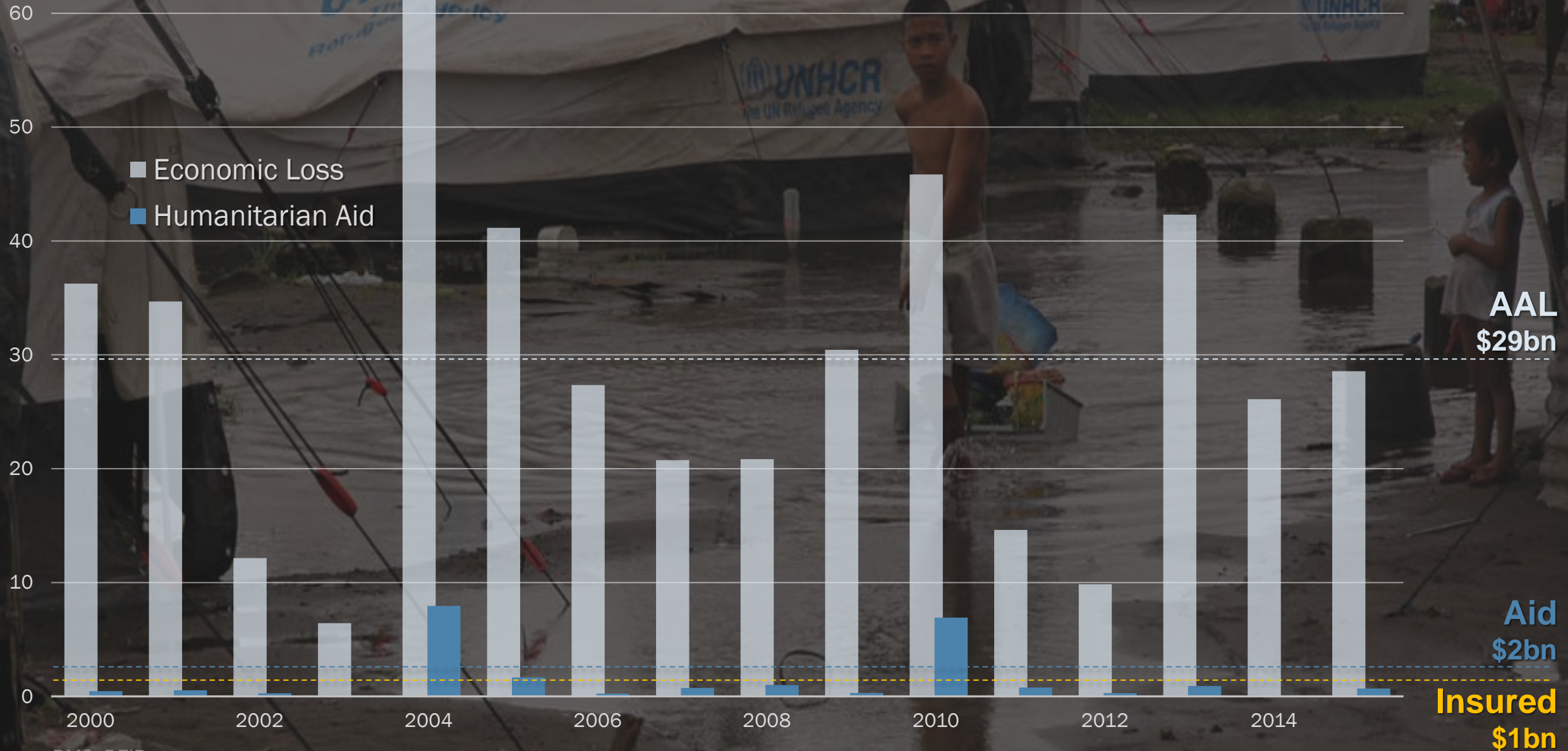
affected annually

Net Risk Increasing



Source: Swiss Re

Aid Gap Increasing



Increasing
Increasing
Increasing
Increasing
Increasing
Increasing

THE BIG ONE

**10 deaths
in 100 years**



**250,000 deaths
in one afternoon**



DEVELOPMENT

■ WITHOUT NO **RISK**



?

SUSTAINABLE DEVELOPMENT

■ RISK-INFORMED



Hazard Increasing
Exposure Increasing
Vulnerability Increasing
Impacts Increasing
Net Risk Increasing
Aid Gap Increasing

15.6m 2019



Vulnerable
homes



Hazard Increasing
Exposure Increasing
Vulnerability Increasing
Impacts Increasing
Net Risk Increasing
Aid Gap Increasing

