



Circular Letter (CL) No.	2026-10
Date	06 May 2026

CIRCULAR LETTER

TO : ALL ENTITIES REGULATED BY THE INSURANCE COMMISSION

SUBJECT : SUBMISSION OF REPORTORIAL REQUIREMENTS

WHEREAS, the President of the Philippines issued Executive Order (E.O.) No. 110, s. 2026, declaring a State of National Energy Emergency and authorizing the Unified Package for Livelihoods, Industry, Food, and Transport on 24 March 2026, in view of the geopolitical conflict in the Middle East disrupting the global oil production and transportation;

WHEREAS, the E.O. authorizes government agencies to implement responsive and coordinated measures to address the risks arising from constraints in the global energy supply and their impact on the domestic economy;

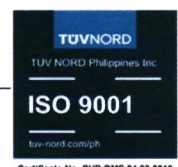
WHEREAS, the Insurance Commission (IC), as the primary regulator of the insurance, pre-need, and health maintenance organization (HMO) sectors, recognizes the need to adopt appropriate regulatory relief measures considering the prevailing adverse operating conditions;

WHEREAS, the IC finds it necessary to allow regulated entities additional time to submit reportorial requirements to support them in addressing operational and compliance challenges arising from the current national energy emergency;

NOW, THEREFORE, in view of the foregoing and pursuant to the authority of the Insurance Commissioner under Section 437 of the Amended Insurance Code, the following guidelines are hereby promulgated:

SECTION 1. APPLICABILITY

This CL shall apply to the reportorial requirements as listed in Annex A.



SECTION 2. SUBMISSION DUE DATES

All regulated entities shall be allowed to submit the reports on or before the due dates specified in Annex A, without incurring penalties under CL No. 2014-15 – *Fees and Charges*.

SECTION 3. EFFECTIVITY CLAUSE

This Circular shall take effect immediately.


REYNALDO A. REGALADO
Insurance Commissioner



ANNEX A
Extended Deadlines of Reportorial Requirements

Regulatory Requirement	Deadline	Submission Without Penalty
Claims and Complaints Referral Monitoring Sheet of Conservators, Receivers and Liquidators for the month of March 2026	06 April 2026, Monday	06 May 2026, Wednesday
Report on Motor Vehicles Declared as total Loss, Restorable and Unrestorable including Restorable Vehicles Acquired under Total Loss Subrogations for the month of March 2026	10 April 2026, Friday	11 May 2026, Monday
Submission of: a) Production / Premium Report on Compulsory Insurance for Agency-Hired Migrant Workers, b) Claims Payment Report, c) Claim Denial Report, and d) Statistical Report for the month of March 2026		
Quarterly Reports (QR) by Conservators, Receivers, and Liquidators for the 1st Quarter of 2026		
Monthly Report of Insurance and Reinsurance Companies and Takaful Window Operators on Investments Made and Sold or Disposed of for the month of March 2026		
Negative List of Agents for the 1st Quarter of 2026	15 April 2026, Wednesday	15 May 2026, Friday
Negative List of Officers & Employees for the 1st Quarter of 2026		
Statement of Foreign Exchange Receipts and Statement of Foreign Exchange Remittances for March 2026		
Quarterly Interim Financial Statements of HMOs for the 1st Quarter of 2026		
Quarterly Premium/Risk Register and Claims Register Report of Management Companies under the PPAI Program for the 1st Quarter of 2026		
Quarterly Consolidated Complaints Report for the 1st Quarter of 2026		
Financial Statement of Trust Fund of Pre-Need Companies (Trustee Banks) for the month of March 2026	20 April 2026, Monday	20 May 2026, Wednesday
Enhanced Quarterly Report on Selected Financial Statistics (EQRSFS) as of the 1st Quarter of 2026		
Quarterly Investment Portfolio Report by MBAs and Takaful Window Operators for the 1st Quarter of 2026		

Regulatory Requirement	Deadline	Submission Without Penalty
Quarterly Report of MBAs on Investment Made and Sold or Disposed of for the 1 st Quarter of 2026		
Philippine Financial Reporting Standard (PFRS) 17 Status Report for the 1st Quarter of 2026		
Reports of Pre-Need Companies on a) Sales, b) Collection, c) Deposits to Trust Fund, and d) Withdrawals from Trust Fund for the month of March 2026	27 April 2026, Monday	27 May 2026, Wednesday
Report on Issued Bonds Required by or in Favor of the Government for March 2026		
Report on 2% Fire Service Tax for the 1st Quarter of 2026		
Quarterly Reports on Claims/Loss Adjustments for the 1st Quarter of 2026		
Catastrophe Exposures - Property Insurance Reports/Disaster Risk Financing and Insurance for 2025		
Other Financial Corporation Survey - Audited Annual Report for 2025		
Premium and Risk Register (PRR) Report on Fire and Motor Car Policies and Bonds, and Other Related Requirements for the Calendar Year 2025	30 April 2026, Thursday	01 June 2026, Monday
Product Inventory Report of Life Insurance Companies as of 31 December 2025		
Product Inventory Report of Micro Products as of 31 December 2025		
Filing of 2025 Annual Statements by all Life Insurance, Pre-Need, MBAs, Non-Life Insurance, and Professional Reinsurance Companies		
Quarterly Reports on a) Interim Financial Statements, b) Consolidated Trust Fund Statements, c) Amounts of Availing Plans for the Succeeding Year, and d) Other Reports of Pre-Need Companies for the 1st Quarter of 2026		
Publication of Registry of Licensed Life Insurance Agents		
Annual Summary Report on Bancassurance		
Claims and Complaints Referral Monitoring Sheet of Conservators, Receivers and Liquidators for the month of April 2026	05 May 2026, Tuesday	04 June 2026, Thursday
Submission of: a) Production / Premium Report on Compulsory Insurance for Agency-Hired Migrant Workers, b) Claims Payment Report, c)	11 May 2026, Monday	10 June 2026, Wednesday

