



INSURANCE COMMISSION



INSURANCE COMMISSION
**CITIZEN'S
CHARTER**

2023 (Second Edition)

www.insurance.gov.ph



FOREWORD

The Insurance Commission (IC), in accordance with the requirements of Republic Act No. 11032, otherwise known as the Ease of Doing Business and Efficient Government Service Delivery Act of 2018, has prepared the IC Citizen's Charter Revision 2022.

In keeping with its mandate to regulate and supervise the Insurance, Pre-Need and Health Maintenance Organization (HMO) industries, and in its pursuit of excellence and quality service, the IC has streamlined its frontline and non-frontline services, and standardized the services commonly provided in IC Main Office – Manila, IC District Office – Cebu, and IC District Office – Davao.

The Citizen's Charter is testament to IC's commitment to render a more efficient delivery of its services and eradicating red tape by reducing turnaround time (working days) and optimizing procedures.

This Charter – helmed in by the collective effort of all units and personnel of the Commission – shall serve as a guide, companion and aide to the stakeholders for the smooth and expeditious processing of all request and application availed in IC.

DENNIS B. FUNA
Insurance Commissioner



About the Commission

MANDATES, POWERS AND FUNCTIONS

The Commission's mandate, powers and functions include, among others, the following:

- a. Promulgate and implement policies, rules and regulations governing the operations of entities engaged in insurance, pre-need and HMO activities;
- b. Prepare, approve, repeal or amend rules, regulations, orders, and circulars, and issue opinions, provide guidance on and supervise compliance with such rules, regulations, orders and circulars;
- c. Approve, amend, reject/deny, suspend, or revoke license or Certificate of Authority to insurance and reinsurance companies, insurance intermediaries, agents as well as mutual benefit associations, charitable trusts institutions, pre-need companies, and HMOs;
- d. Impose sanctions for violations of laws, rules regulations and/or orders issued;
- e. Fix, assess, collect, and utilize fees and/or penalties as it may find reasonable in the exercise of regulatory powers;
- f. Ensure the solvency of insurance and pre-need companies, and HMOs and their compliance with laws and regulations through the examination/verification of their affairs, financial condition and methods of doing business;
- g. Issue cease and desist orders to insurance, pre-need companies and HMOs to prevent fraud or injury to the insuring public/ plan holders/ policy holders;
- h. Appoint conservator/receiver/liquidator for companies that are in state of financial insolvency;
- i. Conduct of insurance agent's examinations;
- j. Review and approval of all life and non-life policies; pre-need and HMO plans before sale to prospective clients;
- k. Adjudicate claims involving loss, damage or liability not exceeding Php5,000,000 per single claim;
- l. Render assistance to the general public on matters pertaining to insurance and pre-need companies as well as HMOs; and
- m. Provide for its reorganization, to streamline its structure and operations, upgrade its human resource component to enable it to effectively and efficiently perform its functions and exercise its powers under the Pre-need Code.

VISION STATEMENT

Strong, sustainable and globally competitive regulated entities, as pillars of the economy, to serve every Filipino.

MISSION STATEMENT

We are committed to implement prudent and progressive regulatory and supervisory policies at par with international standards.

SHARED CORE VALUES

Integrity

The Insurance Commission upholds the highest standard of honesty and transparency in the fulfillment of its duties and services.

Commitment

We sustain the highest global standards and best practices in regulation and supervision.

Responsibility

In the achievement of its mandate, the Insurance Commission exercises accountability, dedication and drive.

SERVICE PLEDGE

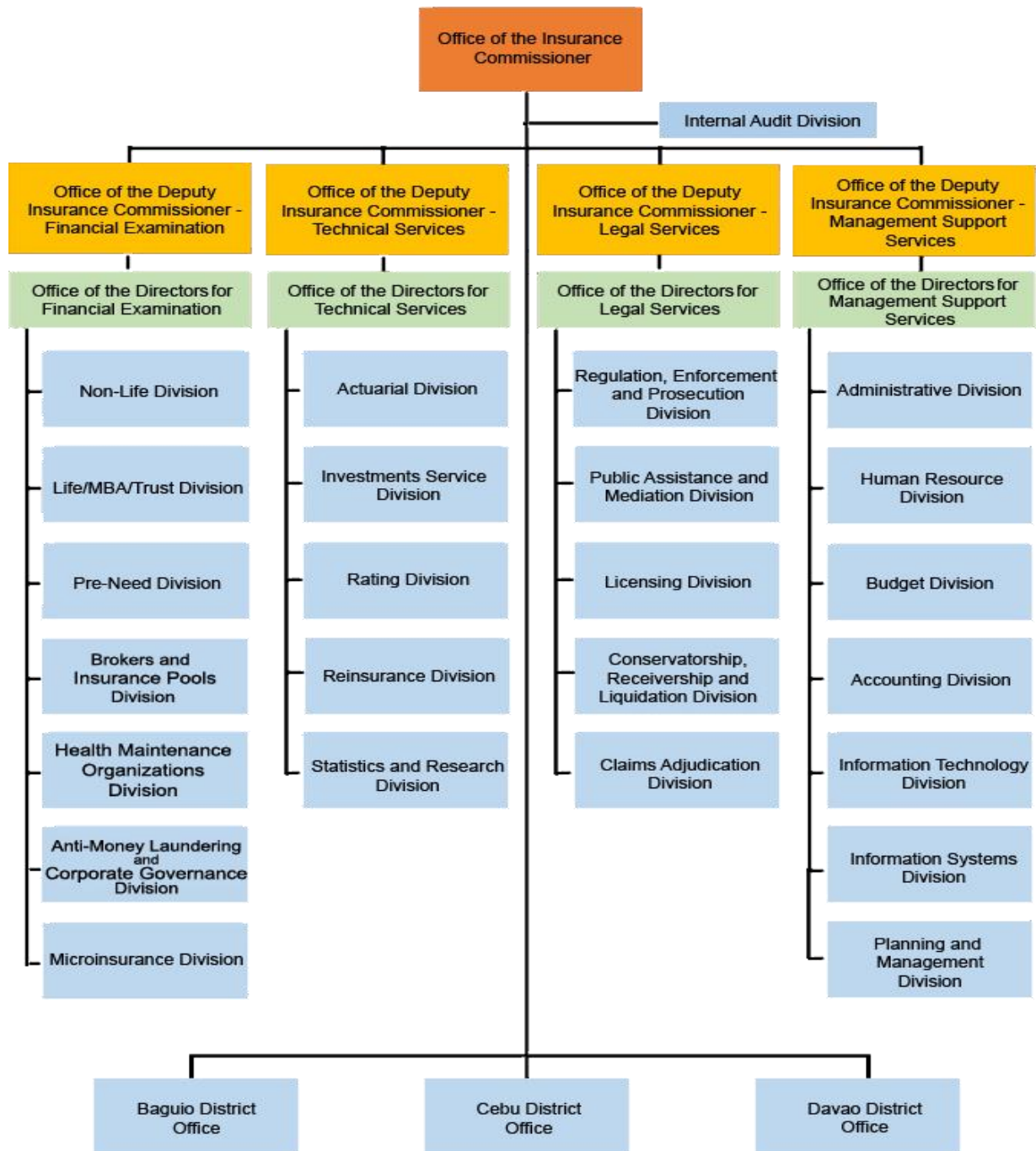
We, the officials and employees of the Insurance Commission, in our pursuit to deliver a world-class standard of regulating the insurance, pre-need, and HMO, commit ourselves to:

- Ensure prompt and efficient service to the public during office hours, with authorized personnel providing assistance with utmost courtesy and professionalism;
- Value every citizen's comment and suggestion received through various platforms, and take corrective measures;
- Strategically streamline frontline services to guarantee a citizen-centric service, in compliance with Republic Act No. 11032, also known as the *Ease of Doing Business and Efficient Government Service Delivery Act of 2018*; and
- Maintain a culture of excellence by ensuring human resource competency.

The Commission upholds transparency by providing 24/7 access to information on insurance, pre-need, and HMO-related matters and through our official website (www.insurance.gov.ph) and respond to queries through e-mail address (publicassistance@insurance.gov.ph) and telephone number (+632) 8523-8461.

Organizational Structure

Per the Department of Budget and Management Letter dated 24 April 2018:



Per the IC Existing/Interim Set-up:

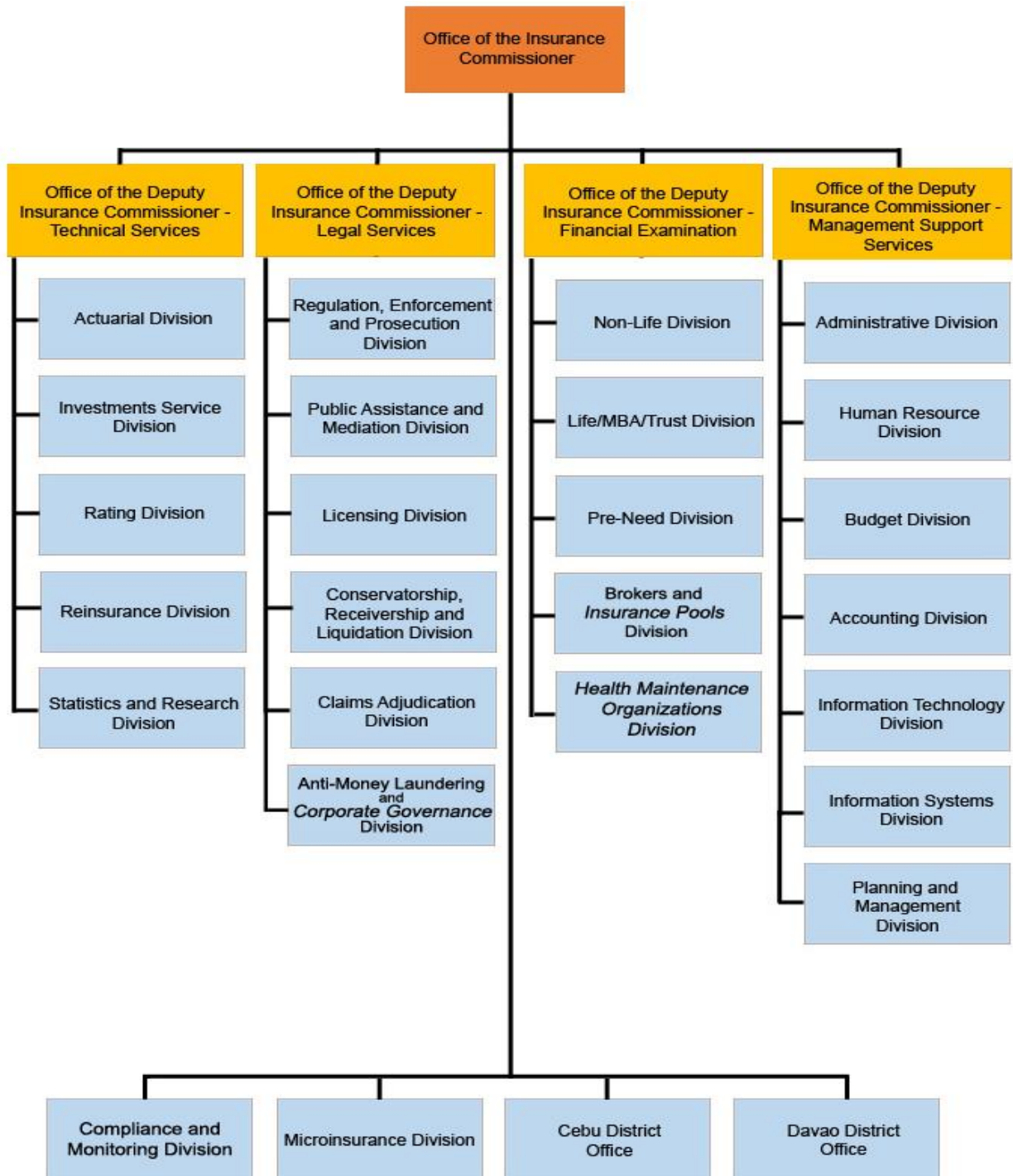


Table of Contents

Table of Contents

FOREWORD	1
About the Commission	2
MANDATES, POWERS AND FUNCTIONS	2
VISION STATEMENT	3
MISSION STATEMENT	3
SHARED CORE VALUES	3
SERVICE PLEDGE	3
ORGANIZATIONAL STRUCTURE	4
Table of Contents	6
Office of the Commissioner – Microinsurance Division	12
Request for Available Data on Microinsurance	13
Office of the Commissioner – Suretyship Unit	16
Authentication of Certificate of Compliance	17
Financial Examination Group – Brokers and Insurance Pools Division	20
Issuance of Certification About the Financial Condition of Insurance and/or Reinsurance Brokers.....	21
Financial Examination Group – Health Maintenance Organizations Division ..	23
Issuance Of Certification About The Financial Condition Of Health Maintenance Organizations (HMOs)	24
Financial Examination Group – Life/MBAs/Trust Division	27
Issuance of Certification about the Financial Condition of Life Insurance Companies and Mutual Benefit Associations	28
Financial Examination Group – Non-Life Division	31
Issuance of Certification about the Financial Condition of Non-Life Insurance Companies	32
Financial Examination Group – Pre-Need Division	35
Issuance of Certification about the consolidated trust fund equity balances of Pre-need Companies	36
Issuance of Certification about the financial condition and trust fund of Pre- need Companies	39
Request for Confirmation on Compliance to Trust Fund investment Limitations under Section 34 of the Pre-need Code.....	42

Legal Services Group – Claims Adjudication Division	45
Process of Handling Formal Complaints/ Process of Acting on Filing of Complaints	46
Process of Acting on Request for certification.....	49
Legal Services Group – Conservatorship, Receivership and Liquidation Division	51
Assistance to claimants for filing of claims against companies under CRL	52
Process of Acting on Endorsements / Referral Letter Received From Government Agencies.....	54
Legal Services Group – Licensing Division.....	57
Conduct of Agents’ Qualifying Examination Through the Agents’ Computerized Examinations (ACE) System.....	58
Request for Establishment/Closure of a Branch or an Extension Office of Insurance Company	61
Request for Endorsement for Registration to the Securities and Exchange Commission or Cooperative Development Authority.....	65
Issuance of Certification on License Status and Result of Agent’s Examination	69
Application for Registration as Controlled Insurer	72
Application for Registration as Online Insurance Aggregator	76
Approval of Telemarketing Agreement.....	81
Approval of Bancassurance Agreement.....	85
Application for Issuance of Certificate of Authority as Mutual Benefit Association.....	89
Application for Issuance of Certificate of Authority as Rating Organization.....	97
Application for Issuance of Certificate of Registration as Actuary	105
Application for Issuance of Certificate of Registration as a Non-Life Company Underwriter	111
Application for Issuance of Certificate of Registration as Resident Agent of an Unauthorized Foreign Insurer, Professional Reinsurer, Broker or Insurance Market	117
Application for Issuance of License as Insurance/Reinsurance/HMO Broker	124
Application for Issuance of License as Insurance Adjuster	130
Application for Issuance of Insurance Agents’ License	135
Application for Approval as Soliciting Official of an Insurance/Reinsurance/HMO Broker	139
Application for Approval as Adjuster of an Adjustment Company	145

Application for Issuance of Certificate of Authority of Domestic Insurance Company, Professional Reinsurer, Branch Office of Foreign Insurance Company, Pre-need and HMO Company	150
Legal Services Group – Public Assistance and Mediation Division	158
Process of Handling Complaints From 8888 Citizens' Complaint Hotline, Malacañang and/or Contact Center ng Bayan (CCB) of the Civil Service Commission (CSC)	159
Process of Handling Informal Complaints Received From Walk-In Complainants and Received Via Mail or E-Mail	162
Process of Handling IC Alternative Dispute Resolution Process (ADR) through Mediation/Conciliation Proceedings.	166
Process of Requests for the Issuance of Certificate on the Number of Pending Informal Complaints By the IC-Regulated Entities.	170
Legal Services Group – Regulation, Enforcement and Prosecution Division	173
Answer to Request for Legal Opinion.....	174
Answer to Simple Query	179
Approval of Various Non-Life Insurance Policies, Application Forms, Riders, Clauses, Warranties or Endorsements (Evaluation of Compliance) ...	181
Approval of Various Non-Life Insurance Policies, Application Forms, Riders, Clauses, Warranties or Endorsements (Initial Evaluation).....	184
Approval of Various Non-Life Insurance Policies, Application Forms, Riders, Clauses, Warranties or Endorsements (Preparation of Approval Letter).....	188
Issuance of Certification of No Pending Administrative Complaint or Certification of Approved Bond or Policy Forms as required/requested by Various Government or Private Entities	193
Issuance of Summons and Preparation of Notice/s of Hearing For Administrative Cases	196
Management Support Services Group – Accounting Division.....	200
Certifying of Billing Statement	201
Issuance / Authentication of Certificate of Tax Withheld (BIR Form no. 2316).....	203
Issuance of Certificate of Remittance of Employees' Salary Deductions to Various Government Agencies and Other Institutions.....	206
Issuance of Order of Payment	209
Issuance of Other Certificates	212
Processing of Disbursement Vouchers for Individual and General (All Employees) Claims of Salary, Allowances and Other Forms of Compensation	214

Processing of Disbursement Vouchers for Maintenance and Other Operating Expenses and Capital Outlays	224
Management Support Services Group – Administrative Division-Cashier Section	269
Collection of Payment for Fees, Charges and Penalties	270
Management Support Services Group – Administrative Division-General Services Section	273
Request for Use of Service Vehicles	274
Management Support Services Group – Administrative Division-Property and Supply Section	277
Sale of Annual Report	278
Requisition and Issuance of Supplies and Materials through the Property and Supply Management System (PSMS)	281
Management Support Services Group – Administrative Division-Records Section	286
Authentication of Documents	287
Receipt of Reportorial Requirements and Other Documents	292
Management Support Services Group – Administrative Division-Records Section	296
Dissemination of official IC Issuances to regulated entities and related stakeholders through electronic mail (e-mail)	297
Dissemination of official IC Issuances to all or concerned IC personnel through the IC Employees Portal/MS Outlook	300
Processing of request for publication of IC Issuances in newspaper/s of general circulation	303
Publication of IC Issuances in the IC Website	306
Management Support Services Group – Human Resource Division	309
Processing of HR Request for Current IC Personnel	310
Processing of HR Request for Former IC Personnel	313
Processing of Requests of Non-Government Entities for Lecturers, Resource Persons, and Facilitators from the Insurance Commission	316
Processing of Requests of Government Entities for Lecturers, Resource Persons, and Facilitators from the Insurance Commission	321
Processing of Requests for Travel Authority – Personal	326
Management Support Services Group – Information Systems Division	331
Information System Deployment	332
Information System Development	334
Information System Maintenance	336
Publication of Official Issuance to the IC Website	338

Updating of Transparency Seal Page on the IC Website	339
Updating and Uploading of the IC Employees Portal Resources	341
Management Support Services Group – Information Technology Division...343	
Maintenance of Information Technology Resource/s (corrective maintenance)	344
Maintenance of Information Technology Resource/s (Preventive Maintenance)	346
Management of Information Technology Resource/s.....	348
IT Backup Policy Statement	351
Management Support Services Group – Planning and Management Division	352
Issuance of Insurance, Pre-Need and HMO related reports to an Institution or Organization.....	353
Technical Services Group – Actuarial Division	356
Approval of Products, Forms and other Related Requests	357
Request for Information pertaining to Actuarial-Related Issues	370
Technical Services Group – Investments Services Division	373
Approval of Request for local and foreign investment by entities regulated by the IC and other financial institutions.....	374
Approval of Request for Withdrawal/Pre Termination of Security Deposits held to maturity of insurance companies.....	383
Technical Services Group – Rating Division	387
Certification Requested by Courts, Law Offices, Etc. – Bonds/Policies	388
Changes Made By The Insurer On Its Policy And Bond Forms	391
Queries regarding Premium Rates applied by certain Companies including tariff rules and regulations.....	394
Request For Applicable Premium Rates on Passenger Personal Accident Insurance (PPAI) By The Land Transportation Franchising and Regulatory Board (LTFRB).....	397
Request for Approval of Premium Rates on Fire, AON and Motor Car Policies as well as Bonds.....	401
Technical Services Group – Reinsurance Division	406
Approval of Facultative Placements Abroad	407
Approval of Reinsurance Treaty.....	411
Technical Services Group – Statistics and Research Division	415
Request/Query for Statistical Report pertaining to Insurance, Pre-need and HMO matters not available in the IC Website	416

District Offices – IC Cebu District Office	420
Process of Handling of Formal Complaints	421
Conduct Of Agents’ Qualifying Exam Through The Agents’ Computerized Examination (ACE) System.....	424
Process of Handling Informal Complaints received from walk-in complainants and received via mail or e-mail	427
District Offices – IC Davao District Office	431
Process of Handling Formal Complaints	432
Conduct of Agents’ Qualifying exam through the Agents’ Computerized Examinations (ACE) System.....	436
Process of Handling Informal complaints received from walk-in complainants and received via mail or e-mail	439
FEEDBACK AND COMPLAINTS MECHANISM	444



**Office of the Commissioner – Microinsurance
Division**
External Services



REQUEST FOR AVAILABLE DATA ON MICROINSURANCE

- **About the Service**

The request covers available data on Microinsurance such as number of insured lives, premium production and number of entities actively selling Microinsurance products based on the unaudited quarterly reports, among others.

- **Office/Division**

Microinsurance Division

- **Classification**

Complex

- **Type of Transaction**

Government-to-Citizen (G2C)
Government-to-Government (G2G)

- **Who May Avail of the Service**

All Microinsurance Providers, Government Agencies and the public in general

- **Requirement/s**

Checklist of Requirements	Where to secure
Letter of request or electronic mail	Provided by the requesting entity

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON CHARGE	IN
1. Documentation / Recording of the written request	Submission of the letter of request or electronic mail	Received and recorded the letter or electronic mail.	None	15 minutes	Insurance Specialist I / Insurance Specialist II / Senior Insurance Specialist /	

					Available staff of the Division
2. Preparation of the data		The person in charge retrieves the data required.	None	2 days	Insurance Specialist I / Insurance Specialist II / Senior Insurance Specialist
3. Preparation of Letter/Memo		The Action Officer drafts the letter/ Memo.	None	1 day	Insurance Specialist I / Insurance Specialist II / Senior Insurance Specialist
4. Submission of the drafted letter / memo for review		The Supervisor reviews the drafted letter/memo	None	7 hours 30 minutes	Supervising Insurance Specialist
5. Return the draft letter / memo for final version		The Action Officer will submit the final version to the Division Manager	None	1 day	Senior Insurance Specialist / Division Manager
6. Signing of the letter / memo		The Division Manager reviews the letter and affixes his initial.	None	30 minutes	Division Manager
7. Submission of the letter / memo to the Office of the Commissioner		The Action Officer submit the letter / memo to the Office of the Commissioner for signature of the Commissioner	None	15 minutes	Insurance Commissioner
8. Receiving the letter/memo from the Commissioner		The Action Officer receives the signed letter / memo from the Office of the Commissioner	None	2 days	Insurance Specialist I / Insurance Specialist II / Senior Insurance Specialist / Available staff of the Division

9. Recording and Releasing		The Action Officer releases the signed letter / memo to the Records Section for delivery to the concerned parties.	None	15 minutes	Insurance Specialist I / Insurance Specialist II / Senior Insurance Specialist / Available staff of the Division
TOTAL			None	6 days, 8 hours and 45 minutes	



Office of the Commissioner – Suretyship Unit

External Services



AUTHENTICATION OF CERTIFICATE OF COMPLIANCE

- **About the Service**

Pursuant to Sec. 232 of the Republic Act (RA) No. 10607, otherwise known as the Amended Insurance Code, no policy, certificate or contract of insurance shall be issued or delivered within the Philippines without the approval of the Insurance Commissioner.

In relation thereto, and as a manner of verifying a surety company's compliance to the above-mentioned law, the Supreme Court issued Administrative Matter No. 04-02-7SC requiring companies to submit a duly certified true copy (CTC) of Certificate of Compliance (COC) by the Insurance Commission (IC). Hence, upon request of its regulated entities, the IC authenticates documents it has on file pertaining to the issued COC. Companies may request from a single CTC to as many as 500 CTCs per company, depending on the number of copies required by the courts.

- **Office/Division**

Suretyship Unit

- **Classification**

Simple

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

Authorized representative of the insurance company who requests for certified true copy of their Certificate of Compliance

- **Requirements**

Checklist of Requirements	Where to Secure
Letter of request	Requesting Company
Copy of document(s) to be authenticated	Records Section – Insurance Commission/Company Records Suretyship Unit File Copy

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Issuance of Order of Payment (OP)	The Authorized representative of the insurance company submits the complete documents enumerated above	The Action Officer checks whether the required documents enumerated above are complete and if the request is duly signed. If found in order, issues an Order of Payment (OP) and advises the client to proceed to the Cashier for payment	Certification of other documents - Php 200 + Php10.00 per photocopy	20 minutes	Legal Assistant/IC Insurance Specialist I/IC Executive Assistant I/ IC Senior Insurance Specialist
2. Payment	The client proceeds to the cashier for payment	The Cashier receives the payment from the client and issues an Official Receipt (OR)	None	2 hours (1 receipt per requested certified true copy)	Cashier
3. Authentication of Document	The client presents the OR to the Action Officer	The Action Officer verifies and retrieves the original copy of the document/s on file	None	2 hours	Legal Assistant/IC Insurance Specialist I/IC Executive Assistant I/ IC Senior Insurance Specialist
		Photocopies the requested document/s with stamp "Certified True Copy" on each page of the document/s and forwards to the signatory/Unit Head for signature	None	4 hours	
		The Authorized Signatory/Unit Head signs the document/s		2 hours	IC Senior Insurance Specialist- OIC/IC Executive Assistant I (alternate signatory)
4. Release of Authenticated Documents	The client receives the authenticated document/s	After signing, the Action Officer affixes the agency seal on the document/s.	None	2 hours	Legal Assistant/IC Insurance Specialist I/IC Executive

		The Action Officer releases the authenticated document/s to the client.			Assistant I/ IC Senior Insurance Specialist
TOTAL			Php210.00 per copy	1 day, 4 hours and 20 minutes	

Notes:

- (1) Pursuant to IC Circular Letter (CL)No. 2020-56, the service is only available on Mondays-Thursdays 9:00 AM – 1:00 PM (under community quarantine arrangements).
- (2) Schedule of Fees, pursuant to IC CL No. 2014-15, Section VIII, Item No. 8

<u>Component</u>	<u>Fee</u>
Certified True Copy of other documents	Php 200.00/document
Photocopy	Php 10.00/page



Financial Examination Group – Brokers and Insurance Pools Division

External Services



ISSUANCE OF CERTIFICATION ABOUT THE FINANCIAL CONDITION OF INSURANCE AND/OR REINSURANCE BROKERS

- **About the Service**

Certification of Financial Condition of insurance and/or reinsurance brokers intended for accreditation or any legal purpose is issued within three (3) Days upon receipt of the written request

- **Office/ Division**

Brokers and Insurance Pools Division

- **Classification**

Simple

- **Type of Transaction**

Government-to-Business (G2B)
Government-to-Citizen (G2C)
Government-to-Government (G2G)

- **Who May Avail of the Service**

All

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM– 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of the Accomplished Application Form or Written Request	The applicant submits accomplished Application Form or written request for a certified true copy of readily available documents	Insurance Specialist receives the written request and forwards the same to the Action Officer.	None	10 minutes	Insurance Specialist
2. Preparation of Certification		The Action Officer upon receipt of the request evaluates the same, conducts	None	1 day and 4 hours	Insurance Specialist

		research then prepares the Certification.			
3. Review and Approval of the Certification		The Certificate is forwarded to the Supervising Insurance Specialist/Division Manager/Officer-in-Charge for review and approval.	None	4 hours	Supervising Insurance Specialist/Division Manager/Officer-in-Charge
4. Receipt of the signed Certification		The Insurance Specialist receives the signed Certification and notify the company/claimants/policyholders that the same is ready for release.	None	30 minutes	Insurance Specialist
5. Issuance of Order of Payment		The Insurance Specialist prepares the Order of Payment and issues the same to the client.	None	15 minutes	Insurance Specialist
6. Payment of Fees	The client proceeds to the Cashier.	The Cashier accepts the Order of Payment, receives the payment and issues Official Receipt (OR) to the client.	Php 500.00 per Certification for companies Php 200.00 per Certification for claimants/policy holders	10 minutes	Cashier
7. Release of the Certification	The client presents the OR and receives the authenticated document.	The Division Staff, upon presentation of the Official Receipt by the client, releases the certification.	None	10 minutes	Insurance Specialist
TOTAL			Php 500.00 per Certification for companies Php 200.00 per Certification for claimants/policyholders	2 days, 1 hour and 15 minutes	



**Financial Examination Group – Health
Maintenance Organizations Division**
External Services



ISSUANCE OF CERTIFICATION ABOUT THE FINANCIAL CONDITION OF HEALTH MAINTENANCE ORGANIZATIONS (HMOs)

- **About the Service**

Certifications of Financial Condition of Health Maintenance Organizations (HMOs) intended for accreditation or any legal purpose are issued within three (3) working days upon receipt of the written request.

- **Office/Division**

HMO Division

- **Classification**

Simple

- **Type of Transaction**

Government-to-Business (G2B)
Government-to-Citizen (G2C)

- **Who May Avail of the Service**

Any HMOs, HMO Members/Claimants and Other Stakeholders

- **Requirement/s**

Checklist of Requirements	Where to secure
Written Request (1 original copy)	Requesting Party

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM - 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of Written Request	Submission of written request for certification of financial condition.	The Records Officer receives the written request and brings the physical copy of the received and recorded written request to OCOM or	None	10-20 minutes	Administrative Aide

		Assigned Deputy Insurance Commissioner.			
		The OCOM receives the written request and forwards the same to the ODIC.	None	10 minutes	Administrative Aide
		The ODIC receives the written request and forwards the same to the HMO Division.	None	10 minutes	Administrative Aide
		Division Staff receives the written request and forwards the same to the Insurance Specialist.	None	10 minutes	Division Staff
2. Preparation of Certification		The Insurance Specialist upon receipt of the request evaluates the same, conducts research then prepares the Certification	None	1.5 days	Insurance Specialist
3. Review and Approval of the Certification		The Certification is forwarded to the Supervising Insurance Specialist for review, then to the Division Manager/Officer-In-Charge for approval and signature. The Division Manager/ Officer-In-Charge reviews the Certification and affixes his signature and forwarded the same to the Division Staff.	None	0.5 day	Supervising Insurance Specialist; Division Manager/ Officer-In-Charge
4. Receipt of the Approved Certification		The Division Staff receives the signed Certification from the Division Manager/ Officer-In-Charge and notifies the client that the same is ready for release/pick-up.	None	10 minutes	Division Staff

5. Issuance of Order of Payment		When the client arrives, the Division Staff prepares the Order of Payment and issues the same to the client.	None	15 minutes	Division Staff
6. Payment of Fees	The client proceeds to the Cashier.	The Cashier accepts the Order of Payment, receives the payment and issues Official Receipt to the client.	PHP500.00 per Certification for HMOs; PHP200.00 per Certification issued to members/claimants and other stakeholders	10 minutes	Cashier
7. Release of the signed Certification	The client presents the OR and receives the Certificate.	The Division Staff, upon presentation of the Official Receipt by the client, releases the Certificate.	None	10 minutes	Division Staff/ Insurance Specialist
TOTAL:			PHP500.00 for HMOs; PHP200.00 for members/claimants and other stakeholders	2 days, 1 hour and 35 minutes	



**Financial Examination Group –
Life/MBAs/Trust Division**
External Services



ISSUANCE OF CERTIFICATION ABOUT THE FINANCIAL CONDITION OF LIFE INSURANCE COMPANIES AND MUTUAL BENEFIT ASSOCIATIONS

▪ **About the Service**

Certifications of Financial Condition of life insurance companies and mutual benefit associations intended for accreditation or any legal purpose are issued within three (3) days upon receipt of the written request.

▪ **Office/Division**

Life/MBAs/Trust Division

▪ **Classification**

Simple

▪ **Type of Transaction**

Government-to-Business (G2B)
Government-to-Citizen (G2C)

▪ **Who May Avail of the Service**

Any Life Insurance Company, Mutual Benefit Association, Insurance Claimants, Insurance Policyholders and other stakeholders

▪ **Requirements**

Checklist of Requirements	Where to secure
Written Request (1 original copy)	Produced by the client/applicant

▪ **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM– 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of the Written Request	The applicant submits written request for certification of financial condition	The Records Officer receives the written request and brings the physical copy of the received and recorded written request to OCOM or Assigned	None	10 – 20 minutes	Administrative Aide

		Deputy Insurance Commissioner.			
		The OCOM receives the written request and forwards the same to the ODIC.	None	10 minutes	Administrative Aide
		The ODIC receives the written request and forwards the same to the Life/MBAs/Trust Division.	None	10 minutes	Administrative Aide
		Division Staff receives the written request and forwards the same to the Insurance Specialist.	None	15 minutes	Division Staff
2. Evaluation of the Request		The Insurance Specialist upon receipt of the request evaluates the same and conducts research.	None	1 day and 4 hours	Insurance Specialist
3. Preparation of the Certification		The Insurance Specialist prepares the Certification, affixes his or her initials, for review by the Supervising Insurance Specialist.	None	2 hours	Insurance Specialist
4. Review of the Certification		The Supervising Insurance Specialist reviews the Certification, and if there is no revision, affixes his/her initial on the Certification and endorse the same to the Division Manager/OIC.	None	4 hours	Supervising Insurance Specialist
5. Approval of the Certification		The Division Manager/OIC reviews the Certification, and if found in order, signs the Certification.	None	4 hours and 20 minutes	Division Manager / OIC
6. Receipt of the signed Certification		The Division Staff receives the signed Certification from the Division Manager/OIC and notifies the client	None	10 minutes	Division Staff

		that the same is ready for release/ pick-up.			
7. Issuance of Order of Payment		The Division Staff prepares the Order of Payment and issues the same to the client.	None	15 minutes	Division Staff
8. Payment of Fees	The client proceeds to the Cashier.	The Cashier accepts the Order of Payment, receives the payment and issues Official Receipt to the client.	Php500 per Certification issued to insurance companies or Php200 per Certification issued to claimants/policyholders and other stakeholders	10 minutes	Cashier
9. Release of the Certification	The client presents the OR and receives the Certification.	The Division Staff, upon presentation of the Official Receipt by the client, releases the copy of the Certification to client.	None	10 minutes	Division Staff
TOTAL			Php500 - insurance companies or Php200 - claimants/policyholders and other stakeholders	3 days	



Financial Examination Group – Non-Life Division

External Services



ISSUANCE OF CERTIFICATION ABOUT THE FINANCIAL CONDITION OF NON-LIFE INSURANCE COMPANIES

- **About the Service**

Certifications of Financial Condition of non-life insurance companies intended for accreditation or any legal purpose are issued within three (3) days upon receipt of the written request.

- **Office/Division**

Non-life Division

- **Classification**

Simple

- **Type of Transaction**

Government-to-Business (G2B)
Government-to-Citizen (G2C)

- **Who May Avail of the Service**

Any Non-Life Insurance Company, Insurance Claimants, Insurance Policyholders and other stakeholders

- **Requirements**

Checklist of Requirements	Where to secure
Written Request (1 original copy)	Produced by the client/applicant

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM– 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of the Written Request	The applicant submits written request for certification of financial condition	The Records Officer receives the written request and brings the physical copy of the received and recorded written request to OCOM or Assigned	None	10 – 20 minutes	Administrative Aide

		Deputy Insurance Commissioner.			
		The OCOM receives the written request and forwards the same to the ODIC.	None	10 minutes	Administrative Aide
		The ODIC receives the written request and forwards the same to the Non-life Division.	None	10 minutes	Administrative Aide
		Division Staff receives the written request and forwards the same to the Insurance Specialist.	None	15 minutes	Division Staff
2. Evaluation of the Request		The Insurance Specialist upon receipt of the request evaluates the same and conducts research.	None	1 day and 4 hours	Insurance Specialist
3. Preparation of the Certification		The Insurance Specialist prepares the Certification, affixes his or her initials, for review by the Supervising Insurance Specialist.	None	2 hours	Insurance Specialist
4. Review of the Certification		The Supervising Insurance Specialist reviews the Certification, and if there is no revision, affixes his/her initials on the Certification and endorse the same to the Division Manager.	None	4 hours	Supervising Insurance Specialist
5. Approval of the Certification		The Division Manager reviews the Certification, and if found in order, signs the Certification.	None	4 hours and 20 minutes	Division Manager
6. Receipt of the signed Certification		The Division Staff receives the signed Certification from the Division Manager and notifies the client that	None	10 minutes	Division Staff

		the same is ready for release/ pick-up.			
7. Issuance of Order of Payment		The Division Staff prepares the Order of Payment and issues the same to the client.	None	15 minutes	Division Staff
8. Payment of Fees	The client proceeds to the Cashier.	The Cashier accepts the Order of Payment, receives the payment and issues Official Receipt to the client.	Php500 per Certification issued to insurance companies or Php200 per Certification issued to claimants/policyholders and other stakeholders	10 minutes	Cashier
9. Release of the Certification	The client presents the OR and receives the Certification.	The Division Staff, upon presentation of the Official Receipt by the client, releases the copy of the Certification to client.	None	10 minutes	Division Staff
TOTAL			Php500 - insurance companies or Php200 - claimants/policyholders and other stakeholders	3 days	



Financial Examination Group – Pre-Need Division

External Services



ISSUANCE OF CERTIFICATION ABOUT THE CONSOLIDATED TRUST FUND EQUITY BALANCES OF PRE-NEED COMPANIES

- **About the Service**

Certification of Consolidated Trust Fund Equity of pre-need companies intended for any legal purpose are issued within twenty (20) days upon receipt of the written request.

- **Office/Division**

Pre-Need Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)
Government-to-Citizen (G2C)

- **Who May Avail of the Service**

Any Pre-need Company, Trustee Banks, Plan holders and other stakeholders

- **Requirements**

Checklist of Requirements	Where to secure
Written Request (hard copy or soft copy)	Produced by the trustee bank/applicant

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM– 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of the Written Request	The applicant submits written request for certification of Consolidated Trust Fund Equity	The Records Officer receives the written request and brings the physical copy of the received and recorded written request to OCOM or Assigned Deputy Insurance Commissioner.	None	10 – 20 minutes	Administrative Aide

		The OCOM receives the written request and forwards the same to the ODIC.	None	10 minutes	Administrative Aide
		The ODIC receives the written request and forwards the same to the Pre-need Division.	None	10 minutes	Administrative Aide
		Division staff receives the written request and forwards the same to the Insurance Specialist	None	10 minutes	Division Staff
2. Evaluation of the Request		The Insurance Specialist upon receipt of the request, evaluates the same and prepares the consolidated Trust Fund Statements of pre-need company, based on the availability of Trust Fund Statements from the quarterly submission of trustee banks.	None	18 days	Insurance Specialist
3. Preparation of Certification		The Insurance Specialist prepares the Certification, affixes his or her initials, for review by the Supervising Insurance Specialist.	None	4 hours	Insurance Specialist
4. Review of the Certification		The Supervising Insurance Specialist reviews the Certification, and if there is no revision, affixes his/her initials/approval on the certification and endorse the same to the Division Manager. <i>Review and approval will be done electronically</i>	None	5 hours	Supervising Insurance Specialist
5. Approval of the Certification		The Division Manager reviews the Certification, and if found in order, signs the Certification	None	5 hours and 25 minutes	Division Manager

6. Receipt of the signed Certification		The Division Staff/Insurance Specialist receives the signed Certification and notifies the client that the same is ready for release/pick-up	None	10 minutes	Division Staff/Insurance Specialist
7. Issuance of Order of Payment		The Division Staff/Insurance Specialist prepares the Order of Payment and issues the same to the client.	None	15 minutes	Division Staff/Insurance Specialist
8. Payment of Fees	The client proceeds to the Cashier.	The Cashier accepts the Order of Payment, receives the payment and issues Official Receipt (OR) to the client.	If requested by company - 500.00 per certification If requested by planholder / stakeholder - 200.00 per certification	10 minutes	Cashier
9. Release of the Certification	The client presents the OR and receives the signed Certification	The Division Staff, upon presentation of the Official Receipt by the client, releases the copy of the Certification to client.	None	10 minutes	Division Staff/Insurance Specialist
TOTAL			If requested by company – Php 500.00 per certification If requested by planholder / stakeholder – Php 200.00 per certification	20 days	

ISSUANCE OF CERTIFICATION ABOUT THE FINANCIAL CONDITION AND TRUST FUND OF PRE-NEED COMPANIES

- **About the Service**

Certification of Financial Condition and Trust Funds of pre-need companies intended for any legal purpose are issued within three (3) days upon receipt of the written request.