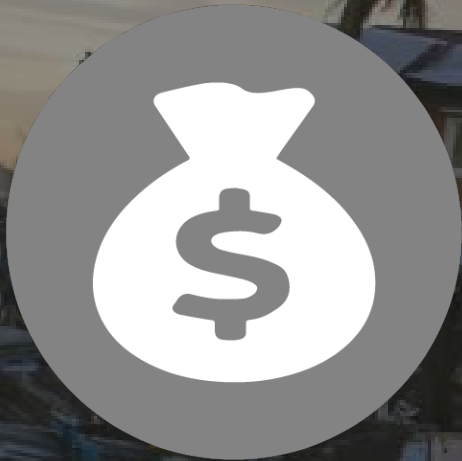
15.6m 2019



Vulnerable homes
25.7m 2030



Technology



Finance



Construction



Insurance

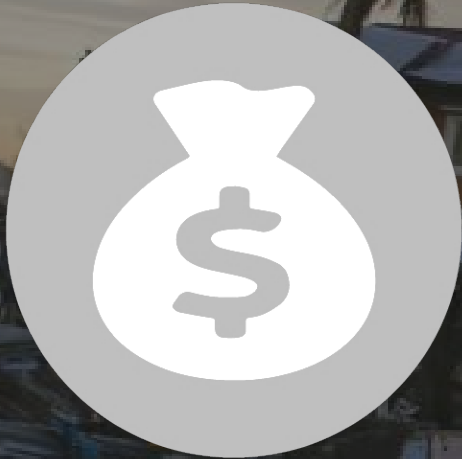


Resilient
Housing





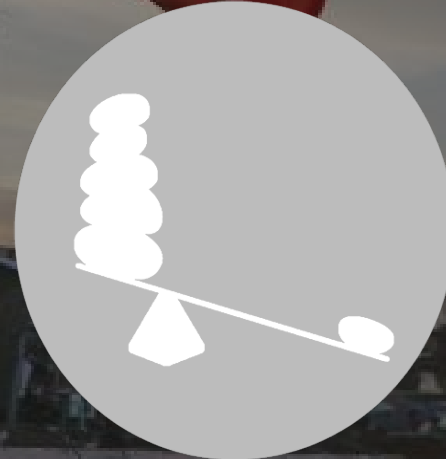
Technology



Finance



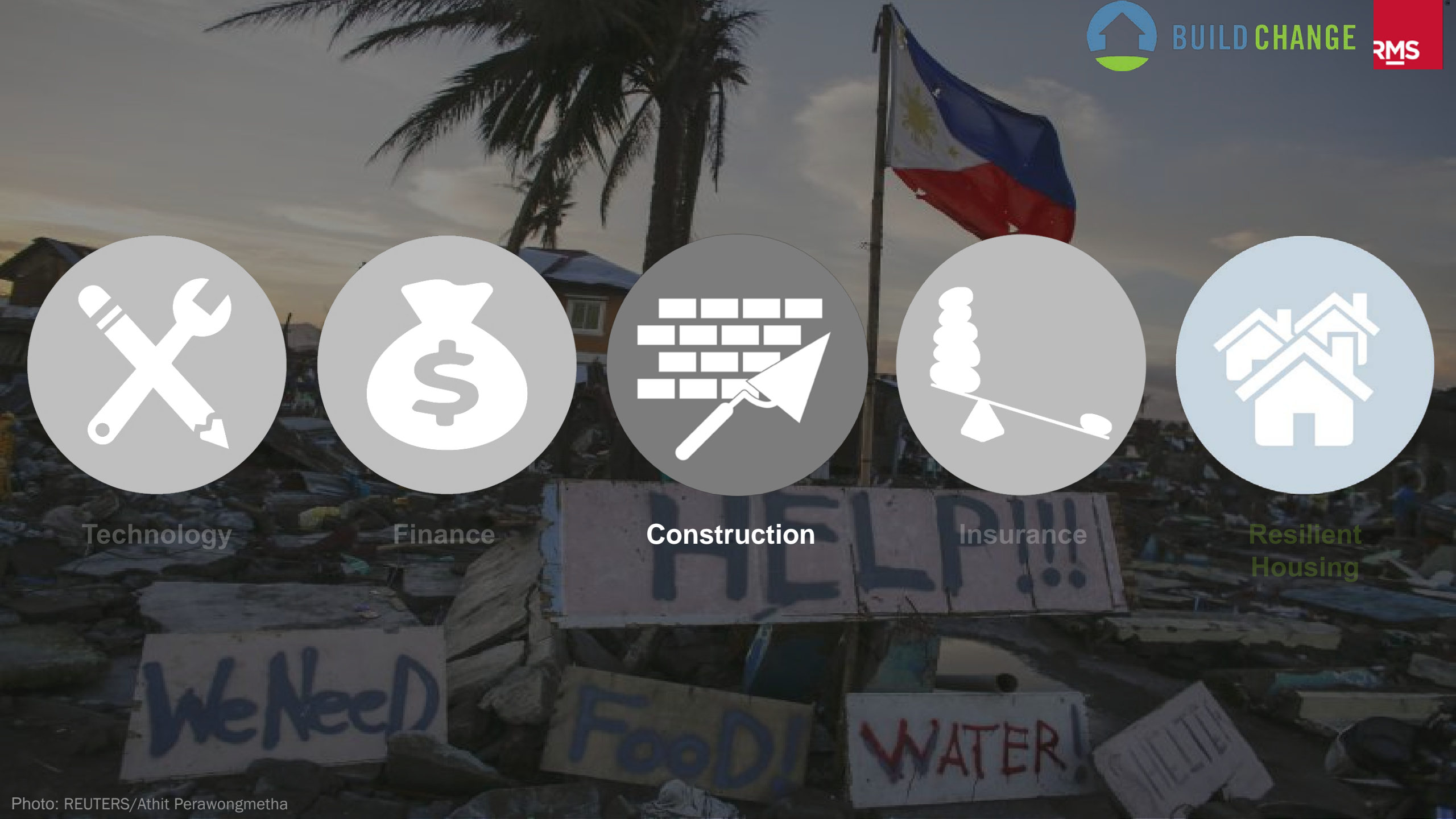
