

Implementation of Philippine Crop Insurance Corporation (PCIC) Registry System for Basic Sector in Agriculture (RSBSA) in the Province of Albay

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Abstract

Aim: This study evaluated the implementation of the PCIC RSBSA Rice Insurance Program in the province of Albay. It focused on assessing how effectively the program was carried out in the municipalities of Libon, Ligao, and Oas. The research identified challenges encountered during the enrollment and indemnity claim processes. Ultimately, the findings aimed to inform policymakers in improving agricultural insurance policies for rice farmers in Albay.

Methodology: The study used a descriptive quantitative research design to assess the implementation of the PCIC RSBSA Rice Insurance Program in Libon, Oas, and Ligao City, Albay. Data were gathered using structured, expert-validated questionnaires tailored for two respondent groups: 940 RSBSA-registered farmers and 20 PCIC personnel from the Marketing and Sales Division (MSD) and Claims and Adjustment Division (CAD). The farmer questionnaire assessed program effectiveness, challenges, and satisfaction, while the PCIC staff questionnaire focused on administrative and operational issues. Sample size for farmers was determined using Slovin's formula, and data collection was conducted through field surveys. Analysis was done using weighted mean and ranking, with guidance from a professional statistician to ensure accuracy and reliability.

Results: The study found that the PCIC RSBSA Rice Insurance Program was generally effective, particularly in claims processing and adjuster responsiveness. Farmers reported high satisfaction, especially with the speed of indemnity cheque issuance. However, challenges such as technical issues in enrollment, low awareness of document requirements, and limited availability of adjusters were identified. These issues highlighted the need for improved communication, digital systems, and staffing to enhance the program's efficiency and accessibility.

Conclusion: The evaluation concluded that while the PCIC RSBSA Rice Insurance Program in Albay was effective and well-received by farmers, key improvements in enrollment, claims processing, and communication are necessary to enhance its overall impact and sustainability.

Keywords: Implementation, Crop Insurance, Effectiveness, Enrollment, Indemnity Claim, Satisfaction

INTRODUCTION

The agricultural sector is vital to the economy, providing livelihoods for many, but it is vulnerable to natural disasters, pests, and diseases, which can cause significant crop losses. Over the past 30 years, disasters have resulted in nearly US\$4 trillion in global losses, averaging US\$123 billion annually, or 5% of the global agricultural GDP. Agricultural insurance helps mitigate these risks by offering financial protection to farmers against crop losses. However, many countries face challenges in effectively implementing insurance programs.

For example, the U.S. Federal Crop Insurance Program (FCIP), introduced in the 1930s, has supported numerous crops, but has also encouraged counterproductive behaviors due to its subsidies. (Rossetti, 2023) India's Pradhan Mantri Fasal Bima Yojana program has faced criticism for lack of transparency and delayed claims. (Nirmal & Babu, 2021) Vietnam's National Agricultural Insurance Pilot Program experienced low participation, despite heavy government subsidies. (International Fund for Agricultural Development, 2021).

The Philippines also has an agricultural insurance program through the Philippine Crop Insurance Corporation (PCIC), which offers subsidized insurance to protect farmers against natural disasters, pests, and

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diseases. The PCIC uses the the Registry System for Basic Sector in Agriculture (RSBSA) from the Department of Agriculture, which identifies eligible farmers for government subsidies.

The Bicol Region, including Albay, is particularly vulnerable to natural disasters such as typhoons and floods, which frequently damage rice crops. In 2024, farmers in Albay faced significant losses from events like El Niño and Typhoon Kristine, highlighting the importance of insurance. (Conde, 2024) Despite the PCIC's efforts, the RSBSA rice insurance program has faced challenges like administrative inefficiencies and delays in claims processing. Improving these issues would enhance financial security for farmers, increase confidence in government initiatives, and contribute to the long-term development of the agricultural sector.

Objectives

1.