Regulatory Requirement	Deadline	Submission Without Penalty
Claim Denial Report, and d) Statistical Report for the month of April 2026		
Report on Motor Vehicles Declared as Total Loss, Restorable and Unrestorable including Restorable Vehicles Acquired under Total Loss Subrogations for the month of April 2026		
Report of Insurance and Reinsurance Companies and Takaful Window Operators on Investments Made and Sold or Disposed of for the month of April 2026	15 May 2026, Friday	15 June 2026, Monday
Statement of Foreign Exchange Receipts and Statement of Foreign Exchange Remittances for the month of April 2026		
Financial Statement of Trust Fund of Pre-Need Companies (Trustee Banks) for the month of April 2026	20 May 2026, Wednesday	19 June 2026, Friday
Reports of Pre-Need Companies on a) Sales, b) Collection, c) Deposits to Trust Fund, and d) Withdrawals from Trust Fund for the month of April 2026	25 May 2026, Monday	24 June 2026, Wednesday
Publication of Registry of Licensed Life Insurance Agents	29 May 2026, Friday	29 June 2026, Monday
Audited Financial Statements of General Agents		
Filing of 2025 Audited Financial Statements (AFS) and required attachments of Broker-Regulated Companies	01 June 2026, Monday	01 July 2026, Wednesday
Filing of 2025 Audited Financial Statements (AFS) and required attachments of Management Companies under the PPAI Program		
Filing of 2025 Audited Financial Statements and required attachments of HMOs		
Other Financial Corporation Survey - Unaudited Quarterly Report for the 1st Quarter of 2026		
Completed Financial Reporting Framework Template, Actuarial Valuation Report and Amended Risk-based Capital Template as of 31 March 2026		
Annual Corporate Governance Report (ACGR) for FY 2025 and uploading of the same on the Company's website within five (5) business days from submission to the Insurance Commission		
Report on Issued Bonds Required by or in Favor of the Government for April 2026		

Regulatory Requirement	Deadline	Submission Without Penalty
Claims and Complaints Referral Monitoring Sheet of Conservators, Receivers and Liquidators for May 2026	05 June 2026, Friday	06 July 2026, Monday
Submission of: a) Production / Premium Report on Compulsory Insurance for Agency-Hired Migrant Workers, b) Claims Payment Report, c) Claim Denial Report, and d) Statistical Report for the Month of May 2026	10 June 2026, Wednesday	10 July 2026, Friday
Monthly Report on Motor Vehicles Declared as total Loss, Restorable and Unrestorable, including Restorable Vehicles Acquired under Total Loss Subrogations for May 2026		
Monthly Report of Insurance and Reinsurance Companies and Takaful Window Operators on Investments Made and Sold or Disposed of for May 2026	15 June 2026, Monday	15 July 2026, Wednesday
Statement of Foreign Exchange Receipts and Statement of Foreign Exchange Remittances for May 2026		
Monthly Financial Statement of Trust Fund of Pre-Need Companies (Trustee Banks) for May 2026	22 June 2026, Monday	22 July 2026, Wednesday
Reports of Pre-Need Companies on a) Sales, b) Collection, c) Deposits to Trust Fund, and d) Withdrawals from Trust Fund for the month of May 2026	25 June 2026, Thursday	27 July 2026, Monday
Own Risk and Solvency Assessment (ORSA) Policies of Entities who meet the criteria for mandatory ORSA in 2025	30 June 2026, Tuesday	30 July 2026, Thursday
Completed Financial Reporting Framework Template, Actuarial Valuation Report and Amended Risk-based Capital Template as of 31 December 2025 of all MBAs		
List of Authorized Signatories of Surety Companies in accordance with Circular Letter No. 2018-47		
Report on Issued Bonds Required by or in Favor of the Government for May 2026		
Publication of Registry of Licensed Life Insurance Agents		
PFRS 17 Quantitative Impact Assessment (QIA) as of 31 December 2025		