Construction

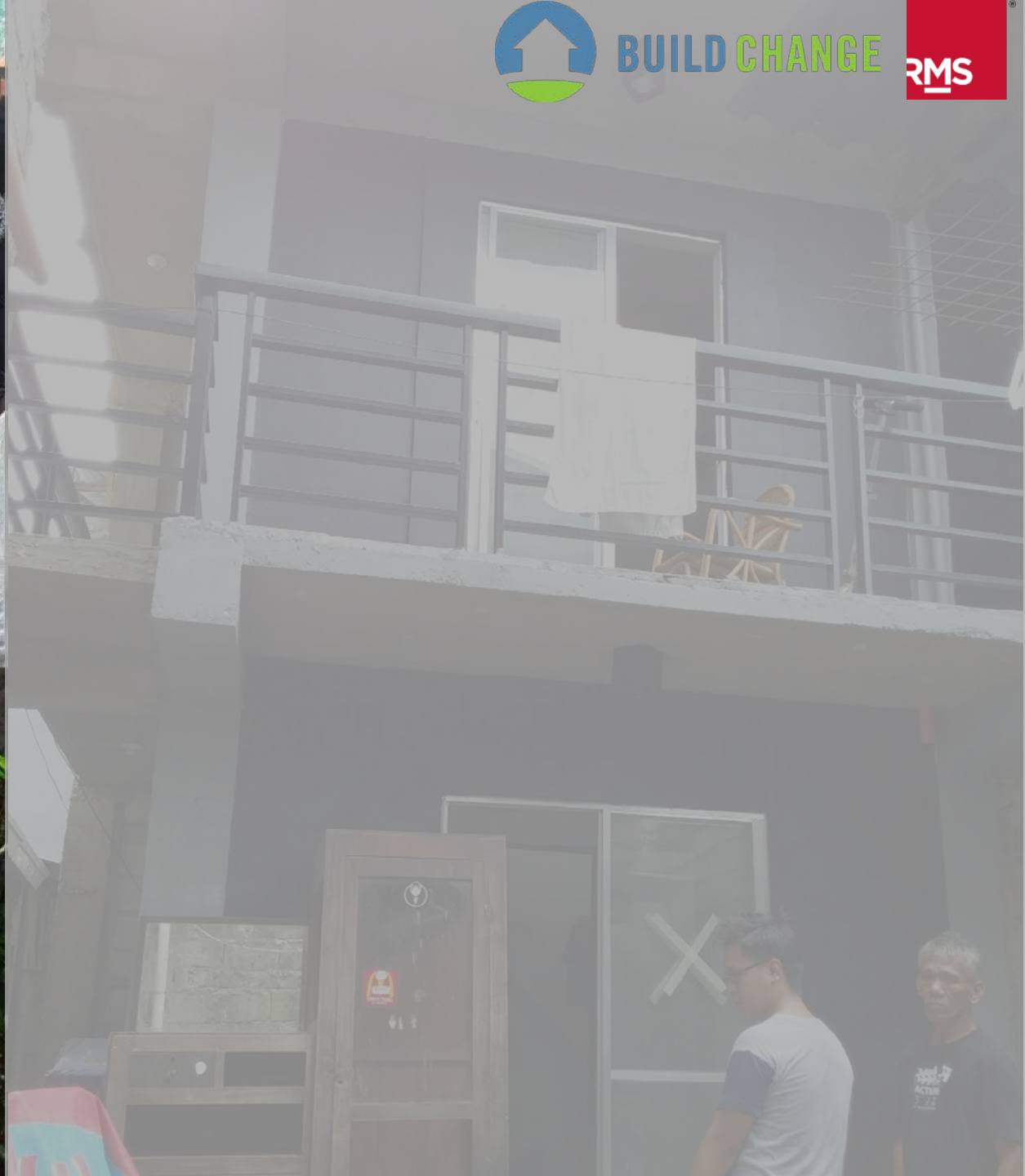


Insurance



Resilient
Housing

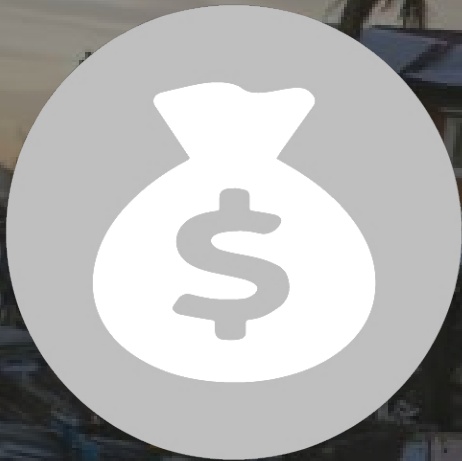








Technology



Finance



Construction

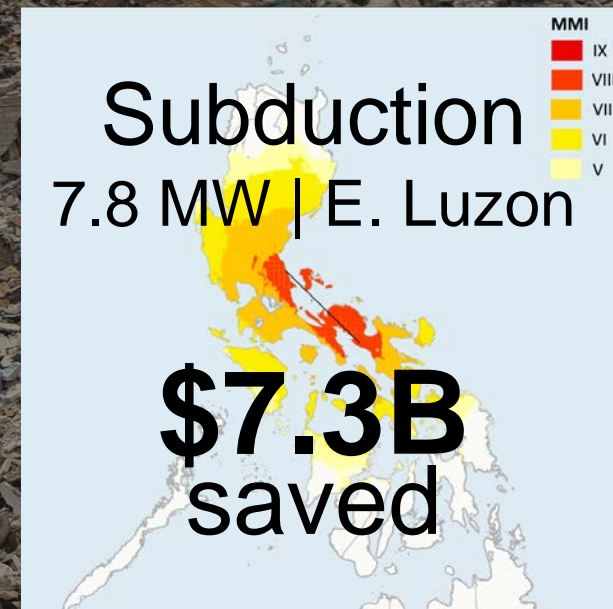
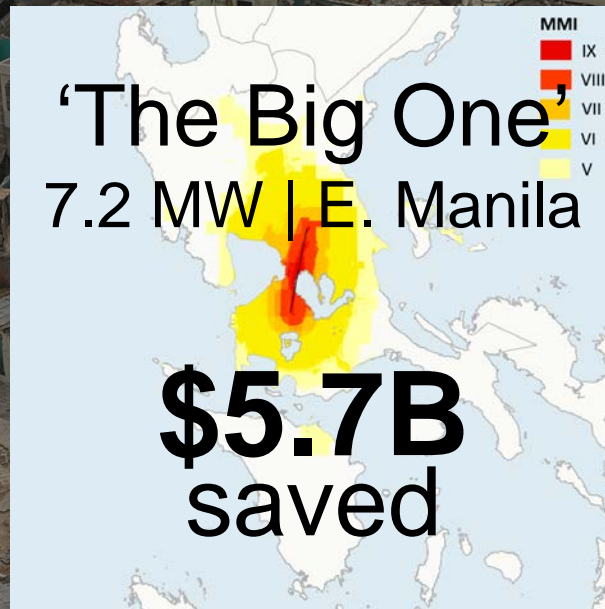