This study assessed the implementation of the Philippine Crop Insurance Corporation's (PCIC) Registry System for Basic Sectors in Agriculture (RSBSA) rice insurance program in selected municipalities of Albay Province.

- Specifically, it aims to:
- assess the effectiveness of the PCIC RSBSA rice insurance program in terms of:
 - a. Enrollment in program;
 - b. Filling of application for claim;
 - Team of adjuster's response; and C.
 - d. Indemnity claim receives.
- 2. identify the challenges encountered by the PCIC and farmers along:

 - a. Enrollment process; andb. Claiming indemnity benefit.
- 3. assess the level of satisfaction of farmers regarding the:
 - a. Enrollment process in the program; and
 - b. Processing of indemnity claim.
- provide an action plan for improving the implementation and effectiveness of the PCIC RSBSA rice program 4. in Albay Province.

METHODS

Research Design

The researchers used a descriptive quantitative study design to provide an overview of the PCIC RSBSA Rice Insurance Program's implementation in selected municipalities and city of Albay, focusing on key aspects such as enrollment, claims, and farmer challenges.

Population and Sampling

The respondents included in this study are farmers registered under the RSBSA who availed of PCIC rice insurance and PCIC employees involved in program implementation. Data was gathered from farmers across three municipalities—Libon, Ligao City, and Oas—with a total of 940 respondents from a sample size of 1,088, resulting in an 86.27% response rate, and 20 PCIC personnel from the Marketing and Sales Division (MSD) and Claims and Adjustment Division (CAD).

Instruments

A structured survey questionnaire was developed based on the PCIC Citizen Charter and refined through interviews with farmers and PCIC personnel, with separate sets for farmers and PCIC employees. The questionnaires assessed program effectiveness, challenges in enrollment and claims processes, and satisfaction for farmers, while for PCIC employees, they focused on enrollment challenges for the Marketing and Sales Division and claim processing difficulties for the Claims and Adjustment Division, with the instrument's reliability tested using Cronbach's Alpha.

Data Collection

The researchers obtained permission from the Philippine Crop Insurance Corporation (PCIC) Regional Office V to conduct the study and collaborated with the Administrative and Finance Division Chief to develop and validate a auestionnaire. The study took place in Libon, Oas, and Ligao City in Albay, where respondents were encouraged to participate fully and accurately, with data collected for analysis. Additionally, permission was granted from the

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division chiefs of MSD and CAD to survey their employees, and the collected data was submitted to a statistician for proper analysis and interpretation.

Treatment of Data

The researchers used weighted mean to assess the effectiveness of the program regarding enrollment and indemnity benefit processing, as well as to measure farmer satisfaction with the enrollment process and claims. Additionally, ranking was employed to identify and prioritize the most significant challenges faced by farmers and PCIC employees during enrollment and indemnity claims processing.

RESULTS and DISCUSSION

This section presents all the results of the data-gathering procedures conducted by the researchers, including the corresponding analysis, interpretation, discussion, and implications for the current body of knowledge, policy, and practice. Key findings are triangulated with the relevant literature discussed in the preceding section.

1. Effectiveness of the PCIC RSBSA rice insurance program

The results discuss the effectiveness of the PCIC RSBSA Rice Insurance Program in key components enrollment, indemnity claims processing, filing of applications, adjuster response, and claim receipt—based on data from farmers in Libon, Oas, and Ligao City, providing insights into the program's efficiency and impact on agricultural development.

A.) Enrollment in the program

This part of the research evaluates the effectiveness of the PCIC RSBSA Rice Insurance Program's enrollment process, focusing on key activities such as document submission, application processing, encoding, verification, and evaluation across Libon, Ligao, and Oas. The study shows that document submission is highly effective in all three municipalities, while the other stages, like processing and encoding, received lower effectiveness ratings, suggesting room for improvement. Despite these issues, the overall enrollment process is perceived as effective, with Ligao showing slightly better performance in most areas, followed by Oas and Libon. The consistency in document submission across locations indicates a well-managed and standardized process, while variations in processing and encoding reflect minor operational challenges. These findings align with previous studies, such as Reyes et al. (2019) and Dumilag et al. (2024), who emphasized that the RSBSA acts as an effective targeting mechanism for government assistance programs like crop insurance. Additionally, the high ratings for document of LGUs and agricultural agencies in guiding farmers through the enrollment process. On the other hand, the observed challenges in processing and encoding are in line with Rola (2021) and Valcin et al. (2024), who pointed out the need for more streamlined administrative procedures to improve program efficiency.