- **Office/Division**

Pre-Need Division

- **Classification**

Simple

- **Type of Transaction**

Government-to-Business (G2B)
Government-to-Citizen (G2C)

- **Who May Avail of the Service**

Any Pre-need Company, Trustee Banks, Planholders and other stakeholders

- **Requirements**

Checklist of Requirements	Where to secure
Written Request (<i>hard copy or soft copy</i>)	Produced by the client/applicant

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM– 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of the Written Request	The applicant submits written request for certification of financial condition and trust fund of	The Records Officer receives the written request and brings the physical copy of the received and recorded written request to OCOM or Assigned	None	10 – 20 minutes	Administrative Aide

	pre-need company	Deputy Insurance Commissioner.			
		The OCOM receives the written request and forwards the same to the ODIC.	None	10 minutes	Administrative Aide
		The ODIC receives the written request and forwards the same to the Pre-Need Division.	None	10 minutes	Administrative Aide
		Division Staff receives the written request and forwards the same to the Insurance Specialist.	None	15 minutes	Division Staff
2. Evaluation of the Request		The Insurance Specialist upon receipt of the request evaluates the same and conducts research.	None	1 day and 4 hours	Insurance Specialist
3. Preparation of the Certification		The Insurance Specialist prepares the Certification, affixes his or her initials, for review by the Supervising Insurance Specialist.	None	2 hours	Insurance Specialist
4. Review of the Certification		The Supervising Insurance Specialist reviews the Certification, and if there is no revision, affixes his/her initials/ <i>approval</i> on the Certification and endorse the same to the Division Manager.	None	4 hours	Supervising Insurance Specialist
5. Approval of the Certification		The Division Manager reviews the Certification, and if found in order, signs the Certification.	None	4 hours and 20 minutes	Division Manager
6. Receipt of the signed Certification		The Division Staff/Insurance Specialist receives the signed Certification from the Division Manager and notifies the client that the same	None	10 minutes	Division Staff/Insurance Specialist

		is ready for release/ pick-up.			
7. Issuance of Order of Payment		The Division Staff/Insurance Specialist prepares the Order of Payment and issues the same to the client.	None	15 minutes	Division Staff/Insura nce Specialist
8. Payment of Fees	The client proceeds to the Cashier.	The Cashier accepts the Order of Payment, receives the payment and issues Official Receipt to the client.	Php 500.00 per Certification issued to insurance companies or Php 200.00 per Certification issued to claimants/poli cyholders and other stakeholders	10 minutes	Cashier
9. Release of the Certification	The client presents the OR and receives the Certification.	The Division Staff/Insurance Specialist, upon presentation of the Official Receipt by the client, releases the copy of the Certification to client.	None	10 minutes	Division Staff/Insura nce Specialist
TOTAL			Php 500.00 – insurance companies or Php 200.00 – claimants/p olicyholders and other stakeholder s	3 days	

REQUEST FOR CONFIRMATION ON COMPLIANCE TO TRUST FUND INVESTMENT LIMITATIONS UNDER SECTION 34 OF THE PRE-NEED CODE

- **About the Service**

Request for confirmation on compliance to trust fund limitations under Section 34 of the Pre-Need Code is granted or denied within twenty (20) days upon receipt of the written request.

- **Office/Division**

Pre-Need Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

Any Trustee Bank

- **Requirements**

Checklist of Requirements	Where to secure
1 Written Request (hard copy or soft copy)	Produced by the trustee bank

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM– 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of the Written Request	The applicant submits written request for confirmation on compliance to the limitations under Section	The Records Officer receives the written request and brings the physical copy of the received and recorded written request to OCOM or Assigned Deputy Insurance Commissioner.	None	10 – 20 minutes	Administrative Aide

	34 of the Pre-need Code	The OCOM receives the written request and forwards the same to the ODIC.	None	10 minutes	Administrative Aide
		The ODIC receives the written request and forwards the same to the Pre-need Division.	None	10 minutes	Administrative Aide
		Division staff receives the written request and forwards the same to the Insurance Specialist.	None	10 minutes	Division Staff
2. Evaluation of the Request		The Insurance Specialist upon receipt of the request letter, evaluates the same, then prepares the Consolidated Trust Fund Statement and template of Analysis of Investment in Trust Funds of pre-need company, based on the availability of Trust Fund Statements from the quarterly submission of trustee banks.	None	14 days and 4 hours	Insurance Specialist
3. Preparation of Reply Letter		The Insurance Specialist prepares the Reply letter together with the Complete Staff Work (CSW) and affixes his or her e-signature, for review by the Supervising Insurance Specialist	None	2 hours and 55 minutes	Insurance Specialist
4. Review of the Reply Letter		The Supervising Insurance Specialist and Division Manager review the Reply Letter, and if there is no revision, affix their e-signature/approval on the CSW attached in the Reply Letter and endorse the same to the Deputy Insurance Commissioner. <i>Review and approval will be done electronically</i>	None	1 day	Supervising Insurance Specialist and Division Manager

5. Approval of the Reply Letter		The Reply Letter is forwarded to the Office of the Deputy Insurance Commissioner and then to the Office of the Insurance Commissioner for approval and signature.	None	4 days	Deputy Insurance Commissioner and Insurance Commissioner
6. Receipt of the signed Reply Letter		The Division Staff/Insurance Specialist receives the signed Reply Letter and forwards it to the Records Section for release to the company and/or send the reply letter through email or notifies the client that the same is ready for release/pick-up.	None	15 minutes	Division Staff/Insurance Specialist
TOTAL			None	20 days	



**Legal Services Group – Claims Adjudication
Division**
External Services



PROCESS OF HANDLING FORMAL COMPLAINTS/PROCESS OF ACTING ON FILING OF COMPLAINTS

- **About the Service**

This service is being offered to assist clients in the filing of formal complaints against insurance and pre-need companies, mutual benefit associations, and health maintenance organizations.

- **Office/Division**

Claims Adjudication Division

- **Classification**

Simple

- **Type of Transaction**

Government-to-Citizen (G2C)

- **Who May Avail of the Service**

All policyholders, plan holders, MBA members, and HMO members

- **Requirement/s**

Checklist of Requirements	Where to secure
1. Statement of Claims; or Verified Complaint	Insurance Commission – Claims and Adjudication Division Prepared by complaining party’s counsel
2. Certificate of Non-forum Shopping	Claimant
3. All annexes mentioned in the complaint, if any	Claimant
<i>Note: Statement of Claims for small claims amounting to Php 400,000.00 and below Verified Complaint for claims amounting to above Php 400,000.00 but not exceeding Php 5,000,000.00</i>	

- **Schedule of Availability of Service**

Monday – Friday (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Presentation of the Statement of Claims or Verified Complaint	Client presents the following: 1. Statement of Claims or Verified Complaint 2. Certification of Non-Forum Shopping	Upon the filing of the complaint, the Commission determines whether the same is sufficient in form and substance and the Assisting Officer (AO) prepares the Order of Payment. If the complaint is not sufficient in form and substance, the Commission, <i>motu proprio</i> , shall refuse to accept it.	None	1 day	Division Manager Assisting Officer (Administrative Assistant III/ Administrative Aide II)
2. Payment of Legal Fees	The client proceeds to the Cashier Section to pay the legal fees.	The Cashier processes the payment and releases the Official Receipt to be submitted to CAD thereafter.	See Schedule of Legal Fees Below	7 minutes	Cashier Staff
3. Recording and Docketing of Complaint		The AO assigns a unique docket number for the complaint and records the case in the docket book.	None	5 minutes	Assisting Officer (Administrative Assistant III/ Administrative Aide II)
4. Preparation and Review of Summons		The AO prepares summons as instructed by Division Manager. The AO reviews the summons then forwards the same to the Division Manager for signature.	None	1 day	AO (Administrative Assistant III/ Administrative Aide II) Division Manager
5. Release of Summons		The AO sends the summons to the concerned parties.	None	1 day	Assisting Officer (Administrative Assistant III/

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
					Administrative Aide II)
TOTAL:			See Schedule of Legal Fees Below	3 days and 12 minutes	

SCHEDULE OF LEGAL FEES

2022 Amendments to the 2014 Rules of Procedure Governing Trial and Hearing of Claims Cases Involving Insurance or Reinsurance Policies or Those Arising from Membership Certificates Issued by Mutual Benefit Associations, in the Insurance Commission (Rule 4, Section 1 of IMC No. 2022-01)		
<i>Principal Amount Being Claimed</i>	<i>Docket Fee</i>	<i>Legal Research Fee (1%)</i>
More than PHP 400,000.00 but less than PHP 1,000,000.00	PhP 5,000.00	PhP 50.00
PHP 1,000,000.00 or more but less than PHP 2,000,000.00	PhP 10,000.00	PhP 100.00
PHP 3,000,000.00 up to PHP 5,000,000.00	PhP 15,000.00	PhP 150.00

Rules of Procedure for Small Claims Cases in the Insurance Commission (Section 7 of Insurance Memorandum Circular No. 2016-01, as amended by 2020-01)			
<i>Principal Amount being Claimed</i>	<i>Docket Fee</i>	<i>Legal Research Fee (1%)</i>	<i>Summons Fee</i>
Does not exceed PHP 100,000.00	Php1,000.00	PhP10.00	PhP1,000.00
Exceeds PHP 100,000.00, but does not exceed PHP 200,000.00	PhP2,000.00	PhP20.00	
Exceeds PHP 200,000.00, but does not exceed PHP 300,000.00	Php 3,000.00	PhP30.00	
Exceeds PHP 300,000.00, but does not exceed PHP 400,000.00	Php 4,000.00	PhP40.00	

Rules of Procedure for Adjudication of Cases against Health Maintenance Organizations in the Insurance Commission (Rule V, Section 3 of Insurance Memorandum Circular No. 2017-01)		
<i>Principal Amount being Claimed</i>	<i>Docket Fee</i>	<i>Legal Research Fee (1%)</i>
More than PhP400,000.00 up to PhP500,000.00	PhP5,000.00	PhP50.00
More than PhP500,000.00 up to PhP600,000.00	PhP6,000.00	PhP60.00
More than PhP600,000.00 up to PhP700,000.00	PhP7,000.00	PhP70.00
More than PhP700,000.00 up to PhP800,000.00	PhP8,000.00	PhP80.00
More than PhP800,000.00 up to PhP900,000.00	PhP9,000.00	PhP90.00
More than PhP900,000.00 up to PhP1,000,000.00	PhP10,000.00	PhP100.00
More than PhP1,000,000.00 up to PhP2,000,000.00	PhP15,000.00	PhP150.00
More than PhP2,000,000.00 up to PhP3,000,000.00	PhP20,000.00	PhP200.00
More than PhP3,000,000.00 up to PhP4,000,000.00	PhP25,000.00	PhP250.00
More than PhP4,000,000.00 up to PhP5,000,000.00	PhP30,000.00	PhP300.00
More than PhP5,000,000.00	PhP35,000.00	PhP350.00

PROCESS OF ACTING ON REQUEST FOR CERTIFICATION

▪ **About the Service**

This service is to assist clients in requesting certificates of pending formal complaints and reputable claims settlement record.

▪ **Office/Division**

Claims Adjudication Division

▪ **Classification**

Simple

▪ **Type of Transaction**

Government-to-Business (G2B)

▪ **Who May Avail of the Service**

All

▪ **Requirement/s**

Checklist of Requirements	Where to secure
Letter Request for Certifications	Requesting party

▪ **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receiving of Letter Request	The client submits the letter-request.	Assisting Officer verifies the request and receives the request from the client. If request does not pertain to a company's pending formal complaints before the CAD or a company's claims	None	3 minutes	AO (Administrative Assistant III/ Administrative Aide II)

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
		settlement record, Assisting Officer will endorse said client to the proper division.			
2. Preparation of Certification		The Assisting Officer prepares the appropriate Certification. The Division Manager reviews the Certification and, if found in order, affixes his signature thereon.	None	1 day	AO (Administrative Assistant III/ Administrative Aide II) Division Manager
3. Payment of Fees	The client proceeds to the Cashier Section to pay the certification fee.	The Assisting Officer prepares the Order of Payment.	Certification Fee (PHP 500.00)	7 minutes	AO (Administrative Assistant III/ Administrative Aide II) Cashier Staff
4. Releasing of Certification	The client receives the Certification requested.	The Assisting Officer releases the Certification to the client.	None	5 Minutes	AO (Administrative Assistant III/ Administrative Aide II)
TOTAL:			PHP 500.00	1 day and 15 minutes	



**Legal Services Group – Conservatorship,
Receivership and Liquidation Division**
External Services



ASSISTANCE TO CLAIMANTS FOR FILING OF CLAIMS AGAINST COMPANIES UNDER CRL

- **About the Service**

This process is observed in the filing and following up of claims against companies under conservatorship, receivership and liquidation received from the following:

- a. Walk-in Claimants – Policyholder/Planholder/Authorized Representative/s who personally visits the CRL Division
- b. Mail – Written request for assistance addressed to IC or CRL Division

- **Office/Division**

Conservatorship, Receivership and Liquidation Division (CRLD)

- **Classification**

Simple

- **Type of Transaction**

Government-to-Citizen (G2C)

- **Who May Avail of the Service**

Any person whether planholder/policyholder and/or creditor who has claims against company under CRL

- **Requirement/s**

Checklist of Requirements	Where to secure
1. Claimant's Request for Assistance Form	CRL Division
2. Photocopy of Policy/Plan	From the Requestor/Client
3. Photocopy of Certificate of Full Payment	From the Requestor/Client
4. Photocopy of two valid government issued ID's (LTO, DFA, SSS, BIR, Philhealth, Pag-IBIG, PHLPPost, Comelec, PRC, IBP, LGUs, DOLE, NBI)	From the Requestor/Client

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Documentation of Request	The Client proceeds to CRLD and informs Action Officer of the request.	<p>Walk-in: The Action Officer interviews the client. If the client has not yet filed the claim, the CRL Action Officer requires the submission of the required documents.</p> <p>If the client has already filed the claim, the Action Officer advises the client to follow up with the company under CRL, the Conservator, Receiver or Liquidator or Overseer (CRLrO), or IC CRL Division and gives the client the contact details. The interview will be closed/ended.</p> <p>Through Mail or E-mail: The Action Officer receives the mailed documents from the Record Section or through CRL official e-mail.</p>	None	30 minutes	Supervising Insurance Specialist Senior Insurance Specialist Insurance Specialist II Insurance Specialist I CRLD Staff
2. Evaluation of Request		The Action Officer evaluates the submitted and/or mailed documents and prepares the Referral Letter (RL) for the company, Conservator, Receiver or Liquidator.		2 days and 4 hours	
3. Approval of Request		The CRL Division Manager approves the RL		1 hour and 45 minutes	Division Manager
4. Transmittal of Referral Letter to companies under CRL	The Client receives notification .	The Administrative Assistant/Aide notifies the client and transmits the letter to Records Section for mailing or personal delivery.		1 hour and 45 minutes	CRLD Staff
TOTAL			None	3 days	

PROCESS OF ACTING ON ENDORSEMENTS / REFERRAL LETTER RECEIVED FROM GOVERNMENT AGENCIES

- **About the Service**

This service is to assist other government agencies that endorse complaint which are WITHIN and NOT WITHIN the jurisdiction of the Insurance Commission by endorsing the same to the appropriate government agencies.

- **Office/Division**

Conservatorship, Receivership and Liquidation Division (CRLD)

- **Classification**

Simple

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

Policyholder/Planholder
Third Party Claimant

- **Requirement/s**

Checklist of Requirements	Where to secure
Endorsement/Referral Letter from the Government Agency	From the Requestor/Client

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of Referral / Endorsement Letter from Government Agency	Endorsement and Referral from other government agencies	CRLD's General Receiving, records for encoding Assigns to Action Officer	None	1 hour	CRLD Staff

2. Evaluation and Review		<p>The Action Officer evaluates and reviews the Endorsement / Referral Letter.</p> <p>If Endorsement/ Referral Letter is not within IC jurisdiction, Action Officer evaluates which government agency to endorse/transmit to.</p> <p>If the Endorsement / Referral Letter is within IC's jurisdiction, Action Officer evaluates the nature of the claim.</p>	None	1 day	Supervising Insurance Specialist / Senior Insurance Specialist / Insurance Specialist II / Insurance Specialist I / CRLD Staff
3. Preparation of Endorsement Letter / Memo		<p>If not within IC's jurisdiction, Action Officer transmits the Endorsement/ Referral Letter to the proper government entity for appropriate action, copy furnished the government office concerned and the claimant; or</p> <p>If within IC's jurisdiction, the Action Officer reviews and evaluates the nature of the claim and refers to the appointed Conservator, Receiver, Liquidator or Overseer.</p>	None	1 day	Supervising Insurance Specialist / Senior Insurance Specialist / Insurance Specialist II / Insurance Specialist I / CRLD Staff
4. Signing of the Endorsement / Referral		<p>The Division Manager reviews the letter; If there are marginal notes refer to the Action Officer for correction and finalization.</p> <p>If there are no correction, the Division Manager affixes his signature.</p>	None	5 hours	Division Manager

5. Recording and Releasing		The CRLD Staff releases the signed Endorsement/ Referral Letter to the Releasing Section for delivery to the concerned parties.	None	2 hours	CRLD Staff
TOTAL			None	3 days	



Legal Services Group – Licensing Division

External Services



CONDUCT OF AGENTS' QUALIFYING EXAMINATION THROUGH THE AGENTS' COMPUTERIZED EXAMINATIONS (ACE) SYSTEM

- **About the Service**

The passing of examination is required of persons applying for issuance of license as insurance agents, if not otherwise exempt from taking the same. He/she must be of good moral character and must have never been convicted of any crime involving moral turpitude. He/she must satisfactorily show that he/she has been trained in the kind/s of insurance contemplated in the license applied for.

- **Office/Division**

Licensing Division

- **Classification**

Simple

- **Type of Transaction**

Government-to-Citizen (G2C)

- **Who May Avail of the Service**

All individuals who have been duly registered by the insurance company representative in the Agents' Computerized Examination (ACE) System and who have paid the corresponding examination fee may avail of the service.

Duly registered individuals may secure their login username from their respective insurance companies and must present this before the proctor on the day of the examination

- **Requirement/s**

Checklist of Requirements	Where to secure
Valid Government ID with photo	Examinee

- **Schedule of Availability of Service**

Days	Batches	Time	Venue
Mondays through Fridays	1 st Batch	9:15 A.M. to 10:45 A.M.	IC Manila Office
	2 nd Batch	12:30 P.M. to 2:00 P.M.	
	3 rd Batch	2:15 P.M. to 3:45 P.M.	

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Verification	The Examinee proceeds to the Licensing Division for identity and payment verification by presenting a valid government-issued identification card and proof of payment of examination fee.	The Action Officer verifies the identity of examinees and payment of examination fee.	Examination Fee – Php1,010.00 <i>(Payment may be made either to the IC Cashier or ePayment Portal of the Landbank of the Philippines not later than one (1) working day before the scheduled examination.)</i>	30 minutes	IC Administrative Assistant I/II IC Administrative Aide I Contract of Service Personnel
2. Examination Proper	The Examinee proceeds to the Examination Room and takes the examination.	The Assigned Proctor discusses examination rules and guidelines.	none	1 hour	IC Insurance Specialist I IC Administrative Assistant I
3. Release of Examination Results	The Examinee finishes the Examination.	The Assigned Proctor prints out the Examination Results and issues the same to the examinee.	none	30 minutes	IC Insurance Specialist I IC Administrative Assistant I
TOTAL:			Php1,010.00	2 hours	

- **How to Avail of the Service (Same-day Retake)**

In case of failure to meet the passing score for the examination, the examinee has the option to retake the examination on the same day through the following procedure:

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Documentation of Request	The Examinee informs the Action Officer (AO) of his/her intention to retake the examination and presents examination result.	The AO validates the examination result, generates the Order of Payment, and advises the examinee to pay the examination fee.	Examination Fee – Php1,010.00 <i>(Payment is made to the IC Cashier)</i>	15 minutes	IC Administrative Assistant I/II IC Administrative Aide I Contract of Service Personnel
2. Payment of Fees	The Examinee proceeds to the Cashier for payment of examination fee and presents proof of payment to the AO.	The AO validates payment. The AO instructs the Examinee to proceed to the Examination room.	none	30 minutes	IC Administrative Assistant I IC Administrative Aide I IC Insurance Specialist II
3. Examination Proper	The Examinee proceeds to the Examination Room and takes the examination.	The Assigned Proctor discusses examination rules and guidelines.	none	1 hour	IC Insurance Specialist I IC Administrative Assistant I
4. Release of Examination Results	The Examinee finishes the examination.	The Assigned Proctor prints out the Examination Results and issues the same to the examinee.	none	30 minutes	IC Insurance Specialist I IC Administrative Assistant I
TOTAL:			Php1,010.00	2 hours and 15 minutes	

REQUEST FOR ESTABLISHMENT/CLOSURE OF A BRANCH OR AN EXTENSION OFFICE OF INSURANCE COMPANY

- **About the Service**

Circular Letter 2016-39 requires that the establishment of any branch, extension office and/or service office of a domestic insurance company or the transfer thereof from one city to another be approved by the Insurance Commission.

- **Office/Division**

Licensing Division

- **Classification**

Complex

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

All licensed insurance/pre-need/HMO companies

- **Requirement/s**

Checklist of Requirements	Where to secure
Request letter	Company Head Office
Certified copy/ies of the Special Power of Attorney executed in favor of the manager/s of the branch/service/extension office/s authorizing him/them to receive summons, notices and legal processes on behalf of the company	Company Head Office
Board resolution approving the establishment, transfer, or closure of such branch, extension, satellite, and/or service office;	Company Head Office
Appointment of Branch Manager/Officer-in-Charge and if	Company Head Office

applicant is a non-life insurance company, appointment of registered company underwriter	
Certificate of employment of officers and employees of such branch, extension, satellite, and/or service office	Company Head Office

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1.Submission of requirements and payment of fees	The applicant submits complete documentary requirements and pays the required fee.	<p>1.a. The Action Officer (AO) reviews the completeness of documents.</p> <p>(If <u>complete</u>, go to 1.c. If <u>incomplete</u>, go to 1.b)</p> <p>1.b Returns the documents to the applicant. END.</p> <p>1.c. Computes the required fee & issues Order of Payment (OOP) and advises the client to pay the fee to the Cashier.</p> <p>1.d. The Cashier receives payment and issues Official Receipt (OR) to the applicant.</p>	<p>Registration Fee – Php5,050.00</p> <p><i>(Note: All fees are inclusive of 1% Legal Research Fund [LRF] fee, pursuant to IC Circular Letter No. 2014-15)</i></p>	1 hour (excluding queuing time)	<p>IC Insurance Specialist II</p> <p>Cashier</p>

		Deputy Insurance Commissioner.			
3. Recommendation		The Deputy Insurance Commissioner recommends the signing of the letter to the Insurance Commissioner.	none	16 hours	Deputy Insurance Commissioner for Legal Services
4. Approval		The Insurance Commissioner signs the approval letter.	none	16 hours	Insurance Commissioner <i>(Note: Authority to Sign delegated to Deputy Insurance Commissioner Erickson H. Balmes)</i>
TOTAL:			Php5,050.00	7 days	

REQUEST FOR ENDORSEMENT FOR REGISTRATION TO THE SECURITIES AND EXCHANGE COMMISSION OR COOPERATIVE DEVELOPMENT AUTHORITY

▪ **About the Service**

The Corporation Code of the Philippines and the Philippine Cooperative Code of 2008 require that no articles of incorporation or amendments of insurance, pre-need, health maintenance organization companies, financial intermediaries, and corporations governed by special laws shall be approved by the Securities and Exchange Commission unless accompanied by a favorable recommendation of the appropriate government agency to the effect that the articles or amendment are in accordance with the law.

▪ **Office/Division**

Licensing Division

▪ **Classification**

Complex

▪ **Type of Transaction**

Government-to-Business (G2B)

▪ **Who May Avail of the Service**

All persons under the supervision of the Insurance Commission who intend to apply for registration of its articles of incorporation or amendment to such articles of incorporation may avail of the service.

▪ **Requirement/s**

Checklist of Requirements	Where to secure
Request letter signed by authorized officer	Requesting Entity
Copy of the Articles of Incorporation/Partnership or in case of amendment, copy of the proposed amended Articles of Incorporation/By-Laws. The present/original Articles of Incorporation and/or By-Laws should be copied verbatim except for the	Requesting Entity

portions being amended. Underscore once the amended portions and type “As amended on [date of stockholders’ approval of the amendment].”	
<p>Directors’ Certificate for the Amendment of Articles of Incorporation/By-Laws attesting that:</p> <ul style="list-style-type: none"> i. Stockholders representing at least 2/3 of the outstanding capital stock; and ii. Majority of the directors, approved the proposed amendment/s. 	Requesting Entity

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission and evaluation of requirements and payment of fees	The applicant submits complete documentary requirements and pays the required fee.	<p>1.a. The Action Officer (AO) reviews the completeness of documents.</p> <p>(If <u>complete</u>, go to 1.c. If <u>incomplete</u>, go to 1.b)</p> <p>1.b Returns the documents to the applicant. END.</p> <p>1.c. Computes the required fee & issues Order of Payment (OOP) and advises the applicant to pay</p>	<p>Processing Fee – Php1,010.00</p> <p><i>(Note: All fees are inclusive of 1% Legal Research Fund [LRF] fee, pursuant to IC Circular Letter No. 2014-15)</i></p>	30 minutes	IC Insurance Specialist II

		<p>the fee to the Cashier.</p> <p>1.d. The Cashier receives payment and issues Official Receipt (OR) to the applicant.</p> <p>1.e. The AO endorses the document for receiving, encoding, and assignment.</p>			<p>Cashier</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Preparation of Approval Letter		<p>2.a. The AO prepares the draft endorsement or denial letter (with Complete Staff Work [CSW]) and forwards the same to the Division Manager (DM) or Officer-in-Charge (OIC).</p> <p>2.b. The DM/OIC reviews the draft.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revisions, DM/OIC returns the documents to the AO for revision.</p> <p>2.c. Once draft is finalized, AO signs the CSW and initials draft endorsement or denial letter and forwards to DM/OIC.</p>	none	23 hours and 30 minutes	<p>IC Insurance Specialist II</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Insurance Specialist II</p>

		<p>2.d. The DM/OIC signs the CSW and initials the endorsement or denial letter.</p> <p>2.e. The AO encodes the CSW and forwards all documents to the Deputy Insurance Commissioner.</p>			<p>Officer-in-Charge/Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
3. Recommendation		The Deputy Insurance Commissioner reviews the draft and forwards the recommendation to the Insurance Commissioner, should there be no revision.	none	16 hours	Deputy Insurance Commissioner for Legal Services
4. Approval		The Insurance Commissioner signs the endorsement or denial letter, should there be no revision.	none	16 hours	Insurance Commissioner <i>(Note: Authority to Sign delegated to Deputy Insurance Commissioner Ferdinand George A. Florendo)</i>
TOTAL:			Php1,010.00	7 days	

ISSUANCE OF CERTIFICATION ON LICENSE STATUS AND RESULT OF AGENT'S EXAMINATION

- **About the Service**

The public may request for a certification as to the status of license or registration of an IC-supervised person or entity, or as to the examination result of an individual on his/her agents' qualifying examination conducted by the Insurance Commission. If the license or registration documents have been forwarded to the Records Section, such request should be made to the Records Section.

- **Office/Division**

Licensing Division

- **Classification**

Simple

- **Type of Transaction**

Government-to-Citizen (G2C)
Government-to-Government (G2G)

- **Who May Avail of the Service**

All

- **Requirement/s**

Checklist of Requirements	Where to secure
For Issuance of Result of Agent's Examination: <ul style="list-style-type: none"> ➤ Signed request letter addressed to the Licensing Division containing the following information: <ul style="list-style-type: none"> - Complete name of examinee - Name of company being represented at the time of examination 	Requesting Entity

			<i>Exam database.)</i>		
2. Payment of Fees	The applicant proceeds to the Cashier Section for payment.	The Cashier receives payment and issues Official Receipt (OR) to the Applicant.	none	15 minutes	Cashier
3. Preparation of Certification	The applicant presents the OR to the AO.	The AO prepares the draft Certification and initials the duplicate copy.	none	1 hour	IC Insurance Specialist I/II IC Administrative Aide I Contract of Service Personnel
4. Signing of Certification		The Division Manager/Officer-in-Charge reviews and signs the draft certification, should there be no correction.	none	15 minutes	Officer-in-Charge/Division Manager
5. Issuance of Certification		The AO issues Certification to the Applicant.	none	5 minutes	IC Insurance Specialist I/II IC Administrative Aide I
TOTAL:			Php500.00 / Php200.00	2 hours and 5 minutes	

APPLICATION FOR REGISTRATION AS CONTROLLED INSURER

- **About the Service**

Every insurer authorized to do business in the Philippines and which is part of a holding company system shall register with this Commission in accordance with Section 294(a) of the Insurance Code, as amended by Republic Act No. 10607.

- **Office/Division**

Licensing Division

- **Classification**

Complex

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

Any insurer authorized to do business in the Philippines and is a part of a holding company.

- **Requirement/s**

Checklist of Requirements	Where to secure
Request letter	Company Head Office
Copy of Charter or Articles of Incorporation and By-Laws	Securities and Exchange Commission
Identities of principal or majority shareholder, officers, directors, and controlled persons	Company Head Office
List of shareholders and percentage of ownership	Company Head Office
Information as to the capital structure and general financial condition of the holding company	Company Head Office
A description and list of the principal business/es	Company Head Office

National Bureau of Investigation (NBI) clearance or similar clearance from foreign counterpart of the major shareholder or ultimate beneficial owner of the controlled insurer	National Bureau of Investigation/ or its foreign counterpart
--	--

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission of request and payment of fees	The applicant submits complete documentary requirements and pays the required fee.	<p>1.a. The Action Officer (AO) reviews the completeness of documentary requirements.</p> <p>(If <u>complete</u>, go to 1.c. If <u>incomplete</u>, go to 1.b)</p> <p>1.b The AO returns the documents to the applicant. END.</p> <p>1.c. The AO computes the prescribed fee, issues Order of Payment (OOP) and advises the applicant to pay the fee to the Cashier.</p> <p>1.d. The Cashier receives payment and issues Official Receipt (OR) to the applicant.</p>	<p>Registration Fee – Php50,500.00</p> <p><i>(Note: Pursuant to IC Circular Letter No. 2018-64)</i></p>	1 hour	<p>IC Attorney II</p> <p>IC Insurance Specialist II</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p> <p>Cashier</p>

		1.e. The AO endorses the document for receiving, encoding, and assignment.			IC Administrative Assistant II Contract of Service Personnel
2. Evaluation		<p>2.a. The AO assesses the application documents, prepares the draft approval/disapproval letter with Complete Staff Work (CSW) and forwards the same to the Division Manager (DM) or Officer-in-Charge (OIC) for review.</p> <p>2.b. DM/OIC reviews the draft.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revisions, DM/OIC returns the documents to the AO for revision.</p> <p>2.c. Once draft is finalized, AO signs the CSW and initials draft endorsement or denial letter and forwards to DM/OIC.</p> <p>2.d. The DM/OIC signs the CSW and initials the endorsement or denial letter.</p>	none	31 hours	IC Attorney II Officer-in-Charge/Division Manager IC Attorney II Officer-in-Charge/Division Manager IC Administrative Assistant II

		2.e. The AO encodes the CSW and forwards all documents to the Deputy Insurance Commissioner.			Contract of Service Personnel
3. Recommendation		The Deputy Insurance Commissioner reviews the draft and forwards the recommendation to the Insurance Commissioner, should there be no revision.	none	12 hours	Deputy Insurance Commissioner for Legal Services
4. Approval		The Insurance Commissioner approves by signing the letter of approval or disapproval.	none	12 hours	Insurance Commissioner
TOTAL:			Php50,500.00	7 days	

APPLICATION FOR REGISTRATION AS ONLINE INSURANCE AGGREGATOR

- **About the Service**

The Circular Letter No. 2018-51 dated 15 October 2018 requires online insurance aggregator, as defined therein, to register with the Insurance Commission.

- **Office/Division**

Licensing Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

An entity that intends to engage in or is engaged in business as online aggregator of insurance products.

- **Requirement/s**

Checklist of Requirements	Where to secure
Letter of Intent	Company Head Office
Certificate of Registration <ul style="list-style-type: none">- <i>In case the applicant is a foreign corporation or those companies formed, organized, or existing under any laws other than those of the Philippines, the foregoing documents may be substituted by the appropriate equivalent documents in English or with an English translation thereof if in foreign language other than English issued by the country of the applicant.</i>	Securities and Exchange Commission (SEC) and Bureau of Internal Revenue (BIR) or their foreign counterpart

<p>Certified Copy of Articles of Incorporation/Partnership/Cooperation, By-Laws and any amendments</p> <ul style="list-style-type: none"> - <i>In case the applicant is a foreign corporation or those companies formed, organized, or existing under any laws other than those of the Philippines, the foregoing documents may be substituted by the appropriate equivalent documents in English or with an English translation thereof if in foreign language other than English issued by the country of the applicant.</i> 	<p>SEC or their foreign counterpart</p>
<p>Copy of the business model and system framework/module of operation</p>	<p>Company Head Office</p>
<p>Copy of the aggregation agreement with insurance companies</p> <ul style="list-style-type: none"> - <i>The applicant may redact any provision that it deems commercially sensitive before submission to the Insurance Commission. Should the applicant deem that a provision should be kept confidential, it shall specifically identify the information that it claims as commercially sensitive and a written statement justifying and substantiating the request for confidential treatment over each piece of information. Blanket claims for confidentiality shall not be accepted.</i> <p><i>Provisions claimed to be confidential shall be provisionally treated as such until said claim for confidentiality</i></p>	<p>Company Head Office</p>

<p><i>is determined to be unjustified and without prejudice to the issuance of an order of this Commission requiring the disclosure of the said information.</i></p> <p><i>Redacted provisions should be divulged to the Insurance Commission if so warranted and when so directed by the Insurance Commission. In such case, the redacted provisions shall not be divulged to other persons other than the concerned officers of the Insurance Commission.</i></p>	
<p>Any other documents deemed necessary by the Insurance Commission</p>	

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission of request and payment of fees	The applicant submits complete documentary requirements and pays the required fee.	<p>1.a. The Action Officer (AO) reviews the completeness of documentary requirements.</p> <p>(If <u>complete</u>, go to 1.c.)</p> <p>If <u>incomplete</u>, go to 1.b)</p> <p>1.b The AO returns the</p>	<p>Registration Fee – Php50,500.00 – valid for three (3) years</p> <p>(Note: Pursuant to IC Circular Letter No. 2018-51)</p>	2 hours	<p>IC Attorney II</p> <p>IC Insurance Specialist II</p>

		<p>documents to the applicant. END.</p> <p>1.c. The AO computes the prescribed fee, issues Order of Payment (OOP) and advises the applicant to pay the prescribed fee to the Cashier.</p> <p>1.d. The Cashier receives payment and issues Official Receipt (OR) to the applicant.</p> <p>1.e. The AO endorses the document for receiving, encoding, and assignment</p>			<p>Cashier</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Evaluation		<p>2.a. The AO assesses the application documents, prepares the draft approval/disapproval letter with Complete Staff Work (CSW) and forwards the same to the Division Manager (DM) or Officer-in-Charge (OIC) for review.</p> <p>2.b. DM/OIC reviews the draft.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p>	none	126 hours	<p>IC Attorney II</p> <p>Officer-in-Charge/Division Manager</p>

		<p>If with revision or there is a need for a clarificatory meeting with the company, DM/OIC returns the documents to the AO.</p> <p>2.c. Once draft is finalized, the AO and DM/OIC sign the CSW and initial the draft letter of approval or disapproval.</p> <p>2.d. AO encodes the CSW and forwards all documents to the Deputy Insurance Commissioner.</p>			<p>IC Attorney II</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
3. Recommendation		The Deputy Insurance Commissioner reviews the draft and forwards the recommendation to the Insurance Commissioner, should there be no revision.	none	16 hours	Deputy Insurance Commissioner for Legal Services
4. Approval		The Insurance Commissioner approves by signing the letter of approval or disapproval.	none	16 hours	Insurance Commissioner
TOTAL:			Php50,500.00	20 days	

APPROVAL OF TELEMARKETING AGREEMENT

- **About the Service**

The Circular Letter No. 2016-61 dated 16 November 2016 requires every insurance company, general agency, and insurance broker engaged in telemarketing of insurance products to secure the approval of this Commission. Specifically, telemarketing agreement, spiel or script, and telemarketing employment contract must be approved by this Commission.

- **Office/Division**

Licensing Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

Insurance companies, general agencies, and insurance brokers authorized to do business in the Philippines intending to engage in telemarketing of insurance products.

- **Requirement/s**

Checklist of Requirements	Where to secure
Letter of Intent	Company Head Office
Telemarketing arrangement/ agreements between insurance company or broker and telemarketing company;	Company Head Office
Copy of the outbound telemarketing insurance product script or spiel	Company Head Office
Other documents as may be required by the Insurance Commission	

Any other documents deemed necessary by the Insurance Commission	
--	--

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission of request and payment of fees	The applicant submits complete documentary requirements and pays the required fee.	<p>1.a. The Action Officer (AO) reviews the completeness of documentary requirements.</p> <p>(If <u>complete</u>, go to 1.c. If <u>incomplete</u>, go to 1.b)</p> <p>1.b Returns the documents to the applicant. END.</p> <p>1.c. Computes the prescribed fee, issues Order of Payment (OOP) and advises the applicant to pay the prescribed fee to the Cashier.</p> <p>1.d. The Cashier receives payment and issues Official Receipt (OR) to the applicant.</p> <p>1.e. The AO endorses the document for receiving,</p>	<p>Registration Fee – Php25,250.00 – one-time payment</p> <p><i>(Note: Pursuant to IC Circular Letter No. 2016-21)</i></p>	2 hours	<p>IC Attorney II</p> <p>IC Insurance Specialist II</p> <p>Cashier</p> <p>IC Administrative Assistant II</p>

		encoding, and assignment			Contract of Service Personnel
2. Evaluation		<p>2.a. The AO assesses the application documents, prepares the draft approval/disapproval letter with Complete Staff Work (CSW) and forwards the same to the Division Manager (DM) or Officer-in-Charge (OIC) for review.</p> <p>2.b. DM/OIC reviews the draft.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision or there is a need for a clarificatory meeting with the company, DM/OIC returns the documents to the AO.</p> <p>2.c. Once draft is finalized, AO and DM/OIC sign the CSW and initial the draft letter of approval or disapproval.</p> <p>2.d. AO encodes the CSW and forwards all documents to the</p>	none	126 hours	<p>IC Attorney II</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Attorney II</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>

		Deputy Insurance Commissioner.			
3. Recommendation		The Deputy Insurance Commissioner reviews the draft and forwards the recommendation to the Insurance Commissioner, should there be no revision.	none	16 hours	Deputy Insurance Commissioner for Legal Services
4. Approval		The Insurance Commissioner approves by signing the letter of approval or disapproval.	none	16 hours	Insurance Commissioner
TOTAL:			Php25,250.00	20 days	

APPROVAL OF BANCASSURANCE AGREEMENT

- **About the Service**

Bancassurance or cross-selling of insurance products by insurance companies may be conducted only in premises of banks having secured prior Monetary Board approval to engage in the said activities.

Pursuant to Sections 375 and 377 of the Insurance Code, as amended by Republic Act No. 10607, Bancassurance agreements entered into by and between the insurance company and the bank shall be submitted to the Insurance Commission for its approval.

- **Office/Division**

Licensing Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

Any insurance company authorized to do business in the Philippines intending to engaged in bancassurance activity.

- **Requirement/s**

Checklist of Requirements	Where to secure
Letter of Intent	Company Head Office
Bancassurance agreement	Company Head Office
Certification of approved bancassurance products	Banko Sentral ng Pilipinas (BSP)
If offering Variable Universal Life product, BSP certification that the applicant and partner bank belong to the same financial conglomerate	Bangko Sentral ng Pilipinas (BSP)

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission of request and payment of fees	The applicant submits complete documentary requirements and pays the required fee.	<p>1.a. The Action Officer (AO) reviews the completeness of documentary requirements.</p> <p>(If <u>complete</u>, go to 1.c. If <u>incomplete</u>, go to 1.b)</p> <p>1.b Returns the documents to the applicant. END.</p> <p>1.c. Computes the prescribed fee, issues Order of Payment (OOP) and advises the applicant to pay the prescribed fee to the Cashier.</p> <p>1.d. The Cashier receives payment and issues Official Receipt (OR) to the applicant.</p> <p>1.e. The AO endorses the document for receiving, encoding, and assignment.</p>	<p>For new bancassurance agreement – Php25,000.00</p> <p>Substantial amendments to previously approved bancassurance agreement – Php15,000.00</p> <p><i>(Note: Pursuant to IC Circular Letter No. 2016-40)</i></p>	2 hours	<p>IC Attorney II</p> <p>IC Insurance Specialist II</p> <p>Cashier</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>

		recommendation to the Insurance Commissioner, should there be no revision.			
4. Approval		The Insurance Commissioner approves the recommendation by signing the letter of approval or disapproval.	none	16 hours	Insurance Commissioner
TOTAL:			Php40,000.00	20 days	

APPLICATION FOR ISSUANCE OF CERTIFICATE OF AUTHORITY AS MUTUAL BENEFIT ASSOCIATION

▪ **About the Service**

Section 404 of the Insurance Code, as amended by Republic Act No. 10607, requires a mutual benefit association, as defined in Section 403, to secure a license from the Commission before it may transact business as such.

▪ **Office/Division**

Licensing Division

▪ **Classification**

- Pre-Evaluation Procedure : Simple
- Evaluation Procedure : Complex
- Processing Procedure : Simple

▪ **Type of Transaction**

Government-to-Business (G2B)

▪ **Who May Avail of the Service**

All entities intending to do business as a mutual benefit association.

