



Republic of the Philippines  
Department of Finance  
**INSURANCE COMMISSION**  
1071 United Nations Avenue  
Manila



Circular Letter (CL) No.:	<b>2020-12</b>
Date:	<b>16 March 2020</b>
Supersedes:	NONE

### CIRCULAR LETTER

**TO : ALL ENTITIES REGULATED BY THE INSURANCE COMMISSION AND OTHER CONCERNED PERSONS**

**SUBJECT : GUIDELINES GOVERNING THE CONDUCT OF BUSINESS IN THE INSURANCE COMMISSION DURING THE COMMUNITY QUARANTINE PERIOD**

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**WHEREAS**, the COVID-19 coronavirus has spread in different parts of the world, including the Philippines;

**WHEREAS**, the COVID-19 coronavirus outbreak has recently been characterized by the World Health Organization (WHO) as a pandemic;

**WHEREAS**, on 12 March 2020, President Rodrigo Roa Duterte announced the imposition of a “*Community Quarantine*” in the National Capital Region (NCR) and the suspension of work in the Executive Branch from 15 March 2020 until 14 April 2020 (“*Community Quarantine Period*”) in response to the COVID-19 coronavirus outbreak pursuant to Joint Resolution Nos. 11 and 12 (s. 2020) (“*Joint Resolutions*”) of the *Inter-Agency Task Force for the Management of Emerging Infectious Diseases*, Proclamation No. 922 (s. 2020), and the pertinent provisions of Republic Act No. 11332;

**WHEREAS**, pursuant to the *Memorandum* recently issued by Executive Secretary Salvador C. Medialdea with the subject “*Stringent Social Distancing Measures and Further Guidelines for the Management of the Coronavirus Disease 2019 (COVID-19) Situation*”, the Insurance Commission, among other government agencies, was informed of and directed to adopt, coordinate, and implement “[a]lternative working arrangements, including but not limited to, work-from home, compressed work week, staggered working hours, and creation of skeletal workforces, x x x” during the Community Quarantine Period;

**WHEREAS**, corollary to the foregoing, the COVID-19 coronavirus outbreak qualifies as *force majeure* under Section 9 of Republic Act No. 11032, otherwise known as the “*Ease of Doing Business and Efficient Government Service Delivery Act of 2018*”, warranting the suspension and/or adjustment of processing times of

certain transactions undertaken by this Commission, particularly those necessitating approvals (e.g., product approval, approval of investments, etc.);

**NOW, THEREFORE**, in view of all the foregoing and in accordance with the undersigned's powers under Section 437 of the Insurance Code of the Philippines, as amended by Republic Act No. 10607, Section 6 of Republic Act No. 9829, otherwise known as the Pre-Need Code of the Philippines, and Section 4 of Executive Order No. 192 (s. 2015), the following ***Guidelines Governing the Conduct of Business in the Insurance Commission During the Community Quarantine Period*** are hereby adopted and promulgated, to wit:

1. **Suspension of Agents' Qualifying Examinations.** – All agents' qualifying examinations, whether conducted within the premises of the Insurance Commission main/district offices (e.g., Agents' Computerized Examinations) or otherwise (e.g., Regular and Special Offsite Examinations), shall be suspended during the Community Quarantine Period (i.e., 15 March 2020 until 14 April 2020).

If the Community Quarantine Period shall be extended by lawful authorities, the suspension shall likewise last during such extension.

2. **Submission of Regular Reportorial Requirements.** – The submission of all regular reportorial requirements falling due within the Community Quarantine Period shall be extended for a period of **THIRTY (30) DAYS** from due date.

If the Community Quarantine Period shall be extended by lawful authorities, the Insurance Commissioner may, upon his discretion, likewise extend the submission period hereunder at a later time.

3. **Submission of Other Documentary Requirements.** – All documentary requirements not falling within the purview of the immediately preceding section falling due within the Community Quarantine Period shall be submitted on the due date originally indicated; unless the Insurance Commissioner shall, upon a written request and for meritorious reasons, grant an extension for such submission.
4. **Deferment of Decisions or Rulings on Matters Necessitating the Same.** – Any and all matters necessitating decisions of or rulings by this Commission may, at the discretion of the Insurance Commissioner, be temporarily deferred and later made after the expiry of the Community Quarantine Period or the extension thereof, if such extension is ordered by lawful authorities.
5. **Processing Times for Transactions and/or Other Applications or Requests for Services.** – The respective processing times for all simple, complex, or highly technical business or non-business transactions, as defined under Republic Act No. 11032, and/or other applications or requests for services, whether such transactions and/or applications or requests for services shall have been made during the Community Quarantine Period or any extension thereof or the decisions or ruling on, or resolution of, such transactions and/or applications or requests for services previously made



shall fall within the same period, may be adjusted by this Commission on a “*case-to-case*” basis in accordance with Section 9 of Republic Act No. 11032.

Accordingly, there shall be no automatic approvals of transactions and/or applications or requests for services under pertinent circulars, rules, and/or regulations, issued by this Commission for the duration of the Community Quarantine Period and the extension of the same by lawful authorities, if such extension shall be ordered.

6. **Hearings Before the CAD and REPD.** – All hearings before this Commission’s Claims Adjudication Division (“CAD”) and Regulation, Enforcement, and Prosecution Division (“REPD”) that are scheduled within the Community Quarantine Period are hereby cancelled. The CAD and REPD shall notify concerned parties in writing of the new dates/resetting of said scheduled hearings.

If the Community Quarantine Period shall be extended by lawful authorities and the hearing/s that was/were reset pursuant to this section shall fall within such extended period, such hearing/s shall be reset at a later date.

7. **Electronic Mailing (E-Mailing) of Correspondences.** – All physical copies of correspondences to this Commission made during the Community Quarantine Period or any extension thereof, if any, shall be electronically scanned by the sender and e-mailed to [ocom@insurance.gov.ph](mailto:ocom@insurance.gov.ph).
8. **Separability Clause.** – If any provision of this Circular Letter shall be held unconstitutional or invalid, the other provisions not otherwise affected shall remain in full force and effect.
9. **Effectivity.** – This Circular Letter shall take effect immediately.



**DENNIS B. FUNA**  
Insurance Commissioner