B.) Filling of application for claim

This section of the study examines how effectively the PCIC RSBSA Rice Insurance Program handles the filing of indemnity claims, an essential process for ensuring farmers receive financial support following crop losses. The results from Libon, Ligao, and Oas demonstrate that the submission and review of indemnity claims are highly effective in all three areas. Both the submission of Claim for Indemnity forms and the review of their completeness by the Claims and Adjustment (CAD) processor were seen as efficient, indicating strong collaboration between PCIC staff, local officials, and farmers. The consistently high ratings across the municipalities suggest that the process is well-structured and operates smoothly without major delays or issues. These findings align with earlier studies by Rola and Querijero (2021) and Bitonio (2025), which emphasized the importance of better coordination and faster processing in indemnity claim procedures.

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C.) Team of Adjuster's Response

This analysis examines the effectiveness of the PCIC RSBSA Rice Insurance Program's adjuster response. Adjusters play a vital role in assessing crop damage and determining compensation. The study evaluates the timeliness and effectiveness of their responses, as well as their communication with farmers. In Libon, adjusters performed highly effectively, efficiently verifying claimant information, conducting field adjustments, and submitting reports. The same level of effectiveness was observed in Ligao, where the adjusters' quick and accurate work strengthened the program's credibility. In Oas, while most indicators were highly effective, there is room to improve report submission efficiency. All three municipalities showed excellent performance in verifying claimant information, ensuring effective communication. The field assessments were also consistently strong, helping to prevent inaccurate claims. However, issues with outdated or duplicative RSBSA listings, as noted by Reyes et al. (2019), may limit the program's reach. Recommendations include improving farmer targeting through the Community-Based Monitoring System (CBMS) and extending the response time for adjusters (Rola and Querijero, 2017, as cited in Gaylican, 2023).

D.) Indemnity Claim Receive

This section assesses the effectiveness of the PCIC RSBSA Rice Insurance Program in processing indemnity claims, which is critical for farmers' financial recovery after crop losses. The findings reveal that the indemnity claim process is highly effective across all three municipalities—Libon, Ligao, and Oas—but with some variations. In Libon, the process achieved high effectiveness in all stages, including document submission, verification, and cheque release, reflecting a smooth and well-organized system. This suggests that Libon's process is highly efficient, with minimal barriers for farmers, making it a potential model for other municipalities. Ligao also demonstrated a highly effective process, though the verification phase showed some room for improvement, as the validation process was slightly less efficient. Oas, while still effective, exhibited more challenges in the verification phase, which may result in delays or inefficiencies, affecting the overall speed of claims processing. However, the cheque release process remained highly effective in all municipalities.

The high effectiveness of indemnity claim processing in Libon, Ligao, and Oas aligns with findings from Nueca (2024), who emphasized that delays in indemnity claims, such as those experienced in San Jose, Batangas, led to decreased farmer satisfaction. This highlights the importance of timely claim disbursement, a strength observed in Libon. Similarly, Alemania (2022) found that farmers in Zambales preferred insurance programs with simplified and accessible claims systems, recommending online applications to improve efficiency. These studies underline the significance of user-focused practices and timely indemnity payments in ensuring the success of agricultural insurance programs. The results suggest that implementing best practices, such as those in Libon, could help improve the overall efficiency and farmer satisfaction in the PCIC RSBSA Rice Insurance Program.