▪ **Requirement/s**

Checklist of Requirements	Where to secure
Duly notarized application	Form can be downloaded from the Insurance Commission website
Certified True Copy of Certificate of Registration or Articles of Incorporation/Partnership/Cooperation	Securities and Exchange Commission (SEC) or Cooperative Development Authority (CDA)
General Information Sheet (GIS) showing the latest incorporators, their citizenship, and percentage of share owned and paid, whenever applicable and/or list of incorporators and officers with positions held	Securities and Exchange Commission (SEC) Requesting Entity

Amount set aside as guaranty fund (IMC No. 9-2006)	Requesting Entity
Fidelity bond of accountable office/rs	Requesting Entity
Pre-operational balance sheet	Requesting Entity
Organizational chart of the corporation	Requesting Entity
ITR of the incorporators for the last three (3) years	Requesting Entity
Clearance of board of directors	National Bureau of Investigation (NBI)
Project study showing the expected volume of business to be and the amount of premiums that will be realized on the various policies for the next three (3) initial years from operation	Requesting Entity
Waiver on bank secrecy law in favor of the Insurance Commission and/or its officers	Requesting Entity
Documentary Stamp (Php15.00)	Bureau of Internal Revenue (BIR)

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

PRE-EVALUATION PROCEDURE

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission of complete documentary requirements and payment of Pre-Licensing Fee	The applicant submits complete documentary requirements and pays the Pre-Licensing Fee.	1.a. The Action Officer (AO) reviews the completeness of documentary requirements. (If <u>complete</u> , go to 1.c. If <u>incomplete</u> , go to 1.b)	Metro Manila Pre-Licensing Fee – Php10,100.00 Luzon (non-Metro Manila) Pre-Licensing Fee – Php25,250.00	2 hours	IC Supervising Insurance Specialist

		<p>1.b Returns the documents to the applicant. END.</p> <p>1.c. Computes the prescribed fee, issues Order of Payment (OOP) and advises the applicant to pay the prescribed fee to the Cashier.</p> <p>1.d. The Cashier receives payment and issues Official Receipt (OR) to the applicant.</p> <p>1.e. The AO endorses the document for receiving, encoding, and assignment.</p>	<p>Visayas Pre-Licensing Fee – Php40,400.00</p> <p>Mindanao Pre-Licensing Fee – Php45,450.00</p> <p><i>(Note: Fee is inclusive of 1% Legal Research Fund (LRF) fee, pursuant to IC Circular Letter No. 2014-15.)</i></p>		<p>Cashier</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Preparation of Designation Letter		<p>2.a. The AO prepares a draft letter designating personnel to conduct pre-licensing evaluation with Complete Staff Work (CSW) and submits draft to the Division Manager/ Officer-in-Charge (OIC) for review.</p> <p>2.b. DM/OIC reviews the draft.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns</p>	none	6 hours	<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p>

		<p>the documents to the AO.</p> <p>2.c. Once the draft is finalized, AO and DM/OIC sign the CSW and initial the draft letter of approval or disapproval.</p> <p>2.d. AO encodes the CSW and forwards all documents to the Deputy Insurance Commissioner.</p>			<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
3.Recommendation		The Deputy Insurance Commissioner reviews the draft designation letter and makes a recommendation to the Insurance Commissioner.	none	8 hours	Deputy Insurance Commissioner for Legal Services
4. Approval		The Insurance Commissioner signs the designation letter.	none	8 hours	Insurance Commissioner
TOTAL:				3 days	

EVALUATION PROCEDURE

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Preparation of Pre-Licensing Report	The applicant allows the designated personnel to conduct Pre-Licensing Evaluation.	<p>1.a. The AO prepares pre-licensing report and submits draft to the DM/OIC.</p> <p>AO and DM/OIC sign the draft Pre-licensing report.</p>	none	24 hours	<p>IC Supervising Insurance Specialist</p> <p>IC Insurance Specialist I/II</p>

PROCESSING PROCEDURE

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Preparation of Letter		<p>(If <u>approved</u>, go to 1.e. If <u>disapproved</u>, go to 1.a.)</p> <p><i>For disapproved applications:</i></p> <p>1.a. The AO prepares draft denial letter with CSW and forwards to DM/OIC for review.</p> <p>1.b The DM/OIC reviews the draft denial letter.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the document to the AO.</p> <p>1.c. Once the draft is finalized, AO and DM/OIC sign the CSW and initial the letter.</p> <p>1.d. The AO encodes the denial letter with CSW and forwards all documents to the Insurance Commissioner.</p> <p><i>For approved applications:</i></p>	none	12 hours	<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>

	<p>The applicant secure OOP and pays the licensing fee</p> <p>The applicant exhibits OR to AO.</p>	<p>1.e. The AO drafts a letter addressed to applicant advising it to pay the Licensing Fee and forwards it to the DM/OIC for review.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the document to the AO.</p> <p>Once finalized, the DM/OIC signs the letter.</p> <p>The AO encodes the letter and forwards it to the Records Section for releasing.</p> <p>1.f. The AO issues Order of Payment and advises applicant to pay to the Cashier.</p> <p>1.g. Cashier receives payment and issues Official Receipt (OR) to the applicant.</p> <p>1.h. The AO endorses the OR for encoding and assignment.</p> <p>1.i. The AO prepares covering letter and Certificate of</p>			<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p> <p>Cashier</p> <p>IC Supervising Insurance Specialist</p>
--	--	--	--	--	---

		<p>Authority with Complete Staff Work (CSW) and forwards to the DM/OIC.</p> <p>1.j. DM/OIC reviews the covering letter (CL) and Certificate of Authority (CA) with CSW.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the documents to the AO.</p> <p>Once the draft is finalized, AO and DM/OIC sign the CSW and initial the CL and the CA.</p> <p>1.k. The AO encodes the CL and CA and forwards all documents to the Insurance Commissioner.</p>			<p>Officer-in-Charge/Division Manager</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Signing of Certificate of Authority or Denial Letter		The Insurance Commissioner signs the CA or denial letter.	none	12 hours	Insurance Commissioner
TOTAL:				3 days	

APPLICATION FOR ISSUANCE OF CERTIFICATE OF AUTHORITY AS RATING ORGANIZATION

▪ About the Service

This rating organization is an organization which is formed for the purpose of making rates to be used by more than one insurance company authorized to do business in the Philippines. The term “rate” generally means the ratio of the premium to the amount insured and shall include, as the context may require, either the consideration to the paid or charged for insurance contracts, including surety bonds, or the elements and factors forming the basis for the determination or application of the same, or both.

No rating organization shall commence rate-making operations until it shall have obtained a license from the Insurance Commissioner.

▪ Office/Division

Licensing Division

▪ Classification

- Pre-Evaluation Procedure : Simple
- Evaluation Procedure : Complex
- Processing Procedure : Simple

▪ Type of Transaction

Government-to-Business (G2B)

▪ Who May Avail of the Service

All associations or organizations which intend to perform the functions of a rating organization

▪ Requirement/s

Checklist of Requirements	Where to secure
Letter of Intent	Requesting Entity
Certified True Copy of Certificate of Registration	Securities and Exchange Commission (SEC)
Certified True Copy of Articles of Incorporation or By-laws;	Securities and Exchange Commission (SEC)

General Information Sheet filed with the SEC	Requesting Entity
Copy of its rules and regulations governing the conduct of its business	Requesting Entity
List of insurance companies that have agreed to become members or subscribers	Requesting Entity

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

PRE-EVALUATION PROCEDURE

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission of complete documentary requirements and payment of Pre-Licensing Fee	The applicant submits complete documentary requirements and pays the Pre-Licensing Fee.	<p>1.a. The Action Officer (AO) reviews the completeness of documentary requirements.</p> <p>(If <u>complete</u>, go to 1.c. If <u>incomplete</u>, go to 1.b)</p> <p>1.b Returns the documents to the applicant. END.</p> <p>1.c. Computes the prescribed fee and issues Order of Payment (OOP) and advises the applicant to pay the prescribed fee to the Cashier.</p> <p>1.d. The Cashier receives payment and issues Official</p>	<p>Metro Manila Pre-Licensing Fee – Php10,100.00</p> <p>Luzon (non-Metro Manila) Pre-Licensing Fee – Php25,250.00</p> <p>Visayas Pre-Licensing Fee – Php40,400.00</p> <p>Mindanao Pre-Licensing Fee – Php45,450.00</p> <p><i>(Note: Fee is inclusive of 1% Legal Research Fund (LRF) fee, pursuant to IC Circular Letter No. 2014-15.)</i></p>	2 hours	<p>IC Supervising Insurance Specialist</p> <p>Cashier</p>

		<p>Receipt (OR) to the applicant.</p> <p>1.e. The AO endorses the document for receiving, encoding, and assignment.</p>			<p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Preparation of Designation Letter		<p>2.a. The AO prepares a draft letter designating personnel to conduct pre-licensing evaluation with Complete Staff Work (CSW) and submits draft to the Division Manager/Officer-in-Charge (OIC) for review.</p> <p>2.b. DM/OIC reviews the draft.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the documents to the AO.</p> <p>2.c. Once the draft is finalized, AO and DM/OIC sign the CSW and initial the draft letter of approval or disapproval.</p> <p>2.d. AO encodes the CSW and forwards all documents to the</p>	none	6 hours	<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>

		Deputy Insurance Commissioner.			
3. Recommendation		The Deputy Insurance Commissioner reviews the draft designation letter and makes a recommendation to the Insurance Commissioner.	none	8 hours	Deputy Insurance Commissioner for Legal Services
4. Approval		The Insurance Commissioner signs the designation letter.	none	8 hours	Insurance Commissioner
TOTAL:				3 days	

EVALUATION PROCEDURE

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Preparation of Pre-Licensing Report	The applicant allows the designated personnel to conduct Pre-Licensing Evaluation.	<p>1.a. The AO prepares pre-licensing report and submits draft to the DM/OIC.</p> <p>AO and DM/OIC sign the draft Pre-licensing report.</p> <p>1.b The DM/OIC reviews the draft Pre-Licensing report.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns</p>	none	24 hours	<p>IC Supervising Insurance Specialist</p> <p>IC Insurance Specialist I/II</p> <p>Officer-in-Charge/Division Manager</p>

		<p>the document to the AO.</p> <p>1.c. Once the draft is finalized, AO and DM/OIC sign the Pre-Licensing Report.</p> <p>1.d. The AO encodes the CSW and forwards all documents to the Deputy Insurance Commissioner.</p>			<p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Recommendation and Review		The Deputy Insurance Commissioner reviews the Pre-Licensing Report and forwards his recommendation to the Insurance Commissioner.	none	16 hours	Deputy Insurance Commissioner for Legal Services
3. Approval		The Insurance Commissioner approves or disapproves the Pre-Licensing Report.	none	16 hours	Insurance Commissioner
TOTAL:				7 days	

PROCESSING PROCEDURE

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Preparation of Letter		<p>(If <u>approved</u>, go to 1.e. If <u>disapproved</u>, go to 1.a.)</p> <p><i>For disapproved applications:</i></p> <p>1.a. The AO prepares draft denial letter with</p>	<p>Mutual Benefit Association (valid for three [3] years) Licensing Fee – Php90,900.00</p> <p>Trustee of Trust for Charitable uses (valid for three [3] years)</p>	12 hours	IC Supervising Insurance Specialist

		<p>CSW and forwards to DM/OIC for review.</p> <p>1.b The DM/OIC reviews the draft denial letter.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the document to the AO.</p> <p>1.c. Once the draft is finalized, AO and DM/OIC sign the CSW and initial the letter.</p> <p>1.d. The AO encodes the denial letter with CSW and forwards all documents to the Insurance Commissioner.</p> <p><i>For approved applications:</i></p> <p>1.e. The AO drafts a letter addressed to applicant advising it to pay the Licensing Fee and forwards it to the DM/OIC for review.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p>	<p>Licensing Fee – Php30,300.00</p> <p><i>(Note: Fee is inclusive of 1% Legal Research Fund [LRF] fee, pursuant to IC Circular Letter No. 2014-15.)</i></p>		<p>Officer-in-Charge/Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p>
--	--	--	---	--	---

	<p>The applicant secures OOP and pays the Licensing Fee.</p> <p>The applicant exhibits OR to AO.</p>	<p>If with revision, DM/OIC returns the document to the AO.</p> <p>Once finalized, the DM/OIC signs the letter.</p> <p>The AO encodes the letter and forwards it to the Records Section for releasing.</p> <p>1.f. The AO issues Order of Payment and advises applicant to pay to the Cashier.</p> <p>1.g. Cashier receives payment and issues Official Receipt (OR) to the applicant.</p> <p>1.h. The AO endorses the OR for encoding and assignment.</p> <p>1.i. The AO prepares covering letter and Certificate of Authority with Complete Staff Work (CSW) and forwards to the DM/OIC.</p> <p>1.j. DM/OIC reviews the covering letter (CL) and Certificate of Authority (CA) with CSW.</p>			<p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p> <p>Cashier</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p>
--	--	--	--	--	--

		<p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the documents to the AO.</p> <p>Once the draft is finalized, AO and DM/OIC sign the CSW and initial the CL and the CA.</p> <p>1.k. The AO encodes the CL and CA and forwards all documents to the Insurance Commissioner.</p>			<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Signing of Certificate of Authority or Denial Letter		The Insurance Commissioner signs the CA or denial letter.	none	12 hours	Insurance Commissioner
TOTAL:				3 days	

APPLICATION FOR ISSUANCE OF CERTIFICATE OF REGISTRATION AS ACTUARY

▪ About the Service

No insurance, mutual benefit association, pre-need, and health maintenance organization company shall be licensed to do business in the Philippines nor shall any insurance, mutual benefit association, pre-need, and health maintenance organization company doing business in the Philippines be allowed to continue doing such business unless they shall engage the services of an actuary duly accredited with the Insurance Commissioner who shall, during the tenure of office, be directly responsible for the direction and supervision of all actuarial work connected with or that may be involved in the business of the insurance company.

▪ Office/Division

Licensing Division

▪ Classification

- Evaluation Procedure : Complex
- Processing Procedure : Simple

▪ Type of Transaction

Government-to-Citizen (G2C)
Government-to-Business (G2B)

▪ Who May Avail of the Service

All persons intending to perform the functions of an actuary of an insurance company, mutual benefit association, pre-need, and health maintenance organization

▪ Requirement/s

Checklist of Requirements	Where to secure
Duly accomplished and notarized application form	Form can be downloaded from the Insurance Commission website
Certificate of membership of good standing	Actuarial Society of the Philippines

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

EVALUATION PROCEDURE

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission of complete documentary requirements.	The applicant submits complete documentary requirements.	<p>1.a. The Action Officer (AO) reviews the completeness of documentary requirements.</p> <p>(If <u>complete</u>, go to 1.c. If <u>incomplete</u>, go to 1.b)</p> <p>1.b Returns the documents to the applicant. END.</p> <p>1.c. The AO prepares draft recommendation and submits to the Division Manager (DM) or Officer-in-Charge (OIC) for review.</p> <p>1.d. DM/OIC reviews the draft recommendation</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the documents to</p>	none	24 hours	<p>IC Supervising Insurance Specialist</p> <p>IC Insurance Specialist I/II</p> <p>IC Supervising Insurance Specialist</p> <p>IC Insurance Specialist I/II</p>

		<p>the AO for revision.</p> <p>1.e. Once the draft is finalized, AO and DM/OIC sign the recommendation.</p> <p>1.f. The AO encodes the CSW Recommendation and forwards all documents to the Deputy Insurance Commissioner.</p>			<p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Recommendation and Review		The Deputy Insurance Commissioner reviews the recommendation of the Licensing Division and forwards his to the Insurance Commissioner.	none	16 hours	Deputy Insurance Commissioner for Legal Services
3. Approval		The Insurance Commissioner approves or disapproves the recommendation.	none	8 hours	Insurance Commissioner
TOTAL:				7 days	

PROCESSING PROCEDURE

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Preparation of Letter		<p>(If <u>approved</u>, go to 1.e. If <u>disapproved</u>, go to 1.a.)</p> <p><i>For disapproved applications:</i></p> <p>1.a. The AO prepares draft</p>	HMO Actuary, Non-Life Actuary, and Life Actuary (valid for three [3] years) Licensing Fee – Php45,450.00	12 hours	

		<p>denial letter with CSW and forwards to DM/OIC for review.</p> <p>1.b The DM/OIC reviews the draft denial letter.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the document to the AO.</p> <p>1.c. Once the draft is finalized, AO and DM/OIC sign the CSW and initial the letter.</p> <p>1.d. The AO encodes the denial letter with CSW and forwards all documents to the Insurance Commissioner.</p> <p><i>For approved applications:</i></p> <p>1.e. The AO drafts a letter addressed to applicant advising it to pay the Licensing Fee and forwards it to the DM/OIC for review.</p> <p>If no revision, DM/OIC returns the documents to</p>	<p>Pre-Need Actuary – Php 15,150.00</p> <p><i>50% Discount if the Actuary has an existing license with a different type of business.</i></p> <p><i>(Note: Fee is inclusive of 1% Legal Research Fund [LRF] fee, pursuant to IC Circular Letter No. 2014-15.)</i></p>	<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p>
--	--	--	--	--

		<p>the AO for finalization.</p> <p>If with revision, DM/OIC returns the document to the AO.</p> <p>Once finalized, the DM/OIC signs the letter.</p> <p>The AO encodes the letter and forwards it to the Records Section for releasing.</p>			
	<p>The applicant secures OOP and pays the Licensing Fee.</p>	<p>1.f. The AO issues Order of Payment and advises applicant to pay to the Cashier.</p> <p>1.g. Cashier receives payment and issues Official Receipt (OR) to the applicant.</p>			<p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p> <p>Cashier</p>
	<p>The applicant exhibits OR to AO.</p>	<p>1.h. The AO endorses the OR for encoding and assignment.</p> <p>1.i. The AO prepares covering letter and Certificate of Authority with Complete Staff Work (CSW) and forwards to the DM/OIC.</p> <p>1.j. DM/OIC reviews the covering letter (CL) and Certificate of</p>			<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p>

		<p>Authority (CA) with CSW.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the documents to the AO.</p> <p>Once the draft is finalized, AO and DM/OIC sign the CSW and initial the CL and the CA.</p> <p>1.k. The AO encodes the CL and CA and forwards all documents to the Insurance Commissioner.</p>			<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Signing of Certificate of Authority or Denial Letter		The Insurance Commissioner signs the CA or denial letter.	none	12 hours	Insurance Commissioner
TOTAL:			Php45,450.00	3 days	

APPLICATION FOR ISSUANCE OF CERTIFICATE OF REGISTRATION AS A NON-LIFE COMPANY UNDERWRITER

▪ **About the Service**

No person shall act, and no company shall employ any person, as non-life company underwriter, whose duty and responsibility shall be to select, evaluate, and accept risks for, and to determine the terms and conditions, including those pertaining to amounts of retentions, under which such risks are to be accepted by the company, unless such underwriter is registered as such with the Insurance Commissioner. The non-life company underwriter shall be registered based on qualifications in fire, casualty, surety, and marine business lines.

▪ **Office/Division**

Licensing Division

▪ **Classification**

- Evaluation Procedure : Complex
- Processing Procedure : Simple

▪ **Type of Transaction**

Government-to-Citizen (G2C)
Government-to-Business (G2B)

▪ **Who May Avail of the Service**

All persons intending to perform the functions of a non-life company underwriter

▪ **Requirement/s**

Checklist of Requirements	Where to secure
Duly accomplished and notarized application form	Form can be downloaded from the Insurance Commission website
Certified true copies of the diploma or certificate of completion of underwriter's designation course	Insurance Institute for Asia and the Pacific (IIAP)
Detailed work experience with Certification of work experience	Present and previous companies applicant worked for
Endorsement	Principal Insurance Company

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

EVALUATION PROCEDURE

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission of complete documentary requirements.	The applicant submits complete documentary requirements.	<p>1.a. The Action Officer (AO) reviews the completeness of documentary requirements.</p> <p>(If <u>complete</u>, go to 1.c. If <u>incomplete</u>, go to 1.b)</p> <p>1.b The AO returns the documents to the applicant. END.</p> <p>1.c. The AO prepares draft recommendation and submits to the Division Manager (DM) or Officer-in-Charge (OIC) for review.</p> <p>1.d. DM/OIC reviews the draft recommendation</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns</p>	none	24 hours	<p>IC Supervising Insurance Specialist</p> <p>IC Insurance Specialist I/II</p> <p>IC Supervising Insurance Specialist</p> <p>IC Insurance Specialist I/II</p>

		<p>the documents to the AO for revision.</p> <p>1.e. Once the draft is finalized, AO and DM/OIC sign the recommendation.</p> <p>1.f. The AO encodes the CSW Recommendation and forwards all documents to the Deputy Insurance Commissioner.</p>			<p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Recommendation and Review		The Deputy Insurance Commissioner reviews the recommendation of the Licensing Division and forwards his to the Insurance Commissioner.	none	16 hours	Deputy Insurance Commissioner for Legal Services
3. Approval		The Insurance Commissioner approves or disapproves the recommendation.	none	16 hours	Insurance Commissioner
TOTAL:				7 days	

PROCESSING PROCEDURE

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Preparation of Letter		<p>(If <u>approved</u>, go to 1.e. If <u>disapproved</u>, go to 1.a.)</p> <p><i>For disapproved applications:</i> 1.a. The AO prepares draft</p>	<p>Licensing Fee (valid for three [3] years – Php30,300.00</p> <p>Fees per additional line (valid for three [3] years) – Php6,060.00</p>	12 hours	

		<p>denial letter with CSW and forwards to DM/OIC for review.</p> <p>1.b The DM/OIC reviews the draft denial letter.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the document to the AO.</p> <p>1.c. Once the draft is finalized, AO and DM/OIC sign the CSW and initial the letter.</p> <p>1.d. The AO encodes the denial letter with CSW and forwards all documents to the Insurance Commissioner.</p> <p><i>For approved applications:</i></p> <p>1.e. The AO drafts a letter addressed to applicant advising it to pay the Licensing Fee and forwards it to the DM/OIC for review.</p> <p>If no revision, DM/OIC returns the documents to</p>	<p><i>(Note: Fee is inclusive of 1% Legal Research Fund [LRF] fee, pursuant to IC Circular Letter No. 2014-15)</i></p>	<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p>
--	--	--	--	--

		<p>the AO for finalization.</p> <p>If with revision, DM/OIC returns the document to the AO.</p> <p>Once finalized, the DM/OIC signs the letter.</p> <p>The AO encodes the letter and forwards it to the Records Section for releasing.</p>			<p>IC Administrative Assistant II</p>
	<p>The applicant secures OOP and pays the Licensing Fee.</p>	<p>1.f. The AO issues Order of Payment and advises applicant to pay to the Cashier.</p>			<p>Contract of Service Personnel</p>
	<p>The applicant exhibits OR to AO.</p>	<p>1.g. Cashier receives payment and issues Official Receipt (OR) to the applicant.</p>			<p>Cashier</p>
		<p>1.h. The AO endorses the OR for encoding and assignment.</p>			
		<p>1.i. The AO prepares covering letter and Certificate of Authority with Complete Staff Work (CSW) and forwards to the DM/OIC.</p>			<p>IC Supervising Insurance Specialist</p>
		<p>1.j. DM/OIC reviews the covering letter (CL) and Certificate of</p>			<p>Officer-in-Charge/Division Manager</p>

		<p>Authority (CA) with CSW.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the documents to the AO.</p> <p>Once the draft is finalized, AO and DM/OIC sign the CSW and initial the CL and the CA.</p> <p>1.k. The AO encodes the CL and CA and forwards all documents to the Insurance Commissioner.</p>			<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Signing of Certificate of Authority or Denial Letter		The Insurance Commissioner signs the CA or denial letter.	None	12 hours	Insurance Commissioner
TOTAL:			Php30,300.00	3 days	

APPLICATION FOR ISSUANCE OF CERTIFICATE OF REGISTRATION AS RESIDENT AGENT OF AN UNAUTHORIZED FOREIGN INSURER, PROFESSIONAL REINSURER, BROKER OR INSURANCE MARKET

▪ **About the Service**

A resident agent is a person duly appointed by a foreign insurer, professional reinsurer, broker or insurance market not authorized to do business in the Philippines to receive in its behalf notices, summons, and legal processes in connection with actions or other legal proceedings against such foreign insurer, professional reinsurer, broker, or insurance market.

▪ **Office/Division**

Licensing Division

▪ **Classification**

- Evaluation Procedure : Complex
- Processing Procedure : Simple

▪ **Type of Transaction**

Government-to-Citizen (G2C)
Government-to-Business (G2B)

▪ **Who May Avail of the Service**

All persons intending to perform the functions of a resident agent

▪ **Requirement/s**

Checklist of Requirements	Where to secure
Duly accomplished and notarized application form	Form can be downloaded from the Insurance Commission website
Copy of the power of attorney authorizing the applicant to receive notices, summons and legal processes for and in behalf of the foreign insurer, professional reinsurer, broker or insurance market in connection with the actions or other legal proceedings in the Philippines against such foreign	Requesting Entity

insurer, professional reinsurer, broker or insurance market duly notarized and authenticated by the Philippine consul in the place where such foreign insurer, professional reinsurer broker or insurance market is domiciled;	
Copy of the certificate of authority or license or certificate of registration of the principal duly certified by the insurance supervisory authority or its equivalent where said principal is authorized to do insurance business	Insurance Regulator of Requesting Entity
Copy of the Audited Financial statements of the principal for the three (3) immediately preceding years	Requesting Entity
Copy of the current Errors and Omissions Policy of the applicant if a broker;	Requesting Entity
Income Tax Return or verified copy thereof (individual and corporation) of the applicant	Requesting Entity

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

EVALUATION PROCEDURE

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission of complete documentary requirements	The applicant submits complete documentary requirements.	1.a. The Action Officer (AO) reviews the completeness of documentary requirements. (If <u>complete</u> , go to 1.c.)	none	24 hours	IC Supervising Insurance Specialist IC Insurance Specialist I/II

		<p>If <u>incomplete</u>, go to 1.b)</p> <p>1.b The AO returns the documents to the applicant. END.</p> <p>1.c. The AO prepares draft recommendation and submits to the Division Manager (DM) or Officer-in-Charge (OIC) for review.</p> <p>1.d. The DM/OIC reviews the draft recommendation.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the documents to the AO for revision.</p> <p>1.e. Once the draft is finalized, AO and DM/OIC sign the recommendation.</p> <p>1.f. The AO encodes the CSW Recommendation and forwards all documents to the Deputy Insurance Commissioner.</p>			<p>IC Supervising Insurance Specialist</p> <p>IC Insurance Specialist I/II</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
--	--	---	--	--	---

2. Recommendation and Review		The Deputy Insurance Commissioner reviews the recommendation of the Licensing Division and forwards his to the Insurance Commissioner.	none	16 hours	Deputy Insurance Commissioner for Legal Services
3. Approval		The Insurance Commissioner approves or disapproves the recommendation.	none	16 hours	Insurance Commissioner
TOTAL:				7 days	

PROCESSING PROCEDURE

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Preparation of Letter		<p>(If <u>approved</u>, go to 1.e. If <u>disapproved</u>, go to 1.a.)</p> <p><i>For disapproved applications:</i></p> <p>1.a. The AO prepares draft denial letter with CSW and forwards to DM/OIC for review.</p> <p>1.b The DM/OIC reviews the draft denial letter.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p>	<p>Licensing Fee – Php45,450.00</p> <p><i>(Note: Fee is inclusive of 1% Legal Research Fund [LRF] fee, pursuant to IC Circular Letter No. 2014-15)</i></p>	12 hours	<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p>

		<p>If with revision, DM/OIC returns the document to the AO.</p> <p>1.c. Once the draft is finalized, AO and DM/OIC sign the CSW and initial the letter.</p> <p>1.d. The AO encodes the denial letter with CSW and forwards all documents to the Insurance Commissioner.</p> <p><i>For approved applications:</i></p> <p>1.e. The AO drafts a letter addressed to applicant advising it to pay the Licensing Fee and forwards it to the DM/OIC for review.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the document to the AO.</p> <p>Once finalized, the DM/OIC signs the letter.</p> <p>The AO encodes the letter and forwards it to the Records Section for releasing.</p>			<p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p>
--	--	--	--	--	---

	<p>The applicant secures OOP and pays the Licensing Fee.</p> <p>The applicant exhibits OR to AO.</p>	<p>1.f. The AO issues Order of Payment and advises applicant to pay to the Cashier.</p> <p>1.g. Cashier receives payment and issues Official Receipt (OR) to the applicant.</p> <p>1.h. The AO endorses the OR for encoding and assignment.</p> <p>1.i. The AO prepares covering letter and Certificate of Authority with Complete Staff Work (CSW) and forwards to the DM/OIC.</p> <p>1.j. DM/OIC reviews the covering letter (CL) and Certificate of Authority (CA) with CSW.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the documents to the AO.</p> <p>Once the draft is finalized, AO and DM/OIC sign the CSW and initial</p>			<p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p> <p>Cashier</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p>
--	--	---	--	--	---

		the CL and the CA. 1.k. The AO encodes the CL and CA and forwards all documents to the Insurance Commissioner.			IC Administrative Assistant II Contract of Service Personnel
2. Signing of Certificate of Authority or Denial Letter		The Insurance Commissioner signs the CA or denial letter.	none	12 hours	Insurance Commissioner
TOTAL:			Php45,450.00	3 days	

APPLICATION FOR ISSUANCE OF LICENSE AS INSURANCE/REINSURANCE/HMO BROKER

▪ About the Service

The Insurance Code requires the licensing of any person who shall act as broker. An insurance broker refers to any person who for any compensation, commission or other thing of value acts or aids in any manner in soliciting, negotiating, or procuring the making of any insurance, on behalf of an insured other than himself. A reinsurance broker is one who, for compensation, acts or aids in any manner in negotiating contracts of reinsurance, or placing risks of effecting reinsurance for any reinsurance company authorized in the Philippines. An HMO Broker is one who, for compensation, commission or other thin of value, acts or aids in any manner in soliciting, negotiating, procuring, delivery, and/or enrolling a person to an HMO contract, on behalf of the HMO other than himself. The application of a broker which is a partnership or corporation must be accompanied by the application and requirements of a soliciting official. In order to be issued a license, the brokerage company must have a qualified and approved soliciting official.

▪ Office/Division

Licensing Division

▪ Classification

- Pre-Evaluation Procedure : Simple
- Evaluation Procedure : Complex
- Processing Procedure : Simple

▪ Type of Transaction

Government-to-Citizen (G2C)
Government-to-Business (G2B)

▪ Who May Avail of the Service

All persons or entities intending to engage as insurance/reinsurance brokers

▪ Requirement/s

Checklist of Requirements	Where to secure
Copy of Certificate of Registration or	Department of Trade and Industry (in the case of sole proprietorship)

Copy of Certificate of Recording or Copy of Certificate of Incorporation <i>(Note: Before pre-licensing procedure, the company must have a qualified/approved application of the soliciting official.)</i>	Securities and Exchange Commission (in the case of partnership/corporation) Securities and Exchange Commission (in the case of corporation)
Copies of the Articles of Partnership or Incorporation and By-Laws	Securities and Exchange Commission (SEC)
Copy of Mayor's Permit	City Hall – Office of the Mayor
Proof of registration with the Bureau of Internal Revenue	Bureau of Internal Revenue
Proof of ownership or lease agreement covering the principal office	Requesting Entity
Capital Structure	Requesting Entity
Certificate of bank deposit or any other evidence of bank account ownership together with the name and address of the depository bank	Depository Bank of Requesting Entity
Waiver on Bank Secrecy law in favor of the Commissioner and/or duly authorized representative	Requesting Entity
Pre-operational Balance Sheet	Requesting Entity
Curriculum Vitae of the incorporators and officers	Requesting Entity
Organization Chart	Requesting Entity
Income Tax Return of Incorporators	Requesting Entity
Clearance of the incorporations, officers, and proposed soliciting official	National Bureau of Investigation
Copy of the Surety Bond, in the case of insurance and HMO broker, as provided in Section 6 of CL No. 2018-52 for insurance broker and Section 5 of CL No. 2023-02 for HMO broker	Licensed Insurance Company
Copies of the errors and omission policies provided in Section 7 of CL	Licensed Insurance Company

No. 2018-52 for insurance broker and Section 6 of CL No. 2023-02 for HMO broker	
Affidavit signed by a senior officer, with a rank of at least Vice-President attesting that it has no violation on the prohibition provided under Section 11 of CL No. 2018-52 for insurance broker and Section 10 of CL No. 2023-02 for HMO broker	Requesting Entity
Proof of Qualifications of Nominated Soliciting Official	Requesting Entity
Documentary Stamp Tax	Bureau of Internal Revenue (BIR)

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

PRE-EVALUATION PROCEDURE (FOR NEW APPLICATION ONLY)

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Prepares draft Designation Letter for the conduct of Pre-Licensing Evaluation	The applicant submits complete documentary requirements and pays the Pre-Licensing Fee.	The Action Officer (AO) prepares a draft letter designating personnel to conduct pre-licensing evaluation with Complete Staff Work (CSW) and submits draft to the Division Manager (DM)/ Officer-in-Charge (OIC) for review. AO and DM/OIC sign the CSW and initial the draft letter.	Metro Manila Pre-Licensing Fee – Php10,100.00 Luzon (non-Metro Manila) Pre-Licensing Fee – Php25,250.00 Visayas Pre-Licensing Fee – Php40,400.00 Mindanao Pre-Licensing Fee – Php45,450.00	8 hours	IC Supervising Insurance Specialist Officer-in-Charge/ Division Manager

			(Note: Fee is inclusive of 1% Legal Research Fund (LRF) fee, pursuant to IC Circular Letter No. 2014-15.)		
2. Recommendation		The Deputy Insurance Commissioner reviews the draft designation letter and makes a recommendation to the Insurance Commissioner.	none	8 hours	Deputy Insurance Commissioner for Legal Services
3. Approval		The Insurance Commissioner approves or disapproves the designation letter.	none	8 hours	Insurance Commissioner
TOTAL:				3 days	

EVALUATION PROCEDURE (FOR NEW APPLICATION ONLY)

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Preparation of Pre-Licensing Report	The applicant allows the designated personnel to conduct Pre-Licensing Evaluation.	1.a. The AO prepares pre-licensing report and submits draft to the DM/OIC for review. 1.b. The AO and DM/OIC sign the draft Pre-licensing report.	none	24 hours	IC Supervising Insurance Specialist IC Insurance Specialist I/II Officer-in-Charge/Division Manager
2. Recommendation and Review		The Deputy Insurance Commissioner reviews the draft Pre-Licensing Report and makes a recommendation to the Insurance Commissioner.	none	16 hours	Deputy Insurance Commissioner for Legal Services

3. Approval		The Insurance Commissioner approves or disapproves the recommendation.	none	16 hours	Insurance Commissioner
TOTAL:				7 days	

PROCESSING PROCEDURE (FOR NEW APPLICATION OR APPROVED ADDITIONAL OR CHANGE IN SOLICITING OFFICIAL)

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1.1.a. If application is approved:	<p>The applicant secures Order of Payment for Licensing Fee.</p> <p>The applicant proceeds to the Cashier Section for payment.</p> <p>The applicant exhibits the Official Receipt to the Licensing Division.</p>	<p>1.a. The AO issues payment request form.</p> <p>1.b. Cashier receives payment and issues Official Receipt (OR).</p>	<p>Licensing Fee for insurance or reinsurance or HMO broker with one (1) Soliciting Official – Php90,900.00</p> <p>Licensing fee for HMO and insurance or reinsurance broker with one (1) Soliciting Official – Php181,800.00</p> <p>Licensing fee for HMO, insurance and reinsurance broker with one (1) Soliciting Official – Php272,600.00</p> <p>(Licensing Fee for each additional Soliciting Official – Php30,300.00)</p> <p><i>(Note: Fee is inclusive of 1% Legal Research Fund [LRF] fee,</i></p>	1 hour	<p>IC Supervising Insurance Specialist</p> <p>IC Insurance Specialist I/II</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Supervising Insurance Specialist</p> <p>IC Insurance Specialist I/II</p>
1.1.b. If application is denied:		The AO prepares draft denial letter with CSW and submits draft to	<i>(Note: Fee is inclusive of 1% Legal Research Fund [LRF] fee,</i>		

		the DM/OIC for review.	<i>pursuant to IC Circular Letter No. 2014-15.)</i>		Officer-in-Charge/Division Manager
			none		
2.2.a. Preparation of license		The draft license with covering letter is prepared and submitted by the Licensing Division.	none	11 hours	IC Supervising Insurance Specialist IC Administrative Aide I Contract of Service Personnel IC Supervising Insurance Specialist
2.2.b. Preparation of denial letter		The AO and DM/OIC initial the denial letter.			Officer-in-Charge/Division Manager
3. Signing of License		The draft license or denial letter is forwarded to the Office of the Insurance Commissioner for signature.	none	12 hours	Insurance Commissioner
TOTAL:				3 days	

APPLICATION FOR ISSUANCE OF LICENSE AS INSURANCE ADJUSTER

- **About the Service**

The Insurance Code requires the licensing of any person who shall act as insurance adjuster. An adjuster is a person, who for money, commission or other thing of value, acts in behalf of an insurer in the adjustment of claims arising under insurance contracts or acts in behalf of an insured in negotiating for, or effecting, the settlement of a claim or claims of the assured under insurance contracts or policies, or which advertises for or solicits employment as an adjuster of insurance claims. The application of an adjuster which is a partnership or corporation must be accompanied by the application and requirements of a soliciting official or the natural person who shall act as adjuster in behalf of the adjustment company. In order to be issued a license, the adjustment company must have a qualified and approved individual adjuster.

- **Office/Division**

Licensing Division

- **Classification**

- Pre-Evaluation Procedure : Simple
- Evaluation Procedure : Complex
- Processing Procedure : Simple

- **Type of Transaction**

Government-to-Citizen (G2C)
Government-to-Business (G2B)

- **Who May Avail of the Service**

All persons or entities intending to engage as insurance/reinsurance brokers

- **Requirement/s**

Checklist of Requirements	Where to secure
Letter of Intent <i>(Note: The adjustment company must have a qualified/approved application for its adjuster.)</i>	Requesting Entity Note: Form may be downloaded from the IC Website.

Certificate of Registration with Certified copy of Articles of Incorporation/ Partnership/Cooperation and By-Laws and General Information Sheet showing the latest incorporators their citizenship and percentage of share owned and paid, whenever is applicable.	Securities and Exchange Commission (SEC), Department of Trade and Industry (DTI), or Cooperative Development Authority (CDA) Securities and Exchange Commission (SEC)
Pre-operational Balance Sheet	Requesting Entity
List of incorporators and officers with positions held	Requesting Entity
Organization chart of the corporation	Requesting Entity
Income Tax Return of incorporators for the last three (3) years	Requesting Entity
NBI Clearance of Board of Directors	National Bureau of Investigation (NBI)
Surety Bond worth Php50,000.00 per line	Surety Agency of Requesting Entity
Documentary Stamp Tax (Php15.00)	Bureau of Internal Revenue (BIR)

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

PRE-EVALUATION PROCEDURE (FOR NEW APPLICATION ONLY)

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Prepares draft Designation Letter for the conduct of Pre-Licensing Evaluation	The applicant submits complete documentary requirements and pays the Pre-Licensing Fee.	The Action Officer (AO) prepares a draft letter designating personnel to conduct pre-licensing evaluation with Complete Staff	Metro Manila Pre-Licensing Fee – Php10,100.00 Luzon (non-Metro Manila) Pre-Licensing	8 hours	IC Supervising Insurance Specialist

		<p>Work (CSW) and submits draft to the Division Manager (DM)/ Officer-in-Charge (OIC) for review.</p> <p>AO and DM/OIC sign the CSW and initial the draft letter.</p>	<p>Fee – Php25,250.00</p> <p>Visayas Pre-Licensing Fee – Php40,400.00</p> <p>Mindanao Pre-Licensing Fee – Php45,450.00</p> <p><i>(Note: Fee is inclusive of 1% Legal Research Fund (LRF) fee, pursuant to IC Circular Letter No. 2014-15.)</i></p>		Officer-in-Charge/ Division Manager
2. Approval		The Insurance Commissioner approves or disapproves the designation letter.	none	8 hours	Insurance Commissioner
TOTAL:				2 days	

EVALUATION PROCEDURE (FOR NEW APPLICATION ONLY)

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Preparation of Pre-Licensing Report	The applicant allows the designated personnel to conduct Pre-Licensing Evaluation.	<p>The AO prepares pre-licensing report and submits draft to the DM/OIC for review.</p> <p>AO and DM/OIC sign the draft Pre-licensing report.</p>	none	24 hours	<p>IC Supervising Insurance Specialist</p> <p>IC Insurance Specialist I/II</p> <p>Officer-in-Charge/Division Manager</p>
2. Recommendation and Review		The Deputy Insurance Commissioner reviews the draft Pre-Licensing Report and makes	none	16 hours	Deputy Insurance Commissioner for Legal Services

		a recommendation to the Insurance Commissioner.			
3. Approval		The Insurance Commissioner approves or disapproves the recommendation.	none	16 hours	Insurance Commissioner
TOTAL:				7 days	

PROCESSING PROCEDURE (FOR NEW APPLICATION OR APPROVED ADDITIONAL OR CHANGE IN SOLICITING OFFICIAL)

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1.1.a. If application is approved:	<p>The applicant secures Order of Payment for Licensing Fee.</p> <p>The applicant proceeds to the Cashier Section for payment.</p> <p>The applicant exhibits the Official Receipt to the Licensing Division.</p>	<p>The AO issues payment request form.</p> <p>Cashier receives payment and issues Official Receipt (OR).</p>	<p>Licensing Fee for Corporate Adjuster – Php30,300.00</p> <p>Licensing fee for Adjuster (per line per adjuster per year) – Php2,500.00</p> <p><i>(Note: Fee is inclusive of 1% Legal Research Fund [LRF] fee, pursuant to IC Circular Letter No. 2014-15.)</i></p>	1 hour	<p>IC Supervising Insurance Specialist</p> <p>IC Insurance Specialist I/II</p> <p>IC Administrative Assistant I</p> <p>IC Administrative Aide I</p> <p>Cashier</p>

1.1.b. If application is denied:		The AO prepares draft denial letter with CSW and submits draft to the DM/OIC for review.			IC Supervising Insurance Specialist IC Insurance Specialist I/II Officer-in-Charge/Division Manager
2.2.a. Preparation of license 2.2.b. Preparation of denial letter		The draft license with covering letter is prepared and submitted by the Licensing Division. The AO and DM/OIC initial the denial letter.	none	11 hours	IC Supervising Insurance Specialist IC Administrative Aide I Contract of Service Personnel IC Supervising Insurance Specialist Officer-in-Charge/Division Manager
3. Signing of License		The draft license or denial letter is forwarded to the Office of the Insurance Commissioner for signature.	none	12 hours	Insurance Commissioner
TOTAL:				3 days	

APPLICATION FOR ISSUANCE OF INSURANCE AGENTS' LICENSE

- **About the Service**

The Insurance Code requires that no person shall act as insurance agent in the solicitation or procurement of applications for insurance or receive for services in obtaining insurance any commission or compensation from any insurance company doing business in the Philippines without first procuring a license from the Insurance Commissioner. The Insurance Commissioner shall satisfy himself as to the competence and trustworthiness of the applicant and shall have the right to refuse to issue or renew and to suspend or revoke any such license in his discretion. The license is valid until the thirty-first (31st) day of December of the third year following its issuance. An applicant may be individual, partnership, or corporation. The soliciting official shall apply to act as agent in behalf of the agency. Only one life insurance company shall be represented by an agent. Each non-life agent shall apply and be licensed on each company it intends to represent.