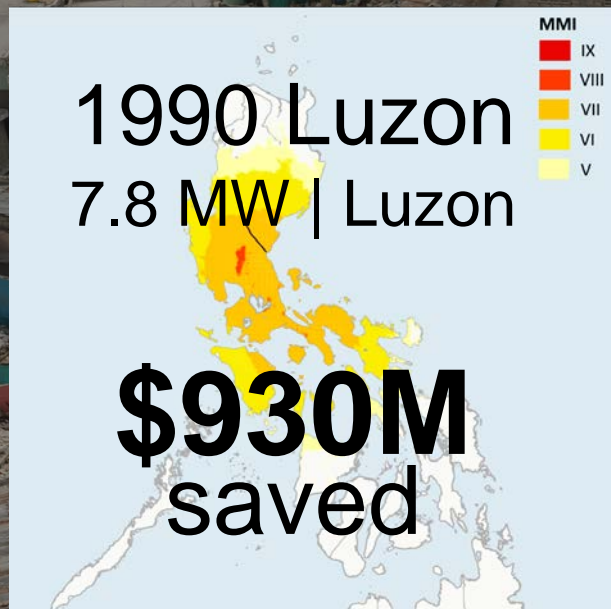


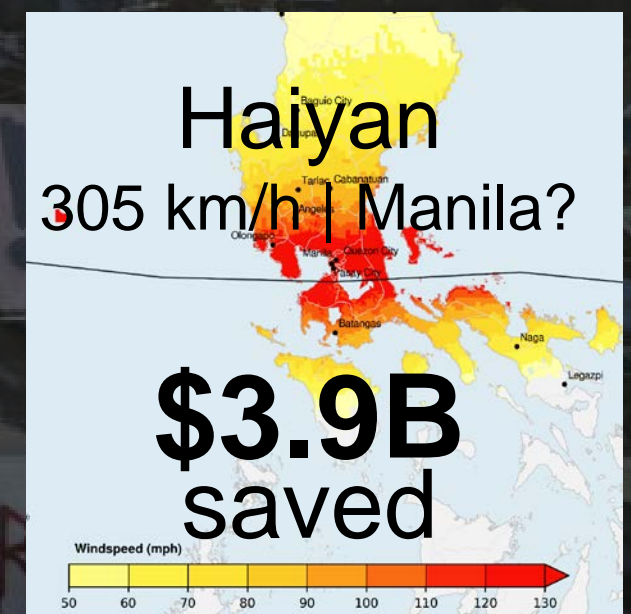
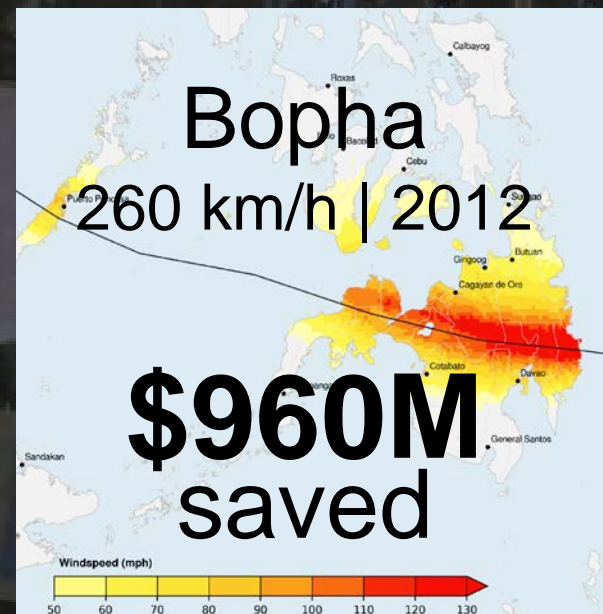
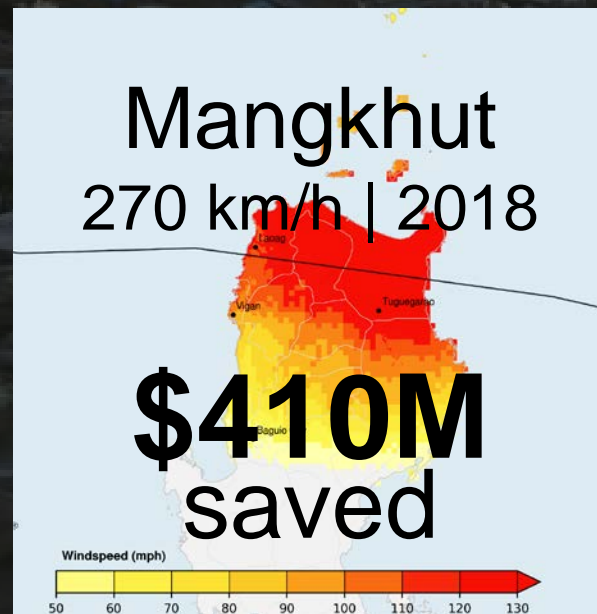
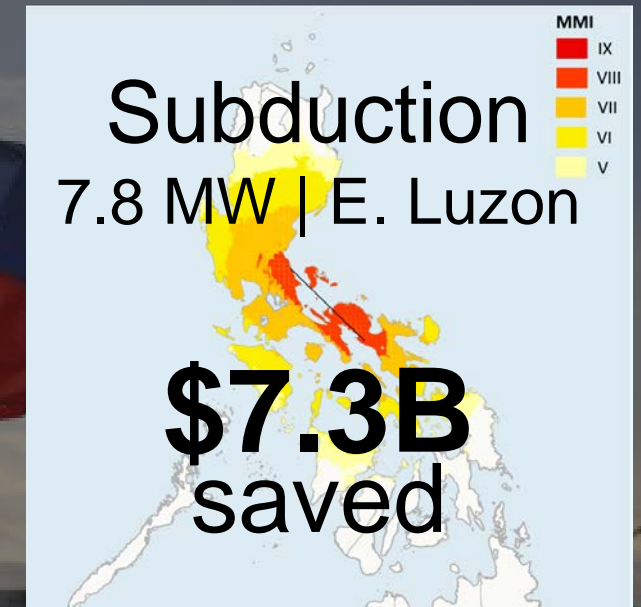
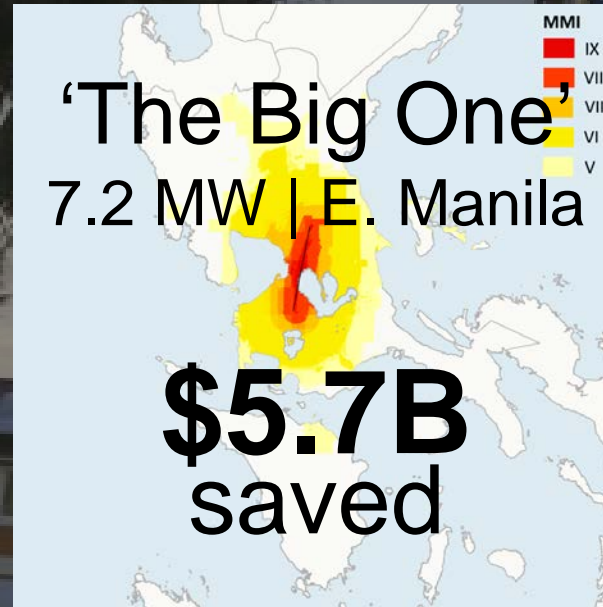
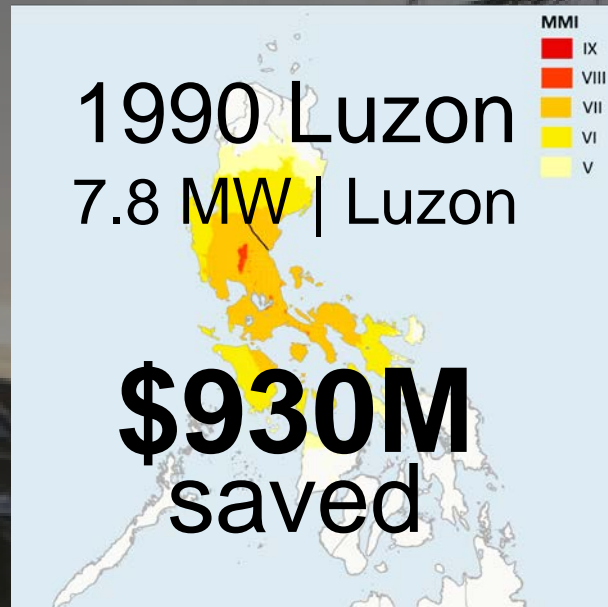
Insurance