2. Challenges Encountered by PCIC and farmers

This section highlights the challenges faced by both PCIC employees and farmers in the enrollment and indemnity claims processing of the PCIC RSBSA Rice Insurance Program. These challenges impact the program's efficiency, accessibility, and the timeliness of financial assistance.



A.) Challenges encounter by farmers in PCIC RSBSA Rice insurance program in terms of Enrollment in the Program

Table 1-A presents the challenges faced by farmers in terms of enrollment in the program.

Table 1-A

Challenges encounter by farmers in PCIC RSBSA Rice insurance program in terms of Enrollment in the Program

INDICATORS	LIBON	RANKED	LIGAO	RANKED	OAS	RANKED	TOTAL	RANKED
A. Awareness about the documents required for enrollment in the RSBSA rice insurance program.	250	1	315	1	186	1	751	1
B. Accessibility of the enrollment sites.	13	3	21	2	56	2	90	2
C. Completion of the required documents for enrollment in the RSBSA rice insurance program.	31	2	7	3	35	3	73	3
D. Contacting the Insurance Underwritter (I.U.) for clarification regarding the enrollment in the program.	11	4	3	4	5	4	19	4

This section discusses the challenges farmers face during the enrollment process in the PCIC RSBSA Rice Insurance Program, which is critical for gaining insurance coverage. The main issues identified include a lack of awareness about required documents, difficulties in accessing enrollment sites, challenges in completing necessary documentation, and limited communication with the Insurance Underwriter. The study highlights that inadequate information dissemination between PCIC, local government units, and farming communities leads to confusion about enrollment requirements. It also points to systemic issues such as logistical problems with enrollment site accessibility and unclear forms, as well as policy inconsistencies that hinder participation. Literature from Tiri (2022), Reario (2024), and others underscores how these barriers contribute to low insurance uptake and inefficiency in the system, with further complications due to reliance on paper-based systems and gaps in digital infrastructure.

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B.) Challenges by PCIC in processing of indemnity claim

Table 1-B presents the challenge faced by farmers in processing indemnity claim

Table 1-B Challenges encountered by farmers in processing indemnity claim

INDICATOR	LI	LIBON		LIGAO		DAS		
Claiming of indemnity benefit	F	RANKED	F	RANKED	F	RANKED	TOTAL F	RANKED
A. Reporting to the PCIC office the damages occurred in the rice plantation.	10	4	10	4	3	4	23	4
B. Gathering the required documents for indemnity claim processing.	31	2	15	3	17	3	63	3
C. Availability of the team of adjusters to inspect the damages on the rice field.	274	1	293	1	240	1	807	1
D. Reaching out to the CAD claims processor to follow up the indemnity claim.	17	3	28	2	29	2	74	2

The findings in Table 1-B reveal the primary challenges faced by farmers in processing indemnity claims under the PCIC RSBSA Rice Insurance Program, as experienced in Libon, Ligao, and Oas. The unavailability of adjusters for damage appraisal emerged as the most significant issue, followed by difficulties in contacting the CAD claims processor and gathering the necessary documents. Reporting damage to the PCIC was the least problematic. These results underscore systemic inefficiencies—particularly human resource limitations and bureaucratic delays—that slow down the claim process. Prior studies, including those by Briones (2020) and Reyes et al. (2019), have similarly identified a lack of timely adjuster response, insufficient training, and weak communication systems as recurring problems. Himmelfarb (2023) and the World Bank Group (2023) further emphasized that the manual, paper-based system and limited staff capacity contribute to the delays, reducing the program's credibility and efficiency. These insights highlight a critical need for improvements in staffing, digital systems, and communication protocols to ensure timely and effective indemnity delivery.