- **Office/Division**

Licensing Division

- **Classification**

Complex

- **Type of Transaction**

Government-to-Citizen (G2C)
Government-to-Business (G2B)

- **Who May Avail of the Service**

All persons whose application for issuance of license was encoded in the Enhanced Licensing System (ELS) with payment of licensing fee and complete documentary requirements

- **Requirement/s**

Checklist of Requirements	Where to secure
Duly accomplished and notarized application form	Requesting Entity Note: Form can be downloaded from the Insurance Commission website

Copy of examination result/proof of previous license issued	Insurance Commission/Insurance Institute for Asia and the Pacific, Inc.
Documentary Stamp (Php15.00)	Bureau of Internal Revenue (BIR)
1x1 ID pictures (PDF or MPEG file format)	Requesting Entity
Certificate of Registration <ul style="list-style-type: none"> ➤ For sole proprietorship ➤ For partnership and corporation ➤ For cooperative 	Department of Trade and Industry (DTI) Securities and Exchange Commission (SEC) Cooperative Development Authority (CDA)
Articles of Incorporation/partnership/cooperation and By-laws	Securities and Exchange Commission (SEC)
Certificate of training for previous and reviving agent	Requesting Entity
ACR and ICR or SRR Visa if applicant is an alien	Bureau of Immigration (BI)
General power of attorney if applicant is applying as general agent (compliant with Sec. 308, Insurance Code)	Requesting Entity
Board resolution of agency or appointment if applicant is applying as soliciting official of an agency	Agency of Requesting Entity
Board resolution if applicant is currently affiliated with insurance company with the rank of manager and above	Current Insurance Company Requesting Entity is affiliated with
Clearance for transferring agent	Previous Insurance Company Requesting Entity was affiliated with

▪ **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Evaluation and processing of application	Sponsoring insurance company encodes the information details requested in the Enhanced Licensing System (ELS), uploads complete documentary requirements and pays licensing fee	<p>1.a. The Action Officer (AO) evaluates the application in the ELS.</p> <p>1.b. Division Manager/ Officer-in-Charge (DM/OIC) approves the application.</p>	<p>Ordinary Agent (Individual) Licensing Fee – Php1,515.00 (valid for three [3] years)</p> <p>Ordinary Agent (Company) Licensing Fee – Php6,060.00 (valid for three [3] years)</p> <p>Ordinary Agent (Additional Soliciting Official) Licensing Fee – Php1,515.00 (valid for three [3] years)</p> <p>General Agent (Individual) Licensing Fee – Php30,300.00 (valid for three [3] years)</p> <p>General Agent (Company) Licensing Fee – Php60,600.00 (valid for three [3] years)</p> <p>General Agent (Additional Soliciting Official) Licensing Fee – Php1,515.00 (valid for three [3] years)</p>	55 hours and 50 mins.	<p>IC Supervising Insurance Specialist</p> <p>IC Administrative Assistant I/II</p> <p>IC Insurance Specialist I</p> <p>Officer-in-Charge/ Division Manager</p>

2. Printing and Issuance of License	The sponsoring insurance company representative receives the licenses of agents.	The AO prints the license with electronic signature of the DM/OIC and issues the same to the representative of the insurance company.	none	10 minutes	IC Administrative Aide I
TOTAL:				7 days	

APPLICATION FOR APPROVAL AS SOLICITING OFFICIAL OF AN INSURANCE/REINSURANCE/HMO BROKER

▪ **About the Service**

No person shall act as an insurance and/or HMO broker in the solicitation or procurement of applications for insurance and/or HMO, or receive for services in obtaining insurance and/or HMO, any commission or other compensation from any insurance company or HMO company doing business in the Philippines, without first procuring a license so to act from the Commissioner.

The sufficiency of qualifications of the applicant must be approved by the Insurance Commissioner. The applicant must possess the necessary trainings and experience in order to qualify.

▪ **Office/Division**

Licensing Division

▪ **Classification**

Complex

▪ **Type of Transaction**

Government-to-Citizen (G2C)
Government-to-Business (G2B)

▪ **Who May Avail of the Service**

All persons intending to perform the functions of a soliciting official of an insurance/reinsurance/HMO broker

▪ **Requirement/s**

Checklist of Requirements	Where to secure
Duly accomplished and notarized application form	Requesting Entity
Insurance/Reinsurance Broker: Certificate of employment with detailed work experience; or License as General Agent (at least 5 years)	Present and/or previous companies Previous insurance company affiliated with

HMO Broker: Certificate of employment with detailed work experience; or Licensed as General Agent (at least 3 years)	Present and/or previous companies Previous insurance company affiliated with
Certified copy of certificate that an applicant holds an associateship from the Insurance Institute for Asia and the Pacific, Inc.; or Certificate of training or seminar attended related to the kind of insurance contemplated in the license applied for <i>*(Note: the above-mentioned requirements are for applicants who intend to request for an exemption as provided in Section 9.b of CL No. 2018-52 for insurance broker)</i>	Insurance Institute for Asia and the Pacific, Inc. Insurance Institute for Asia and the Pacific, Inc. or other similar institution acceptable to the Commission
Certification of work experience	Present and previous companies
Endorsement	Principal Insurance Broker
Clearance	National Bureau of Investigation (NBI)

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Preparation of Memorandum Evaluation of Application	The applicant submits complete documentary requirements.	1.a. The Action Officer (AO) reviews the completeness of documentary requirements and		2 days	IC Supervising Insurance Specialist

		<p>forwards it to the DM/OIC for assignment.</p> <p>1.b. DM/OIC assigns the application to the AO.</p> <p>1.c. The AO evaluates the application and submits a draft Memorandum to the DM/OIC.</p> <p>1.d. DM/OIC reviews the draft.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revisions, DM/OIC returns the documents to the AO for revision.</p> <p>1.e. Once finalized, the DM/OIC signs the Memorandum.</p> <p>1.f. The AO encodes the Memorandum and forwards it to the Office of the Deputy Commissioner.</p>			<p>Officer-in-Charge/ Division Manager</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/ Division Manager</p> <p>Officer-in-Charge/ Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Review and Recommendation		The Deputy Insurance Commissioner reviews the draft and forwards the recommendation	none	2 days	Deputy Insurance Commissioner for Legal Services

		to the Insurance Commissioner.			
3. Approval/ Disapproval		<p>3.a. The Insurance Commissioner approves or disapproves the application.</p> <p>3.b. The Memorandum is returned to the Licensing Division.</p>	none	2 days	Insurance Commissioner
4. Preparation of Approval/ Disapproval Letter		<p>The AO prepares a draft approval/denial letter and submits it to the DM/OIC for signature.</p> <p>If <u>approved</u>, go to 4.e.</p> <p>If <u>disapproved</u>, go to 4.d.</p> <p>4.a. The AO prepares draft denial letter and forwards it to the DM/OIC for review.</p> <p>4.b. The DM/OIC reviews the draft denial letter.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revisions, DM/OIC returns the documents to</p>	none	1 day	<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/ Division Manager</p>

		<p>the AO for revision.</p> <p>4.c. Once the draft is finalized, the DM/OIC signs the letter.</p> <p>4.d. The AO encodes the signed letter and forwards it to the Records Section for releasing.</p> <p>4.e. The AO prepares a draft letter informing the applicant of the approval of the application and advises it to submit the application for issuance of license as insurance and/or reinsurance broker, or surrender its original license, if the application is for an additional or change of Soliciting Official.</p> <p>4.f. The DM/OIC reviews the draft letter.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revisions, DM/OIC returns the documents to the AO for revision.</p>			<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/ Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/ Division Manager</p>
--	--	--	--	--	--

		<p>4.g. Once the draft is finalized, the DM/OIC signs the letter.</p> <p>4.h. The AO encodes the signed letter and forwards it to the Records Section for releasing.</p>			<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/ Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
TOTAL:				7 days	

APPLICATION FOR APPROVAL AS ADJUSTER OF AN ADJUSTMENT COMPANY

- **About the Service**

No person shall act as an adjuster, as defined by the Insurance Code, unless authorized to act by virtue of a license issued by the Commissioner. The adjuster shall be registered based on qualifications in fire, casualty, and marine business lines.

The sufficiency of qualifications of the applicant must be approved by the Insurance Commissioner. The applicant must possess the necessary trainings, experience, and examination in order to qualify.

- **Office/Division**

Licensing Division

- **Classification**

Complex

- **Type of Transaction**

Government-to-Citizen (G2C)
Government-to-Business (G2B)

- **Who May Avail of the Service**

All persons intending to perform the functions of an adjuster of an adjustment company

- **Requirement/s**

Checklist of Requirements	Where to secure
Duly accomplished and notarized application form	Requesting Entity Note: Form can be downloaded from the Insurance Commission website
Must be a Filipino citizen	
Certificate of Endorsement	Philippine Institute of Loss Adjusters (PLIA)
Certified true copy of the diploma or certificate of completion of adjuster's designation course	Insurance Institute for Asia and the Pacific, Inc. (IIAP)

Certification of work experience	Present and previous companies of requesting entity
Endorsement	Principal adjustment company of requesting entity
Clearance	National Bureau of Investigation

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Preparation of Memorandum Evaluation of Application	The applicant submits complete documentary requirements.	<p>1.a. The Action Officer (AO) reviews the completeness of documentary requirements and forwards it to the DM/OIC for assignment.</p> <p>1.b. DM/OIC assigns the application to the AO.</p> <p>1.c. The AO evaluates the application and submits a draft Memorandum to the DM/OIC.</p> <p>1.d. DM/OIC reviews the draft.</p> <p>1.d.i. If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>1.d.ii. If with revisions, DM/OIC</p>	none	2 days	<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/ Division Manager</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/ Division Manager</p>

		<p>returns the documents to the AO for revision.</p> <p>1.e. Once finalized, the DM/OIC signs the Memorandum.</p> <p>1.f. The AO encodes the Memorandum and forwards it to the Office of the Deputy Commissioner.</p>			<p>Officer-in-Charge/ Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Review and Recommendation		The Deputy Insurance Commissioner reviews the draft and forwards the recommendation to the Insurance Commissioner.	none	2 days	Deputy Insurance Commissioner for Legal Services
3. Approval/ Disapproval		<p>3.a. The Insurance Commissioner approves or disapproves the application.</p> <p>3.b. The Memorandum is returned to the Licensing Division.</p>	none	2 days	Insurance Commissioner
4. Preparation of Approval/ Disapproval Letter		<p>The AO prepares a draft approval/denial letter and submits it to the DM/OIC for signature.</p> <p>If <u>approved</u>, go to 4.e.</p> <p>If <u>disapproved</u>, go to 4.d.</p> <p>4.a. The AO prepares draft</p>	none	1 day	IC Supervising Insurance Specialist

		<p>denial letter and forwards it to the DM/OIC for review.</p> <p>4.b. The DM/OIC reviews the draft denial letter.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revisions, DM/OIC returns the documents to the AO for revision.</p> <p>4.c. Once the draft is finalized, the DM/OIC signs the letter.</p> <p>4.d. The AO encodes the signed letter and forwards it to the Records Section for releasing.</p> <p>4.e. The AO prepares a draft letter informing the applicant of the approval of the application and advises it to submit the application for issuance of license as insurance adjuster, or surrender its original license, if the application is for an additional or change of</p>			<p>Officer-in-Charge/ Division Manager</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/ Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p> <p>IC Supervising Insurance Specialist</p>
--	--	--	--	--	--

		<p>Insurance Adjuster.</p> <p>4.f. The DM/OIC reviews the draft letter.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revisions, DM/OIC returns the documents to the AO for revision.</p> <p>4.g. Once the draft is finalized, the DM/OIC signs the letter.</p> <p>4.h. The AO encodes the signed letter and forwards it to the Records Section for releasing.</p>			<p>Officer-in-Charge/ Division Manager</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/ Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
TOTAL:				7 days	

APPLICATION FOR ISSUANCE OF CERTIFICATE OF AUTHORITY OF DOMESTIC INSURANCE COMPANY, PROFESSIONAL REINSURER, BRANCH OFFICE OF FOREIGN INSURANCE COMPANY, PRE-NEED AND HMO COMPANY

▪ **About the Service**

The Insurance Code, Pre-Need Code, E.O. 192, Series of 2015 requires an entity to obtain a license from this Commission before it can engage in such businesses.

▪ **Office/Division**

Licensing Division

▪ **Classification**

- Pre-Evaluation Procedure : Simple
- Evaluation Procedure : Complex
- Processing Procedure : Simple

▪ **Type of Transaction**

G2B

▪ **Who May Avail of the Service**

All entities intending to engage in insurance, professional reinsurance, pre-need and health maintenance organization business

▪ **Requirement/s**

Checklist of Requirements	Where to secure
Letter of Intent	Requesting Entity
Certified True Copy of Certificate of Registration or Certified Copy of Articles of Incorporation/Cooperation and By-Laws and General Information Sheet showing the latest incorporators their citizenship and percentage of share owned and paid, whenever applicable	Securities and Exchange Commission (SEC) Cooperative Development Authority (CDA) Requesting Entity

Pre-operational Balance Sheet	Requesting Entity
List of incorporators and officers with positions held	Requesting Entity
Organization chart of the corporation	Requesting Entity
Income Tax Return of incorporators for the last three (3) years	Requesting Entity
Clearance of the members of the board of directors	National Bureau of Investigation (NBI)
Project study showing the expected volume of business to be and the amount of premiums that will be realized on the various policies for the next three (3) initial years from operation	Requesting Entity
Waiver on Bank Secrecy Law in favor of the Insurance Commission and/or its officers	Requesting Entity
Documentary Stamp Tax (Php15.00)	Bureau of Internal Revenue (BIR)

- **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

PRE-EVALUATION PROCEDURE

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission of complete documentary requirements and payment of Pre-Licensing Fee	The applicant submits complete documentary requirements and pays Pre-Licensing Fee.	1. a. Action Officer (AO) reviews completeness of documentary requirements. If <u>complete</u> , go to 1.c. If <u>incomplete</u> , go to 1.b. 1.b. The AO returns the	Metro Manila Pre-Licensing Fee – Php10,100.00 Luzon (non-Metro Manila) Pre-Licensing Fee – Php25,250.00	2 hours	IC Supervising Insurance Specialist

		<p>documents to the applicant. END.</p> <p>1.c. Computes prescribed fee and issues Order of Payment and advises applicant to pay the prescribed fee to the Cashier.</p> <p>1.d. Cashier receives payment and issues Official Receipt to the Applicant.</p> <p>1.e. The AO endorses the document for receiving, encoding, and assignment.</p>	<p>Visayas Pre-Licensing Fee – Php40,400.00</p> <p>Mindanao Pre-Licensing Fee – Php45,450.00</p> <p><i>(Note: Fee is inclusive of 1% Legal Research Fund (LRF) fee, pursuant to IC Circular Letter No. 2014-15.)</i></p>		<p>Cashier</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Preparation of Designation Letter		<p>2.a. The AO prepares a draft letter designating personnel to conduct pre-licensing evaluation with Complete Staff Work (CSW) and submits draft to the Division Manager (DM)/ Officer-in-Charge (OIC) for review.</p> <p>2.b. DM/OIC reviews the draft.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the document to the AO.</p>	none	6 hours	<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/ Division Manager</p> <p>IC Supervising Insurance Specialist</p>

		<p>2.c. Once the draft is finalized, AO and DM/OIC sign the CSW and initials the draft letter of approval or disapproval.</p> <p>2.d. The AO encodes the CSW and forwards all documents to the Deputy Insurance Commissioner.</p>			IC Administrative Assistant II Contract of Service Personnel
3. Recommendation		The Deputy Insurance Commissioner reviews the draft designation letter and makes a recommendation to the Insurance Commissioner.	none	8 hours	Deputy Insurance Commissioner for Legal Services
4. Approval		The Insurance Commissioner signs the designation letter.	none	8 hours	Insurance Commissioner
TOTAL:				3 days	

EVALUATION PROCEDURE

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Preparation of Pre-Licensing Report	The applicant allows the designated personnel to conduct Pre-Licensing Evaluation.	<p>1.a. The AO prepares pre-licensing report and submits draft to the DM/OIC.</p> <p>AO and DM/OIC sign the draft Pre-licensing report.</p> <p>1.b. The DM/OIC reviews the draft</p>	none	24 hours	<p>IC Supervising Insurance Specialist</p> <p>IC Insurance Specialist I/II</p>

		<p>Pre-Licensing report.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the documents to the AO.</p> <p>1.c. Once the draft is finalized, AO and DM/OIC sign the Pre-Licensing Report.</p> <p>1.d. The AO encodes the CSW and forwards all documents to the Deputy Insurance Commissioner.</p>			<p>Officer-in-Charge/Division Manager</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Recommendation and Review		The Deputy Insurance Commissioner reviews the Pre-Licensing Report and forwards his recommendation to the Insurance Commissioner.	none	16 hours	Deputy Insurance Commissioner for Legal Services
3. Approval		The Insurance Commissioner approves or disapproves the Pre-Licensing Report.	none	16 hours	Insurance Commissioner
TOTAL:				7 days	

PROCESSING PROCEDURE

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
<p>1. Preparation of letter</p>		<p>If <u>approved</u>, go to 1.e.</p> <p>If <u>disapproved</u>, go to 1.a.)</p> <p><i>For disapproved applications:</i></p> <p>1.a. The AO prepares draft denial letter with CSW and forwards to DM/OIC for review.</p> <p>1.b. DM/OIC reviews the draft denial letter.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the documents to the AO.</p> <p>1.c. Once the draft is finalized, the AO and DM/OIC sign the CSW and initial the letter.</p> <p>1.d. The AO encodes the denial letter with CSW and forwards all documents to the Insurance Commissioner.</p>	<p>Insurance Company Licensing Fee (valid for three [3] years) – Php181,800.00</p> <p>Pre-Need Company Licensing Fee (valid for one [1] year) – Php50,500.00</p> <p>Health Maintenance Organization Company Licensing Fee (valid for three [3] years)– Php151,500.00)</p> <p><i>(Note: Fee is inclusive of 1% Legal Research Fund [LRF] fee, pursuant to IC Circular Letter No. 2014-15.)</i></p>	<p>12 hours</p>	<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/ Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>

	<p>The applicant secures OOP and pays the Licensing Fee</p> <p>The applicant exhibits OR to AO.</p>	<p><i>For approved applications:</i></p> <p>1.e. The AO drafts a letter addressed to applicant advising it to pay the Licensing Fee and forwards it to the DM/OIC for review.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the document to the AO.</p> <p>Once finalized, the DM/OIC signs the letter.</p> <p>The AO encodes the letter and forwards it to the Records Section for releasing.</p> <p>1.f. The AO issues Order of Payment (OOP) and advises applicant to pay to the Cashier.</p> <p>1.g. Cashier receives payment and issues Official Receipt (OR) to the applicant.</p> <p>1.h. The AO endorses the OR for encoding and assignment.</p>			<p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/ Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p> <p>Cashier</p> <p>IC Administrative Assistant II</p>
--	---	--	--	--	---

		<p>1.i. The AO prepares covering letter and Certificate of Authority with Complete Staff Work (CSW) and forwards to the DM/OIC.</p> <p>1.j. The DM/OIC reviews the covering letter (CL) and Certificate of Authority (CA) with CSW.</p> <p>If no revision, DM/OIC returns the documents to the AO for finalization.</p> <p>If with revision, DM/OIC returns the documents to the AO.</p> <p>Once the draft is finalized, the AO and DM/OIC sign the CSW and initial the CL and the CA.</p> <p>1.k. The AO encodes the CL and CA and forwards all documents to the Insurance Commissioner.</p>			<p>Contract of Service Personnel</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/ Division Manager</p> <p>IC Supervising Insurance Specialist</p> <p>Officer-in-Charge/ Division Manager</p> <p>IC Administrative Assistant II</p> <p>Contract of Service Personnel</p>
2. Signing of Certificate of Authority or Denial Letter		The Insurance Commissioner signs the CA or denial letter.	none	12 hours	Insurance Commissioner
TOTAL:				3 days	



**Legal Services Group – Public Assistance and
Mediation Division**
External Services



PROCESS OF HANDLING COMPLAINTS FROM 8888 CITIZENS' COMPLAINT HOTLINE, MALACAÑANG AND/OR CONTACT CENTER NG BAYAN (CCB) OF THE CIVIL SERVICE COMMISSION (CSC)

- **About the Service**

This service pertains to complaints and grievances on acts of red tape lodged through the 8888 Citizens' Complaint Hotline as mandated by Executive Order No. 6, series of 2016 and through the Contact Center ng Bayan (CCB), as defined under RA No. 9485 and other relevant laws, and/or corruption of any National Government Agency (NGA), Government-Owned or Controlled Corporation (GOCC)/Government Financial Institution (GFI), and other instrumentalities of the government.

Specific action on the complaint should be undertaken within 72 hours (3 days) from receipt of the concern.

- **Office/Division**

Public Assistance & Mediation Division (PAMD)

- **Classification**

Simple

- **Type of Transaction**

Government-to-Business (G2B)

Government-to-Citizen (G2C)

Government-to-Government (G2G)

- **Who May Avail of the Service**

Anyone who has concern on any insurance, pre-need, health and maintenance organization (HMO) and reinsurance contracts or policies.

- **Requirement/s**

None

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

How to Avail of the Service

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Monitoring and Documentation of the Requests		<p>Bilis Aksyon Partner monitors the 8888 Citizens' Complaint Hotline, Malacañang Portal and the Contact Center ng Bayan (CCB) of the Civil Service Commission sent through e-mail.</p> <p>Action Officer (AO) evaluates the complaint; if company being complained has a license to operate, it will be retained with PAMD, otherwise, it will be endorsed the division concerned.</p>	None	1 hour	<p>Supervising Insurance Specialist</p> <p>COS/ Legal Assistant/ Insurance Specialist II/ Senior Insurance Specialist/ Supervising Insurance Specialist</p>
2. Evaluation and Review		<p>Action Officer (AO) evaluates and reviews the complaint.</p> <p>If there is lacking information, may write/e-mail or call the complainant directly and ask for documents and contact details.</p> <p>Update the 8888 Hotline by providing a copy of the letter/action taken.</p>		1 day and 2 hours	<p>COS/ Legal Assistant/ Insurance Specialist II/ Senior Insurance Specialist/ Supervising Insurance Specialist</p>

3. Preparation of Referral Letter/Memorandum		Prepares referral letter address to the company concerned and/or Memorandum to the division concerned for their appropriate action and/or comments.	None	1 day	COS/Legal Assistant/ Insurance Specialist II/ Senior Insurance Specialist/ Supervising Insurance Specialist
4. Signing of the Referral Letter and/or Memorandum		The Division Manager or Officer-In-Charge reviews the referral letter/s and/or Memorandum sent through e-mail and Forward the same to the company concerned and/or division concerned.	None	1 hour and 30 minutes	Division Manager and/or Supervising Insurance Specialist
5. Recording and Releasing		Should the complainant does not have an e-mail address, the Assigned Personnel releases the copy of the referral and/or Memorandum to the Releasing Section and/or creation of the Routing System for delivery.	None	2 hours	COS/Legal Assistant/ Insurance Specialist II/ Senior Insurance Specialist/ Supervising Insurance Specialist
6. Recording of Settled/Closed and Terminated Cases		If company and/or division replied, the same will be furnished to the complainant through e-mail, otherwise, it will be released to the Releasing Section.	None	1 hour and 30 minutes	Administrative Aide II
TOTAL			None	3 days	

PROCESS OF HANDLING INFORMAL COMPLAINTS RECEIVED FROM WALK-IN COMPLAINANTS AND RECEIVED VIA MAIL OR E-MAIL

▪ **About the Service**

This service is being offered to those who visit the Insurance Commission and those complaints and queries sent via mail and/or e-mail that needs to be assisted on concerns in their contracts of insurance, pre-need plans and health maintenance organization (HMO) contracts and reinsurance contracts.

These requests for assistance include endorsement by any other government agencies such as, but not limited to, Presidential Complaint Center (PCC), Bangko Sentral ng Pilipinas (BSP), Department of Trade and Industry (DTI) and Securities and Exchange Commission (SEC).

▪ **Office/Division**

Public Assistance & Mediation Division (PAMD)

▪ **Classification**

Complex

▪ **Type of Transaction**

Government-to-Business (G2B)
Government-to-Citizen (G2C)
Government-to-Government (G2G)

▪ **Who May Avail of the Service**

Anyone who has concern on any insurance, pre-need, health and maintenance organization (HMO) and reinsurance contracts or policies.

▪ **Requirement/s**

Checklist of Requirements	Where to secure
In case of Non-Life Insurance Complaints: 1. Complainant's Request for Assistance (CRA) for walk-in / simple letter complaint (for mail and email) 2. Copy of the policy 3. Copy of the police report/ Traffic Accident Investigation Report (TAIR) 4. Copy of the denial letter, if there is any. (optional)	From the Insured From the Insured From the Police Station where the accident happened From the company
In case of Life Insurance Complaints:	From the Insured

<ol style="list-style-type: none"> 1. Complainant's Request for Assistance (CRA) for walk-in / simple letter complaint (for mail and email) 2. Copy of the policy 3. Copy of the denial letter, if there is any. (optional) 4. Supporting documents, if there is any. (optional) 	<p>From the Insured From the Insurance Company</p> <p>From the Insured</p>
<p>In case of Pre-Need Complaints:</p> <ol style="list-style-type: none"> 1. Complainant's Request for Assistance (CRA) for walk-in / simple letter complaint (for mail and email) 2. Copy of the contract 3. Copy of the Certificate of Full Payment 	<p>From the Planholder</p> <p>From the Planholder From the Planholder</p>
<p>In case of Health Maintenance Organization (HMO) Complaints:</p> <ol style="list-style-type: none"> 1. Complainant's Request for Assistance (CRA) for walk-in / simple letter complaint (For Mail and E-mail) 2. Copy of the contract 	<p>From the Member</p> <p>From the Member</p>

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Documentation of the Complaint	Letters with attached documents directly filed with PAMD or sent to PAMD's e-mail address at publicassistance@insurance.gov.ph specifically requesting the assistance of the IC with regard to their insurance, pre-need or HMO contracts/policies.	<p>Action Officer (AO) interviews and asks for documents/evaluates the complaint, to give proper advice either to file a complaint or to explain the basis of the position of the company.</p> <p>If the Action Officer (AO) finds no basis in filing a complaint, the client is duly informed and the transaction is considered closed/terminated.</p>	None	4 hours and 30 minutes	COS/Insurance Specialist II/ Senior Insurance Specialist/ Supervising Insurance Specialist

		<p>If the Action Officer (AO) finds basis, the complainant fills up the Claimant's Request Assistance Form (CRA).</p> <p>Receives the CRA together with its attachments.</p> <p>In case of complaints sent through mail or email, the Assigned Officer will assign the e-mail to the Action Officer (AO) in charge per company.</p> <p>The Action Officer (AO) shall sort them and encode in the Incoming and Complaint/ Claims Registry.</p>			
2. Evaluation and Review		<p>Action Officer (AO) evaluates and reviews documents/e-mails. If a complaint lacks pertinent information or documents, Action Officer (AO) sends a letter/email to the complainant for submission of needed information/documents.</p> <p>If the complaint involves complex issues, Action Officer (AO) will suggest to conduct a mediation/conciliation conference through Videoconferencing.</p> <p>If it contains simple issues, the Action Officer (AO) refers to the company for</p>	None	3 days	COS/Insurance Specialist II/Senior Insurance Specialist/Supervising Insurance Specialist

		comment/follow-up, copy furnished the complainant.			
3. Preparation of Referral Letter and/or Correspondence and Signing of Referral Letter and/or Correspondences		The Action Officer (AO) prepares the referral letter/notice of mediation/conciliation conference to be scheduled at least two (2) weeks from date of notice.	None	2 days, 1 hour and 30 minutes	COS/Insurance Specialist II/Senior Insurance Specialist/Supervising Insurance Specialist
4. Recording and Releasing		The Division Manager reviews the letter and affixes his signature.	None	1 hour and 30 minutes	Division Manager and/or Supervising Insurance Specialist
5. Releasing and Recording		The Assigned Personnel releases the signed Referral Letter/Notice of Mediation/Conciliation to the releasing section for delivery to the concerned parties. Referral letter/notice of mediation/conciliation conference may also be sent through e-mail. In case of settlement or termination of complaints, the Action Officer (AO) will record the same to Closed/ Terminated Cases Registry.	None	1 day and 2 hours	Administrative Aide II
TOTAL			None	7 days and 2 hours	

PROCESS OF HANDLING IC ALTERNATIVE DISPUTE RESOLUTION PROCESS (ADR) THROUGH MEDIATION/CONCILIATION PROCEEDINGS.

- **About the Service**

This service is one of the Alternative Dispute Resolution Mechanisms implemented by the IC to assist the insuring public and insurance, pre-need and health maintenance organization (HMO) company representatives to thresh out issues through mediation/conciliation conference. A mediation/conciliation conference is an informal proceeding with the end in view that parties may arrive at an amicable settlement or compromise agreement. This is conducted either face-to-face or through Videoconferencing (Circular Letter No. 2020-101 dated 16 October 2020). The procedure is purely voluntary and entirely dependent on the parties' willingness to participate/cooperate.

- **Office/Division**

Public Assistance & Mediation Division (PAMD)

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)
 Government-to-Citizen (G2C)
 Government-to-Government (G2G)

- **Who May Avail of the Service**

Anyone who has concern on any insurance, pre-need, HMO and reinsurance contracts or policies.

- **Requirement/s**

Checklist of Requirements	Where to secure
Letter Request	By the Requesting Party (Client or Company Representative)

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Introduction		<p>The officer presiding in the conference shall inform the parties of the purpose and nature of the process in mediation/conciliation proceedings.</p> <p>Thereafter, the officer presiding in the conference informs the parties of their next steps should no amicable settlement is reached.</p>	None	30 minutes	COS/ Insurance Specialist II/Senior Insurance Specialist/Supervising Insurance Specialist
2. Mediation Proper		<p>Parties are requested to enter their appearances either face-to-face or virtually.</p> <p>The Mediator/Conciliator facilitates the flow of discussion by giving opportunity to hear both sides.</p> <p>Mediator/Conciliator requests Complainant to briefly discuss his/her complaint.</p> <p>Company representative/s render/s explanations/comment/s.</p> <p>Mediator/Conciliator may suggest/recommend</p>	None	1 hour and 30 minutes	COS/Insurance Specialist II/Senior Insurance Specialist/Supervising Insurance Specialist/Supervising Insurance Specialist

		<p>solutions to the problem based on policy provision, law, opinions rendered by the Insurance Commissioner and industry practice to guide the parties in coming up with a compromise agreement or amicable settlement.</p> <p>If needed and upon agreement of the parties, the Mediator/Conciliator will schedule another setting of the conference depending on the availability of the parties.</p> <p>If the parties can settle the issues without the intercession of the Insurance Commission through PAMD, the procedure will be held in abeyance.</p> <p>Should IC fail to receive any updates within thirty (30) days, mediation/conciliation conference shall be terminated.</p> <p>If both parties were able to settle amicably or were able to reach a compromise agreement, the presiding officer will ask for the date as to when the agreement/settlement will be performed/executed. All of these matters</p>		<p>30 working days</p>	
--	--	---	--	------------------------	--

		<p>will be reflected in the minutes.</p> <p>If both parties fails to settle amicably or come up with a compromise agreement, conference will be closed/terminated.</p>			
3. Issuance of the Minutes of Mediation/Conciliation Conference		<p>After the conduct of mediation/conciliation conference, the Mediator/Conciliator is given time to wrap up the preparation of the minutes of the proceedings by reading the minutes and requires parties to sign in the minutes in case of face-to-face mediation/conciliation conference; or in case of video conferencing, virtual manifestation of the parties present is considered as appearance.</p> <p>Parties are given copy of the minutes of the proceedings.</p>	None	45 minutes	COS/Insurance Specialist II/Senior Insurance Specialist/Supervising Insurance Specialist
4. Recording		Records Settled/Terminated Cases in the Closed/Terminated Cases Registry. .	None	1 hour and 30 minutes	Administrative Aide II
TOTAL			None	30 days, 4 hours and 15 minutes	

PROCESS OF REQUESTS FOR THE ISSUANCE OF CERTIFICATE ON THE NUMBER OF PENDING INFORMAL COMPLAINTS BY THE IC-REGULATED ENTITIES.

▪ **About the Service**

This service involves the issuance of a certificate on the number of pending informal complaints, excluding mediation/conciliation conferences, against any insurance, Mutual Benefit Association (MBA), pre-need or health and maintenance organization (HMO) company pending before the IC's PAMD, subject to the payment of existing and applicable fee.

▪ **Office/Division**

Public Assistance & Mediation Division (PAMD)

▪ **Classification**

Simple

▪ **Type of Transaction**

Government-to-Business (G2B)
 Government-to-Citizen (G2C)
 Government-to-Government (G2G)

▪ **Who May Avail of the Service**

Anyone who submits a written request and pays the appropriate fee prescribed by the IC

▪ **Requirement/s**

Checklist of Requirements	Where to secure
Letter Request	By the Requesting Party

▪ **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission of Letter Request	Submit Letter-Request for Certification either directly to PAMD or via e-mail to	In case of request sent through mail or e-mail, the Action Officer (AO) shall encode the	None	30 minutes	COS/Legal Assistant/ Insurance Specialist II/Senior Insurance

	publicassistance@insurance.gov.ph	Request in the Incoming Registry. Action Officer (AO) receives Letter Request for Certification of Number of Pending Complaints.			Specialist/ Supervising Insurance Specialist
2. Verification/ Reconciliation	Company representative shall reconcile with the Action Officer the number of complaints filed with PAMD and submits proof of payment.	The Action Officer (AO) verifies whether there is no pending or with number of informal complaints filed against the company. If with substantial number of pending complaints, Action Officer (AO) is given two (2) days to reconcile/verify the complaints filed against the company concerned by providing proof of settlement or any documents that the claim has been acted upon.	None	2 days and 4 hours	COS/Legal Assistant/ Insurance Specialist II/Senior Insurance Specialist/ Supervising Insurance Specialist
3. Preparation of Certificate of No Pending/ Number of Pending Informal Complaints		After reconciliation and the Action Officer (AO) is satisfied with the documents presented, the letter request with notation as to the number of pending informal complaints or no pending complaints is indicated and forwarded to the Assisting Officer.	None	30 minutes	COS/Legal Assistant/ Insurance Specialist II/Senior Insurance Specialist/ Supervising Insurance Specialist
4. Signing of Certification		The Division Manager reviews the certification and affixes his signature.	None	1 hour and 30 minutes	Division Manager and/or Supervising

					Insurance Specialist
5. Issuance of Certificate of No Pending / Number of Pending Informal Complaints	The company representative shall pay the certification fee in the amount of Php 500.00.	After payment and presentation of Official Receipt, Certificate of No Pending / Number of Pending Informal Complaints will be issued to the requester.	Php 500.00 processing fee	1 hour and 30 minutes	Insurance Specialist II
TOTAL			Php 500.00 processing fee	3 days	



**Legal Services Group – Regulation,
Enforcement and Prosecution Division**
External Services



ANSWER TO REQUEST FOR LEGAL OPINION

- **About the Service**

This service is pursuant to Circular Letter 2017-13 entitled “Guidelines in the processing of Request for Legal Opinion. All requests for legal opinion are initially evaluated by the Commissioner, through the Legal Services Group. The REP Division prepares answer to request for legal opinion once assigned by the Office of the Deputy Insurance Commissioner for Legal Services Group.

- **Office/Division**

Regulation, Enforcement and Prosecution Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)
Government-to-Citizen (G2C)
Government-to-Government (G2G)

- **Who May Avail of the Service**

Any person who request for legal opinion pertaining or relating to the interpretation and application of laws, rules and regulations being enforced and implemented by the Insurance Commission.

- **Requirement/s**

Checklist of Requirements	Where to secure
Letter addressed to the Insurance Commissioner stating therein the complete factual circumstances and contacts details must also be stated.	Client
Supporting documents/papers	Client

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of the Request	Requestor submits the Letter Request for Legal Opinion to the Office of the Commissioner.	The staff of the ODCOM LSG enters in the DRS the receipt of the document.	None	3 hours	Staff, ODCOM LSG
2. Assessment of the Request		The Deputy Insurance Commissioner for LSG makes initial assessment of the request.	None	1 day and 4 hours	Deputy Insurance Commissioner for LSG
3. Assignment by the Office of the Deputy Insurance Commissioner for Legal Services Group (ODCOM LSG)		The staff of the ODCOM LSG enters in the DRS the transmittal of the document to REPD.	None	3 hours	Staff, ODCOM LSG
4. Encoding in the Document Routing System (DRS) the receipt of the request		The Record Officer enters in the DRS the receipt of the letter request. The pertinent documents may be scanned when necessary.	None	30 minutes	Contract of Service
5. Assignment to the Action Officer		The Division Manager initially reads the request and assigns it to the Action Officer. This may be done electronically.	None	3 hours	Division Manager/ Officer-In-Charge
6. Preparation of the Legal Opinion		The Action Officer prepares the Legal Opinion/ Letter and/or communicate with the client for clarification on certain matters. This may be done electronically.	None	11 days	Contract of Service / Insurance Specialist II/ Supervising Insurance Specialist/ Attorney I
7. Preparation of Complete Staff Work (CSW)		The Action Officer prepares the CSW.	None	3 hours and 30 minutes	Contract of Service / Insurance

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
					Specialist II/ Supervising Insurance Specialist/ Attorney I
8. Review of the Legal Opinion		The Division Manager/ Officer-In-Charge reviews the Legal Opinion and approves the same by signing the CSW and affixing his initial on the said Legal Opinion	None	1 day	Division Manager/ Officer-In-Charge
		The Division Manager/ Officer-In-Charge, upon review of the Legal Opinion issues instruction to the Action Officer to revise the letter. The Action Officer revises the letter.			
		The Division Manager/ Officer-In-Charge, upon review of the Legal Opinion, approves the same by signing the CSW and affixes his initial in the said Legal Opinion			
9. Recording in the Document Routing System		The Administrative Aide logs, enters in the DRS, and forwards the documents to the Office of the Deputy Commissioner for Legal Services Group (ODCOM LSG).	None	3 hours	Contract of Service

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
10. Evaluation by the Deputy Insurance Commissioner for Legal Services Group		The Deputy Insurance Commissioner for Legal Services Group evaluates and signs on the memo on complete staff work and affixes his initial on the Legal Opinion or returns the documents to the REPD for correction.	None	2 days	Deputy Insurance Commissioner for LSG
11. Receipt by the OCOM of the Document		The Administrative Aide of the ODCOM LSG enters in the DRS the transmittal of the document to the Office of the Commissioner (OCOM).	None	3 hours	Staff, OCOM
12. Approval of the Legal Opinion		The Insurance Commissioner evaluates and signs on the Legal Opinion or returns the documents to the REPD for correction.	None	2 days	Insurance Commissioner
13. Receipt by the ODCOM LSG		The Administrative Aide of the OCOM enters in the DRS the transmittal of the document to the ODCOM LSG	None	3 hours	Staff, ODCOM LSG

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
14. Receipt by the REPD		The Administrative Aide of the ODCOM LSG enters in the DRS the transmittal of the document to the REPD.	None	3 hours	Contract of Service
15. Encoding of the Transmittal of the Document in the DRS for Its Release to Records Section		The Record Officer encodes/enters in the document routing system for releasing to Records Section and forwards the signed Legal Opinion to the Records Section for delivery to the requestor	None	2 hours	Contract of Service
TOTAL:			None	20 days and 2 hours	

ANSWER TO SIMPLE QUERY

- **About the Service**

This service covers answer to simple query from private citizen, government entities or insurance entities, whether the company has approved insurance product or request for information of an applicable provision of the Insurance Code/Preneed Code/E.O. 192 series of 2015 or circular letter and others.

- **Office/Division**

Regulation, Enforcement and Prosecution Division

- **Classification**

Simple

- **Type of Transaction**

Government-to-Business (G2B)
 Government-to-Citizen (G2C)
 Government-to-Government (G2G)

- **Who May Avail of the Service**

Any person/entity who has query on the non-life insurance products approved by the Insurance Commission and on the applicable provision of the Insurance Code/Preneed Code/E.O. 192 series of 2015 or circular letter issued by the Insurance Commission.