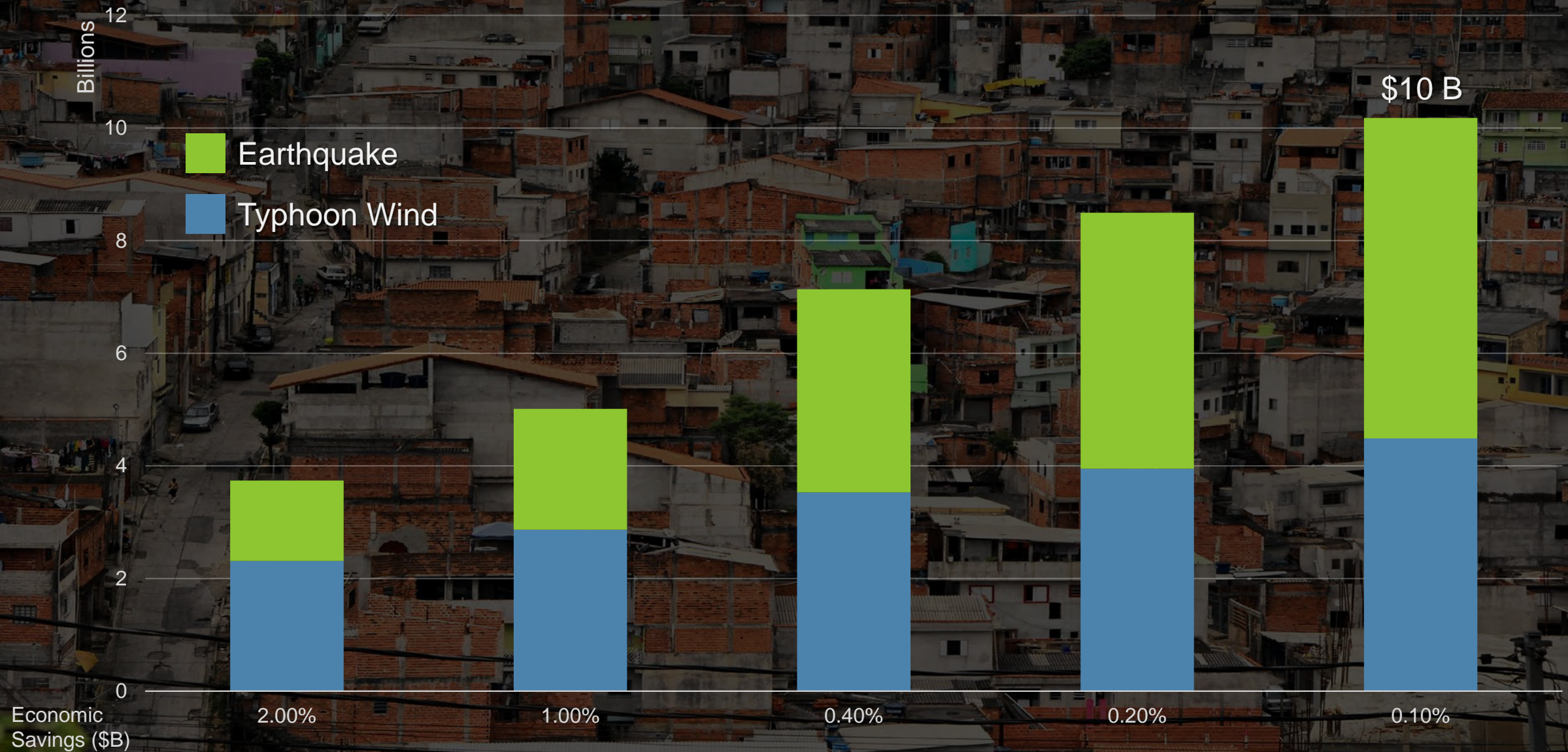
Resilient
Housing



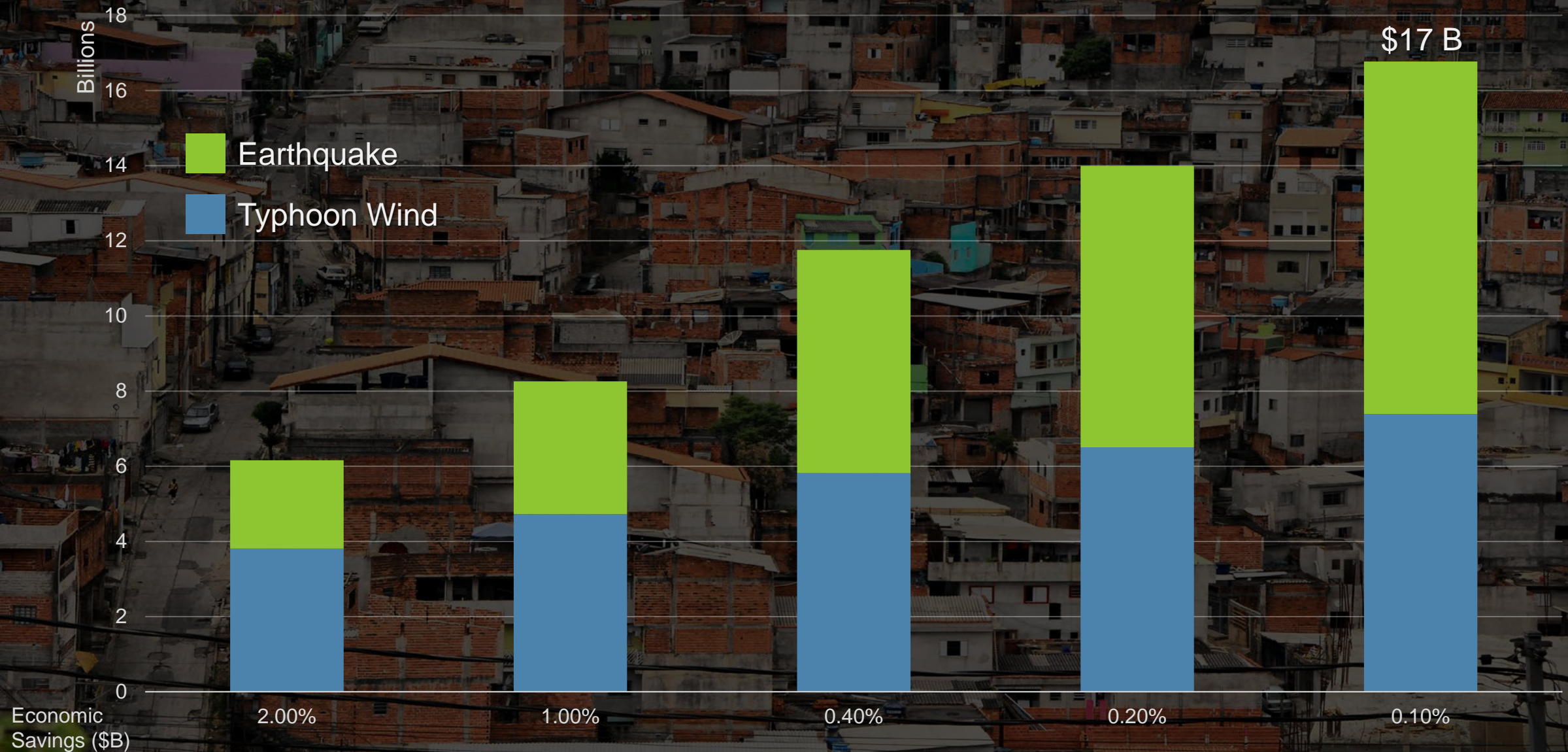




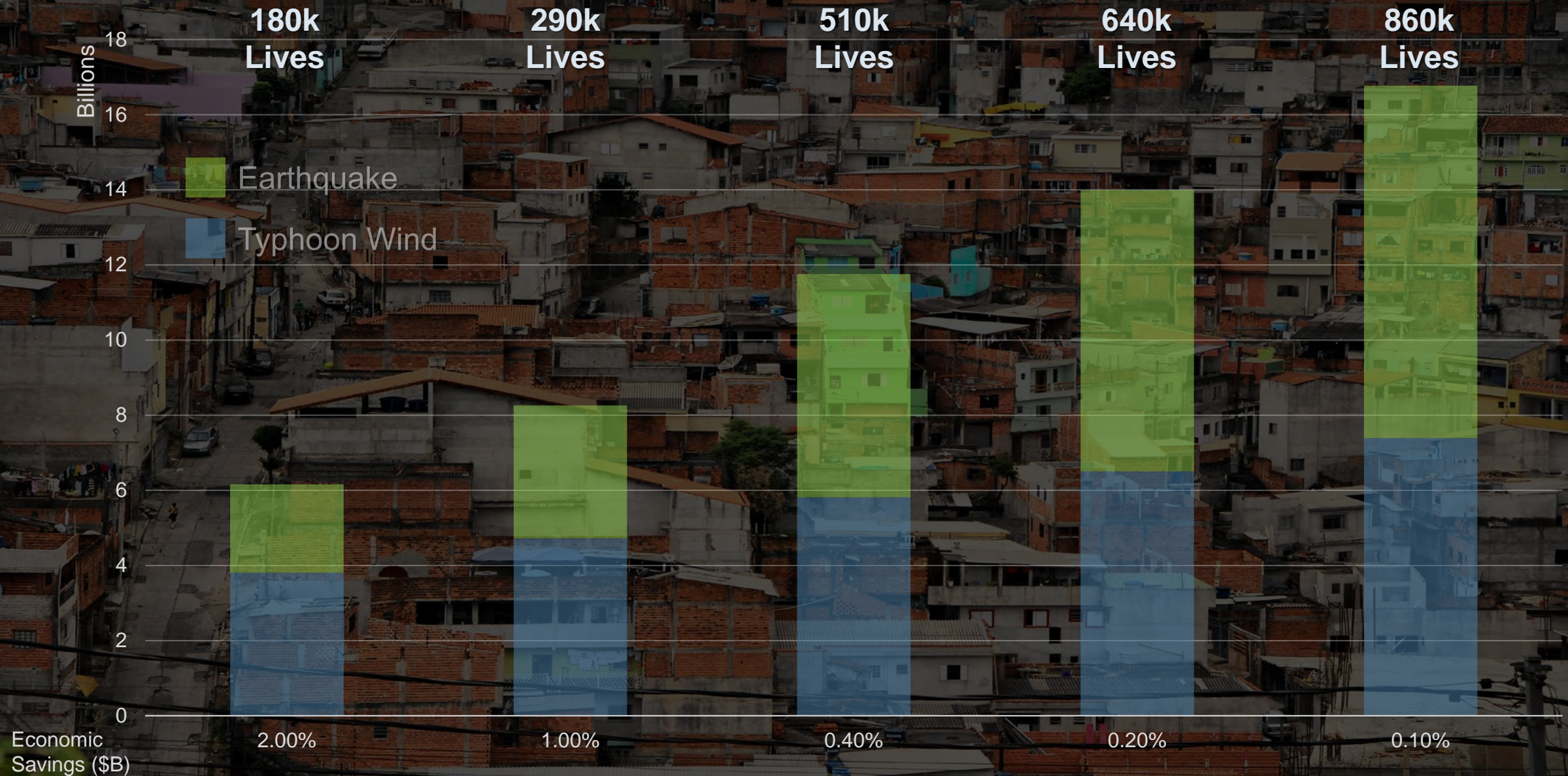
2019: \$10 Billion DRR Opportunity



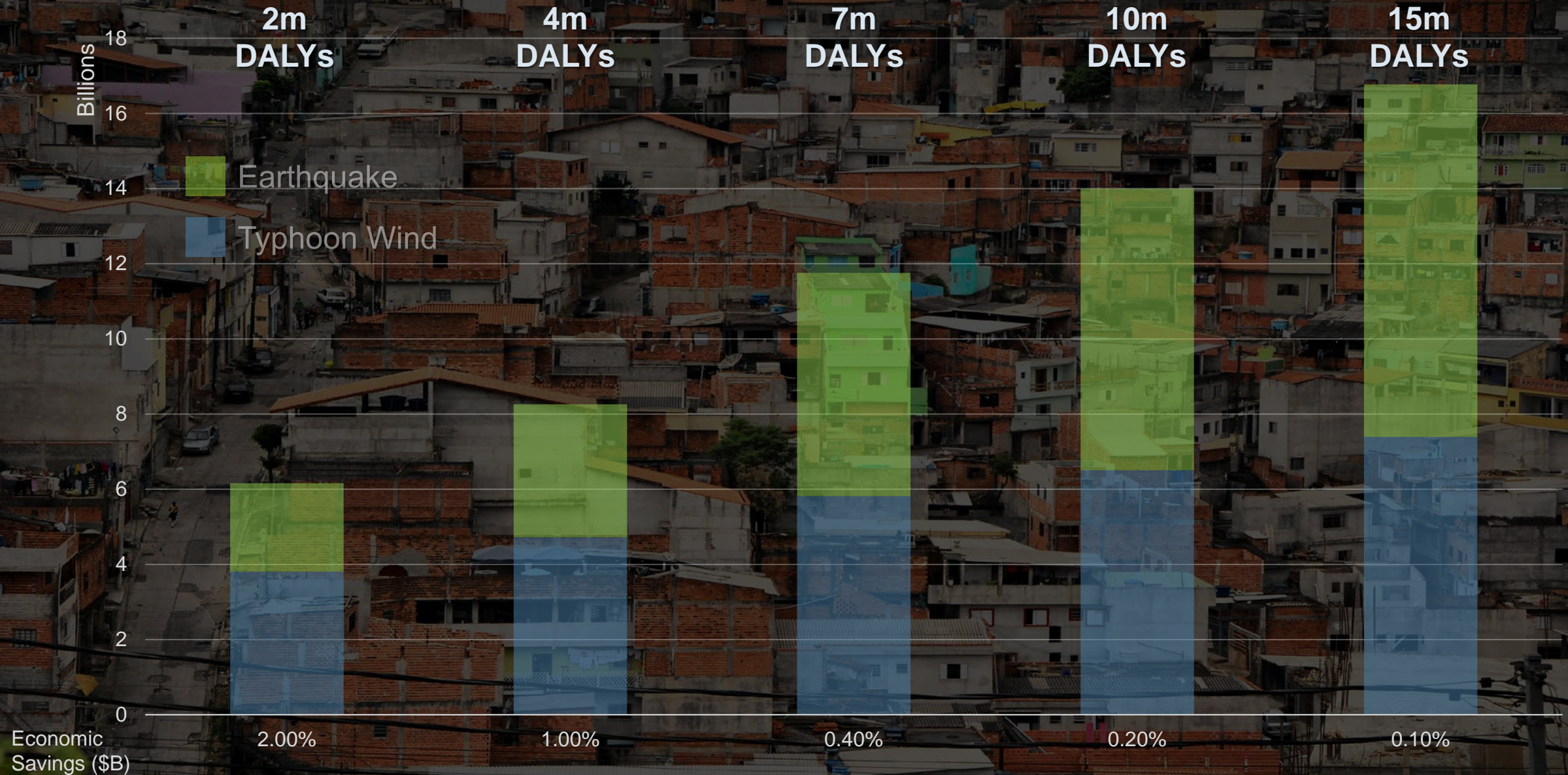
2030: \$17 Billion DRR Opportunity



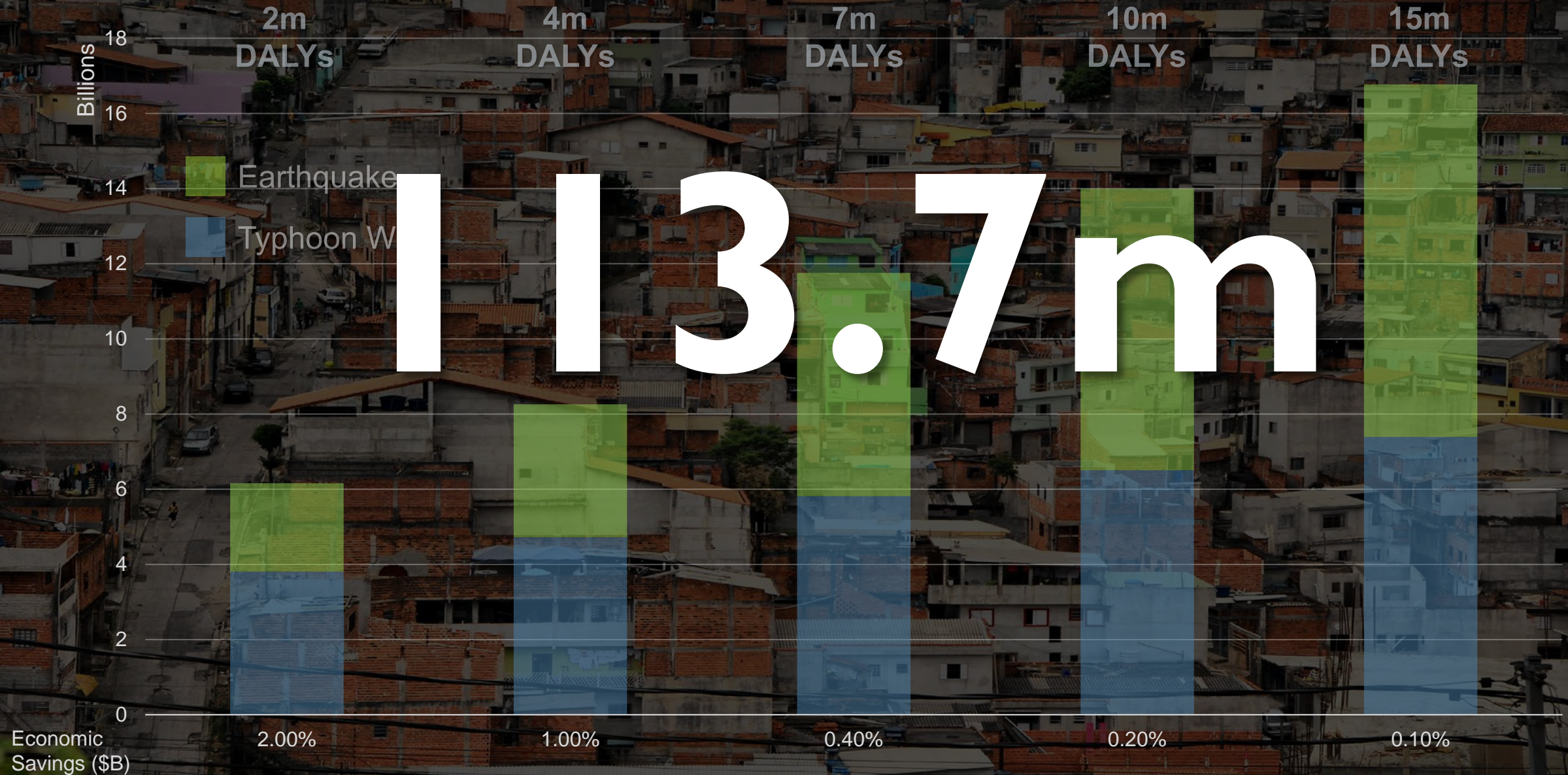