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C.) Challenges of PCIC personnel during enrollment

Table 1-C presents the challenge faced by PCIC employee during enrollment in the program

Table 1-C Challenges of PCIC personnel in the enrollment of the PCIC RSBSA rice insurance program

	INDICATORS	F	RANKED
1.	Completeness of the documents required in the enrollment for rice insurance	8	2
	under RSBSA.		
2.	Clarity of the information written in the application submitted by the farmer.	10	1
3.	Numbers of personnel assign in enrollment process of the rice insurance under	6	4
	RSBSA		
4.	Number of facilities needed for the smooth enrollment process	3	5
5.	Validation of the farmer's RSBSA number in the RSBSA list.	8	2
6.	Contacting the farmer to clarify some details on the application form.	2	6

Table 1-C identified that the common issue faced by MSD employee during enrollment process was the lack of clarity in the information written on farmers' application forms (Rank 1, F=10), suggesting either limited farmer understanding or inadequate guidance during form completion. Tied at Rank 2 (F=8) were incomplete documentation and difficulty validating farmers' RSBSA numbers, both critical to enrollment finalization. Other concerns included the limited number of personnel handling enrollment (Rank 4, F=6), insufficient facilities (Rank 5, F=3), and difficulty contacting farmers for clarification (Rank 6, F=2). These findings point to administrative and logistical bottlenecks that slow down enrollment. According to Tiri (2022), poor data accuracy and inclusion of ineligible applicants compromise the program's integrity. Reario (2024) further noted issues with unclear forms and missing identification or land documents. Himmelfarb (2023) and Gupta (2022) both highlighted that manual, paper-based systems— combined with low awareness and complex procedures—discourage participation and hinder efficiency. These challenges underscore the need for streamlined forms, better farmer orientation, digitization of records, and increased support staff to improve enrollment outcomes.

D.) Challenges by PCIC in processing of indemnity claim

Table 1-D presents the challenge faced by PCIC employee in processing the indemnity claim

Table 1-D Challenges encountered by PCIC employee in processing the indemnity claim under the PCIC RSBSA rice insurance program

	F	RANKED	
1.	Accessibility of the farm location during the conduct of adjustment	4	4
2.	Completeness of the information in the Claim for Indemnity	3	5
3.	Weather condition during the visitation of the adjuster	2	7
4.	Stability of internet connection (signal) specially during the uploading of Claims	3	5
	Adjustment and Verification Report (CAVR) on PABS.		
5.	Volumes of Claim for Indemnity (C.I.) filed particularly after the calamity such as	10	1
	typhoon, heavy flood, drought or pest infestation.		
6.	Number of adjusters and CAD office personnel available after the calamity	8	2
7.	Contacting or coordinating with the farmer for verification of information before	5	3
	conducting the adjustment visitation		

Table 1-D show that the most reported issue of the PCIC employee during processing of indemnity benefit is the high volume of claims filed after calamities (F=10, Rank 1), followed by the shortage of adjusters and CAD staff

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(F=8, Rank 2). Difficulty in contacting farmers for verification ranks third (F=5), while accessibility of farms during assessments comes next (F=4, Rank 4). Tied at Rank 5 (F=3) are incomplete claim information and unstable internet connectivity during CAVR uploads. The least-cited issue is poor weather during adjuster visits (F=2, Rank 7).

These findings reveal operational strains within PCIC, particularly during peak periods following disasters. Limited personnel and poor digital infrastructure lead to slow claim assessments and delayed payouts, frustrating both staff and farmer-claimants. As Briones (2020) and Reyes et al. (2019) note, lack of coordination, inadequate staffing, and manual processes significantly undermine the efficiency of the system. Himmelfarb (2023) and the World Bank Group (2023) further highlight the need to digitize workflows and expand the workforce, especially adjusters. Persistent issues—ranging from inaccessible farms to weak communication channels—hinder timely claim resolution and damage the credibility of the insurance scheme. Addressing these structural inefficiencies is crucial to ensuring faster, fairer, and more transparent indemnity processing for farmers under the PCIC RSBSA program.

3. Level of farmer's satisfaction

This section summarizes farmers' satisfaction with the PCIC RSBSA Rice Insurance Program's enrollment and claims processes, highlighting key factors like clarity, timeliness, and staff responsiveness that influence their overall experience and participation.