- **Requirement/s**

Checklist of Requirements	Where to secure
Letter Request	Client

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of the Letter Request		The Record Officer marks the stamp received on the letter request	None	10 minutes	Contract of Service
2. Encoding in the Document		The Record Officer enters in the DRS the receipt of the	None	4 hours	Contract of Service

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
Routing System		letter request and endorses to Division Manager/ Authorized Officer for appropriate action. The pertinent documents may be scanned when necessary.			
3. Assignment to Action Officer		The Division Manager/ Authorized Officer evaluates and assigns the request to the Action Officer.	None	4 hours	Division Manager/ Officer-In-Charge
4. Preparation of Reply to the inquiry letter		The Action Officer prepares the draft of the reply.	None	1 day	Contract of Service / Insurance Specialist II/ Supervising Insurance Specialist
5. Review of the Letter Request		The Division Manager reviews the reply to the inquiry letter and affixes his signature. This may be done electronically.	None	4 hours	Division Manager/ Officer-In-Charge
6. Encoding of the Transmittal of the Document in the DRS for Its Release to Records Section		The Record Officer encodes/ enters in the DRS for releasing to Records Section and forwards the signed Reply to the Records Section for delivery to the requestor.	None	2 hours	Contract of Service
TOTAL:			None	2 days, 6 hours and 10 minutes	

APPROVAL OF VARIOUS NON-LIFE INSURANCE POLICIES, APPLICATION FORMS, RIDERS, CLAUSES, WARRANTIES OR ENDORSEMENTS (EVALUATION OF COMPLIANCE)

- **About the Service**

This procedure covers evaluation of the revised (based on initial evaluation/2nd evaluation) non-life insurance policies, application forms, riders, clauses, warranties and endorsements for approval pursuant to Section 232 of the Insurance Code as amended by R.A. 10607. The procedure likewise cover answer to the clarificatory questions raised by the insurance companies concerning the evaluation of their products.

- **Office/Division**

Regulation, Enforcement and Prosecution Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

Any non-life insurance company licensed to do business in the Philippines.

- **Requirement/s**

Checklist of Requirements	Where to secure
Letter or email submitting the revised form for approval.	Client
Copy (hard/soft) of the policy forms as well as application, rider, clause, warranty or endorsement forms which the company intends to issue.	Client

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission of the Revised Form	The client submits the revised form (either soft or hard copy) in conformity with the evaluation sent to them by the Action Officer.	The Action Officer receives the revised form and marks the stamp of receipt on the letter of the company (in duplicate copy) or acknowledges receipt of email, as applicable.	None (The Approval Fee was paid on their initial request of the form)	2 hours	Insurance Specialist II/ Supervising Insurance Specialist
2. The Company Raises Clarificatory Question on the Evaluation	The company representative emails the Action Officer its query on the evaluation of the form.	The Action Officer acknowledges receipt of email.	None	6 hours	Insurance Specialist I/ Supervising Insurance Specialist
3. Evaluation of the Revised Form / Question Raised by the Company		The Action Officer reviews the submitted document or studies the question raised by the company and may discuss the same with the Division Manager/ Officer-In-Charge. (This may be done electronically.)	None	18 days	Insurance Specialist II/ Supervising Insurance Specialist
4. Sending of Comments/ Suggestions or Invitation to the Company to Discuss Dubious Provisions		The Action Officer emails to the company the evaluation (comments/ suggestions on the revised form) or invites for a meeting with its representative/s if necessary for further clarification. If the	None	1 day	Insurance Specialist II/ Supervising Insurance Specialist

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
		revised form is found in order, the Action Officer emails the company to submit three (3) specimen copies.			
TOTAL:			None	20 days	

APPROVAL OF VARIOUS NON-LIFE INSURANCE POLICIES, APPLICATION FORMS, RIDERS, CLAUSES, WARRANTIES OR ENDORSEMENTS (INITIAL EVALUATION)

- **About the Service**

This procedure covers evaluation of the newly submitted non-life insurance policies, application forms, riders, clauses, warranties and endorsements for approval pursuant to Section 232 of the Insurance Code as amended by R.A. 10607. This procedure may include invitation of the underwriter of the company or its representative to further clarify the provision of its form.

- **Office/Division**

Regulation, Enforcement and Prosecution Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

Any non-life insurance company licensed to do business in the Philippines.

- **Requirement/s**

Checklist of Requirements	Where to secure
Letter-request for approval of the policy form	Client
Payment of Fee	Client
Three (3) specimen copy on each of the policy forms as well as application, rider, clause, warranty or endorsement forms which the company intends to issue.	Client

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of Request	The client submits the letter request, in accordance with Circular Letter No. 2015-58A, together with the forms and requirements.	The Administrative Aide checks the request and the form/s and issues the Order of Payment (in duplicate copy) to the applicant and instructs them to go to the Cashier Section to pay the necessary fees. (This may be done electronically.)	Approval Fee- a) Policy/Bond Forms – Php 10,000.00 (plus LRF) b) Application Form, COC, Endorsement, and Clauses – Php 5,000.00 (plus LRF) c) Microinsurance Products (policy and other forms) – 50% of the above rate (plus LRF)	2 hours	Contract of Service
2. Encoding the Receipt of the Document in the Document Routing System (DRS)		The Record Officer of REPD enters in the DRS receipt of the document and forwards it to the Division Manager / Officer-In-Charge for assignment. The pertinent documents may be scanned when necessary. (This may be done electronically.)	None	2 hours	Contract of Service
3. Distribution of Assignment for Action		The Division Manager/ Authorized Officer initially evaluates the nature of the policy form and provides guidance to the Action Officer, if necessary; and	None	4 hours	Division Manager/ Officer-In-Charge, Contract of Service

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
		<p>assigns the same to the Action Officer who will handle the request. The Record Officer logs the document and turns it over to the Action Officer. (This may be done electronically.)</p>			
<p>4. Evaluation of Submitted Form/Revised Form</p>		<p>The Action Officer, upon receipt of the request or the revised form or comments of the company, evaluates the same. The Action Officer prepares the evaluation sheet containing the comments/suggestions on the form and submits it to the Division Manager / Officer-In-Charge for discussion/ approval. (This may be done electronically.)</p>	<p>None</p>	<p>17 days and 6 hours</p>	<p>Insurance Specialist II/ Supervising Insurance Specialist</p>
<p>5. Review by the Division Manager of the Evaluation Sheet Submitted and the Forms for Approval</p>		<p>The Division Manager/ Authorized Officer, after reviewing the comments/suggestions in the evaluation sheet and the forms subject to approval, may discuss the form with the Action Officer. (This may be done electronically.)</p>		<p>1 day</p>	<p>Division Manager / Officer-In-Charge</p>
<p>6. Sending of Comments/ Suggestions</p>		<p>The Action Officer emails to the company the</p>		<p>2 hours</p>	<p>Insurance Specialist II/ Supervising</p>

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
or Invitation to the Company to Discuss Dubious Provisions		evaluation (comments/ suggestions on the form) as approved by the Division Manager / Officer-In-Charge or invites for a meeting with its representative/s if necessary for further clarification.			Insurance Specialist
TOTAL:			Approval Fee- a) Policy/Bond Forms – Php 10,000.00 (plus LRF) b) Application Form, COC, Endorsement, and Clauses – Php 5,000.00 (plus LRF) c) Microinsurance Products (policy and other forms) – 50% of the above rate (plus LRF)	20 days	

APPROVAL OF VARIOUS NON-LIFE INSURANCE POLICIES, APPLICATION FORMS, RIDERS, CLAUSES, WARRANTIES OR ENDORSEMENTS (PREPARATION OF APPROVAL LETTER)

- **About the Service**

This procedure covers the evaluation of the final revision of the form, preparation of the approval letter and CSW for the approval of the revised non-life insurance policies, application forms, riders, clauses, warranties and endorsements which were found in order.

- **Office/Division**

Regulation, Enforcement and Prosecution Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

Any non-life insurance company licensed to do business in the Philippines.

- **Requirement/s**

Checklist of Requirements	Where to secure
Letter submitting the revised form for approval; and	Client
Three (3) specimen copy on each of the policy forms as well as application, rider, clause, warranty or endorsement forms which the company intends to issue	Client

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission of the Specimen Copies of the Form	The client submits three (3) specimen copies of the revised form as advised by the Action Officer.	The Action Officer receives the revised form and marks the stamp of receipt on the letter of the company (in duplicate copy).	None (The Approval Fee was paid on their initial request of the form)	2 hours	Contract of Service
2. Evaluation of the Revised Form		The Action Officer reviews the submitted document if it is the same with the latest form which was found in order by the Action Officer.		11 days	Insurance Specialist II/ Supervising Insurance Specialist
3. Preparation of CSW and Approval Letter		The Action Officer prepares CSW and Letter of Approval.		4 hours	Insurance Specialist II/ Supervising Insurance Specialist
4. Review of CSW and Approval Letter		The Division Manager / Authorized Officer reviews the CSW as well as the Approval Letter and signs them.		4 hours	Division Manager/ Officer-In-Charge
5. Transmittal of Documents		The Record Officer enters in the Document Routing System (DRS) the forwarding of the Document to the Office of the Deputy Insurance Commissioner for the Legal Services Group (OCDCOM LSG) and forwards the CSW, Approval Letter, the form subject of approval, the letters from the		4 hours	Contract of Service

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
		company, the proof of payment, evaluation sheet and hard copy of the exchange of communications through email.			
6. Review of the Documents by the Deputy Insurance Commissioner for the Legal Services Group		<p>The Record Officer of the ODCOM LSG enters in the DRS the receipt of the document forwarded by REPD.</p> <p>The Deputy Insurance Commissioner for the Legal Services Group reviews the documents submitted and recommends the approval of the form by signing the CSW and affixing his initial on the letter of approval or may return to REPD for correction.</p>		2 days	<p>Staff, ODCOM LSG</p> <p>Deputy Insurance Commissioner for LSG</p>
7. Recording in the Document Routing System		The Record Officer of ODCOM LSG enters in the DRS, and forwards the documents to the Office of the Deputy Insurance Commissioner for MSSG (ODCOM MSSG).		4 hours	Staff, ODCOM LSG
8. Evaluation by the Deputy Insurance Commissioner for MSSG		The Deputy Insurance Commissioner for MSSG evaluates and affixes his signature on the letter of approval or returns the documents to the		2 days	Deputy Insurance Commissioner for MSSG

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
		REPD for correction.			
9. Forwarding of the Signed Approval Letter from the ODCOM MSSG to ODCOM LSG		The Admin Aide of ODCOM MSSG forwards the signed letter of approval to ODCOM LSG. The ODCOM LSG Admin Aide receives the documents.		4 hours	Staff, ODCOM MSSG
10. Forwarding of the Signed Approval Letter from the ODCOM LSG to REPD		The Admin Aide of ODCOM LSG forwards the signed letter of approval to REPD. The REPD Admin Aide receives the documents and forwards the document to the Action Officer.		4 hours	Staff, ODCOM LSG
11. Marking of Stamp of Approval on the Form and Signing on the Stamp of Approval		The Action Officer marks the stamp of approval and dry seal on the form. The Action Officer writes the date, which must be the same date of the letter of approval, and the control number. The Action Officer affixes his initial below the signature of the Division Manager/ Authorized Officer. The Division Manager/ Authorized Officer signs the approved policy form.		1 day	Insurance Specialist II / Supervising Insurance Specialist, Division Manager / Officer-In-Charge

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
12. Release of Approved Form		The Administrative Assistant/Aide enters and encodes in the DRS for releasing of the approved form and its letter of approval and forwards the same to Records Section for delivery to the client.		4 hours	Contract of Service
		TOTAL:	None	19 days and 6 hours	

ISSUANCE OF CERTIFICATION OF NO PENDING ADMINISTRATIVE COMPLAINT OR CERTIFICATION OF APPROVED BOND OR POLICY FORMS AS REQUIRED/REQUESTED BY VARIOUS GOVERNMENT OR PRIVATE ENTITIES

- **About the Service**

This service is pursuant to the Insurance Guidelines on Rule XVI of the Omnibus Rules and Regulations Implementing R.A. 8042 (The Migrant Workers and Overseas Filipinos Act of 1995), as Amended by R.A. 10022 Relative to the Compulsory Insurance Coverage for Agency-Hired Migrant Overseas Filipino Workers; Guidelines on Corporate Surety Bonds issued by the Supreme Court, denominated as A.M. No. 04-7-02-SC; or in compliance with the requirement of other government or private entities.

- **Office/Division**

Regulation, Enforcement and Prosecution Division

- **Classification**

Simple

- **Type of Transaction**

Government-to-Business (G2B)
 Government-to-Citizen (G2C)
 Government-to-Government (G2G)

- **Who May Avail of the Service**

Any authorized representative/s of Government Agency or Private Entity.

- **Requirement/s**

Checklist of Requirements	Where to secure
Written request for the issuance of certificate;	Client
Payment of Fee.	Client

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Issuance of Order of Payment	The client presents its letter request.	The Administrative Assistant/Aide prepares the Order of Payment (OP) and issues the OP to the client. (This may be done electronically.)	Certification Fee – Php 500.00	10 minutes	Contract of Service
2. Payment of Fees	The Client proceeds to the Cashier.	The Cashier accepts the Order of Payment, receives the payment, and issues Official Receipt (OR) to the client.	None	1 hour	Cashier (Administrative Aide)
3. Acceptance of the Letter Request	The Client presents the Letter Request and OR.	Administrative Assistant/Aide receives all the required documents from the client. The pertinent documents may be scanned when necessary.	None	15 minutes	Contract of Service
4. Documentation of the Request		The Administrative Assistant/Aide enrolls the request in the Document Routing System (DRS) and forwards the same to the Action Officer. (This may be done electronically.)	None	30 minutes	Contract of Service
5. Validation of Records		The Action Officer verifies with Records Section or Records Database whether there is a pending administrative case against the company or the company has the	None	1 day and 6 hours	Contract of Service / Insurance Specialist II / Supervising Insurance Specialist

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
		approved bond/policy form.			
6. Preparation of the Certification		The Action Officer prepares the Certification in three (3) copies.	None	30 minutes	Contract of Service / Insurance Specialist II/ Supervising Insurance Specialist
7. Review and Approval of the Certification		The Division Manager/ Authorized Officer reviews and endorses Certification and its attached documents. If found in order, approves Certification. (This may be done electronically.)	None	7 hours	Division Manager/ Officer-In-Charge
8. Sealing of the Certification		The Action Officer affixes the IC's official dry seal on the approved Certification.		20 minutes	Contract of Service / Insurance Specialist II/ Supervising Insurance Specialist
9. Release of the Certification	The client receives the Certification.	The Action Officer releases the copy of Certification to client.		15 minutes	Contract of Service / Insurance Specialist II/ Supervising Insurance Specialist
TOTAL:			Php 500.00	3 days	

ISSUANCE OF SUMMONS AND PREPARATION OF NOTICE/S OF HEARING FOR ADMINISTRATIVE CASES

▪ About the Service

This service is pursuant to the conduct of administrative proceeding upon formal complaint for violation of the Insurance Code, as amended, the Pre-need Code of the Philippines and of E.O. 192 s. 2015. The Insurance Code authorizes the Insurance Commissioner to impose administrative sanctions upon insurance companies, their directors and/or officers and/or agents for any willful failure or refusal to comply with, or violation of any provision of this Code, or any order, instruction, regulation, or ruling of the Insurance Commissioner, or any commission or irregularities, and/or conducting business in an unsound manner, and for the commission of unfair claim settlement practices. Section 53 and Section 23 of The Pre-need Code of Philippines also authorizes the Insurance Commission to impose administrative sanctions for specified acts, for unfair claims settlement practices and for violation of the Pre-need Code and its implementing rules and regulations. E.O. 192 s. 2015 transferring regulation of HMOs to the Insurance Commission.

This service covers the issuance of summons and notice of hearing.

▪ Office/Division

Regulation, Enforcement and Prosecution Division

▪ Classification

Simple

▪ Type of Transaction

Government-to-Business (G2B)
Government-to-Citizen (G2C)
Government-to-Government (G2G)

▪ Who May Avail of the Service

Any person who has complaint for violation of the Insurance Code and Pre-need Code of the Philippines and E.O. 192 s. 2015 where the imposition of fine, suspension or cancellation of license or registration, and other administrative penalties may be imposed.

- **Requirement/s**

Checklist of Requirements	Where to secure
Submission of a verified complaint with prayer for the imposition of administrative penalty.	<i>Client</i>

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Filing of Verified Complaint (For Administrative Case) Receipt of Letter of Complaint)	Submission of complaint	REPD receives complaint and enters/encodes in the document routing system the receipt of the complaint filed.		10 minutes	Contract of Service Personnel
2. Determination whether the complaint is sufficient in form and substance		The Division Manager / Authorized Officer/Lawyer initially evaluates the complaint.		1 hour	Division Manager/ Officer-in-Charge
3. Issuance of the Evaluation Sheet				1 hour	Contract of Service Personnel
4. Issuance of Order of Payment		The Administrative Assistant/Aide prepares the Order of Payment (OP) and issues the OP to the client. (This may be done electronically)	<i>Filing Fee- Php 3,000.00</i>	10 minutes	Contract of Service Personnel

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
5. Docketing of Case		The Administrative Aide assigns a case number for a specific case in chronological order, The Administrative Aide logs the case number, the name of the parties, the date of complaint and the date received by the division.		1 hour	Contract of Service Personnel
6. Assignment to the Action Officer		The Division Manager / Authorized Officer assigns the preparation of the summons or the notice of hearing to the action officer. The Record Officer logs the receipt of the Action Officer.		3 hours	Division Manager/ Officer-in-Charge
7. Preparation and Issuance of Summons/ Notice of Hearing		Prepares and issues summons with the attached copy of the complaint together with its annexes		1 day	Contract of Service Personnel
8. Signing of the Summons/ Notice of Hearing		The Division Manager/ Authorized Officer /Hearing Officer signs the Summons or Notice of Hearing		4 hours	Division Manager/ Officer-in-Charge
9. Encoding for the transmittal of the document in the DRS		The Admin Aide encodes/enters in the document routing system for releasing to Records Section		4 hours	Contract of Service Personnel

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
		and forwards the signed Summons/ Notice of Hearing to the Records Section for delivery to the respondent/s (summons) or in case Notice of Hearing to the parties and/or their respective counsels			
TOTAL:			<i>Php 3,000.00</i>	2 days, 6 hours and 20 minutes	



Management Support Services Group – Accounting Division

Internal Services



CERTIFYING OF BILLING STATEMENT

- **About the Service**

This procedure covers the certifying of billing statement from concerned divisions that payment has not been received on supervision fee, penalty on breached in tariff, penalty on late submission of reportorial requirements, or late payment of penalty.

- **Office/Division**

Accounting Division

- **Classification**

Simple

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

Any IC division who will bill the Insurance, Pre-Need and HMO companies on fees and charges.

- **Requirement/s**

Checklist of Requirements	Where to secure
Billing Statement (5 original copies)	Concerned Division
For supervision fee - Statement of Financial Condition or list of assets or networth of the companies (1 photocopy)	
For penalty on breached in tariff - Penalty letter signed by the Insurance Commissioner or designated official addressed to the companies (1 photocopy)	Concerned Division
For penalty on late submission of reportorial requirements - Proof of receipt by IC on the transmittal letter from the companies (1 photocopy)	Concerned Division

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 6:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of Billing Statement	The concerned division submits their Billing Statement.	The Action Officer receives and assigns a control number on the Billing Statement with attached supporting document.	None	4 hours	Accounting Staff
2. Recommendation		Reviews the Billing Statement	None	1 day and 2 hours	IC Accountant IV
3. Issuance of Billing Statement		Approves and signs the Billing Statement	None	1 day and 2 hours	IC Division Manager
TOTAL			None	3 days	

ISSUANCE / AUTHENTICATION OF CERTIFICATE OF TAX WITHHELD (BIR FORM NO. 2316)

- **About the Service**

This procedure covers the issuance and authentication of certificate of tax withheld of IC officials and employees including the retired or resigned employee.

- **Office/Division**

Accounting Division

- **Classification**

Simple

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

Any retired or resigned employee requesting for a certificate of tax withheld who have received their last salary and other personnel benefits, any IC official or employee, or Human Resource Division requesting for authentication of certificate of annual tax withheld for purposes of travel, loan application, among others.

- **Requirement/s**

Checklist of Requirements	Where to secure
For IC officials and employees including the retired or resigned officials and employees - Accomplished "Accounting Request Form" ACC Form V.2 (1 original copy)	Accounting Division
For Human Resource Division (HRD) - Photocopy of Certificate of Tax Withheld (3 copies)	Human Resource Division

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 6:00 PM

▪ **How to Avail of the Service**

A. For IC Officials and Employees

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of Accomplished Request Form	The IC official or employee submits the accomplished "Accounting Request Form" ACC Form V.2.	The Action Officer receives and assigns a control number on the accomplished "Accounting Request Form".	None	5 minutes	Accounting Staff
2. Printing of Certificate		Prints the Annual Certificate of Tax Withheld	None	1 hour	IC Accountant I, II, III or IV
3. Issuance of Certificate		Approves and signs the Annual Certificate of Tax Withheld	None	1 hour	IC Division Manager
TOTAL			None	2 hours and 5 minutes	

B. For Retired or Resigned Officials and Employees

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of Accomplished Request Form	The retired or resigned employee submits the accomplished "Accounting Request Form" ACC Form No. 1 / Request Form 2017 V.1.	The Action Officer receives and assigns a control number on the accomplished "Accounting Request Form".	None	5 minutes	Accounting Staff
2. Preparation of Certificate		Prepares the Certificate of Tax Withheld with corresponding computation	None	1 day, 7 hours and 55 minutes	IC Accountant I, II or III
3. Recommendation		Review the Certificate of	None	4 hours	IC Accountant IV

		Tax Withheld with corresponding computation			
4. Issuance of Certificate		Approves and signs the Certificate of Tax Withheld	None	4 hours	IC Division Manager
TOTAL			None	3 days	

C. For Human Resource Division

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of Photocopies of Annual Certificate of Tax Withheld	The HRD submits the photocopies of Annual Certificate of Tax Withheld of an IC official or employee.	The Action Officer receives the photocopies of Annual Certificate of Tax Withheld of an IC official or employee.	None	5 minutes	Accounting Staff
2. Issuance of Certificate		Authenticates the copies of the Annual Certificate of Tax Withheld	None	1 hour	IC Division Manager
TOTAL			None	1 hour and 5 minutes	

ISSUANCE OF CERTIFICATE OF REMITTANCE OF EMPLOYEES' SALARY DEDUCTIONS TO VARIOUS GOVERNMENT AGENCIES AND OTHER INSTITUTIONS

▪ About the Service

This procedure covers the preparation of certificate of remittance upon request of the employee for the following purposes:

- a) Premium contributions including employer share for avilment of health care service and for reconciliation; and
- b) Amortization of loan payments as proof of full payment of the loan or for renewal of loan.

▪ Office/Division

Accounting Division

▪ Classification

Simple

▪ Type of Transaction

Government-to-Government (G2G)

▪ Who May Avail of the Service

Any employee who requests a certificate of remittance of their premium contributions and loan amortization payments.

▪ Requirement/s

Checklist of Requirements	Where to secure
Accomplished "Accounting Request Form" ACC Form V.2 (1 original copy)	Accounting Division

▪ Schedule of Availability of Service

Mondays–Fridays (except holidays) 8:00 AM – 6:00 PM

- **How to Avail of the Service**

A. Philhealth Premium Contributions

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of Accomplished Request Form	The IC employee submits the accomplished "Accounting Request Form" ACC Form V.2.	The Action Officer receives and assigns a control number on the accomplished "Accounting Request Form".	None	5 minutes	Accounting Staff
2. Preparation of Certificate		Prepares the certificate of remittance on the premium contributions of the employee and employer for the last twelve (12) months.	None	4 hours	IC Accountant I, II, III or IV
3. Issuance of Certificate		Approves and signs the certificate of remittance.	None	2 hours	IC Division Manager
TOTAL			None	6 hours and 5 minutes	

B. Government Service Insurance System, Home Development Mutual Fund and other institutions' Premium Contributions and Amortization of Loan Payments or Renewal of Loan

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of Accomplished Request Form	The IC employee submits the accomplished "Accounting Request Form" ACC Form V.2.	The Action Officer receives and assigns a control number on the accomplished "Accounting Request Form".	None	5 minutes	Accounting Staff
2. Preparation of Certificate		Prepares the requested period of certificate of remittance on the premium contributions of the employee and employer or loan amortizations payment, including the photocopy of official	None	2 days and 3 hours and 55 minutes	IC Accountant I, II, III or IV

		receipt and remittance list.			
3. Issuance of Certificate		Approves and signs the certificate of remittance as well as authenticates copy of official receipt and remittance list.	None	4 hours	IC Division Manager
TOTAL			None	3 days	

ISSUANCE OF ORDER OF PAYMENT

- **About the Service**

This procedure covers the preparation of order of payment for the following, but not limited to:

- a) Supervision fee;
- b) Penalty on breached in tariff;
- c) Penalty on late submission of reportorial requirements;
- d) Late payment of penalty;
- e) Refund of cash advance; and
- f) Refund of notice of disallowance.

- **Office/Division**

Accounting Division

- **Classification**

Simple

- **Type of Transaction**

Government-to-Business (G2B)
Government-to-Government (G2G)

- **Who May Avail of the Service**

Any Insurance, Pre-Need and Health Maintenance Organization (HMO) companies who will pay fees and charges, or any IC official or employee who will pay refund.

- **Requirement/s**

Checklist of Requirements	Where to secure
For the Companies a) On or before the due date - Billing Statement issued by IC (1 original/photocopy copy) b) After due date – proof of receipt of the billing statement (1 original/photocopy copy)	Customer representative brings the following: a) Billing Statement b) Proof of receipt of the Billing Statement
For the IC Officials and Employees a) Liquidation Report reflecting the computation of the amount for refund (1 original copy) b) Disbursement Voucher reflecting the amount deducted either from salary or other personnel benefits (1 original copy) c) Certificate of Accountabilities (1 original copy)	Accounting Division

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 6:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of Billing Statement / Liquidation report / Disbursement Voucher / Certificate of Accountabilities	The client submits their billing statement or the IC official or employee submits their liquidation report or disbursement voucher or certificate of accountabilities	The Action Officer receives any of the following: a. billing statement b. liquidation report c. disbursement voucher d. certificate of accountabilities	None	5 minutes	IC Accountant I, II, III or IV
2. Preparation of Order of Payment		Prepares and signs the Order of Payment accordingly a. Amount indicated for refund based on the Liquidation Report, Disbursement Voucher or Certificate of Accountabilities b. Payment of billed amount is on or before the due date c. Payment of billed amount after due date, compute for charges on late payment for the following: c.1. Supervision Fee (deadline: 01 March of every year) - Php1,000.00 per day multiplied by	None	2 hours	IC Accountant I, II, III or IV

		<p>the number of days starting 02 March until the date of payment</p> <p>c.2. Penalty on breached in tariff and late submission of reportorial requirements - Billed Amount x 12% x Number of Days*/360 Days)</p> <p>*Counted starting after due date until date of payment</p>			
3. Issuance of Order of Payment		Approves and signs the Order of Payment	None	1 hour	IC Division Manager
TOTAL			None	3 hours and 5 minutes	

ISSUANCE OF OTHER CERTIFICATES

- **About the Service**

This procedure covers the preparation of certification for the following:

- a) No unliquidated cash advance as requested by the Human Resource Division;
- b) No fund release or disbursement for government grant, project, activity or program as requested by the Commission on Audit (COA); and
- c) Other certification as required by COA or other government agencies.

- **Office/Division**

Accounting Division

- **Classification**

Simple

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

Any government entity, IC official or employee requesting for a certification on no fund release, or disbursement for government grant, project, activity or program, no unliquidated cash advance for whatever legal purpose it may serve, or other certification.

- **Requirement/s**

Checklist of Requirements	Where to secure
Written Request (1 original/photocopy copy)	COA or other Government Entity
Accomplished "Accounting Request Form" ACC Form V.2 (1 original copy)	Accounting Division

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 6:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of Written Request /	The government entity or the Human Resource	The Action Officer receives the written request from the government entity	None	5 minutes	Accounting Staff

Accomplished Request Form	Division (HRD) submits the written request or the accomplished "Accounting Request Form" ACC Form V.2; respectively.	or subsequently assigns a control number on the accomplished "Accounting Request Form".			
2. Preparation of Certificate		Prepares the Certificate	None	6 hours and 55 minutes	IC Division Manager
3. Issuance of Certificate		Approves and signs the Certificate	None	1 hour	IC Division Manager
TOTAL			None	1 day	

PROCESSING OF DISBURSEMENT VOUCHERS FOR INDIVIDUAL AND GENERAL (ALL EMPLOYEES) CLAIMS OF SALARY, ALLOWANCES AND OTHER FORMS OF COMPENSATION

▪ **About the Service**

This procedure covers the processing of individual or general claims of salary, allowances and other forms of compensation of government official and employees. These include the following:

- a) First Salary;
- b) Salary (if deleted from the payroll);
- c) Salary Differentials due to Promotion and/or Step Increment;
- d) Last Salary;
- e) Salary due to heirs of deceased employee;
- f) Maternity Leave;
- g) General Claims through Automated Teller Machine for all employees;
- h) Allowances but not limited to Personnel Economic Relief Allowance (PERA), Representation and Transportation Allowance (RATA), Clothing/Uniform Allowance;
- i) Other forms of compensation but not limited to Mid-Year Bonus (MYB), Year-End Bonus (YEB) and Cash Gift (CG), Terminal Leave Benefits (TLB), Loyalty Cash Award/Incentive, Productivity Enhancement Incentive (PEI), Performance Based Bonus (PBB), and Collective Negotiation Agreement (CNA) Incentive.

▪ **Office/Division**

Accounting Division

▪ **Classification**

Complex

▪ **Type of Transaction**

Government-to-Government (G2G)

▪ **Who May Avail of the Service**

IC official and employee claiming for their salary, allowances and other forms of compensation on services rendered for a specific period.

▪ **Requirement/s**

Checklist of Requirements	Where to secure
First Salary - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies)	Human Resource Division

<ul style="list-style-type: none"> - Approved Appointment (2 Certified True Copy (CTC)) - Assignment Order, if applicable (2 CTC) - Oath of Office (2 CTC) - Certificate of Assumption (1 original copy and 1 CTC) - Statement of Assets, Liabilities and Net Worth (SALN) (2 CTC) - Approved Daily Time Record (DTR) (1 original copy and 1 CTC) - Bureau of Internal Revenue (BIR) withholding certificates – Forms 1902 or 2305 (2 CTC) - Authority from the claimant (1 original copy and 1 photocopy) and identification documents (2 photocopies), if claimed by person other than the payee <p><i>Additional requirements for transferees (from one government office to another)</i></p> <ul style="list-style-type: none"> - Clearance from money, property and legal accountabilities from the previous office (1 original copy and 1 CTC) - Pre-audited DV of last salary from previous agency and/or CTC of Certification by the Chief Accountant of last salary received from previous office (2 CTC) - BIR Form 2316 (Certificate of Compensation Payment/Tax Withheld) (2 CTC) - Certificate of Available Leave Credits (1 original copy and 1 CTC) - Service Record (2 CTC) 	
<p>Salary (if deleted from the payroll)</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Approved DTR (1 original and 1 CTC) - Certificate of Time-In and Time-Out, if applicable (1 original copy and 1 CTC) 	<p>Human Resource Division</p>

<ul style="list-style-type: none"> - Approved Application for Leave, Clearances (1 original copy and 1 CTC), and Medical Certificate if on sick leave for five days or more (2 CTC) 	
<p>Salary Differentials due to Promotion and/or Step Increment</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Approved Appointment in case of promotion or Notice of Salary Adjustment (NOSA) in case of step increment/salary increase (2 CTC) - Certificate of Assumption (1 original copy and 1 CTC) - Approved DTR or certification that the employee has not incurred leave without pay (1 original copy and 1 CTC) - General Payroll (General Form No. 4, Revised January 1992) (2 original copies) 	Human Resource Division
<p>Last Salary</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Clearance from money, property and legal accountabilities from the previous office (1 original and 1 CTC) - Approved DTR (1 original and 1 CTC) 	Human Resource Division
<p>Salary due to heirs of deceased employee</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Same requirements as those for last salary - Additional requirements <ul style="list-style-type: none"> o Death Certificate authenticated by Philippine Statistics Authority (PSA) (1 original copy and 1 CTC) o Marriage Contract authenticated by PSA, if applicable (1 original copy and 1 CTC) 	Human Resource Division

<ul style="list-style-type: none"> ○ Birth Certificates of surviving legal heirs authenticated by PSA (1 original copy and 1 CTC) ○ Designation of next-of-kin (1 original copy and 1 CTC) ○ Waiver of right of children 18 years old and above (1 original copy and 1 CTC) 	
<p>Maternity Leave</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Approved Application for Leave (1 original copy and 1 CTC) - Maternity Leave Clearance (1 original copy and 1 CTC) - Medical certificate for maternity leave (2 CTC) <p><i>Additional Requirements for Unused Maternity Leave (upon assumption before the expiration of the 105-day maternity leave)</i></p> <ul style="list-style-type: none"> - Medical certificate that the employee is physically fit to work (2 CTC) - Certificate of assumption (1 original copy and 1 CTC) - Approved DTR (1 original and 1 CTC) 	Human Resource Division
<p>General Claims of Salary and Personnel Economic Relief Allowance (PERA) through Automated Teller Machine for all employees</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Salary Payroll (2 original copies) - Salary Payroll Register (3 original copies) 	Human Resource Division
<p>Representation and Transportation Allowance (RATA) <u>For Individual Claims</u></p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) 	Human Resource Division

<ul style="list-style-type: none"> - Obligation Request and Status (3 original copies) - Certificate or evidence of service rendered or approved DTR (1 original copy and 1 CTC) <p><u>General Claims</u></p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - RATA Payroll (2 original copies) - Certificate or evidence of service rendered or approved DTR (1 original copy and 1 CTC) 	
<p>Clothing/Uniform Allowance <u>For Individual Claims</u></p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Approved Appointment of new employees (2 CTC) - Certificate of Assumption of new employees (2 CTC) - Certificate of non-payment from previous agency, for transferees (2 CTC) <p><u>General Claims</u></p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Clothing/Uniform Allowance Payroll (2 original copies) - Clothing/Uniform Payroll Register (2 original copies) 	Human Resource Division
<p>Mid-Year Bonus <u>For Individual Claims</u></p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Clearance from money, property and legal accountabilities (2CTC) 	Human Resource Division

<ul style="list-style-type: none"> - Certificate from Head of Agency or designated official that the employee is qualified to receive the MYB benefit pursuant to Budget Circular No. 2017-2 dated 18 May 2017 which is applicable for FY 2017 and years thereafter (1 original copy and 1 CTC) <p><u>General Claims</u></p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - MYB Payroll (2 original copies) - MYB Payroll Register (2 original copies) 	
<p>Year-End Bonus and Cash Gift <u>For Individual Claims</u></p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Clearance from money, property and legal accountabilities (2CTC) - Certificate from Head of Agency or designated official that the employee is qualified to receive the YEB and CG benefits pursuant to Budget Circular No. 2016-4 dated 28 April 2016 which is applicable for FY 2016 and years thereafter (1 original copy and 1 CTC) <p><u>General Claims</u></p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - YEB and CG Payroll (2 original copies) - YEB and CG Payroll Register (2 original copies) 	Human Resource Division
<p>Terminal Leave Benefits</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Clearance from money, property and legal accountability from the Agency of 	Human Resource Division

<p>last assignment (1 original copy and 1 CTC)</p> <ul style="list-style-type: none"> - Certified photocopy of employees leave card as at last date of service duly audited by the HRD and COA/Certificate of leave credits issued by the HRD (1 original copy and 1 CTC) - Approved leave application (1 original copy and 1 CTC) - Complete service record (1 original copy and 1 CTC) - SALN (2 CTC) - Appointment/NOSA showing the highest salary received if the salary under the last appointment is not the highest (2 CTC) - Computation of TLB duly signed/certified by the accountant (3 copies) - Applicant's authorization (in affidavit form) to deduct all financial obligations with the agency (1 original copy and 1 CTC) - Affidavit of applicant that there is no pending criminal investigation or prosecution against him/her (R.A. No. 3019) - In case of resignation, employee's letter of resignation duly accepted by the Head of the Agency <p><i>Additional requirements in case of the death of claimant</i></p> <ul style="list-style-type: none"> - Death Certificate authenticated by PSA (1 original copy and 1 CTC) - Marriage Contract authenticated by PSA, if applicable (1 original copy and 1 CTC) - Birth Certificates of all surviving legal heirs authenticated by PSA (1 original copy and 1 CTC) - Designation of next-of-kin (1 original copy and 1 CTC) - Waiver of right of children 18 years old and above (1 original copy and 1 CTC) 	
Milestone Award	Human Resource Division

<ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Milestone Payroll (2 original copies) - Milestone Register (3 original copies) 	
<p>Productivity Enhancement Incentive</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - PEI Payroll (2 original copies) - PEI Register (3 original copies) 	Human Resource Division
<p>Performance Based Bonus</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - PBB Payroll (2 original copies) - PBB Register (3 original copies) 	Human Resource Division
<p>Collective Negotiation Agreement (CNA) Incentive</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - CNA Payroll (2 original copies) - CNA Register (3 original copies) - Resolution relative to the guidelines in the determination of CNA for the said year by the IC Labor Management Consultative Council (2 copies) 	Human Resource Division
<p>Honoraria of Government Personnel Involved in Government Procurement</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Office Order creating and designating the BAC composition and authorizing members to collect honoraria (2 CTC) - Minutes of BAC Meeting (2 CTC) - Notice of award to the winning bidder of procurement activity being claimed (2 CTC) 	Bids and Awards Committee (BAC)

<ul style="list-style-type: none"> - Certification that the procurement involves competitive bidding (1 original copy and 1 CTC) - Attendance sheet listing names of attendees to BAC Meeting (2 CTC) - Honoraria Payroll (2 original copies) 	
--	--

▪ **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 6:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of Disbursement Voucher (DV)	The Budget Division submits DV, Obligation Request and Status (ORS) and supporting documents.	The Action Officer receives and assigns a control number on the DV with attached supporting document.	None	30 minutes	Accounting Staff
2. Evaluation of DV and preparation of BIR withholding tax certificate		Evaluates the DV on the completeness and compliance of supporting documents as well as correctness of computation, prepares and affixes initials on BIR withholding tax certificates for official or employee, if applicable, and affixes initials on Box C of the DV.	None	2 days	IC Accountant I, II or III
3. Recommendation		a. Reviews and recommends the DV on the completeness and compliance of supporting documents as well as correctness of computation, and affixes initials on Box C of the DV as well as on BIR withholding tax	None	6 hours and 30 minutes	IC Accountant IV

		<p>certificates for official or employee, if applicable.</p> <p>b. Prepares List of Due and Demandable Accounts Payable – Advice to Debit Accounts (LDDAP-ADA) and affixes initials on the Certified Correct portion, if applicable.</p> <p>c. Reviews and recommends LDDAP-ADA and affixes initials on the Certified Correct portion, if applicable.</p>			<p>IC Accountant I, II or III</p> <p>IC Accountant IV</p>
4. Certification of DV, BIR withholding tax certificate, and LDDAP-ADA		<p>a. Approves and signs Box C of the DV, and BIR withholding tax certificates as well as LDDAP-ADA on the Certified Correct portion, if applicable.</p> <p>b. Forwards the DV with complete supporting documents, and BIR withholding tax certificates as well as LDDAP-ADA on the Certified Correct portion, if applicable to Administrative Division for approval of payment.</p>	None	4 hours	<p>IC Division Manager</p> <p>Accounting Staff</p>
TOTAL			None	3 days and 3 hours	

PROCESSING OF DISBURSEMENT VOUCHERS FOR MAINTENANCE AND OTHER OPERATING EXPENSES AND CAPITAL OUTLAYS

▪ About the Service

This procedure covers the processing of payments for goods and services, consulting services, infrastructure projects and other claims against government funds. These include the following:

- a) Grant of cash advances
- b) Replenishment of petty cash fund
- c) Reimbursements and other travel expenses
- d) Purchase of office supplies and other supplies and materials
- e) Purchase of Property, Plant and Equipment (PPE) and Semi-Expendable PPE
- f) Payment for fuel expenses, repairs and maintenance
- g) Payment for utilities
- h) Prepayments such as insurance premiums, fidelity bond premium, subscriptions
- i) Payment for services of consultants, contract of service and service agreement personnel
- j) Payment for newspaper publication and other advertising expenses
- k) Payment for human resource development and training programs
- l) Payment for goods, consulting services and infrastructure projects procured under Republic Act No. 9184 and its 2016 IRR
 - i) Competitive Bidding
 - ii) Alternative Methods
 - Limited Source Bidding
 - Direct Contracting
 - Repeat Order
 - Shopping
 - Negotiated Procurement – Small Value Procurement, Two Failed Biddings, Emergency Cases, Agency-to-Agency, Scientific, Scholarly or Artistic Work, Exclusive Technology and Media Services, Highly Technical Consultants, Lease of Real Property and Venue

▪ Office/Division

Accounting Division

▪ Classification

Complex

▪ Type of Transaction

Government-to-Business (G2B)
Government-to-Government (G2G)

- **Who May Avail of the Service**

IC suppliers and consultants for claims against government funds for goods delivered, services rendered or infrastructure projects. IC officials and employees for grant of allowable expenses incurred while on official business.