2030: 860k Casualties avoided



2030: 15m DALYs Saved

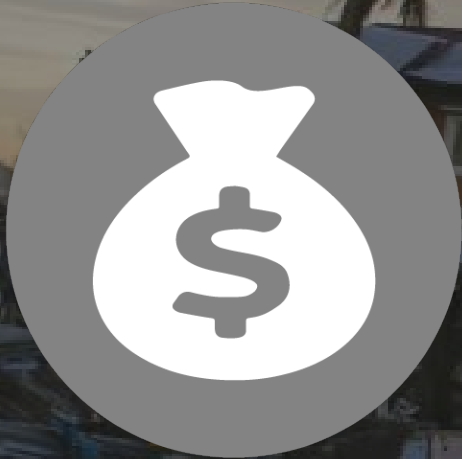


2030: 113.7m Lives Impacted





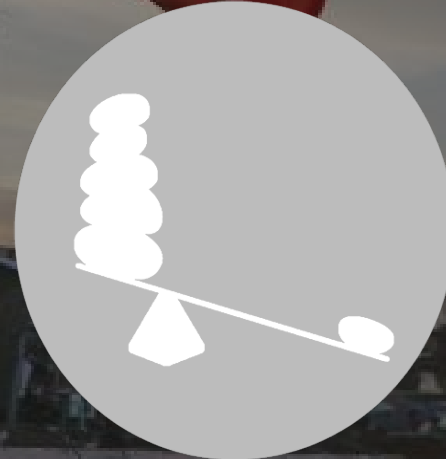
Technology



Finance



Construction



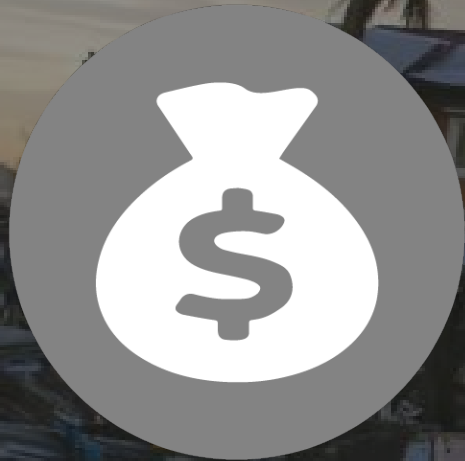
Insurance



Resilient
Housing



Rural | 8.6m
\$34bn



Finance

HELP!!!