A.) Enrollment in the program

This section examines farmer satisfaction with the enrollment process of the PCIC RSBSA Rice Insurance Program in Libon, Ligao, and Oas. Overall, farmers in all three municipalities expressed high levels of satisfaction, noting that the process is generally organized, clear, and timely. In Libon, farmers found the process particularly smooth, appreciating its simplicity and efficiency. Ligao also showed strong satisfaction, though there were indications that certain aspects, such as simplicity and orderliness, could be improved. In Oas, while the enrollment procedures were seen as clear and well-structured, farmers noted challenges in receiving adequate assistance from PCIC personnel, suggesting a need for more effective support. Common strengths across all areas include the clarity of instructions and the orderly conduct of enrollment activities, which help minimize confusion. However, variation in the quality of assistance and the perceived complexity of the process suggest opportunities for further enhancement.

These findings contrast with existing literature on agricultural insurance programs. Reario (2024) highlighted that some farmers are deterred from enrolling due to complicated documentation requirements and unclear forms, which may affect overall satisfaction. Similarly, Reyes et al. (2019) noted that many farmers learn about the RSBSA program through local barangay officials, indicating that the success of the enrollment process is heavily dependent on localized support rather than the central PCIC system. This suggests that while the enrollment process is functioning well in certain municipalities, the broader program may still face challenges in reaching all farmers effectively. Furthermore, the COA (2021) report on delays and backlogs in the insurance process raises concerns about long-term satisfaction. Despite initial positive responses, Himmelfarb (2023) and Reario (2024) warned that such satisfaction may not be sustained if complicated, paper-based processes and delayed service delivery persist. Thus, while localized enrollment processes show success, there remains a need for broader systemic reforms to maintain and deepen farmer satisfaction and trust.

B.) Processing of Indemnity Claim

This section explores farmers' satisfaction with the indemnity claims process under the PCIC RSBSA Rice Insurance Program, focusing on aspects like timeliness, clarity, and fairness. While overall satisfaction remains high, concerns arise over delays in adjuster responses and the duration of claim processing, particularly in Ligao and Oas. These delays suggest bureaucratic bottlenecks and staff limitations. The findings align with Himmelfarb (2023), who highlighted the strain on adjusters managing a high volume of claims, and the COA (2021) audit, which reported delays of up to 797 days in claim settlements. These delays point to a need for improvements in timeliness and fairness. The study also supports recommendations from Reyes et al. (2019) and Tatuco et al. (2024) to modernize

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and streamline PCIC operations, suggesting innovations such as remote-sensing tools for claim verification and the deployment of LGU officers as adjusters to expedite and standardize the process, ultimately improving efficiency and farmer satisfaction.

Conclusion

This study evaluated the effectiveness, challenges, and satisfaction with the PCIC RSBSA Rice Insurance Program in Albay, revealing high effectiveness in claims processing and adjuster responsiveness. While the enrollment process was generally effective, challenges such as document requirements and limited adjuster availability were identified. Farmers expressed high satisfaction, particularly with enrollment and claims processing, but concerns about claim duration and support availability suggest room for improvement. The action plan recommends improving digital systems, enhancing stakeholder collaboration, and implementing capacity-building programs to address challenges and ensure the program's long-term sustainability.

Recommendations

Based on the study's findings, several recommendations are made to improve the PCIC RSBSA Rice Insurance Program's effectiveness and address existing challenges. First, PCIC should adopt technology-driven solutions like online enrollment and digital claim submissions, and create "one-stop-shop" centers in rural areas to streamline processes. Second, comprehensive communication strategies, including localized campaigns and collaborations with local government units, should be developed to ensure farmers fully understand enrollment procedures and requirements. Third, PCIC should expand its workforce, particularly adjusters, during peak periods and provide ongoing training to improve efficiency. Lastly, a robust monitoring and evaluation system should be implemented, alongside capacity-building initiatives, to enhance service delivery, address emerging challenges, and empower both farmers and PCIC employees.

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