- **Requirement/s**

Checklist of Requirements	Where to secure
<p>I. LIQUIDATION/REPLENISHMENT OF PETTY CASH FUND</p> <p>A. General Services</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Report on Paid Petty Cash Vouchers (2 original copies) - Purchase request with certificate of Emergency Purchase if necessary; (1 original copy, 1 CTC) - Billing Statement / Statement of Account / Sales Invoice (1 original copy, 1 CTC) - Official/Collection Receipt (1 original copy, 1 CTC) - Inspection and Acceptance Report (1 original copy, 1 CTC) - Waste Materials Report (WMR) in case of replacement/repair (1 original copy, 1 CTC) - Trip ticket, for emergency purchase of gasoline/fuel (1 original copy, 1 CTC) - Purchase Order/ Job Order, for purchases/services involving P1,000 or more (2 original copies) - Canvass from at least three (3) suppliers for purchases involving P1,000 and above (1 original copy, 1 CTC) 	<p>Administrative Division-General Services Section</p>

<ul style="list-style-type: none"> - Summary/Abstract of Canvass (1 original copy, 1 CTC) - Petty Cash Voucher (PCV) (2 original copies) - Delivery Receipts, if applicable (1 original copy, 1 CTC) - Inventory Custodian Slip (ICS), if applicable (1 original copy, 1 CTC) - Request for Inspection and Repair, if applicable (1 original copy, 1 CTC) - Tax Certificates for purchases from regular suppliers, regardless of amount (1 original copy, 1 CTC) - Tax Certificates for casual purchases involving P 10,000 or more (1 original copy, 1 CTC) <p>For first time suppliers,</p> <ul style="list-style-type: none"> - BIR Form 2303 or withholding tax purposes (2 CTC) - Business permit (2 CTC) 	
<p>B. Miscellaneous Expenses (meals, supplies)</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Report on Paid Petty Cash Vouchers (2 original copies) - Purchase Request with certificate of Emergency Purchase if necessary; (1 original copy, 1 CTC) - Billing Statement / Statement of Account / Sales Invoice (1 original copy, 1 CTC) - Official/Collection Receipt (1 original copy, 1 CTC) - Inspection and Acceptance Report (1 original copy, 1 CTC) - Canvass from at least three (3) suppliers for purchases involving 	<p>Administrative Division-Cashier Section</p>

<p>P1,000 and above (1 original copy, 1 CTC)</p> <ul style="list-style-type: none"> - Summary/Abstract of Canvass (1 original copy, 1 CTC) - Petty Cash Voucher (2 original copies) - Office order/ Memorandum for COS/SA (2 CTC) - Delivery Receipts (1 original copy, 1 CTC) - Notice of meeting (2 CTC) - Attendance Sheet (1 original copy, 1 CTC) - Purchase Order/ Job Order, for purchases/services involving P1,000 or more (2 original copies) - Inventory Custodian Slip (1 original copy, 1 CTC) - Request and Issue Slip (1 original copy, 1 CTC) - Tax Certificates for purchases from regular suppliers, regardless of amount (1 original copy, 1 CTC) - Tax Certificates for casual purchases involving P 10,000 or more (1 original copy, 1 CTC) <p>For first time suppliers,</p> <ul style="list-style-type: none"> - BIR Form 2303 or withholding tax purposes (2 CTC) - Business permit (2 CTC) 	
<p>C. Transportation Expenses</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Report on Paid Petty Cash Vouchers (2 original copies) - Billing Statement / Statement of Account / Sales Invoice (1 original copy, 1 CTC) - Official/Collection Receipt (1 original copy, 1 CTC) - Petty Cash Voucher (2 original copies) 	<p>Administrative Division-Cashier Section</p>

<ul style="list-style-type: none"> - Certification of Expenses Not Requiring Receipts (2 original copies) <p>For reimbursement of toll receipts</p> <ul style="list-style-type: none"> - Toll Receipts (1 original copy, 1 CTC) - Trip tickets (2 CTC) <p>Where applicable,</p> <ul style="list-style-type: none"> - Invitation/Notice of Meeting (2 CTC) - Personnel Locator Slip (1 original copy, 1 CTC) - Office order/ Memorandum granting authority to travel or attend (2 CTC) 	
<p>D. Transportation of Messenger and Courier Services</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Report on Paid Petty Cash Vouchers (2 original copies) - Petty Cash Voucher (2 original copies) - For Transportation of Messengers - Personnel Locator Slip (1 original copy, 1 CTC) - Certification of Expenses Not Requiring Receipts (2 original copies) - For Courier Services - Official Receipts (1 original copy, 1 CTC) - Document delivered received by addressee/authorized representative (1 photocopy) 	<p>Administrative Division-Records Section</p>
<p>II. CASH ADVANCES (CA)</p> <p>A. Travel Allowances</p> <p>Local Travel</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Office order/ Memorandum for COS/SA (2 CTC) 	<p>Human Resource Division/ Other Concerned Divisions</p>

<ul style="list-style-type: none"> - Itinerary of travel (2 original copies) - Invitation addressed to the agency, in case of seminar/training (2 CTC) - Certification from the accountant that the previous cash advance has been liquidated and accounted for in the books (3 original copies) - Programme agenda and logistics information (2 CTC) - Where applicable, Flight itinerary issued by the airline/ticketing/travel agency (1 original copy, 1 CTC) 	
<p>Foreign Travel</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Travel Authority (2 CTC) - Authority from the OP to claim actual expenses, i.e. hotel accommodation, business class flights, representation expenses, where applicable (2 CTC) - Itinerary of travel (2 original copies) - Letter of invitation of host/ sponsoring country / agency / organization (2CTC) - Flight itinerary issued by the airline/ticketing/travel agency (1 original copy, 1 CTC) - Computation of Estimated Allowable Travelling Expenses (2 original copies) - copy of UNDP rate for the DSA for the country of destination (2 CTC) - Document to show the dollar to peso exchange rate at the date of the grant of cash advance (2 CTC) - Invitation/Instruction addressed to the agency inviting participants (issued by the foreign country) (2 CTC) - Acceptance of the nominees as participants (issued by the foreign country), if applicable (2 CTC) 	<p>Human Resource Division</p>

<ul style="list-style-type: none"> - Programme agenda and logistics information, if applicable (2 CTC) - Certification from the accountant that the previous cash advance has been liquidated and accounted for in the books (3 original copies) 	
<p>B. Special Disbursing Officer</p> <p>Payroll</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Office Order designating the Special Disbursing Officer (2 CTC) - Certification from the accountant that the previous cash advance has been liquidated and accounted for in the books (2 CTC) - Approved Application for Bond and/or Fidelity Bond for the cash accountability of ₱5,000 or more, for first time CA (2 CTC) - Legal basis to pay any allowance/salaries/wages/ fringe benefits (2 CTC) - Payroll or List of payees indicating their net pays (3 original copies) - Certificate or evidence of service rendered or approved DTR (2 CTC) 	<p>Human Resource Division</p>
<p>Petty Cash Fund</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Office Order, for first time CA (2 CTC) - Certification from the accountant that the previous cash advance has been liquidated and accounted for in the books (2 CTC) - Approved Application for Bond and/or Fidelity Bond for the cash accountability of ₱5,000 or more, for first time CA (2 CTC) 	<p>Administrative Division-Cashier Section</p>

<ul style="list-style-type: none"> - Approved estimates of petty expenses for one month, for first time CA (2 CTC) 	
<p>Field/ Activity Current Operating Expenses</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Office Order (2 CTC) - Certification from the accountant that the previous cash advance has been liquidated and accounted for in the books (2 CTC) - Approved Application for Bond and/or Fidelity Bond for the cash accountability of ₱5,000 or more, for first time CA (2 CTC) - Approved Memorandum on the conduct of the Activity (2 CTC) 	<p>Concerned Division/Committee</p>
<p>III. REIMBURSEMENTS AND OTHER TRAVEL EXPENSES</p> <p><i>A. Local Travel - Within 50km</i></p> <p>For examination, verification, compliance checking, cash count or physical inventory</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Itinerary of Travel (2 original copies) - Office order/ Memorandum for COS/SA (2 CTC) - Designation Letter received by Company (2 CTC) - Daily Time Record Approved by Immediate Supervisor/Division Manager (2 CTC) - Personnel Locator Slip (1 original copy) - Certification of Expenses Not Requiring Receipts (2 original copies) - Certificate of Appearance (1 original copy, 1 CTC) 	<p>Concerned Division</p>

<p>For trainings and seminars or other official activities</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Office order/ Memorandum for COS/SA, if applicable (2 CTC) - Invitation / Notice of Meeting from External Stakeholders (2 CTC) - Personnel Locator Slip (1 original copy) - Certification of Expenses Not Requiring Receipts (2 original copies) - Certificate of Appearance/ Attendance/ Participation (2 CTC) - Programme / Schedule of Activities (for meal allowances not covered by registration/course fees) (2 CTC) - Itinerary of Travel, if applicable (2 original copies) 	<p>Human Resource Division/ Other Concerned Division/Committee</p>
<p><i>B. Local Travel - Beyond 50km</i></p> <p>For examination, verification, compliance checking, cash count or physical inventory</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Itinerary of Travel (2 original copies) - Certificate of Travel Completed (2 original copies) - Office order/ Memorandum for COS/SA (2 CTC) - Designation Letter received by Company, if applicable (2 CTC) - Officials receipts / Reimbursement Expense Receipt / Transportation Receipt/Ticket (1 original copy, 1 CTC) - Certificate of Appearance (1 original copy, 1 CTC) 	<p>Concerned Division</p>

<ul style="list-style-type: none"> - For claims of actual accommodation within the allowed maximum of EO 77 (s. 2019) - Certification by the agency head or authorized representative as absolutely necessary in the performance of an assignment (2 CTC) - Bills/Receipts/Sales invoices (1 original copy, 1 CTC) - Official/Collection Receipt (1 original copy, 1 CTC) - Where applicable, Flight itinerary issued by the airline/ticketing/travel agency (1 original copy, 1 CTC) - Where applicable, Boarding Pass (1 original copy, 1 CTC) - In case of reimbursement of plane fare, official receipt (1 original copy, 1 CTC) 	
<p>For conduct of regular agents' examination</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Itinerary of Travel (2 original copies) - Certificate of Travel Completed (2 original copies) - Office Order (2 CTC) - Officials receipts / Reimbursement Expense Receipt / Transportation Receipt/Ticket (1 original copy, 1 CTC) - Certified Correct Attendance Sheet of the Examinees (2 CTC) - For claims of actual accommodation within the allowed maximum of EO 77 (s. 2019), <ul style="list-style-type: none"> o Certification by the agency head or authorized representative as absolutely necessary in the performance of an assignment (2 CTC) o Bills/Receipts/Sales invoices (1 original copy, 1 CTC) 	<p>Concerned Division</p>

<ul style="list-style-type: none"> ○ Official/Collection Receipt (1 original copy, 1 CTC) - Where applicable, Flight itinerary issued by the airline/ticketing/travel agency (1 original copy, 1 CTC) - Where applicable, Boarding Pass (1 original copy, 1 CTC) - In case of reimbursement of plane fare, official receipt (1 original copy, 1 CTC) 	
<p>For trainings and seminars or other official activities</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Itinerary of Travel (2 original copies) - Certificate of Travel Completed (2 original copies) - Office order/ Memorandum for COS/SA (2 CTC) - Officials receipts / Reimbursement Expense Receipt / Transportation Receipt/Ticket (1 original copy, 1 CTC) - Certificate of Appearance (2 CTC) - For claims of actual accommodation within the allowed maximum of EO 77 (s. 2019), <ul style="list-style-type: none"> ○ Certification by the agency head or authorized representative as absolutely necessary in the performance of an assignment (2 CTC) ○ Bills/Receipts/Sales invoices (1 original copy, 1 CTC) ○ Official/Collection Receipt (1 original copy, 1 CTC) - Where applicable, Flight itinerary issued by the airline/ticketing/travel agency (1 original copy, 1 CTC) - Where applicable, Boarding Pass (1 original copy, 1 CTC) - In case of reimbursement of plane fare, official receipt (1 original copy, 1 CTC) 	<p>Human Resource Division/ Other Concerned Division/Committee</p>

<p><i>C. For Foreign Travel</i></p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Travel Authority (2 CTC) - Authority from the OP to claim actual expenses, i.e. hotel accommodation, business class flights, representation expenses, where applicable (2 CTC) - For claims of actual accommodation within the allowed maximum of EO 77 (s. 2019), <ul style="list-style-type: none"> o Certification by the agency head or authorized representative as absolutely necessary in the performance of an assignment (2 CTC) o Bills/Receipts/Sales invoices (1 original copy, 1 CTC) o Official/Collection Receipt (1 original copy, 1 CTC) - Itinerary of travel (2 original copies) - Letter of invitation of host/sponsoring country/agency/organization (2 CTC) - Flight itinerary issued by the airline/ticketing/travel agency (1 original copy, 1 CTC) - Computation of Estimated Allowable Travelling Expenses (2 original copies) - copy of UNDP rate for the DSA for the country of destination (2 CTC) - Document to show the dollar to peso exchange rate at the date of the grant of cash advance (2 CTC) - Invitation/Instruction addressed to the agency inviting participants (issued by the foreign country) (2 CTC) 	<p>Human Resource Division</p>
---	--------------------------------

<ul style="list-style-type: none"> - Acceptance of the nominees as participants (issued by the foreign country), if applicable (2 CTC) - Programme agenda and logistics information, if applicable (2 CTC) - Certificate of Appearance (2 CTC) - Where applicable, Flight itinerary issued by the airline/ticketing/travel agency (1 original copy, 1 CTC) - Where applicable, Boarding Pass (1 original copy, 1 CTC) - In case of reimbursement of plane fare, official receipt (1 original copy, 1 CTC) 	
<p>IV. GOODS, SUPPLIES, MATERIALS AND PPE (below Php 50,000.00)</p> <p>A. Procurement Service (PS-DB)</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Agency Procurement Request (3 original copies) - Purchase Request (1 original copy, 1 CTC) - List of Common-Use Supplies and Equipment indicating Price (1 CTC) - Updated Schedule of PS APRs and Deliveries (1 original copy, 1 CTC) 	<p>Administrative Division – Property and Supply Section</p>
<p>B. Ordinary or Regular Office Supplies/ Equipment not available at DBM-PS</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - PS Certificate of Non-Availability of Stocks (2 CTC) - Sales Invoice (1 original copy, 1 CTC) - Delivery Receipt (1 original copy, 1 CTC) - Inspection and Acceptance Report (1 original copy, 1 CTC) 	<p>Administrative Division – Property and Supply Section</p>

<ul style="list-style-type: none"> - Request and Issue Slip, if applicable (1 original copy, 1 CTC) - Inventory Custodian Slip, if applicable (1 original copy, 1 CTC) - Property Acknowledgement Receipt, where applicable (1 original copy, 1 CTC) - Purchase Order (2 original copies) - Summary/Abstract of Canvass (1 original copy, 1 CTC) - Canvass from at least three (3) suppliers for purchases involving P1,000 and above (1 original copy, 1 CTC) - Certificate of Exclusive Distributorship, if applicable (2 CTC) - Purchase Request (1 original copy, 1 CTC) - Mayor's / Business Permit (2 CTC) - Philgeps Registration/ Number (2 CTC) - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	
<p>C. National Printing Office</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Sales Invoice (1 original copy, 1 CTC) - Inspection and Acceptance Report (1 original copy, 1 CTC) - Delivery Receipt (1 original copy, 1 CTC) - Purchase Order/ Job Order (2 original copies) - Price Quotation (1 original copy, 1 CTC) - Sample Layout (1 original) - Purchase Request (1 original copy, 1 CTC) 	<p>Administrative Division – Property and Supply Section</p>
<p>D. Other Printing Services (Tarpaulins/Signages/Cards)</p>	<p>Administrative Division – Property and Supply Section</p>

<ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Sales Invoice/ Billing Statement / Statement of Account (1 original copy, 1 CTC) - Delivery Receipt, if applicable (1 original copy, 1 CTC) - Inspection and Acceptance Report (Appendix 62) (1 original copy, 1 CTC) - Requisition and Issue Slip, if applicable (1 original copy, 1 CTC) - Printed sample/layout/design (1 original copy, 1 CTC) - Summary/Abstract of Canvass (1 original copy, 1 CTC) - Canvass from at least three (3) suppliers for purchases involving P1,000 and above (1 original copy, 1 CTC) - Job Order (2 original copies) - Purchase Request (1 original copy, 1 CTC) - Approved Memorandum, if applicable (2 CTC) - Philgeps registration / number - Mayor's / Business Permit - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	
<p>E. Printing Services (Tarpaulins/Booklets/Calendars/ Cards)</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Sales Invoice/ Billing Statement / Statement of Account (1 original copy, 1 CTC) - Delivery Receipt, if applicable (1 original copy, 1 CTC) 	<p>Administrative Division – Property and Supply Section</p>

<ul style="list-style-type: none"> - Inspection and Acceptance Report (Appendix 62) (1 original copy, 1 CTC) - Requisition and Issue Slip, if applicable (1 original copy, 1 CTC) - Printed sample/layout/design (1 original copy, 1 CTC) - Summary/Abstract of Canvass (1 original copy, 1 CTC) - Canvass from at least three (3) suppliers for purchases involving P1,000 and above (1 original copy, 1 CTC) - Job Order (2 original copies) - Purchase Request (1 original copy, 1 CTC) - Approved Memorandum, if applicable (2 CTC) - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	
<p>V. REPAIRS AND MAINTENANCE</p> <p>Repairs of Motor Vehicles, Airconditioning units and other PPE</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Pre-repair Inspection Reports (1 original copy, 1 CTC) - Billing Statement / Statement of Account (1 original copy, 1 CTC) - Warranty Certificate or equivalent document (2 CTC) - Certificate of Acceptance (1 original copy, 1 CTC) - Post-Inspection Reports/ Inspection and Acceptance Report (1 original copy, 1 CTC) - Waste Materials Report with photos, if applicable (1 original copy, 1 CTC) - Request for Inspection and Repair (1 original copy, 1 CTC) - Canvass from at least three (3) suppliers for purchases involving 	<p>Administrative Division – General Services Section</p>

<p>P1,000 and above (1 original copy, 1 CTC)</p> <ul style="list-style-type: none"> - Summary/Abstract of Canvass (1 original copy, 1 CTC) - Job Order (2 original copies) - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	
<p>Gasoline/Fuel Expenses</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Billing Statement / Statement of Account (1 original copy, 1 CTC) - Sales Invoice (1 original copy, 1 CTC) - Fuel Requisition Slip duly accomplished and signed (1 original copy, 1 CTC) - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	<p>Administrative Division – General Services Section</p>
<p>Building and other PPE Maintenance (succeeding payments- pest control, air-conditioning units)</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Billing Statement / Statement of Account (1 original copy, 1 CTC) - Inspection and Acceptance Report (1 original copy, 1 CTC) - Accomplishment Report (1 original copy, 1 CTC) - Service/Acknowledgement Report (1 original copy, 1 CTC) - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	<p>Administrative Division – General Services Section</p>
<p>Insurance for IC PPE</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) 	<p>Administrative Division – General Services Section</p>

<ul style="list-style-type: none"> - Billing Statement / Statement of Account (1 original copy, 1 CTC) 	
<p>VI. UTILITIES (succeeding payments)</p> <p>Water, Electricity and Rent for Office Space</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Billing Statement / Statement of Account / Sales Invoice (1 original copy, 1 CTC) - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	<p>Administrative Division – General Services Section</p>
<p>Security and Janitorial Services</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Request for payment/ Affidavit/ Accomplishment report (1 original copy, 1 CTC) - Contractor’s Bill / Billing Statement / Statement of Account (1 original copy, 1 CTC) - Certificate of acceptance (1 original copy, 1 CTC) - Record of Attendance/Service (1 original copy, 1 CTC) - Proof of remittance to concerned government agency and/or GOCCs (2 CTC) - Daily Time Record (2 CTC) - Proof that salaries have been received by the guards/janitors (2 CTC) - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	<p>Administrative Division – General Services Section</p>
<p>Telephone, Mobile and Other Communication Services</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) 	<p>Administrative Division – General Services Section / Information Technology Division</p>

<ul style="list-style-type: none"> - Billing Statement / Statement of Account (1 original copy, 1 CTC) - Summary of Billing Per Amount and Phone Number (2 original copies) - Certification by Agency Head or his authorized representatives that all calls are official calls (1 original copy, 1 CTC) - Travel Authority, if applicable, (2 CTC) - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	
<p>VII. HUMAN RESOURCE DEVELOPMENT AND TRAINING PROGRAM</p> <p>Training Programs</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Billing Statement / Statement of Account (1 original copy, 1 CTC) - Office order/ Memorandum for COS/SA (2 CTC) - Memorandum for the conduct of training with Budget estimates approved by the Head of Agency (2 CTC) - Schedule of Training approved by the Head of Agency (2 CTC) - Abstract of Canvass (1 original copy, 1 CTC) - Proposals and Price Quotations from the training consultants (1 original copy, 1 CTC) - Attendance Sheet (2 CTC) - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	<p>Human Resource Division/ Other Concerned Division/Committee</p>
<p>Honoraria of Speaker</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) 	<p>Human Resource Division/ Other Concerned Division/Committee</p>

<ul style="list-style-type: none"> - Office order/ Memorandum for COS/SA (2 CTC) - Memorandum for the conduct of training with Budget estimates approved by the Head of Agency (2 CTC) - Schedule of Training approved by the Head of Agency (2 CTC) - Letter invitation to the resource speaker (2 CTC) - Basis for computation of Honoraria (e.g., program to show number of lecture hours) () - For government employees/officials, Certificate of Employment indicating salary grade and for non-government, notarized letter agreement (1 original copy, 1 CTC) - Curriculum Vitae of Speaker (2 CTC) - Attendance Sheet (2 CTC) - TIN Card/ID (2 CTC) 	
<p>Registration Fees for Seminars/Trainings</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Billing Statement / Statement of Account (1 original copy, 1 CTC) - Office order/ Memorandum for COS/SA (2 CTC) - Schedule of Training/Program (2 CTC) - Registration Form (with proof of confirmation and acceptance) (2 CTC) - Invitation (2 CTC) - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	<p>Human Resource Division/ Other Concerned Division/Committee</p>
<p>Meals served during the Training</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) 	<p>Human Resource Division/ Other Concerned Division/Committee</p>

<ul style="list-style-type: none"> - Office order/ Memorandum for COS/SA (2 CTC) - Sales Invoice/ Billing Statement / Statement of Account (2 CTC) - Memorandum for the conduct of training with Budget estimates approved by the Head of Agency (2 CTC) - Attendance Sheet (2 CTC) - Canvass from at least three (3) suppliers for purchases involving P1,000 and above (1 original copy, 1 CTC) - Summary/Abstract of Canvass (1 original copy, 1 CTC) - Job Order/ Conforme of both parties on the menu and terms of agreement (2 original copies) - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	
<p>VII. OTHER SERVICES</p> <p>Newspaper/Magazine Subscription (succeeding payments)</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Billing Statement / Statement of Account (1 original copy, 1 CTC) - Certificate of acceptance / Acknowledgement that goods were received complete and in good condition (1 original copy, 1 CTC) - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	<p>Administrative Division – Records Section</p>
<p>Newspaper Publication</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Billing Statement / Statement of Account (1 original copy, 1 CTC) - Advertising Contract (1 original copy, 1 CTC) 	<p>Administrative Division – Records Section</p>

<ul style="list-style-type: none"> - Purchase Request (1 original copy, 1 CTC) - Canvass from at least three (3) suppliers (1 original copy, 1 CTC) - Summary/Abstract of Canvass (1 original copy, 1 CTC) - Newspaper clippings (2 original copies) - Approved Memorandum regarding publication (2 CTC) - Such other supporting documents that may be required <ul style="list-style-type: none"> o Affidavit of Publication (1 original copy, 1 CTC) o copy of Notice to the Public/Advisory to be Published (2 CTC) o BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	
<p>Internet Service (succeeding payments)</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Billing Statement / Statement of Account (1 original copy, 1 CTC) - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	Information Technology Division
<p>Photocopying Machine (succeeding payments)</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Billing Statement / Statement of Account (1 original copy, 1 CTC) - Certificate of acceptance (1 original copy, 1 CTC) - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	Administrative Division – Property and Supply Section
First Salary of Contracted Service Personnel and Service Agreement	Human Resource Division

<ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Signed and Notarized Contract (2 CTC) - Report of First Day of Service (1 original copy, 1 CTC) - Daily Time Record (2 CTC) - Approved Accomplishment Report (1 original copy, 1 CTC) - Certification of Services Rendered (1 original copy, 1 CTC) - Where applicable, Personnel Locator Slip (1 original copy, 1 CTC) - Office Order/Memorandum for trainings/official business (2 CTC) - Certification of Time-in and Out (2 CTC) - BIR Form 1901/ TIN Card ID (2 CTC) 	
<p>Salary of Contracted Personnel (succeeding payments)</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Approved Payroll (3 original copies) - Daily Time Record (2 CTC) - Approved Accomplishment Report (1 original copy, 1 CTC) - Certification of Services Rendered (1 original copy, 1 CTC) - Where applicable, Personnel Locator Slip (1 original copy, 1 CTC) - Office Order/Memorandum for trainings/official business (2 CTC) - Certification of Time-in and Out (2 CTC) 	Human Resource Division
<p>VIII. OTHER DISBURSEMENTS</p> <p>Fidelity Bond Premiums</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) 	Human Resource Division

<ul style="list-style-type: none"> - Obligation Request and Status (3 original copies) - Request for Renewal/Application of Bond of Accountable Officials and Employees (1 original copy, 1 CTC) - Statement of Assets, Liabilities and Net Worth (2 CTC) - Approved Appointment (2 CTC) - For renewal, previous period's Confirmation Letter for request for bonding (2 CTC) - Schedule of Premium Rates (2 CTC) 	
<p>Government Fares Agreement (GFA) – PS</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Statement of Account/Billing Statement (1 original copy, 1 CTC) - Details / Supporting Documents for planes fare consumed/used (1 original copy, 1 CTC) 	Human Resource Division
<p>Plane Fares (if not available in GFA-PS)</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Office Order or Travel Authority (2 CTC) - Statement of Account/Billing Statement (1 original copy, 1 CTC) - Flight itinerary issued by the airline/ticketing/travel agency (1 original copy, 1 CTC) - Travel Insurance (1 original copy, 1 CTC) - For plane fare, quotations of three travel agencies or its equivalent (1 original copy, 1 CTC) - Abstract of Canvass (1 original copy, 1 CTC) - OP Approval for business class flights (2 CTC) 	Human Resource Division/ Other Concerned Division

<ul style="list-style-type: none"> - BIR Form 2303 for first time suppliers, for withholding tax purposes (2 CTC) 	
Requirement under RA No. 9184	
<p>Competitive Bidding</p> <p><u>General Requirements for Goods and Services (GS), Consulting Services (CS) and Infrastructure Projects (IP)</u></p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Sales Invoice / Billing Statement / Statement of Account (1 original copy, 1 CTC) - Certificate of Product Warranty (not applicable for CS) (2 CTC) - Certificate of Completion / Acceptance (not applicable for GS) (2 original copies) - Inspection and Acceptance Report (not applicable for CS) (3 original copies) - Contract Agreement (1 CTC) - Notice of Award (NOA) (1 CTC) - Notice to Proceed (NTP) (1 CTC) - BAC Resolution recommending the award of contract (1 CTC) - Proof of posting of NOA and NTP in the PhilGEPS and IC websites [$\geq 50K$ ABC] (1 CTC) - Certification for posting of NOA and NTP at any conspicuous places [$\geq 50K$ ABC] (1 CTC) - Performance Security [5% of TCP for Goods and CS; 10% of TCP for IP] (1 CTC) - Abstract of Bids (1 CTC) - Bidders' Financial Proposals (1 CTC) - Mayor's Permit (1 CTC) - Registration Certificate from SEC (for corporations), DTI (for sole proprietorship), or CDA (for cooperatives) (1 CTC) - PhilGEPS Certificate of Registration (1 CTC) 	<p>End-user / Bids and Awards Committee (BAC)</p>

<ul style="list-style-type: none"> - Tax Clearance (1 CTC) - Omnibus Sworn Statement (1 CTC) - Statement of On-going Government and Private Contracts (1 CTC) - Statement of Single Largest Completed Contract (SLCC) (not applicable for CS) (1 CTC) - Joint Venture Agreement (JVA), if applicable. (1 CTC) - Audited Financial Statements (1 CTC) - Computation of Net Financial Contracting Capacity (NFCC) (not applicable for CS) (1 CTC) - Detailed Breakdown of Contract Cost (1 CTC) - Bid Securing Declaration; or Bid Security [2% of ABC for Cash, CC, MC & LC] (1 CTC) - Bid Security [5% of ABC for Surety Bond issued by Insurance Company duly certified by IC] (1 CTC) - Minutes of Pre-bid Conference [\geq1M ABC] (1 CTC) - Minutes of Bid Opening (1 CTC) - Minutes of Pre-procurement Conference [\geq2M ABC for GS; \geq1M ABC for CS; \geq5M ABC IP] (1 CTC) - Proof of Invitation to at least three (3) observers (1 CTC) - Bid Evaluation Report (1 CTC) - Results of Eligibility Check/Screening (1 CTC) - Notice of Post Qualification (1 CTC) - Post Qualification Evaluation Report (1 CTC) - Invitation to Bid (ITB) (1 CTC) - Proof of posting of ITB in the PhilGEPS and IC websites (1 CTC) - Certification for posting of ITB at any conspicuous places (1 CTC) - Advertisement of ITB through Newspaper Publication [\geq10M ABC for GS; \geq5M ABC for CS; \geq15M ABC for IP] (1 CTC) - Supplemental Bid Bulletins (SBB), if any. (1 CTC) 	
--	--

<ul style="list-style-type: none"> - Proof of posting of SBB in the PhilGEPS and IC websites (1 CTC) - Certification for posting of SBB at any conspicuous places (1 CTC) - Bidding Documents / Terms of Reference (1 CTC) - Approved Budget for the Contract (ABC) (1 CTC) - Quotations/Market Study/Proof of Canvass for ABC (1 CTC) - Purchase Request (1 CTC) - Approved Annual Procurement Plan (APP) (1 CTC) <p><u>Additional Requirements for GS</u></p> <ul style="list-style-type: none"> - Delivery Receipt (1 original copy, 1 CTC) - Property Acknowledgment Receipt (2 CTC) - Manpower Schedule (for Janitorial and Security services) (1 CTC) - Certificate of Product Registration from Food and Drug Administration (FDA) (for vitamins and medicines) (1 CTC) - Certificate of Authorized Distributorship, if applicable (1 CTC) - Sample Brochures/Photographs, if applicable (1 CTC) <p><u>Additional Requirements for CS</u></p> <ul style="list-style-type: none"> - Accomplishment Report/Output/Deliverables (2 original copies) - Curriculum Vitae / Professional License (2 original copies) <p><u>Additional Requirements for IP</u></p> <ul style="list-style-type: none"> - Statement of Work Accomplished / Progress Billing (1 original copy, 1 CTC) - Program of Work and Detailed Estimates (1 CTC) - PERT/CPM Diagram / As-Built Plans (1 CTC) - PCAB License (1 CTC) 	
Limited Source Bidding	End-user / BAC

General Requirements for Goods and Services (GS) and Consulting Services (CS)

- Disbursement Voucher (3 original copies)
- Obligation Request and Status (3 original copies)
- Sales Invoice / Billing Statement / Statement of Account (1 original copy, 1 CTC)
- Contract Agreement (1 CTC)
- Notice of Award (NOA) (1 CTC)
- Notice to Proceed (NTP) (1 CTC)
- BAC Resolution recommending the award of contract (1 CTC)
- Proof of posting of NOA and NTP in the PhilGEPS and IC websites [$\geq 50K$ ABC] (1 CTC)
- Certification for posting of NOA and NTP at any conspicuous places [$\geq 50K$ ABC] (1 CTC)
- Performance Security [5% of TCP] (1 CTC)
- Abstract of Bids (1 CTC)
- Bidders' Financial Proposals (1 CTC)
- Mayor's Permit (1 CTC)
- Registration Certificate from SEC (for corporations), DTI (for sole proprietorship), or CDA (for cooperatives) (1 CTC)
- PhilGEPS Certificate of Registration (1 CTC)
- Tax Clearance (1 CTC)
- Omnibus Sworn Statement (1 CTC)
- Statement of On-going Government and Private Contracts (1 CTC)
- Joint Venture Agreement (JVA), if applicable. (1 CTC)
- Audited Financial Statements (1 CTC)
- Detailed Breakdown of Contract Cost (1 CTC)
- Bid Securing Declaration; or Bid Security [2% of ABC for Cash, CC, MC & LC], or (1 CTC)

<ul style="list-style-type: none"> - Bid Security [5% of ABC for Surety Bond issued by Company duly certified by IC] (1 CTC) - Minutes of Pre-bid Conference [\geq1M ABC] (1 CTC) - Minutes of Bid Opening (1 CTC) - Minutes of Pre-procurement Conference [\geq2M ABC for Goods; \geq1M ABC for CS] (1 CTC) - Proof of Invitation to at least three (3) observers (1 CTC) - Bid Evaluation Report (1 CTC) - Results of Eligibility Check/Screening (1 CTC) - Notice of Post Qualification (1 CTC) - Post Qualification Evaluation Report (1 CTC) - Invitation to Bid (ITB) (1 CTC) - Supplemental Bid Bulletins (SBB), if any. (1 CTC) - Proof of posting of SBB in the PhilGEPS and IC websites (1 CTC) - Certification for posting of SBB at any conspicuous places (1 CTC) - Bidding Documents / Terms of Reference (1 CTC) - Approved Budget for the Contract (ABC) (1 CTC) - Quotations/Market Study/Proof of Canvass for ABC (1 CTC) - Purchase Request (1 CTC) - Approved Annual Procurement Plan (APP) (1 CTC) <p style="text-align: center;"><u>Additional Requirements for GS</u></p> <ul style="list-style-type: none"> - Delivery Receipt (1 original copy, 1 CTC) - Certificate of Product Warranty (2 CTC) - Inspection and Acceptance Report (3 original copies) - Property Acknowledgment Receipt (2 CTC) - Statement of Single Largest Completed Contract (SLCC) (1 CTC) 	
--	--

<ul style="list-style-type: none"> - Manpower Schedule (for Janitorial and Security services) (1 CTC) - Computation of Net Financial Contracting Capacity (NFCC) (1 CTC) - Certificate of Product Registration from Food and Drug Administration (FDA) (for vitamins and medicines) (1 CTC) - Certificate of Authorized Distributorship, if applicable (1 CTC) - Sample Brochures/Photographs, if applicable (1 CTC) <p><u>Additional requirements for CS</u></p> <ul style="list-style-type: none"> - Certificate of Completion / Acceptance (2 original copies) - Accomplishment Report/Output/Deliverables (2 original copies) - Curriculum Vitae / Professional License (2 original copies) 	
<p>Direct Contracting (for Goods and Services that are proprietary in nature)</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Sales Invoice / Billing Statement (1 original copy, 1 CTC) - Delivery Receipt (1 original copy, 1 CTC) - Certificate of Product Warranty (2 CTC) - Inspection and Acceptance Report (3 original copies) - Property Acknowledgment Receipt (2 CTC) - Contract Agreement (1 CTC) - Notice of Award (NOA) (1 CTC) - Notice to Proceed (NTP) (1 CTC) - BAC Resolution recommending the award of contract (1 CTC) - Proof of posting of NOA and NTP in the PhilGEPS and IC websites [$\geq 50K$ ABC] (1 CTC) 	<p>End-user / BAC</p>

<ul style="list-style-type: none"> - Certification for posting of NOA and NTP at any conspicuous places [≥50K ABC] (1 CTC) - Supplier's Proposal / Price Quotation (1 CTC) - Mayor's Permit (1 CTC) - PhilGEPS Registration Number (1 CTC) - Certificate of Exclusive Distributorship (1 CTC) - Income / Business Tax Return (1 CTC) - Omnibus Sworn Statement (1 CTC) - Request for Quotation (1 CTC) - Market Study or Survey of the industry to determine the supply source, including justification for resorting to Direct Contracting (1 CTC) - Purchase Request (1 CTC) - Approved Annual Procurement Plan (APP) (1 CTC) 	
<p>Repeat Order (for Goods and Services from previous winning bidder)</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Sales Invoice / Billing Statement (1 original copy, 1 CTC) - Delivery Receipt (1 original copy, 1 CTC) - Certificate of Product Warranty (2 CTC) - Inspection and Acceptance Report (3 original copies) - Property Acknowledgment Receipt (2 CTC) - Contract Agreement or Purchase Order (1 CTC) - Notice of Award (NOA) (1 CTC) - Notice to Proceed (NTP) (1 CTC) - BAC Resolution recommending the award of contract (1 CTC) - Proof of posting of NOA and NTP in the PhilGEPS and IC websites [≥50K ABC] (1 CTC) 	<p>End-user / BAC</p>

<ul style="list-style-type: none"> - Certification for posting of NOA and NTP at any conspicuous places [≥50K ABC] (1 CTC) - Copy of the Original Contract (1 CTC) - Certification that the supplier has complied with all the requirements under the original contract (1 CTC) - Appropriate justification why the re-ordering is being pursued (1 CTC) - Purchase Request (1 CTC) - Approved Annual Procurement Plan (APP) (1 CTC) 	
<p>Shopping (for Goods that are readily available off-the-shelf)</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Sales Invoice (1 original copy, 1 CTC) - Delivery Receipt (1 original copy, 1 CTC) - Inspection and Acceptance Report (3 original copies) - Property Acknowledgment Receipt (2 CTC) - Contract Agreement or Purchase Order (1 CTC) - Notice of Award (NOA) (1 CTC) - Notice to Proceed (NTP) (1 CTC) - BAC Resolution recommending the award of contract (1 CTC) - Proof of posting of NOA and NTP in the PhilGEPS and IC websites [≥50K ABC] (1 CTC) - Certification for posting of NOA and NTP at any conspicuous places [≥50K ABC] (1 CTC) - Abstract of Price Quotations/Canvass (1 CTC) - Proof of Invitation to at least 3 Suppliers (Letter, Email, etc.) (1 CTC) - Suppliers' Price Quotations (At least 3 quotations must be obtained) (1 CTC) - Mayor's Permit (1 CTC) 	<p>End-user / BAC</p>

<ul style="list-style-type: none"> - PhilGEPS Registration Number (1 CTC) - Omnibus Sworn Statement (1 CTC) - Request for Quotation (RFQ) (1 CTC) - Terms of Reference (1 CTC) - Proof of posting of RFQ in the PhilGEPS and IC websites [≥50K ABC] (1 CTC) - Certification for posting of RFQ at any conspicuous places [≥50K ABC] (1 CTC) - Approved Budget for the Contract (ABC) (1 CTC) - Quotations/Proof of Canvass for ABC (1 CTC) - Purchase Request (1 CTC) - Approved Annual Procurement Plan (APP) (1 CTC) 	
<p>Two-Failed Biddings</p> <p><u>General Requirements for Goods and Services (GS), Consulting Services (CS) and Infrastructure Projects (IP)</u></p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Sales Invoice / Billing Statement / Statement of Account (1 original copy, 1 CTC) - Certificate of Product Warranty (not applicable for CS) (2 CTC) - Certificate of Completion / Acceptance (not applicable for GS) (1 original copy, 1 CTC) - Inspection and Acceptance Report (not applicable) (3 original copies) - Contract Agreement (1 CTC) - Notice of Award (NOA) (1 CTC) - Notice to Proceed (NTP) (1 CTC) - BAC Resolution recommending the award of contract (1 CTC) - Proof of posting of NOA and NTP in the PhilGEPS and IC websites [≥50K ABC] (1 CTC) 	<p>End-user / BAC</p>

<ul style="list-style-type: none"> - Certification for posting of NOA and NTP at any conspicuous places [≥50K ABC] (1 CTC) - Performance Security [5% of TCP for GS and CS; 10% of TCP for IP] (1 CTC) - Abstract of Price Quotations / Canvass (1 CTC) - Proof of Invitation to at least 3 Suppliers (Letter, Email, etc.) (1 CTC) - Suppliers' Proposals / Price Quotations (receipt of 1 quotation is sufficient to proceed with the evaluation) (1 CTC) - Mayor's Permit (1 CTC) - PhilGEPS Registration Number (1 CTC) - Omnibus Sworn Statement (1 CTC) - Income / Business Tax Return (1 CTC) - Request for Quotation (RFQ) (1 CTC) - Terms of Reference (1 CTC) - Proof of posting of RFQ in the PhilGEPS and IC websites [≥50K ABC] (1 CTC) - Certification for posting of RFQ at any conspicuous places [≥50K ABC] (1 CTC) - Approved Budget for the Contract (ABC) (1 CTC) - Quotations/Proof of Canvass for ABC (1 CTC) - Purchase Request (1 CTC) - Approved Annual Procurement Plan (APP) (1 CTC) <p><u>Additional Requirements for GS</u></p> <ul style="list-style-type: none"> - Delivery Receipt (1 original copy, 1 CTC) - Property Acknowledgment Receipt (2 CTC) <p><u>Additional Requirements for CS</u></p> <ul style="list-style-type: none"> - Accomplishment Report/Output/Deliverables (2 original copies) 	
---	--

<ul style="list-style-type: none"> - Curriculum Vitae / Professional License (2 original copies) <p><u>Additional Requirements for IP</u></p> <ul style="list-style-type: none"> - Statement of Work Accomplished / Progress Billing (1 original copy, 1 CTC) 	
<p>Emergency Cases</p> <p><u>General Requirements for Goods and Services (GS), Consulting Services (CS) and Infrastructure Projects (IP)</u></p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Sales Invoice / Billing Statement / Statement of Account (1 original copy, 1 CTC) - Inspection and Acceptance Report (not applicable for CS) (3 original copies) - Certificate of Completion / Acceptance (not applicable for GS) (2 original copies) - Contract Agreement / Purchase Order (1 CTC) - Notice of Award (NOA) (1 CTC) - Notice to Proceed (NTP) (1 CTC) - BAC Resolution recommending the award of contract (1 CTC) - Proof of posting of NOA and NTP in the PhilGEPS and IC websites [\geq50K ABC](1 CTC) - Certification for posting of NOA and NTP at any conspicuous places [\geq50K ABC] (1 CTC) - Supplier's Proposal / Price Quotation (1 CTC) - Mayor's Permit (1 CTC) - Income / Business Tax Return (1 CTC) - Omnibus Sworn Statement (1 CTC) - Justification as to the necessity of the procurement (1 CTC) - Request for Proposal / Price Quotation (1 CTC) - Terms of Reference (1 CTC) 	<p>End-user / BAC</p>