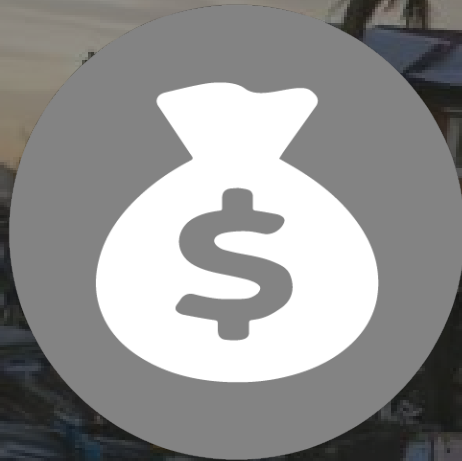
We Need

Food!

WATER!

SHELTER

Rural | 8.6m
\$34bn



Finance

	<u>Share</u>	<u>Return</u>	<u>Earnings</u>
ASA	30%	23%	\$2,300m
TSPI	15%	13%	\$650m
ASHI	5%	36%	\$620m
Novadeci	5%	4%	\$72m

HELP!!!

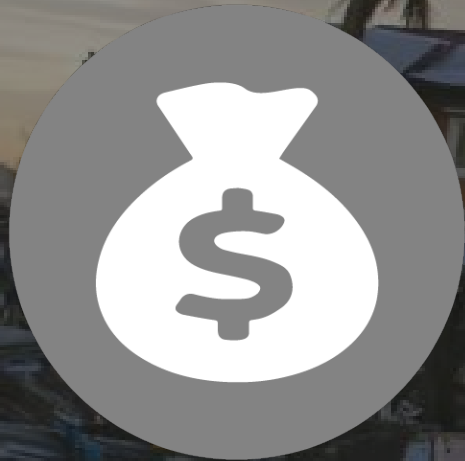
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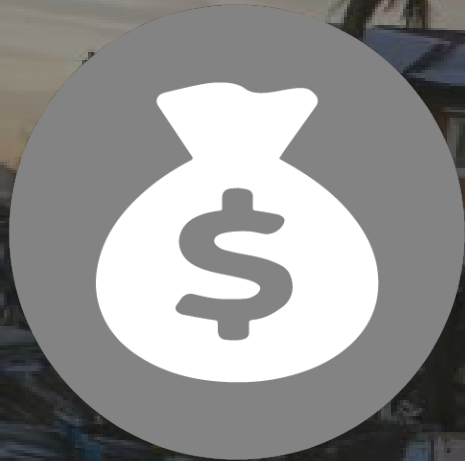
PHP 763 on average per week