<ul style="list-style-type: none"> - Purchase Request (1 CTC) - Approved Annual Procurement Plan (APP) (1 CTC) <p><u>Additional Requirements for GS</u></p> <ul style="list-style-type: none"> - Delivery Receipt (1 original copy, 1 CTC) - Property Acknowledgment Receipt (2 CTC) <p><u>Additional Requirements for CS</u></p> <ul style="list-style-type: none"> - Accomplishment Report/Output/Deliverables (2 original copies) - Curriculum Vitae / Professional License (2 original copies) <p><u>Additional Requirements for IP</u></p> <ul style="list-style-type: none"> - Statement of Work Accomplished / Progress Billing (1 original copy, 1 CTC) - PCAB License (1 CTC) - Computation of Net Financial Contracting Capacity (NFCC) (1 CTC) 	
<p>Agency-To-Agency</p> <p><u>General Requirements for Goods and Services (GS), Consulting Services (CS) and Infrastructure Projects (IP)</u></p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Sales Invoice / Billing Statement (1 original copy, 1 CTC) - Inspection and Acceptance Report (not applicable for CS) (3 original copies) - Certificate of Completion / Acceptance (not applicable for GS) (2 original copies) - Memorandum of Agreement (MOA) (1 CTC) - Notice of Award (NOA) (1 CTC) - Notice to Proceed (NTP) (1 CTC) - Proof of posting of NOA and NTP in the PhilGEPS and IC websites [≥50K ABC] (1 CTC) 	<p>End-user / BAC</p>

<ul style="list-style-type: none"> - Certification for posting of NOA and NTP at any conspicuous places [\geq50K ABC] (1 CTC) - BAC Resolution recommending the use of Agency-to-Agency agreement (1 CTC) - End-user's justification that resorting to Agency-to-Agency procurement is more efficient and economical to Government (1 CTC) - Purchase Request (1 CTC) - Approved Annual Procurement Plan (APP) (1 CTC) <p><u>Additional Requirements for GS</u></p> <ul style="list-style-type: none"> - Delivery Receipt (1 original copy, 1 CTC) - Property Acknowledgment Receipt (2 CTC) <p><u>Additional Requirements for CS</u></p> <ul style="list-style-type: none"> - Accomplishment Report/Output/Deliverables (2 original copies) - Curriculum Vitae / Professional License (2 original copies) <p><u>Additional Requirements for IP</u></p> <ul style="list-style-type: none"> - Statement of Work Accomplished / Progress Billing (1 original copy, 1 CTC) 	
<p>Progress Billings</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Letter request from the contractors for progress payment (1 original copy and 1 CTC) - Statement of Work Accomplished (SWA)/Progress Billing (1 original copy and 1 CTC) - Inspection Report by the Agency's authorized engineer (1 original copy and 1 CTC) 	<p>End-user</p>

<ul style="list-style-type: none"> - Results of Test Analysis, if applicable (1 original copy and 1 CTC) - Statement of Time Elapsed (1 original copy and 1 CTC) - Monthly Certificate of Payment (1 original copy and 1 CTC) - Contractor's Affidavit on Payment of laborers and materials (1 original copy and 1 CTC) - Pictures before, during and after construction of items of work especially embedded items (1 original copy and 1 CTC) - Photocopy of vouchers of all previous payments (1 original copy and 1 CTC) - Certificate of completion, if applicable (1 original copy and 1 CTC) 	
<p>Scientific, Scholarly or Artistic Work, Exclusive Technology and Media Services</p> <p><u>General Requirements for Goods and Services (GS), Consulting Services (CS) and Infrastructure Projects (IP)</u></p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Sales Invoice / Billing Statement / Statement of Account (1 original copy, 1 CTC) - Inspection and Acceptance Report (not applicable for CS) (3 original copies) - Certificate of Completion / Acceptance (not applicable for GS) (2 original copies) - Contract Agreement / Purchase Order (1 CTC) - Notice of Award (NOA) (1 CTC) - Notice to Proceed (NTP) (1 CTC) - BAC Resolution recommending the award of contract (1 CTC) - Proof of posting of NOA and NTP in the PhilGEPS and IC websites [≥50K ABC] (1 CTC) 	<p>End-user / BAC</p>

<ul style="list-style-type: none"> - Certification for posting of NOA and NTP at any conspicuous places [\geq50K ABC] (1 CTC) - Mayor's Permit (1 CTC) - PhilGEPS Registration Number (1 CTC) - Income / Business Tax Return (1 CTC) - Omnibus Sworn Statement (1 CTC) - End user's Market Study to determine the probable sources (1 CTC) - Purchase Request (1 CTC) - Approved Annual Procurement Plan (APP) (1 CTC) <p><u>Additional Requirements for GS</u></p> <ul style="list-style-type: none"> - Delivery Receipt (1 original copy, 1 CTC) - Property Acknowledgment Receipt (2 CTC) <p><u>Additional Requirements for CS</u></p> <ul style="list-style-type: none"> - Curriculum Vitae / Professional License (2 original copies) - Accomplishment Report/Output/Deliverables (2 original copies) <p><u>Additional Requirements for IP</u></p> <ul style="list-style-type: none"> - Statement of Work Accomplished / Progress Billing (1 original copy, 1 CTC) 	
<p>Highly Technical Consultants</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Billing Statement / Statement of Account (1 original copy, 1 CTC) - Certificate of Completion / Acceptance (2 original copies) - Accomplishment Report/Output/Deliverables (2 original copies) - Contract Agreement (1 CTC) - Notice of Award (NOA) (1 CTC) - Notice to Proceed (NTP) (1 CTC) 	<p>End-user / BAC</p>

<ul style="list-style-type: none"> - BAC Resolution recommending the award of contract (1 CTC) - Proof of posting of NOA and NTP in the PhilGEPS and IC websites [≥50K ABC] (1 CTC) - Certification for posting of NOA and NTP at any conspicuous places [≥50K ABC] (1 CTC) - Professional's Technical and Eligibility Requirements: (1 CTC) - Curriculum Vitae / Professional License (1 CTC) - PhilGEPS Registration Number (1 CTC) - Omnibus Sworn Statement (1 CTC) - Request for Proposal / Price Quotation (1 CTC) - Terms of Reference (1 CTC) - Purchase Request (1 CTC) - Approved Annual Procurement Plan (APP) (1 CTC) 	
<p>Small Value Procurement</p> <p><u>General Requirements for Goods and Services (GS), Consulting Services (CS) and Infrastructure Projects (IP)</u></p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Sales Invoice / Billing Statement / Statement of Account (1 original copy, 1 CTC) - Certificate of Product Warranty (not applicable for CS) (2 CTC) - Certificate of Completion / Acceptance (not applicable for GS) (2 original copies) - Inspection and Acceptance Report (not applicable for CS) (3 original copies) - Contract Agreement or Purchase Order (1 CTC) - Notice of Award (NOA) (1 CTC) - Notice to Proceed (NTP) (1 CTC) - BAC Resolution recommending the award of contract (1 CTC) 	<p>End-user / BAC</p>

<ul style="list-style-type: none"> - Proof of posting of NOA and NTP in the PhilGEPS and IC websites [≥50K ABC] (1 CTC) - Certification for posting of NOA and NTP at any conspicuous places [≥50K ABC] (1 CTC) - Abstract of Price Quotations / Canvass (1 CTC) - Proof of Invitation to at least 3 Suppliers (Letter, Email, etc.) (1 CTC) - Suppliers' Quotations / Reply Slips (receipt of 1 quotation is sufficient to proceed with the evaluation) (1 CTC) - Mayor's Permit (1 CTC) - PhilGEPS Registration Number (1 CTC) - Omnibus Sworn Statement (1 CTC) - Income / Business Tax Return (1 CTC) - Request for Quotation (RFQ) (1 CTC) - Terms of Reference (1 CTC) - Proof of posting of RFQ in the PhilGEPS and IC websites [≥50K ABC] (1 CTC) - Certification for posting of RFQ at any conspicuous places [≥50K ABC] (1 CTC) - Approved Budget for the Contract (ABC) (1 CTC) - Quotations/Proof of Canvass for ABC (1 CTC) - Purchase Request (1 CTC) - Approved Annual Procurement Plan (APP) (1 CTC) <p><u>Additional Requirements for GS</u></p> <ul style="list-style-type: none"> - Delivery Receipt (1 original copy, 1 CTC) - Certificate of Product Registration from Food and Drug Administration (FDA) (for vitamins and medicines) (1 CTC) - Registration from Land Transportation Franchising and Regulatory Board (LTFRB) and Land Transportation 	
--	--

<p>Office (LTO) (for rental of transport vehicles) (1 CTC)</p> <ul style="list-style-type: none"> - Property Acknowledgment Receipt (2 CTC) <p><u>Additional Requirements for CS</u></p> <ul style="list-style-type: none"> - Accomplishment Report/Output/Deliverables (2 original copies) - Curriculum Vitae / Professional License (2 original copies) <p><u>Additional Requirements for IP</u></p> <ul style="list-style-type: none"> - Statement of Work Accomplished / Progress Billing (1 original copy, 1 CTC) - Performance Security [10% of TCP] (1 CTC) - PCAB License (1 CTC) 	
<p>Lease of Real Property and Venue</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Billing Statement / Statement of Account (1 original copy, 1 CTC) - Contract Agreement (1 CTC) - Notice of Award (NOA) (1 CTC) - Notice to Proceed (NTP) (1 CTC) - BAC Resolution recommending the award of contract (1 CTC) - Proof of posting of NOA and NTP in the PhilGEPS and IC websites [\geq50K ABC](1 CTC) - Certification for posting of NOA and NTP at any conspicuous places [\geq50K ABC] (1 CTC) - Abstract of Quotations/Canvass (1 CTC) - Proof of Invitation to at least 3 Lessors/Venues (Letter, Email, etc.) (1 CTC) - Lessors' Proposals / Price Quotations (receipt of 1 quotation is sufficient to proceed with the evaluation) (1 CTC) - Mayor's Permit (1 CTC) 	<p>End-user / BAC</p>

<ul style="list-style-type: none"> - PhilGEPS Registration Number (1 CTC) - Income / Business Tax Return (1 CTC) - Omnibus Sworn Statement (1 CTC) - Table of Rating Factors for Lease of Venue (Annex H of the 2016 Revised IRR of R.A. 9184) (1 CTC) - Request for Quotation (RFQ) (1 CTC) - Terms of Reference (1 CTC) - Approved Budget for the Contract (ABC) (1 CTC) - Quotations/Proof of Canvass for ABC (1 CTC) - Purchase Request (1 CTC) - Approved Annual Procurement Plan (APP) (1 CTC) 	
<p>Government Fares Agreement – PS</p> <ul style="list-style-type: none"> - Disbursement Voucher (3 original copies) - Obligation Request and Status (3 original copies) - Statement of Account/Billing Statement (1 original copy, 1 CTC) - Details / Supporting Documents for planes fare consumed/used (1 original copy, 1 CTC) 	Human Resource Division

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 6:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of Disbursement Voucher (DV)	The Budget Division submits DV, Obligation Request and Status (ORS) and supporting documents.	The Action Officer receives and assigns a control number on the DV with attached supporting document.	None	30 minutes	Accounting Staff

2. Evaluation of DV and preparation of BIR withholding tax certificate		Evaluates the DV on the completeness and compliance of supporting documents as well as correctness of computation, prepares and affixes initials on BIR withholding tax certificates for the supplier, if applicable, and affixes initials on Box C of the DV.	None	2 days	IC Accountant I, II or III
3. Recommendation		<p>a. Reviews and recommends the DV on the completeness and compliance of supporting documents as well as correctness of computation, and affixes initials on Box C of the DV as well as on BIR withholding tax certificates for the supplier, if applicable.</p> <p>b. Prepares List of Due and Demandable Accounts Payable – Advice to Debit Accounts (LDDAP-ADA) and affixes initials on the Certified Correct portion, if applicable.</p> <p>c. Reviews and recommends LDDAP-ADA and affixes initials on the Certified Correct portion, if applicable.</p>	None	6 hours and 30 minutes	<p>IC Accountant IV</p> <p>IC Accountant I, II or III</p> <p>IC Accountant IV</p>

<p>4. Certification of DV, BIR withholding tax certificate, and LDDAP-ADA</p>		<p>a. Approves and signs Box C of the DV, and BIR withholding tax certificates as well as LDDAP-ADA on the Certified Correct portion, if applicable.</p> <p>b. Forwards the DV with complete supporting documents, and BIR withholding tax certificates as well as LDDAP-ADA on the Certified Correct portion, if applicable to Administrative Division for approval of payment.</p>	<p>None</p>	<p>4 hours</p>	<p>IC Division Manager</p> <p>Accounting Staff</p>
TOTAL			<p>None</p>	<p>3 days and 3 hours</p>	



**Management Support Services Group –
Administrative Division-Cashier Section**
External Services



COLLECTION OF PAYMENT FOR FEES, CHARGES AND PENALTIES

- **About the Service**

This service covers the acceptance of payment for fees, charges and penalties for various services of and reportorial compliances to the Insurance Commission (IC) of regulated entities and other stakeholders, generated through the IC Order of Payment System (OP) issued by concerned units/divisions.

- **Office/Division**

Administrative Division – Cashier Section

- **Classification**

Simple

- **Type of Transaction**

G2C / G2B / G2G

- **Who May Avail of the Service**

Any person who are availing services of the IC and/or all regulated entities

- **Requirement/s**

Checklist of Requirements	Where to secure
A. For Over-the-Counter Payments at IC Cashier	
Appointment Slip or QR Code generated from the IC Appointment and Reservation System (ICare)	IC Website or through this link: https://web.insurance.gov.ph/icare/login
System generated and approved Order of Payment (OP) Form	Concerned IC units/divisions
Payment in form of cash, check under the name of the Insurance Commission”	Client/Requestor
B. For Online Payment through the Link.Biz Portal of the Land Bank of the Philippines (LBP)	
For more information about the IC-LBP ePayment System, please check on the links below:	
a) Advisory No. 24-2020: https://www.insurance.gov.ph/wp-content/uploads/2020/08/Advisory-No.-24-2020-re-IC-LBP-ePayment-System-Through-Link-BizPortal_1.pdf	
b) Advisory No. 34-2020: https://www.insurance.gov.ph/wp-content/uploads/2020/10/Advisory-No-34-IC-and-LBP-ePayment-System.pdf	
c) IC-LBP ePayment System User Guide: https://www.insurance.gov.ph/wp-content/uploads/2020/08/ePayment-System-User-Guide-Version-July-2020-FINAL.pdf	
Please regularly visit the IC Website for updated advisories and other information.	
System generated and approved Order of Payment (OP) Form	Concerned IC units/divisions
C. To Claim IC Official Receipt (OR) for Payments made through Online Channels	

Appointment Slip or QR Code generated from the IC Appointment and Reservation System (ICare)	IC Website or through this link: https://web.insurance.gov.ph/icare/login
Copy of LBP Transaction Slip	Client/Requestor

- **Schedule of Availability of Service**

Mondays–Fridays (except Holidays)
8:00 AM – 3:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
A. For Over-the-Counter Payments at IC Cashier					
1. Payment of Fees	The client proceeds to the Cashier Office (2F IC Main Office Building) and presents the duly accomplished OP Form issued by concerned unit/division and the payment, together with the cash/check payment.	The Cashier: 1. Verifies in the system the details of the OP Form 2. Receives the payment and verifies details of the payment (authenticity of bills for cash payment, and details of the check) 3. Issues and signs Official Receipt (OR)	None	20 minutes depending on the number of OP/OR for processing	Cashier Staff (Contract of Service) or IC Administrative Aide II or IC Administrative Officer I or IC Administrative Officer III/ IC Senior Insurance Specialist
C. To Claim IC Official Receipt (OR) for Payment made through LBP Link.Biz Portal					
1. Claiming of OR	The client proceeds to the Cashier Office (2F IC Main Office Building) and presents a copy of OP Form and LBP ePayment System transaction details.	The Cashier: 1. Verifies in the IC-LBP ePayment System (Link.Biz Portal) the details of the payment 2. Receives the payment and verifies details of the payment (authenticity of	None	20 minutes depending on the number of OP/OR for processing	Cashier Staff (Contract of Service) or IC Administrative Aide II or IC Administrative Officer I or

		bills for cash payment, and details of the check) 3. Issues and signs Official Receipt (OR)			IC Administrative Officer III/ IC Senior Insurance Specialist
TOTAL			None	20 minutes depending on the number of OP/OR for processing	



Management Support Services Group – Administrative Division-General Services Section

Internal Services



REQUEST FOR USE OF SERVICE VEHICLES

- **About the Service**

This service covers the processing of request for use of service vehicles of the Insurance Commission (IC) for official purposes, e.g., attendance to meetings, seminars, and workshops, conduct of canvass and other procurement-related activities, among others, within and outside Metro Manila.

- **Office/Division**

Administrative Division – General Services Section

- **Classification**

Simple

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

All IC Personnel

- **Requirement/s**

Checklist of Requirements	Where to secure
1. Two (2) original copies of the Vehicle Trip Ticket Form (Annex __)	Administrative Division – General Services Section (GSS)
2. One (1) copy of Certified True Copy of the Office Order/Memorandum authorizing the travel of concerned personnel, including use of service vehicle	Client/Requestor

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Pre-processing of Vehicle Trip Ticket	The client: Secures copy of the Vehicle Trip Ticket from the GSS	The GSS Administrative Staff/Officer provides Vehicle Trip Ticket to client.	None	10 minutes	IC Administrative Aide II or IC Administrative Officer II

	<p>Administrative Staff/Officer</p> <p>Fills-out the Vehicle Trip Ticket</p> <p>Submits to requesting unit's Division Manager/ Authorized Personnel for signing of the "Certified Official" portion of the Vehicle Trip Ticket</p>				<p>or</p> <p>IC Administrative Officer III</p>
<p>2. Verification of Availability of Service Vehicle and Driver</p>	<p>The client submits to the GSS Administrative Staff/Officer the duly accomplished and signed Vehicle Trip Ticket.</p> <p><i>If land travel is outside Metro Manila, the client attaches to the Vehicle Trip Ticket a Certified True Copy of the Office Order/ Memorandum authorizing the travel, including use of service vehicle.</i></p>	<p>The GSS Administrative Staff/Officer:</p> <p>Accepts Vehicle Trip Ticket, including Office Order/ Memo, if applicable, and checks completeness of information provided</p> <p>Verifies availability of service vehicle and/or driver on the requested schedule</p> <p><i>If none, informs client of non-availability of service vehicle and/or driver on requested schedule.</i></p> <p>Forwards the request to immediate supervisor (SAO/DM) for signature on the "Authorized by"</p>	None	3 hours	<p>IC Administrative Officer II</p> <p>or</p> <p>IC Administrative Officer III</p> <p><u><i>For Approval/ Authorization of Use of Service Vehicle:</i></u></p> <p>IC Supervising Administrative Officer</p> <p>or</p> <p>IC Division Manager (Administrative Division)</p>

		<p>portion of the Vehicle Trip Ticket</p> <p>Encodes the details of the Vehicle Trip Ticket in the Log Book and plots request on the GSS Vehicle Request Monitoring Board</p> <p>Forwards copies of the Vehicle Trip Ticket to the assigned driver for appropriate dispatch</p>			
TOTAL			None	3 hours and 10 minutes	



Management Support Services Group – Administrative Division-Property and Supply Section

External Services



SALE OF ANNUAL REPORT

- **About the Service**

This service covers the processing of request for issuance/sale of the Annual Report of the Insurance Commission (IC).

- **Office/Division**

Administrative Division – Property and Supply Section

- **Classification**

Simple

- **Type of Transaction**

Government-to-Business (G2B)
Government-to-Citizen (G2C)
Government-to-Government (G2G)

- **Who May Avail of the Service**

All

- **Requirement/s**

Checklist of Requirements	Where to secure
Appointment Slip or QR Code generated from the IC Appointment and Reservation System (ICare)	IC Website or through this link: https://web.insurance.gov.ph/icare/login
Accomplished Order Slip	Administrative Division Property and Supply Section (PSS) 2F IC Main Office Building, 1071 UN Avenue, Manila or through email at admindivision@insurance.gov.ph

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays)
8:00 AM – 3:00 PM
9:00 AM - 2:00 PM (during community quarantine)

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Pre-processing of Order Slip	The client: Secures queuing number (“Cashier”)	The PSS Administrative Staff/Officer	None	10 minutes	PSS - Administrative Aide I

	<p>at the Ground Floor Lobby</p> <p>Proceeds to the 2nd Floor – Administrative Division, and requests for an Order Slip</p> <p>Fills-out the Order Slip</p>	<p>provides Order Slip to client.</p>			<p>IC Administrative Assistant II or</p> <p>IC Administrative Officer II or</p> <p>IC Administrative Officer III</p>
2. Verification of Availability of Annual Report	<p>The client submits to the PSS Administrative Staff/Officer the duly accomplished Order Slip.</p>	<p>The PSS Administrative Staff/Officer:</p> <p>Accepts Order Slip and checks completeness of information provided</p> <p>Verifies if requested Annual Report is available in stock</p> <p><i>If not available, informs client accordingly.</i></p> <p>Prepares and issues an Order of Payment (OP) to the client, and advises the latter to proceed to the Cashier (2nd Floor) for payment of fees</p>	None	20 minutes	<p>PSS - Administrative Aide I</p> <p>or</p> <p>IC Administrative Assistant II</p> <p>or</p> <p>IC Administrative Officer II</p> <p>or</p> <p>IC Administrative Officer III</p>
3. Payment of Fees	<p>The client proceeds to the Cashier (2nd Floor) and waits for his/her queue number to be called.</p>	<p>The Cashier receives payment from the client and issues an Official Receipt (OR).</p>	<p>Annual Report Prices</p> <p><i>Amount in Philippine Pesos (Php)</i></p> <p>CD Format</p> <p><u>Year</u></p> <p>2019 – 800.00</p> <p>2018 – 800.00</p> <p>2017 – 700.00</p> <p>2016 – 700.00</p> <p>2015 – 600.00</p>	30 minutes	<p>Cashier Staff/ IC Administrative Officer I</p>

			2014 – 500.00 2013 – 450.00 2012 – 450.00 2011 – 300.00 <i>Book Format</i> <u>Year</u> 2010 –1330.00 2009 –1680.00 2008 –1250.00 2007 –1250.00 2006 –1200.00 2005 –1200.00 2004 –1200.00 2003 –1200.00 2002 – 600.00 2001 – 600.00 2000 – 500.00		
4. Issuance of Annual Report	The client: Presents the OR to the PSS Administrative Staff/Officer Confirms receipt of the Annual Report in the “Received” portion of the Order Slip	The PSS Administrative Staff/Officer: Receives and verifies OR from client Releases the Annual Report Verifies completeness of the “Received” portion of the Order Slip	None	10 minutes	PSS - Administrative Aide I or IC Administrative Assistant II or IC Administrative Officer II or IC Administrative Officer III
TOTAL			Please refer to list of Annual Report Prices stated above	1 hour and 10 minutes	

REQUISITION AND ISSUANCE OF SUPPLIES AND MATERIALS THROUGH THE PROPERTY AND SUPPLY MANAGEMENT SYSTEM (PSMS)

- **About the Service**

This service covers the requisition and issuance of supplies and materials purchased from the Department of Budget and Management – Procurement Service (DBM-PS) accessed using the Insurance Commission’s (IC) PSMS.

- **Office/Division**

Administrative Division – Property and Supply Section (PSS)

- **Classification**

Simple

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

Access to the PSMS is granted to designated Principal Supply Officer (PSO) and Alternate Supply Officer (ASO) of respective IC divisions/units

- **Requirement/s**

Checklist of Requirements	Where to secure
Three (3) original copies of the Supply Availability Inquiry (SAI) generated from the PSMS	PSMS

- **Schedule of Availability of Service**

a. Requisition of Supplies and Materials
Mondays, Wednesdays and Fridays
8:00 AM – 5:00 PM

b. Issuance of Supplies and Materials
Tuesdays and Thursdays
2:00 PM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Access the PSMS	The PSO/ASO logs-in the PSMS, and is automatically		None		PSO/ASO of concerned IC division/unit

	<p>directed to the PSMS Home Page which contains the following menus:</p> <p>a) Account Details b) Item Inquiry c) Inquiry/Status</p> <p>Under the “Item Inquiry” tab, the PSO/ASO:</p> <p>Selects supplies/materials to be requested, and inputs the item quantity required</p> <p>Adds supplies/materials in the cart using the “Add Item” button</p> <p><i>To remove an item from the cart, PSO/ASO clicks on the “X” mark under Remove column, or “Remove All Item” button to remove all items on cart/list.</i></p> <p>Checks all items and quantities listed before submitting the SAI</p> <p><i>Note that the SAI can no longer be edited once it has been submitted.</i></p>				
2. Filling-Out and Approval of SAI	The client submits SAI to the Accounting Division using the “Submit Inquiry” button	Upon submission of SAI, it will be automatically directed to the “PSMS - SAI Management” account of the	None	3 hours	<p><u>For SAI Submission:</u> PSO/ASO of concerned IC division/unit</p> <p><u>For SAI Approval:</u></p>

		Accounting Division. The Accounting Officer: Logs-in the PSMS, and verifies SAI submissions under the "SAI on Pending" tab of the PSMS Approves the SAI using the "Processed SAI" button			IC Accountant IV / IC Division Manager Accounting Division
3. Printing and Submission of Approved SAI	The PSO/ASO: Generates and prints three (3) copies of the Approved SAI, and signs the "Inquired By" portion of the form Submits three (3) copies of the SAI to the Accounting Division for signature of the Accounting Officer	The Accounting Officer: Verifies and signs three (3) copies of the Approved SAI Retains one (1) copy of the Approved SAI, and releases the remaining two (2) copies to the PSO/ASO	None	1 hour	<u>For Printing and Submission of SAI:</u> PSO/ASO of concerned IC division/unit <u>For SAI Approval:</u> IC Accountant IV / IC Division Manager Accounting Division
4. Approval of the Requisition and Issue Slip (RIS)	The PSO/ASO proceeds to the Administrative Division – Property and Supply Section and submits one (1) copy of the approved and signed SAI.	The PSS Administrative Officer/Staff: Receives the approved and signed copy of the SAI Processes the request under the "PSMS - RIS Approval" account, and approves request for supplies/ materials using the "Process Request" function	None	4 hours	PSS - Administrative Staff (Contract of Service) / IC Administrative Assistant I / IC Administrative Officer I / IC Administrative Officer III

		<p>Verifies and inputs the authorized quantity per item under the "PSMS - RIS Management" account</p> <p>Generates and prints three (3) copies of the RIS, and forwards the RIS to the authorized signatory (Designated Administrative Officer) for signature of the "Approved By" portion of the RIS</p>			
5. Issuance and Receipt of Supplies/ Materials	<p>The PSO/ASO:</p> <p>Receives and verifies the supplies/ materials issued by the PSS Administrative Officer/Staff</p> <p>Signs the "Requested By" and "Received By" portions of the RIS</p>	<p>On the scheduled issuance day, the PSS Administrative Officer/Staff:</p> <p>Prepares the supplies/ materials requested and approved for release</p> <p>Records/ updates all items in the Bin Card per item pulled-out</p> <p>Issues the supplies/ materials to the PSO/ASO</p> <p>Signs the "Issued By" portion of the RIS</p>	None	6 hours	<p>PSS - Administrative Staff (Contract of Service) / IC Administrative Assistant I / IC Administrative Officer I / IC Administrative Officer III</p>
6. Issuance of Inventory Custodian Slip (ICS) for small tangible items with estimated useful life of more than one (1) year	<p>The PSO/ASO or concerned accountable officer receives and signs the ICS.</p>	<p>The PSS Administrative Officer/Staff:</p> <p>Prepares and issues the ICS</p> <p>Encodes ICS in the PSS database and files hardcopy in the PSS-ICS datafolder</p>	None	2 hours	<p>PSS - Administrative Staff (Contract of Service) / IC Administrative Assistant I / IC Administrative Officer I /</p>

<i>based on Commission on Audit (COA) Circular No. 2005-002</i>					IC Administrativ e Officer III
TOTAL			None	2 days	



**Management Support Services Group –
Administrative Division-Records Section**
External Services



AUTHENTICATION OF DOCUMENTS

- **About the Service**

This service covers requests for authentication of documents **on file with** the Administrative Division – Records Section.

Requests for authentication of documents not available at the Records Section are referred to concerned IC Division/Unit.

- **Office/Division**

Administrative Division – Records Section

- **Classification**

Simple

- **Type of Transaction**

Government-to-Business (G2B)
 Government-to-Citizen (G2C)
 Government-to-Government (G2G)

- **Who May Avail of the Service**

Any person and/or entity who requests authentication as “Certified True Copy” of a document approved and issued by the IC. The information contained in the document must not be confidential in relation to the entity and/or person requesting for the authentication, per agency Freedom of Information Manual

- **Requirement/s**

Checklist of Requirements	Where to secure
Appointment Slip or QR Code generated from the IC Appointment and Reservation System (ICare)	IC Website or through this link: https://web.insurance.gov.ph/icare/login
Accomplished REQUEST FORM	Administrative Division – Records Section, GF IC Main Office Building, 1071 UN Avenue, Manila or through email at admin@insurance.gov.ph
Photocopy of requestor’s valid ID (company ID if request is on behalf of a company; or, a government issued ID, if otherwise appropriate and applicable)	Client/Requestor
Copy of document/s for authentication	Client/Requestor

- **Schedule of Availability of Service**

Mondays–Fridays (except Holidays)
 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Pre-processing of Request Form and document/s for authentication	<p>The client:</p> <p>Requests for a copy of the Request Form</p> <p>Fills-out the Request Form</p> <p>Prepares copy of document/s for authentication</p>	<p>The Records Officer provides a Request Form to the client.</p>	None	10 minutes	<p>IC Administrative Assistant I / IC Administrative Officer I / IC Administrative Officer II</p>
2. Retrieval and verification of document	<p>The client submits to the Records Officer the duly accomplished Request Form, together with copy of the document/s for authentication.</p>	<p>The Records Officer:</p> <p>Accepts Request Form and checks completeness of submission</p> <p>Verifies if requested document/s for authentication are on file with the Records Section, and that there is no legal impediment/s to its release to the requesting party</p> <p><i>If NOT AVAILABLE at the Records Section, verifies with other divisions/ units</i></p> <p><i>Fills up Request Form with notation/s on unavailability of document at the Records Section</i></p> <p><i>Forwards Request Form to concerned</i></p>	None	7 hours	<p>IC Administrative Assistant I / IC Administrative Officer I / IC Administrative Officer II</p>

		<p><i>division/unit for appropriate action</i></p> <p>Retrieves the original copy of the document/s on file</p> <p>Verifies and compares the Records Section's copy with the copy brought by the client</p> <p>Issues an Order of Payment (OP) to the client, and advises the latter to secure a queuing number ("Cashier") at the Ground Floor Lobby and proceed to the Cashier (2nd Floor) for payment of fees</p>			
3. Payment of Fees	The client proceeds to the Cashier (2 nd Floor) and waits for his/her queue number to be called.	The Cashier receives payment from the client and issues an Official Receipt (OR).	<p>Php200.00 per document, and Php25.00 per page in excess of five (5) pages</p> <p>For additional reproduction/photocopying services, PHP10.00 per page</p>	30 minutes	Cashier Staff (Contract of Services) / IC Administrative Aide II

4. Authentication of Document/s	The client presents the OR to the Records Officer.	<p>The Records Officer:</p> <p>Receives and verifies OR from client</p> <p><i>If client did not bring reproduced copies, Records Officer photocopies document/s requested</i></p> <p>Stamps each page with "Certified True Copy" and affixes his/her initials</p> <p>Forwards the same to the Authorized Signatory for signature</p> <p>Stamps the agency's dry seal on each page of the authenticated document/s</p>	None	1 day and 4 hours	IC Administrative Assistant I / IC Administrative Officer I / IC Administrative Officer II
5. Release of Authenticated Document/s	<p>The client:</p> <p>Verifies the authenticated document/s</p> <p>Signs the Receiving Logbook</p> <p>Receives the authenticated document/s</p>	<p>The Records Officer:</p> <p>Releases the authenticated document/s to the client</p> <p>Requires client to acknowledge receipt of the document/s in the Log Book</p> <p>Verifies completeness of information in the Log Book</p>	None	1 hour	IC Administrative Assistant I / IC Administrative Officer I / IC Administrative Officer II

TOTAL	<p>Php200.00 per document, and Php25.00 per page in excess of five (5) pages;</p> <p>For additional photocopying services, PHP10.00 per page</p>	2 days, 4 hours and 40 minutes	
--------------	--	---------------------------------------	--

RECEIPT OF REPORTORIAL REQUIREMENTS AND OTHER DOCUMENTS

- **About the Service**

This service covers receipt of reportorial requirements submitted, in compliance with the rules and regulations of the Insurance Commission (IC), by all insurance and pre-need companies, health maintenance organizations, and other regulated entities, including documents commonly submitted/forwarded by other government agencies, private organizations, suppliers, contractors, prospective bidders, among others.

- **Office/Division**

Administrative Division – Records Section

- **Classification**

Simple

- **Type of Transaction**

Government-to-Business (G2B)
 Government-to-Citizen (G2C)
 Government-to-Government (G2G)

- **Who May Avail of the Service**

All insurance and pre-need companies, health maintenance organizations, and other regulated entities, including other government agencies, private organizations, suppliers, contractors, prospective bidders, among others.

- **Requirement/s**

Checklist of Requirements	Where to secure
Appointment Slip or QR Code generated from the IC Appointment and Reservation System (ICare)	IC Website or through this link: https://web.insurance.gov.ph/icare/login
Reportorial requirements with an official cover/ transmittal letter addressed to the Insurance Commission or Insurance Commissioner	Client/Requestor

- **Schedule of Availability of Service**

Mondays–Fridays (except Holidays)
 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of document	<p>The client:</p> <p>Secures a queuing number from the IC Kiosk at the Ground Floor Lobby, and waits for the number to be called or prompted in the lobby screen</p> <p>Receives copy of document stamped "RECEIVED" by the Records Officer</p>	<p>The Records Officer (Receiving) assigned at the Ground Floor Lobby/Receiving Area:</p> <p>Stamps the cover/transmittal letters as "RECEIVED" using the automated machine/self-inking stamp</p> <p>Indicates the date and time of receipt</p> <p>Affixes his/her initials</p> <p>Returns the receiving copy to the client</p>	None	30 minutes	<p>Administrative Staff (Contract of Service) / IC</p> <p>Administrative Aide I / IC</p> <p>Administrative Assistant I / IC</p> <p>Administrative Officer II</p>
2. Generating entry at the Document Routing System (DRS)		<p>The Records Officer (Receiving):</p> <p>Encodes the document details in the DRS</p> <p>Forwards DRS Routing to concerned division/unit</p> <p>Generates, prints and attaches DRS Routing Slip to the document</p>	None	30 minutes	<p>Administrative Staff (Contract of Service) / IC</p> <p>Administrative Aide I / IC</p> <p>Administrative Assistant I / IC</p> <p>Administrative Officer II</p>
3. Routing of document		<p>The Records Officer (Receiving) forwards the physical copy of the document/s to the:</p> <p>Office of the Insurance Commissioner (OCOM) – for all</p>	None	30 minutes	<p>Administrative Staff (Contract of Service) / IC</p> <p>Administrative Aide I / IC</p> <p>Administrative Assistant I /</p>

		<p>submissions addressed to the Insurance Commissioner/ Insurance Commission</p> <p>Assigned Deputy Insurance Commissioner - for documents addressed to a Deputy Insurance Commissioner and/or addressed to a division/unit/ personnel under their functional group</p> <p>Administrative Division – for Job Orders, Purchase Orders, Billing Statements, Statement of Accounts for IC Properties, Supplies and Utilities and <i>Freedom of Information (FOI) Request</i></p> <p>Budget Division – for BIR EFPS Submissions</p> <p>Human Resource Division – for documents from the CSC, CESB, DBM, COA and submissions from the IC District Offices</p> <p>Planning and Management Division – for commitment forms and accomplishment reports of the IC District Offices</p>			<p>IC Administrative Officer II</p>
--	--	---	--	--	---

		Information Technology Division – Billing Statements of official mobile phone subscriptions IC Associations / Committees – documents addressed to various IC Associations / Committees			
TOTAL			None	1 hour and 30 minutes	



**Management Support Services Group –
Administrative Division-Records Section**
Internal Services



DISSEMINATION OF OFFICIAL IC ISSUANCES TO REGULATED ENTITIES AND RELATED STAKEHOLDERS THROUGH ELECTRONIC MAIL (E-MAIL)

▪ **About the Service**

The Administrative Division – Records Section informs regulated entities and related stakeholders of various official IC issuances, i.e., IC Circular Letter, Insurance Memorandum Circular, Advisory, through e-mail.

▪ **Office/Division**

Administrative Division – Records Section

▪ **Classification**

Simple

▪ **Type of Transaction**

Government-to-Government (G2G)

▪ **Who May Avail of the Service**

All IC officials and personnel

▪ **Requirement/s**

Checklist of Requirements	Where to secure
1. Document Routing System (DRS) Slip with specific instruction/s on the requested service	DRS
2. One (1) original copy and at least 1 duplicate copy of the official IC issuance/s bearing the IC and AJA/SOCOTEC logos	Client/Requestor

▪ **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Numbering of official IC issuances	The client: Logs entry at the DRS (<i>Entry as Forward to Administrative Division – Records Section</i>) with specific instructions on the	The Records Officer (Outgoing) verifies the corresponding number series and date to be indicated in the official IC	None	30 minutes	IC Administrative Assistant I / IC Administrative Officer II / IC Administrative Officer III

	<p><i>document numbering and list for e-mail dissemination</i></p> <p>Forwards physical copy of the official IC issuance/s to the Administrative Division - Records Section</p> <p><i>*Ensure DRS Slip is attached with the documents.</i></p>	<p>issuance/s and proceeds with the numbering of the original and duplicate copies.</p>			
2. Dissemination of official IC issuance/s		<p>The Records Officer (Outgoing):</p> <p>Scans the original copy of the issuance/s and sends it to regulated entities and related stakeholders through the official Gmail account of the Records Section.</p> <p>Updates the status of the document/request in the DRS and forwards the entry to Records-Repository to reflect completion of transaction</p>	None	2 hours	<p>IC Administrative Assistant I / IC Administrative Officer II / IC Administrative Officer III</p>
3. Filing of the original copy of official IC issuance/s	<p>The client receives numbered duplicate copy of the concerned document.</p>	<p>The Records Officer (Outgoing):</p> <p>Files the numbered original copy of the official IC issuance/s in the labelled folder</p>	None	30 minutes	<p>IC Administrative Assistant I / IC Administrative Officer II / IC Administrative Officer III</p>

		per kind of issuance			
		Returns the numbered duplicate copy/ies to the requestor for his/her own filing/storage			
TOTAL			None	3 hours	

DISSEMINATION OF OFFICIAL IC ISSUANCES TO ALL OR CONCERNED IC PERSONNEL THROUGH THE IC EMPLOYEES PORTAL/MS OUTLOOK

- **About the Service**

The Administrative Division – Records Section timely informs concerned IC officials and personnel about new agency released issuances, i.e., Office Orders, Office Circulars, IC Circular Letter, Insurance Memorandum Circular, and Advisory, through the IC Employees’ Portal (Intranet) and MS Outlook.

- **Office/Division**

Administrative Division – Records Section

- **Classification**

Simple

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

All IC officials and personnel

- **Requirement/s**

Checklist of Requirements	Where to secure
1. Document Routing System (DRS) Routing Slip with specific instruction/s on the requested service	DRS
2. One (1) original copy and at least 1 duplicate copy of the official IC issuance/s bearing the IC and AJA/SOCOTEC logos	Client/Requestor

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Numbering of official IC issuances	<p>The client:</p> <p>Logs entry at the DRS (<i>Entry as Forward to Administrative Division – Records Section</i>) with specific instructions on the document numbering and list for e-mail dissemination</p> <p>Forwards physical copy of the official IC issuance/s to the Administrative Division - Records Section</p> <p><i>*Ensure DRS slip is attached with the documents.</i></p>	<p>The Records Officer (Outgoing) verifies the corresponding number series and date to be indicated in the official IC issuance/s and proceeds with the numbering of the original and duplicate copies.</p>	None	30 minutes	<p>IC Administrative Assistant I / IC Administrative Officer II / IC Administrative Officer III</p>
2. Dissemination of official IC issuance/s		<p>The Records Officer (Outgoing):</p> <p>Scans the original copy of the issuance/s and uploads to the IC Employees' Portal/MS Outlook.</p> <p>Updates the status of the document/request in the DRS and forwards the entry to Records-Repository for auto-completion of the transaction.</p>	None	2 hours	<p>IC Administrative Assistant I / IC Administrative Officer II / IC Administrative Officer III</p>
3. Filing of the original copy of official IC issuance/s	<p>The requestor receives numbered duplicate copy of the concerned document.</p>	<p>The Records Officer (Outgoing):</p> <p>Files the numbered original copy of official IC issuance/s</p>	None	30 minutes	<p>IC Administrative Assistant I / IC Administrative Officer II /</p>

		<p>in the labelled folder per kind of issuance.</p> <p>Returns the numbered duplicate copy/ies to the requestor for his/her own filing/storage.</p>			<p>IC Administrative Officer III</p>
		TOTAL	None	3 hours	

PROCESSING OF REQUEST FOR PUBLICATION OF IC ISSUANCES IN NEWSPAPER/S OF GENERAL CIRCULATION

▪ **About the Service**

The Administrative Division – Records Section facilitates the publication of various official IC issuance/s in newspaper/s of general circulation requested by IC Divisions.