19% of weekly income of target market

4.5 yrs

Rural | 8.6m
\$34bn

Urban | 7m
\$26bn



Finance

ASA
TSPI
ASHI
Novadeci

CBB
City Governments
NHA / SHFC
NHMFC

PHP 763

PHP 623

19%

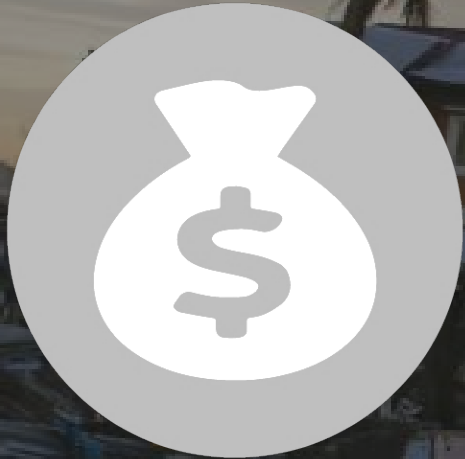
5%

4.5 yrs

4.5 - 9.5 yrs



Technology



Finance



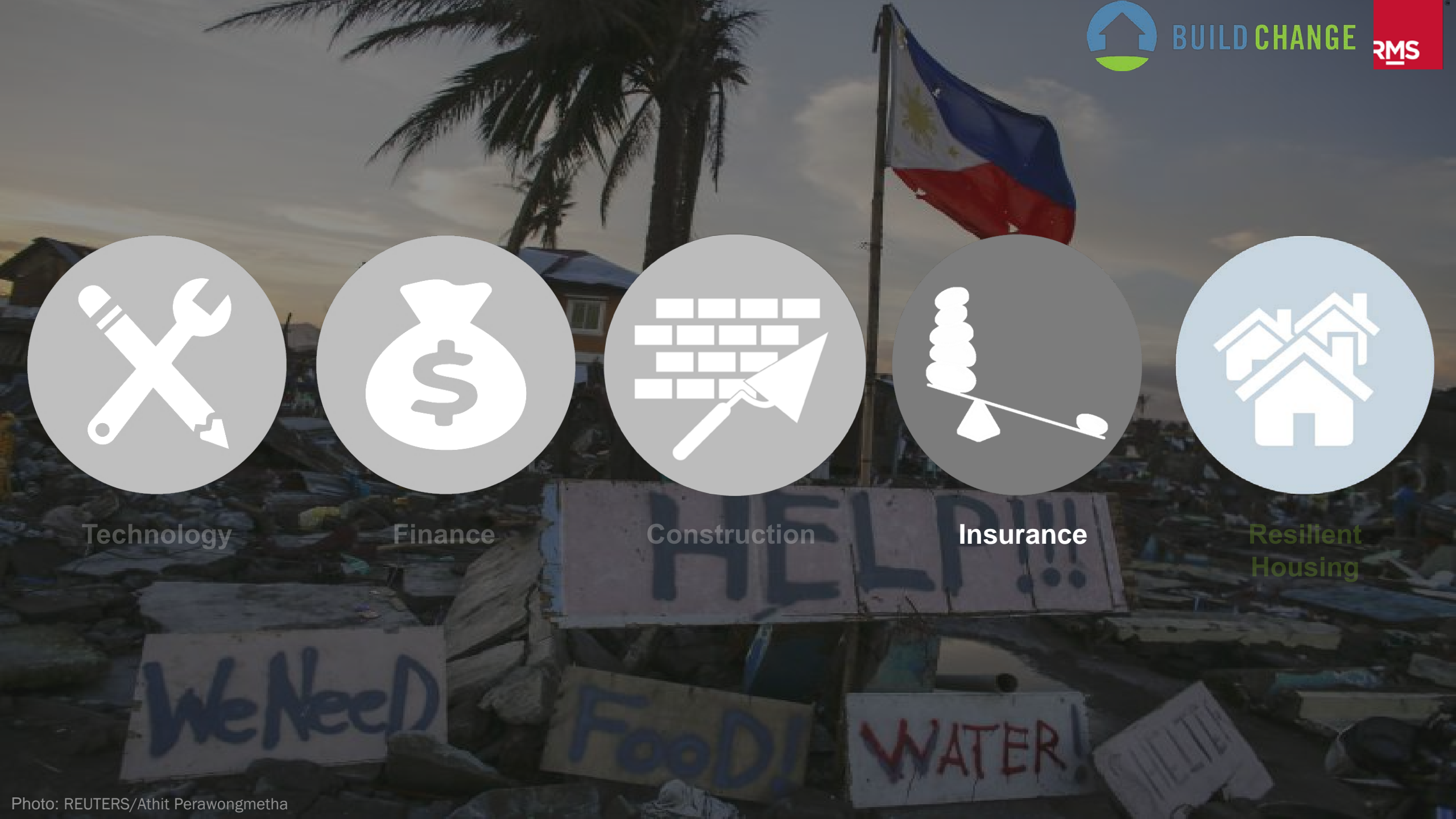
Construction



Insurance

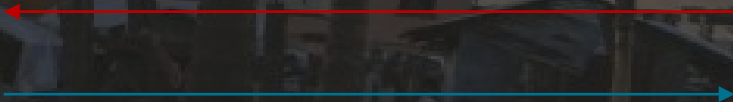


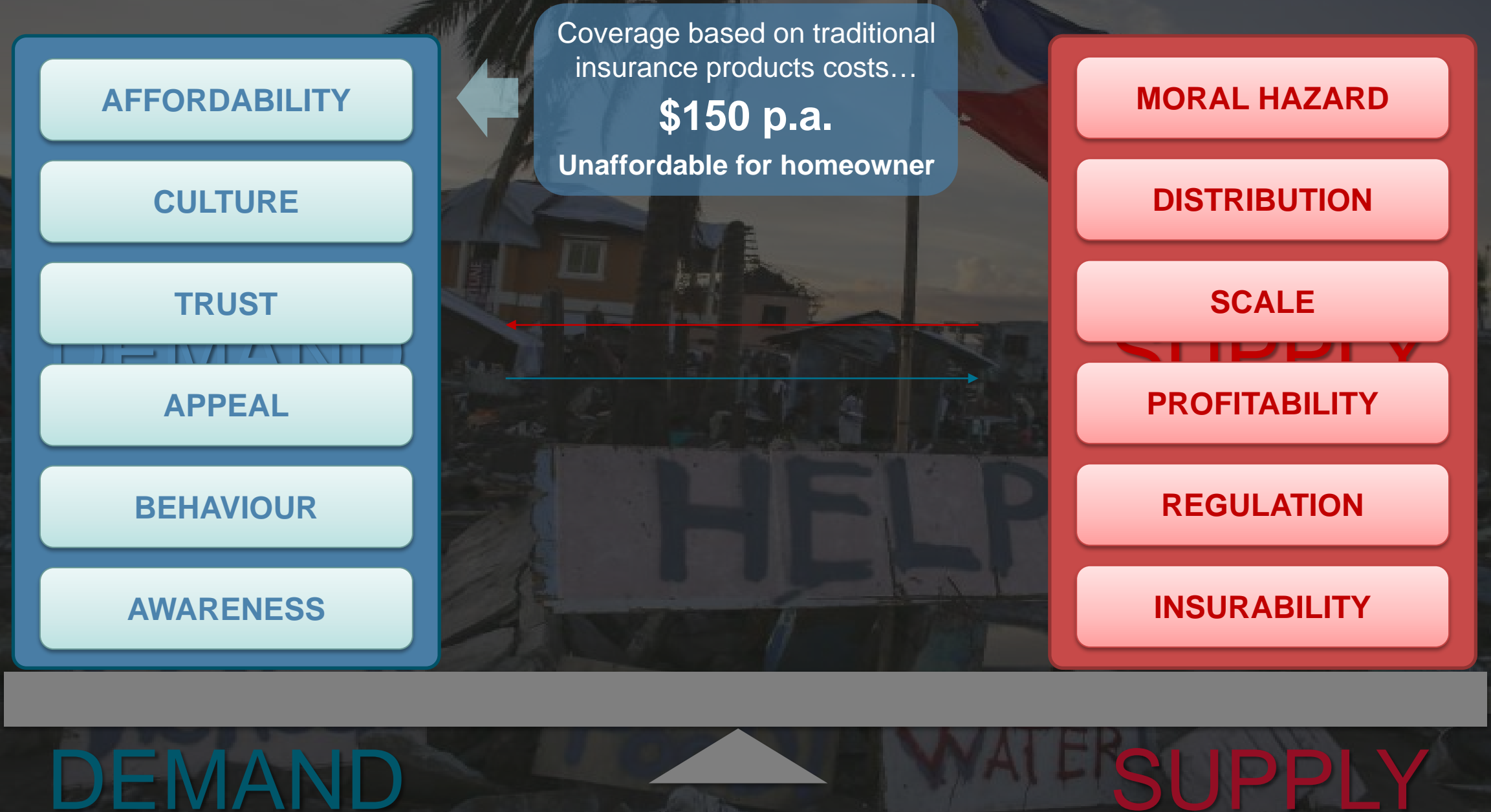
Resilient
Housing



DEMAND

SUPPLY





1: Attritional Cover

- Premium for 5% cover: ~\$5 p.a.
 - <1% of average loan repayment
 - Triggered by moderate events
- ✓ *Very affordable*
 - ✓ *Provides frequent liquidity*
 - ✓ *Builds trust in pay-outs*
 - ✓ *Adjustable cover*

INSURED
'The Big One'

INSURED
Moderate TY / EQ

RETAINED

2: Catastrophe Cover

- Premium for full re-build: ~\$10 p.a.
 - Triggered by hazard beyond design
- ✓ *Very affordable*
 - ✓ *Funds rebuild*
 - ✓ *Quick pay-out*
 - ✓ *Ensures resilience*

VERY AFFORDABLE

**RE-BUILD IF BUILD
CHANGE HOME IS
DESTROYED**

**VIA EXISTING MFI
LOAN OFFICER**

**FREQUENT PAY-OUTS
ENGENDER TRUST**

**LIQUIDITY FOR
SMALLER TYPHOONS**

INSURED

INSURED

RETAINED

HIGH DATA QUALITY

**FAMILIAR COVERAGE
& STRUCTURE**

LARGE PORTFOLIO

**DIVERISFIED, MULTI-
PERIL PORTFOLIO**

**MULTIPLE
DISTRIBUTION
CHANNELS**

DEMAND

SUPPLY

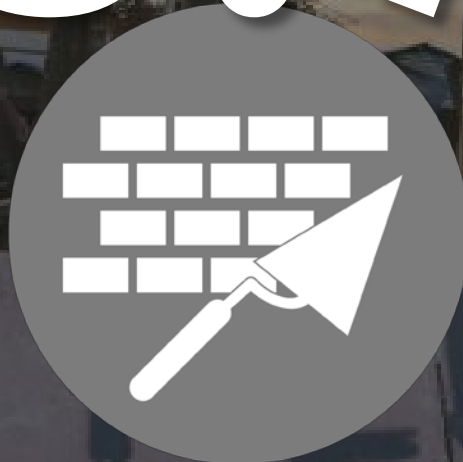
113.7m



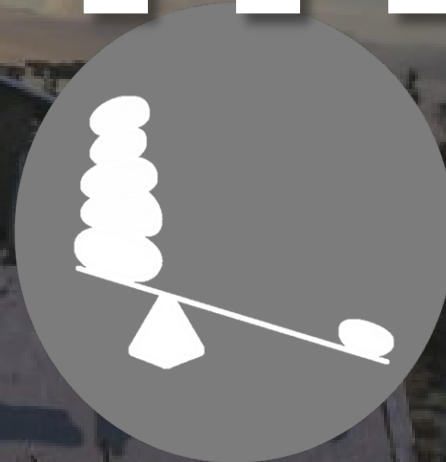
Technology



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Insurance



Resilient
Housing

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