▪ **Office/Division**

Administrative Division – Records Section

▪ **Classification**

Complex

▪ **Type of Transaction**

Government-to-Government (G2G)

▪ **Who May Avail of the Service**

All IC officials and personnel

▪ **Requirement/s**

Checklist of Requirements	Where to secure
1. Document Routing Systems (DRS) Routing Slip with specific instruction/s on the requested service	DRS
2. Memorandum addressed to the Division Manager of the Administrative Division requesting publication of official IC issuance/s in newspaper/s of general circulation	Client/Requestor
3. Original copy of the official IC issuance/s bearing the IC and AJA/SOCOTEC logos	Client/Requestor
4. Purchase Request (PR) Form	Administrative Division – Records Section

▪ **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission of request for newspaper publication	The client forwards to the Administrative Division – Records Section the signed Memorandum addressed to the Division Manager – Administrative Division, including (1) original copy of the official IC issuance/s for publication, (2) Purchase Request (PR) Form, and (3) DRS Tracking Slip with specific instructions on the service requested.	<p>The Records Officer (Outgoing):</p> <p>Receives the request and its supporting documents</p> <p>Verifies information indicated in the PR Form</p> <p>Logs and secures from the Administrative Division – Property and Supply Section corresponding PR number</p>	None	1 hour	IC Administrative Officer II / IC Administrative Officer III
2. Conduct of Canvass		<p>The Records Officer (Outgoing):</p> <p>Sends, through e-mail, the Request for Quotation (RFQ), including technical specifications provided by the requestor, to at least three (3) newspaper publishing (general circulation) companies</p> <p>Verifies submissions and prepares the Abstract of Canvass/ Quotation, indicating therein information on participating newspaper companies and their compliance with the technical specifications of the</p>	None	5 days	IC Administrative Officer II / IC Administrative Officer III

		requesting IC division/unit Sends softcopy, through e-mail, of the official IC issuance/s to the newspaper company with the most responsive proposal, copy furnished the concerned IC division/unit with information on the scheduled publication date			
TOTAL			None	5 days and 1 hour	

PUBLICATION OF IC ISSUANCES IN THE IC WEBSITE

- **About the Service**

The general public is informed of various official IC issuances, i.e., IC Circular Letter, Insurance Memorandum Circular, Advisory, and Official Template Forms, published through the IC Website (www.insurance.gov.ph).

- **Office/Division**

Administrative Division – Records Section
Information Systems Division

- **Classification**

Simple

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

All IC officials and personnel

- **Requirement/s**

Checklist of Requirements	Where to secure
1. Document Routing Systems (DRS) Routing Slip with specific instruction/s on the requested service	DRS
2. One (1) original copy and at least 1 duplicate copy of the official IC issuance/s bearing the IC AJA/SOCOTEC logos	Client/Requestor

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Submission of official IC issuance/s for publication	<p>The client submits copy of the official IC issuance/s for publication in the IC Website either through:</p> <ul style="list-style-type: none"> ▪ Submission of physical copy at the Administrative Division – Records Section, with attached DRS Slip indicating specific instructions on service requested ▪ Submission of softcopy through e-mail, with corresponding information on the DRS Tracking Number and other instructions, to the Administrative Division – Records Section 	<p>The Records Officer (Outgoing) receives the document/s and scans the original document or saves the softcopy in the Records Section's shared folder.</p>	None	30 minutes	<p>IC Administrative Assistant I / IC Administrative Officer II / IC Administrative Officer III (Administrative Division)</p>
2. Forwarding of the official IC issuances to the Information Systems Division (ISD)		<p>The Records Officer (Outgoing):</p> <p>Sends, through email, a colored soft copy of the official IC issuance/s to the ISD for uploading in the IC website</p> <p>Updates the status of the document/</p>	None	15 minutes	<p>IC Administrative Assistant I / IC Administrative Officer II / IC Administrative Officer III (Administrative Division)</p>

		request in the DRS and forward the entry to the ISD with the specific instructions			
3. Publication of the official IC issuance/s		The ISD personnel: Processes request for publication in the IC Website Updates the status of the document/request in the DRS	None	1 day	IC Information Systems Analyst I / IC Computer Programmer (Information Systems Division)
TOTAL			None	1 day and 45 minutes	



**Management Support Services Group – Human
Resource Division**
Internal Services



PROCESSING OF HR REQUEST FOR CURRENT IC PERSONNEL

▪ **About the Service**

This service is to process the request by current IC personnel using the HR Request Form on documents processed by and/or filed in the Human Resource (HR) Division.

▪ **Office/Division**

Human Resource Division

▪ **Classification**

Simple

▪ **Type of Transaction**

Government-to-Government (G2G)

▪ **Who May Avail of the Service**

Current IC Personnel

▪ **Requirement/s**

Checklist of Requirements	Where to secure
HR Request Form (1 original)	HR Division/ IC Employee's Portal (Intranet)

▪ **Schedule of Availability of Service**

Mondays–Fridays (except holidays and work suspensions)

8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of HR Request Form	1. Submit to the HR Division the duly accomplished HR Request Form. Form may be submitted via email to hr@insurance.gov.ph	1. Evaluate the completeness of entries in the HR Request Form. 1.1 If the details are complete, receive the HR Request Form and note the date of receipt.	None	5 minutes	IC Administrative Officer I/II/III Human Resource Division

		1.2 Forward the request to the concerned Action Officer for processing.			
2. Preparation of requested document/s		2. Prepare/draft the requested document/s. 2.1 Indicate in the HR Request Form the date and time accomplished. 2.2 Affix initials/signature in the finalized document/s, if necessary	None	1 day	IC Administrative Officer I/II/III Human Resource Division
3. Signing/Approval of the requested document/s		4. Review the prepared document/s by the Action Officer 4.1 Return the reviewed document/s to the Action Officer for correction/finalization, if necessary	None	1 day and 30 minutes	IC Division Manager Human Resource Division
4. Releasing of requested document/s	2. Acknowledged in the HR Request Form the receipt of requested document/s by affixing name and signature together with the date of receipt	Review the prepared document/s. Return the reviewed document/s to the Action Officer for correction/finalization, if necessary. If the document/s is/are in order, sign the document/s and/or approve the release of the requested document/s.	None	10 minutes	IC Division Manager Human Resource Division
5. Releasing of requested document/s	2. Acknowledge in the HR Request Form the receipt of requested document/s by affixing name and signature, together with the date of receipt.	5. Release requested document/s	None	5 minutes	IC Administrative Officer I/II/III Human Resource Division

	TOTAL	None	2 days, 50 minutes
--	--------------	-------------	-------------------------------

PROCESSING OF HR REQUEST FOR FORMER IC PERSONNEL

- **About the Service**

This service is to process the request by former IC personnel on documents processed by and/or filed in the Human Resource (HR) Division.

- **Office/Division**

Human Resource Division

- **Classification**

Complex

- **Type of Transaction**

Government-to-Citizen (G2C)

- **Who May Avail of the Service**

Former IC Personnel

- **Requirement/s**

Checklist of Requirements	Where to secure
Request letter/email from the former IC personnel (1 original)	Former IC personnel requesting for document/s
Authorization letter (1 original) and government issued ID (1 photocopy), should claiming of document/s be done by the authorized representative	Former IC personnel requesting for document/s

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays and work suspensions)

8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of letter/email request	1. Submit to the HR Division the letter/email request and/or authorization letter signed by the former IC personnel together with the copy of valid government issued ID of the authorized representative	1. Evaluate the request and check the completeness of the requirement/s. 1.1 Review and evaluate if the request is within the management of the HR Division by checking the availability of data/records. 1.2 Note the results of evaluation and forward the same together with the request to the IC Division Manager for instructions.	None	55 minutes	IC Administrative Officer I/II/III (Human Resource Division)
2. Evaluation and assignment of request		2. Validate the evaluation of the Action Officer. 2.1 Provide instructions to the concerned Action Officer on necessary action/s to be taken based on the validated evaluation.	None	1 day, 3 hours	IC Division Manager (Human Resource Division)
3. Preparation of document/s		3. Prepare/draft necessary document/s. 3.1 Affix initials/signature in the finalized document/s, if necessary	None	2 days, 4 hours	IC Administrative Officer I/II/III (Human Resource Division)
4. Signing/approval of the requested document/s		4. Review the document/s prepared by the Action Officer. 4.1 Return the reviewed document/s to the Action Officer for correction/finalization.	None	2 days	IC Supervising Administrative Officer (Human Resource Division)

		4.2 If the document/s is/are in order, sign the document/s and/or approve the release of the requested document/s.			
5. Releasing of document/s	2. Acknowledge in the email/letter the receipt of document/s and/or feedback	5. Release necessary document/s		5 minutes	
TOTAL			None	6 days	

PROCESSING OF REQUESTS OF NON-GOVERNMENT ENTITIES FOR LECTURERS, RESOURCE PERSONS, AND FACILITATORS FROM THE INSURANCE COMMISSION

▪ **About the Service**

This service is to assist entities under the supervision and regulation of the Insurance Commission, and other non-government entities who request for lecturers, resource persons, and facilitators from the Insurance Commission in seminars, training programs, workshops, conferences, and other similar activities. This applies only to formal requests submitted to the Insurance Commission at least two (2) months prior to the scheduled program or activity. Provisions of IC Circular Letter No. 2016-42 dated 29 July 2016 shall be applied in processing the requests.

▪ **Office/Division**

Human Resource Division

▪ **Classification**

Complex

▪ **Type of Transaction**

Government-to-Business (G2B)

▪ **Who May Avail of the Service**

1. Insurance/Reinsurance Companies, Insurance and Reinsurance Brokers, Mutual Benefit Associations, Trusts for Charitable Uses, Pre-Need Companies, Health Maintenance Organizations, and other Covered Persons under the Supervision and Regulation of the Insurance Commission
2. Other Entities (i.e., non-government organizations)

▪ **Requirement/s**

Checklist of Requirements	Where to secure
<p>Request Letter (1 original copy)</p> <p>Must contain the following information:</p> <ol style="list-style-type: none"> 1. Title of the program, and objectives 2. Date 3. Time and Venue of the program 4. Number of requested IC lecturer/resource person/facilitator 	<p>From the requestor</p>

<ol style="list-style-type: none"> 5. Specific subject matter/session topic to be discussed by the IC lecturer, resource person or facilitator 6. Duration or number of hours of the session/lecture to be conducted 7. Target participants/attendees to the session/lecture 8. Details of travel arrangements to be provided by the requesting entity to the lecturer, resource person or facilitator, if any: <ol style="list-style-type: none"> a. For programs/activities to be held within Metro Manila, the requesting entity shall provide for the transportation of the IC lecturers/resource persons/facilitators b. For programs/activities to be held outside Metro Manila, the requesting entity shall provide for the transportation, hotel accommodations, and meals. 9. Contact details of requester, i.e., telephone number and email address. 	
--	--

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays and work suspensions)

8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of request letter	Submit request letter addressed to the Office of the Commissioner to the Human Resource Division at least two (2) months prior to the scheduled program or activity. Letter may be submitted via email to hr@insurance.gov.ph.	<p>Receive the request letter and review completeness of information.</p> <p>Encode receipt of request letter in the Document Routing System.</p> <p>Acknowledge receipt of request letter through email.</p>	None	1 hour	IC Administrative Officer I/II/III, (Human Resource Division)
2. Evaluation and Coordination	Answer inquiry/clarifications from the Human Resource Division.	<p>Evaluate request taking into consideration exigency of the service, prior commitments and undertakings, and relevance of the program or activity to the mandates and functions of the Insurance Commission. Coordinate/inquire with the requesting entity on any clarification, issue or concern.</p> <p>Coordinate and confirm with concerned functional groups or divisions on recommended personnel to be assigned as lecturer, resource person or facilitator.</p> <p>Inform the concerned personnel on their possible assignment as lecturer, resource person or facilitator and confirm their availability on the schedule of the program/activity.</p>	None	3 days	<p>IC Administrative Officer I/II/III, (Human Resource Division)</p> <p>Concerned Functional Group/Division</p> <p>Recommended lecturer, resource person or facilitator</p>

<p>3. Preparation of Endorsement Memorandum & Office Order</p>		<p>Prepare Endorsement Memorandum and Office Order.</p> <p>Compute lecture fees.</p> <p>Submit Transmittal Memorandum and Office Order to the Office of Deputy Insurance Commissioner for endorsement to the Office of the Commissioner.</p>	<p>None</p>	<p>3 days</p>	<p>IC Administrative Officer I/II (Human Resource Division)</p>
<p>4. Issuance of Approved Office Order</p>		<p>Receive approved Office Order in the Document Routing System.</p> <p>Transmit the Office Order to the Administrative Division and update/forward in the Document Routing System.</p>	<p>None</p>	<p>1 hour</p>	<p>IC Administrative Officer I/II (Human Resource Division)</p>
<p>5. Preparation of Billing Statement</p>		<p>Prepare Billing Statement in three (3) copies for signature of the HR Division Manager.</p> <p>Transmit to the Accounting Division for auditing, numbering, and signature of the Division Manager.</p>	<p>None</p>	<p>5 hours</p>	<p>IC Administrative Officer I/II/III, Supervising Administrative Officer & IC Division Manager (Human Resource Division)</p>

6. Release/Issuance of Billing Statement & Payment of Lecture Fees	Pay lecture fees at the Cashier's Section before the deadline provided in the Billing Statement	<p>Notify the requesting entity that the request has been approved and send the name of designated IC lecturer, resource person or facilitator.</p> <p>Furnish a copy of the signed Billing Statement to the requesting entity.</p>	<p>Total Lecture Fees per Lecturer/Facilitator/Resource Person = 0.23 x Basic Gross Monthly Salary of Lecturer/Facilitator/Resource Person x No. of Hours of Lecture</p> <p>Currency in Philippine Peso</p>	1 hour	IC Administrative Officer I/II/III (Human Resource Division)
TOTAL			<p>Total Lecture Fees per Lecturer/Facilitator/Resource Person = 0.23 x Basic Gross Monthly Salary of Lecturer/Facilitator/Resource Person x No. of Hours of Lecture</p> <p>Currency in Philippine Peso</p>	7 days	

PROCESSING OF REQUESTS OF GOVERNMENT ENTITIES FOR LECTURERS, RESOURCE PERSONS, AND FACILITATORS FROM THE INSURANCE COMMISSION

▪ **About the Service**

This service is to assist other government agencies who request for lecturers, resource persons, and facilitators from the Insurance Commission in seminars, training programs, workshops, conferences, and other similar activities. This applies only to formal requests submitted to the Insurance Commission at least two (2) prior to the scheduled program or activity. Provisions of Department of Budget and Management (DBM) Budget Circular No. 2007-1 dated 23 April 2007 and other relevant government laws, rules, regulations shall be applied. in processing the requests.

▪ **Office/Division**

Human Resource Division

▪ **Classification**

Complex

▪ **Type of Transaction**

Government-to-Government(G2G)

▪ **Who May Avail of the Service**

Government Agencies

▪ **Requirement/s**

Checklist of Requirements	Where to secure
<p>Request Letter (1 original copy)</p> <p>Must contain the following information:</p> <ol style="list-style-type: none"> 1. Title of the program, and objectives 2. Date 3. Time and Venue of the program 4. Number of requested IC lecturer/resource person/facilitator 5. Specific subject matter/session topic to be discussed by the IC lecturer, resource person or facilitator 6. Duration or number of hours of the session/lecture to be conducted 	<p>From the requestor</p>

<p>7. Target participants/attendees to the session/lecture</p> <p>8. Details of travel arrangements to be provided by the requesting entity to the lecturer, resource person or facilitator, if any:</p> <p style="padding-left: 40px;">c. For programs/activities to be held within Metro Manila, the requesting entity shall provide for the transportation of the IC lecturers/resource persons/facilitators</p> <p style="padding-left: 40px;">d. For programs/activities to be held outside Metro Manila, the requesting entity shall provide for the transportation, hotel accommodations, and meals.</p> <p>9. Contact details of requester, i.e., telephone number and email address.</p>	
---	--

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays and work suspensions)
8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of request letter	Submit request letter addressed to the Office of the Commissioner to the Human Resource Division at least two (2) months prior to the scheduled program or activity. Letter may be submitted via email to	Receive the request letter and review completeness of information. Encode receipt of request letter in the Document Routing System. Acknowledge receipt of request	None	1 hour	IC Administrative Officer I/II/III, (Human Resource Division)

	hr@insurance.gov	letter through email.			
2. Evaluation and Coordination	Answer inquiry/clarifications from the Human Resource Division.	<p>Evaluate request taking into consideration exigency of the service, prior commitments and undertakings, and relevance of the program or activity to the mandates and functions of the Insurance Commission.</p> <p>Coordinate/inquire with the requesting entity on any clarification, issue or concern.</p> <p>Coordinate and confirm with concerned functional groups or divisions on recommended personnel to be assigned as lecturer, resource person or facilitator.</p> <p>Inform the concerned personnel on their possible assignment as lecturer, resource person or facilitator and confirm their availability on the schedule of the program/activity.</p>	None	3 days	<p>IC Administrative Officer I/II/III, (Human Resource Division)</p> <p>Concerned Functional Group/Division,</p> <p>Recommended lecturer, resource person or facilitator</p>

3. Preparation of Endorsement Memorandum & Office Order		<p>Prepare Endorsement Memorandum and Office Order.</p> <p>Prepare Certificate of Employment with Compensation (COE) of the designated IC lecturer/resource person/facilitator to serve as basis for computation of honoraria by the requesting entity.</p> <p>Submit Transmittal Memorandum and Office Order to the Office of Deputy Insurance Commissioner for endorsement to the Office of the Commissioner.</p>	None	3 days	<p>IC Administrative Officer I/II (Human Resource Division)</p>
4. Issuance of Approved Office Order		<p>Receive approved Office Order in the Document Routing System.</p> <p>Transmit the Office Order to the Administrative Division and update/forward in the Document Routing System.</p>	None	1 hour	<p>IC Administrative Officer I/II (Human Resource Division)</p>
5. Notice of Approval	Pay honoraria directly to the designated IC lecturer, resource person or facilitator	Notify the requesting entity that the request has been approved and send the name and COE of designated IC lecturer, resource person or facilitator	Total Honoraria per Lecturer/Facilitator/Resource Person = 0.23 x Basic Gross Monthly Salary of	1 hour	<p>IC Administrative Officer I/II/III, (Human Resource Division)</p>

			Lecturer/Facilitator/Resource Person x No. of Hours of Lecture		
TOTAL			Total Lecture Fees per Lecturer/Facilitator/Resource Person = 0.23 x Basic Gross Monthly Salary of Lecturer/Facilitator/Resource Person x No. of Hours of Lecture Currency in Philippine Peso	6 days and 3 hours	

PROCESSING OF REQUESTS FOR TRAVEL AUTHORITY – PERSONAL

- **About the Service**

This service is to assist personnel in securing authority to travel abroad for a private purpose, or while on approved leave of absence, involving no government expense, based on the guidelines provided under Office Circular No. 2016-003 dated 20 April 2016, provided, further, that complete documentary requirements are submitted to the Human Resource Division thirty (30) working days prior to the actual date of departure/travel.

- **Office/Division**

Human Resource Division

- **Classification**

Complex

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

All personnel of Insurance Commission holding plantilla positions.

- **Requirement/s**

Checklist of Requirements	Where to secure
Letter seeking authority to travel abroad, and stating the purpose thereof, addressed to the Insurance Commissioner and duly endorsed by the concerned Deputy Insurance Commissioner and immediate supervisor/Division Manager	Please see sample format in Annex A of Office Circular No. 2016-003 dated 20 April 2016.
Letter must state the purpose of personal travel (3 original copies).	
Application for Leave Form for the period covered duly approved by concerned authorities (3 original copies)	
Certificate of Travel Urgency (3 original copies)	Please see prescribed form in Annex B of Office Circular No. 2016-003 dated 20 April 2016.

Certificate of Expected Expenses (3 original copies)	Please see prescribed form in Annex C of Office Circular No. 2016-003 dated 20 April 2016.
Notarized Affidavit of Travel, Clearance Certificate (3 original copies printed in legal-sized paper)	Please see prescribed form in Annex D Please see prescribed form in Annex B of Office Circular No. 2016-003 dated 20 April 2016.
Clearance Certificate (3 original copies)	Please see prescribed form in Annex E of Office Circular No. 2016-003 dated 20 April 2016
Medical Certificate of concerned personnel or any member of his/her immediate family if travel is due to sickness	
Certified True Copy of Latest Income Tax Return (Certificate of Compensation/Tax Withheld in BIR Form 2316) If the travel is to be financed by another person, the BIR Form 2316 of the said sponsor shall be submitted.	Accounting Division
Certified True Copy of latest Statement of Assets, Liabilities and Net Worth (SALN)	Human Resource Division
Accomplished HRD Request Form for issuance of Service Record and Certification of No Pending Administrative Case	Please see prescribed form in Annex F of Office Circular No. 2016-003 dated 20 April 2016

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays and work suspensions)

8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of Request Letter with Complete Documentary Requirements	Submit request letter and complete documentary requirements to the Human Resource Division (HRD) at least thirty (30) working days prior to the actual	Receive request for authority to travel abroad on personal expense, along with documentary requirements. Check timeliness of submission, and review completeness of requirements, and use of prescribed forms.	None	30 minutes	IC Administrative Officer I/II/III (Human Resource Division)

	date of departure/travel	<p>If submission of request and documentary requirements are on time and complete, encode receipt of request letter in the Document Routing System.</p> <p>If submission is in complete and does not meet the prescribed timeline, return documents to the requesting personnel.</p>			
2. Evaluation and Verification of Documents, and Preparation of Endorsement Memorandum	<p>Revise/correct documents and resubmit to the HRD.</p> <p>Provide requirements of divisions/ offices for clearance purposes.</p>	<p>Review and verify submitted documents for completeness and accuracy.</p> <p>If documents are completely in order, prepare the Service Record and Certification of No Pending Administrative Case for signature of the HR Division Manager and the Endorsement Memorandum addressed to the Insurance Commissioner. Otherwise, return the documents to the requesting personnel for revision/correction.</p> <p>Route Clearance Certificate to concerned divisions/offices for signature. Once signed, the division/office shall return the clearance certificate to HRD.</p>	None	4 days	<p>IC Administrative Officer I/II/III</p> <p>(Human Resource Division)</p>
3. Review of Endorsement Memorandum and Request for Travel Authority		<p>Review the draft Service Record and Certification of No Pending Administrative Case for signature of the HR Division Manager, Endorsement Memorandum</p>	None	1 day	<p>IC Supervising Administrative Officer and IC Division Manager</p> <p>(Human Resource Division)</p>

		<p>addressed to the Insurance Commissioner and Request for Travel Authority addressed to the Secretary of the Department of Finance (DOF).</p> <p>If requirements are completely in order, sign the documents. Otherwise, return to the action officer for correction or revision.</p>			
4. Submission of Endorsement Memorandum and Request for Travel Authority		<p>Submit Endorsement Memorandum, Request for Travel Authority and documentary requirements to the Office of the Deputy Insurance Commissioner for Management Services Group for signature and endorsement to the Office of the Commissioner.</p>	None	30 minutes	IC Administrative Officer I/II/III (Human Resource Division)
5. Submission of the Request for Travel Authority to the DOF		<p>Receive Request for Travel Authority signed by the Insurance Commissioner. If request was disapproved and not endorsed, return to the requesting personnel.</p> <p>Update status in the Document Routing System.</p> <p>Submit the Request for Travel Authority and documentary requirements to the DOF – Central Records Management Officer (CRMO), at least ten (10) working days prior to the date of departure/travel.</p>	None	1 day	IC Administrative Officer I/II/III (Human Resource Division)

<p>6. Receipt and Issuance of approved (or disapproved) Travel Authority from the DOF</p>	<p>Receive a copy of the approved (or disapproved) Travel Authority from HRD</p>	<p>Receive approved (or disapproved) Travel Authority from the DOF – CRMO, upon arrival/delivery of document at the HRD Office.</p> <p>Update status of document in the Document Routing System.</p> <p>Provide one (1) copy of the approved (or disapproved) Travel Authority to the requesting personnel. Record the receipt of documents in the logbook.</p> <p>File documents in the appropriate HRD filing folder.</p>	<p>None</p>	<p>30 minutes</p>	<p>IC Administrative Officer I/II/III (Human Resource Division)</p>
<p>TOTAL</p>			<p>None</p>	<p>6 days, 1 hour and 30 minutes</p>	



**Management Support Services Group –
Information Systems Division**
Internal Services



INFORMATION SYSTEM DEPLOYMENT

- **About the Service**

This procedure covers the deployment of developed computerized or automated systems of functional area/s and operational activity/ies by the Information Systems Division.

- **Office/Division**

Information Systems Division

- **Classification**

Highly Technical Transaction

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

IC Divisions and/or Sections whose manual processes were computerized or automated by the Information Systems Division

- **Requirement/s**

Checklist of Requirements	Where to secure
IS Development Request Form	IC Employees Portal – Forms Section

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of user acceptance and deployment request	The Division or Section forwards the request form to the IS Division for evaluation, through email.	The IS Manager assigns the task to concerned IS Personnel.	None	1 day	IC Division Manager
2. Concerned IS Personnel and conducts discussion with End-user	Discussion with the IS Division regarding observations on the information system	Conducts analysis of the observations on the information system	None	7 days	IC Information Technology Officer I / IC Computer Programmer

3. Deployment of Information System	End-user/Division signs the deployment form, either electronically or send scanned copy of the form	Deploys Information System into Production	None	7 days	IC Information Technology Officer I / IC Computer Programmer
TOTAL			None	15 days	

INFORMATION SYSTEM DEVELOPMENT

- **About the Service**

This procedure covers the development of computerized or automated systems of functional area/s and operational activity/ies supported/serviced by the Information Systems Division.

- **Office/Division**

Information Systems Division

- **Classification**

Highly Technical Transaction

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

IC Divisions and/or Sections who have manual processes that are required to be automated.

- **Requirement/s**

Checklist of Requirements	Where to secure
IS Development Request Form	IC Employees Portal – Forms Section

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt and evaluation of Request	The Division or Section submits the scanned accomplished IS Development Request form to the IS Division for evaluation, through email.	The IS Manager evaluates whether the request is valid and feasible.	None	2 days	IC Division Manager

2. Consultation with the requesting Division / end-user		<p>The IS manager approves the request and assigns the same to an IS Personnel.</p> <p>The IS Division conducts consultative discussions with the requesting Division / end-user through video conferencing.</p> <p>The IS Personnel conducts Planning and Analysis of the requested Information System.</p>	None	7 days	IC Division Manager
3. Creation and Approval of Project Development Schedule	The End-user Division Manager / Section Head signs the Project Charter as agreed upon.	<p>The requesting Division / end-user and IS Division agrees on a Project Charter and the IS Manager signs it as agreed upon.</p> <p>The IS Manager signs the Project Development Schedule as agreed upon.</p>	None	3 days	IC Information Technology Officer I
4. Review of Information System as Developed		Conducts information system transitioning based on approved Project Development Schedule.	None	7 days	IC Information Technology Officer I / IC Computer Programmer
TOTAL			None	19 working days	

INFORMATION SYSTEM MAINTENANCE

- **About the Service**

This procedure is to provide guidelines on understanding the activities involved in the performance of IS maintenance.

- **Office/Division**

Information Systems Division

- **Classification**

Complex Transaction

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

IC Divisions and/or Sections who currently use the existing information systems of the IC.

- **Requirement/s**

Checklist of Requirements	Where to secure
IS Maintenance Report Form	IC Employees Portal – Forms Section

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Assessment of Information System and provides accomplished IS Maintenance Report Form to End-user Division or Section	.	The IS Personnel assesses the information system and report findings on the IS maintenance report form. IS Personnel submits the accomplished form to the end-user division or section, through e-mail	None	2 days	IC Information Technology Officer I/ IC Computer Programmer

2. Submission of IS Maintenance Report Form to the IS Division	Review of findings indicated by the IS Division and determines if modification is necessary. Submits form to IS Division.	The IS Personnel receives signed form.	None	5 days	IC Information Technology Officer I/ IC Computer Programmer
TOTAL			None	7 days	

PUBLICATION OF OFFICIAL ISSUANCE TO THE IC WEBSITE

- **About the Service**

This procedure covers systematic process of uploading/posting of official issuances to the IC Website as part of the information dissemination machinery of the IC.

- **Office/Division**

Information Systems Division

- **Classification**

Simple Transaction

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

IC employees who request for publication of official issuances to the IC Website.

- **Requirement/s**

Checklist of Requirements	Where to secure
Request through memorandum or e-mail	Requesting division/unit/personnel

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of request and publishing to the IC website	The Record Section Personnel forwards to the IS Division the request through email	The concerned IS Personnel processes the file(s) for publishing. Once processing is done, IS Personnel publishes the requested file(s) to the IC Website and sends a notice to the Records Section Personnel about the uploaded file/s.	None	1 day	IC Information Technology Officer I / IC Computer Programmer
TOTAL			None	1 day	

UPDATING OF TRANSPARENCY SEAL PAGE ON THE IC WEBSITE

- **About the Service**

This procedure covers systematic process of updating the Transparency Seal Page on the IC Website as part of the requirements of Administrative Order No. 25, s. 2011.

- **Office/Division**

Information Systems Division

- **Classification**

Simple Transaction

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

Accounting, Budget, and Planning and Management Divisions of the Insurance Commission.

- **Requirement/s**

Checklist of Requirements	Where to secure
Request through memorandum or e-mail	-

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of request and updating of Transparency Seal Page on the IC website.	The Accounting, Budget, and Planning and Management personnel forwards to the IS Division the request through email	The concerned IS Personnel processes the file/s for publishing	None	1 day	IC Information Technology Officer I

		Once processing is done, IS Personnel updates Transparency Seal Page on the IC Website and sends a notice to the Requestor about the uploaded file/s.			
TOTAL			None	1 day	

UPDATING AND UPLOADING OF THE IC EMPLOYEES PORTAL RESOURCES

- **About the Service**

This procedure covers systematic process of uploading/posting of content to the IC Employees Portal as part of the information dissemination machinery of the IC and updating of personnel permission.

- **Office/Division**

Information Systems Division

- **Classification**

Simple Transaction

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

IC employees who request for uploading/posting of content and updating of personnel permission, subject to the approval of IS Division Manager.

- **Requirement/s**

Checklist of Requirements	Where to secure
Request through memorandum or e-mail	-

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE	
1. Receipt request.	of	The IC Personnel forwards to the IS Division the request through email / memorandum.	The IS Manager evaluates whether the request is valid and feasible and assigns to an IS Personnel	None	1 day	IC Division Manager
2. Uploading/ Posting content	of and	The IS Personnel processes the request and uploads/posts		2 days	IC Information	

updating personnel permission	of	content and updates personnel permission and sends a notice to the Requestor about the updated/uploaded file/s.			Technology Officer I
TOTAL			None	3 days	



**Management Support Services Group –
Information Technology Division**
Internal Services



MAINTENANCE OF INFORMATION TECHNOLOGY RESOURCE/S (CORRECTIVE MAINTENANCE)

▪ **About the Service**

This procedure is to provide guidelines on understanding the activities involved in the performance of IT resources maintenance.

▪ **Office/Division**

Information Technology Division

▪ **Classification**

Simple Transaction

▪ **Type of Transaction**

Government-to-Government (G2G)

▪ **Who May Avail of the Service**

All IC Personnel

▪ **Requirement/s**

Checklist of Requirements	Where to secure
IT Job Request Form (IC-MIT-DP-001-F-01 Rev.1)	Insurance Commission employees portal section

▪ **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Prepare corrective maintenance action	The IC Personnel / end-user submits the accomplished IT Job Request Form.	The IT Personnel receives and evaluates request submitted via e-mail, memorandum or IT Job Request Form	None	30 minutes	IC Technology Officer I/IC Information Data Analyst I
2. Performance of corrective maintenance		The IT Personnel performs the necessary corrective maintenance work.	None	1 Day	IC Technology Officer I/IC Information

					Data Analyst I
3. Recording of Results		Update the status of corrective maintenance in the IC-MIT-DP-001-F-01 (IT Job Request Form).	None	30 minutes	IC Technology Officer I/IC Information Data Analyst I
TOTAL			None	1 Day and 1 Hour	

MAINTENANCE OF INFORMATION TECHNOLOGY RESOURCE/S (PREVENTIVE MAINTENANCE)

- **About the Service**

This procedure is to provide guidelines on understanding the activities involved in the performance of IT resources maintenance.

- **Office/Division**

Information Technology Division

- **Classification**

Simple Transaction

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

Not Applicable

- **Requirement/s**

Checklist of Requirements	Where to secure
IT Jon Request Form (IC-MIT-DP-001-F-01 Rev. 1)	Insurance Commission employees portal section

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Approval of Prepared Preventive Maintenance Schedule		IT Manager approves preventive maintenance schedule prepared by IT Personnel.	None	1 day	IC Division Manager
2. Conduct Preventive Maintenance Proper		IT Personnel performs scheduled automated preventive maintenance using the Network Monitoring Tool and	None	30 minutes	IC Technology Officer I/IC Information

		performs physical check of computer parts and peripherals, when necessary.			Data Analyst I
3. Recording of Results		Record results of preventive maintenance through automated logs	None	30 minutes	IC Technology Officer I/IC Information Data Analyst I
TOTAL			None	1 Working Day and 1 Hour	

MANAGEMENT OF INFORMATION TECHNOLOGY RESOURCE/S

- **About the Service**

The objective of this procedure is to provide guidelines on understanding the activities involved in the management of IT resource/s.

- **Office/Division**

Information Technology Division

- **Classification**

Simple Transaction

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

Any IC Personnel who are in need of IT resource/s in an official capacity.

- **Requirement/s**

Checklist of Requirements	Where to secure
Accomplished IT Borrower's Form (IC-MIT-DP-002-F-01 Rev.1)	Insurance Commission employee's portal section

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of request and preparation of IT resource/s	The IC Personnel / end-user submits the accomplished and signed IT Borrower's Form	<p>The IT Personnel receives the request and checks the availability of the IT resource/s needed.</p> <p>For WFH: the IT Division configures the IT Resource/s and prepares the following Documents: - IT Borrower's Form (if the End-user is not the Custodian of the IT Resource/s) - IT Tracer Form - Admin Gatepass IT Division forwards the Admin Gatepass to the Administrative Division for checking and approval</p>	None	<p>5 minutes</p> <p>For WFH: 1 Working Day</p>	<p>IC Technology Officer I/IC Information Data Analyst I</p> <p>*Upon availability or report to the office of the IT Division Personnel</p>
2. Release of IT resource/s		<p>The IT Personnel release of IT resource/s to the end-user.</p> <p>For WFH: End-user will pickup the IT Resource/s and let the Gatekeeper inspect and approve the documents and IT Resource/s for release</p>	None	20 minutes	IC Technology Officer I/IC Information Data Analyst I
3. Updating of the status of IT resource/s		Update the status / location of the IT resource/s in the log book	None	5 minutes	IC Technology Officer I/ IC Information Data Analyst I
4. Receive returned IT resource/s	End-user returns IT Resource/s	IT Personnel affixes signature, date and time of return on both copies of the form to confirm return of the IT resource/s	None	5 minutes	IC Technology Officer I/ IC Information Data Analyst I

5. Updating of the status of IT resource/s		Updates the status / location of IT resource/s in the log book	None	5 minutes	IC Technology Officer I/ IC Information Data Analyst I
TOTAL			None	40 minutes For WFH: 1 Working Day and 35 minutes	

IT BACKUP POLICY STATEMENT

▪ **About the Service**

The purpose of this policy is to provide strategies and ensure the security and recoverability of data or information resources of the IC.

▪ **Office/Division**

Information Technology Division

▪ **Classification**

Simple Transaction

▪ **Type of Transaction**

G2G

▪ **Who May Avail of the Service**

Not Applicable

▪ **Requirement/s**

Checklist of Requirements	Where to secure
Not Applicable	Not Applicable

▪ **Schedule of Availability of Service**

Mondays–Fridays 11:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Backup of Information Systems and Databases		IT Personnel performs daily incremental backup while a full backup is done monthly.	None	2 Working Days	IT Division Manager / IC Technology Officer I / IC Information Data Analyst I
TOTAL:			None	2 Working Days	



**Management Support Services Group –
Planning and Management Division**
External Services



ISSUANCE OF INSURANCE, PRE-NEED AND HMO RELATED REPORTS TO AN INSTITUTION OR ORGANIZATION

- **About the Service**

This process involves undergoing research, gathering information, collecting data and statistics in order to produce customized technical report, write-ups and/or presentations on the status and conditions of the insurance, pre-need and HMO industries.

The report being generated in this process is used by oversight government agencies, and/or policy-makers. Reports are submitted on or before the deadline set or within seven (7) days upon receipt of request, whichever is applicable.

- **Office/Division**

Planning and Management Division

- **Classification**

Complex

- **Type of Transaction**

Government-to-Government (G2G)

- **Who May Avail of the Service**

Any authorized representatives of Departments, Bureaus, Offices and Other Agencies of the National Government, including Constitutional Commissions and/or Government-Owned or-Controlled Corporations. Examples are Department of Finance (DOF), Department of Budget and Management, and National Economic and Development Authority (NEDA).

- **Requirement/s**

Checklist of Requirements	Where to secure
Letter of Request	Prepared by the Requestor.

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of the Request	The Requestor sends the request via mail, courier, messenger, or e-mail.	<p>The request may be received through the following modes:</p> <ul style="list-style-type: none"> • Through Mail/ Courier endorsed by the Office of the Insurance Commissioner or Deputy Commissioner; • Through E-mail sent directly to the Division: <p>The Action Officer receives the Letter or Request through Document Routing System.</p> <p>The Action Officer coordinates directly with the Requestor to confirm the details of the requests, when necessary.</p>	None	50 minutes	Planning Staff / Planning Officer II
2. Assignment of Task		<p>The Action Officer forwards the Letter of Request to the Division Manager.</p> <p>The Division Manager assigns the request to a Planning Officer as the Action Officer.</p>	None	1 Day	Planning Staff / Planning Officer II / Division Manager
3. Data Collection, Research and Preparation of requested document		<p>The Action Officer undergoes research, gathers information, and/or collects data and statistics based on the request.</p> <p>The Action Officer prepares Requested Document (e.g. technical report, write-up and/or presentation) using the outcome/outputs</p>	None	3 days and 4 hours	Planning Staff / Planning Officer II

		of the research or data gathered.			
4. Review and Approval		The Division Manager reviews the Requested Document and forwards to the Deputy Insurance Commissioner for endorsement to the Insurance Commissioner.	None	2 days and 3 hours	Division Manager
		The Deputy Insurance Commissioner evaluates the Requested Document and endorses to the Insurance Commissioner.	None		Deputy Insurance Commissioner for MSSG
		The Insurance Commissioner approves the release of the Requested Document or returns the same if not found in order for appropriate revision/s.	None		Insurance Commissioner
5. Release of the Action Document	The Requestor receives the Action Document.	The Action Officer sends an email to the Requestor and notifies the Requestor that the original printed and signed Requested Document will be delivered via mail or courier.	None	10 Minutes	Planning Staff / Planning Officer II
TOTAL			None	7 days	



Technical Services Group – Actuarial Division

External Services



APPROVAL OF PRODUCTS, FORMS AND OTHER RELATED REQUESTS

- **About the Service**

This service is pursuant to the following:

1. Section 232 of Insurance Code, as Amended by R.A. 10607 stating that Life Insurance Companies and MBAs must obtain prior approval from the Insurance Commission before any insurance can be sold, or any policy, certificate, rider, endorsement, application form, etc. can be issued.
2. Section 17 of Chapter 4 of Pre-need Code, stating that Pre-Need Companies must obtain prior approval from the Insurance Commission before any plans can be sold, or any policy, certificate, rider, endorsement, application form, etc. can be issued.
3. Section 4 (a) of Executive Order 192, s. 2015 stating that Insurance Commission is mandated to issue rules and regulations with respect to the registration of contracts and plans and other relevant matters, as necessary.

This service applies to the following requests of Life Insurance companies, Mutual Benefit Associations (MBAs), Pre-need companies and Health Maintenance Organizations (HMOs):

1. Approval of products and forms submitted by Life Insurance companies, MBAs, Pre-need companies and HMOs
2. Approval of Pre-need price increase, registration of new and additional Pre-need contract price
3. Approval of advertising materials
4. Approval of innovations on distribution channels and payment schemes
5. Approval of change in valuation basis
6. Approval of change in policy loans interest rates
7. Approval of change in dividends scale and accumulation interest rates
8. Approval of promotional/campaign programs
9. Approval of marketing names in contract forms

- **Office/Division**

Actuarial Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

Life Insurance Companies, Mutual Benefit Associations (MBAs), Pre-Need Companies, Health Maintenance Organizations (HMOs)

- **Requirement/s**

The following documents should be submitted in both hard copy and soft copy (in word/excel file):

Checklist of Requirements	Where to secure
<p>1 Life Insurance companies</p> <p>1.1 Approval of products and forms</p> <p>1.1.1 For New Products/Forms</p> <p>1.1.1.1 Transmittal Letter</p> <p>1.1.1.2 Duly Accomplished Checklist and Evaluation Sheet</p> <p>1.1.1.3 Duly Notarized Deed of Undertaking</p> <p>1.1.1.4 Actuarial Notes (for product submissions only)*</p> <p>1.1.1.5 Viability Study for the complete duration of the plan/rider or 20 policy years, whichever is shorter, for decennial ages (soft copy should be in Excel format with formulas and for product submissions only)*</p> <p>1.1.1.6 Duly Notarized Actuary's Certification*</p> <p>1.1.1.7 Duly Notarized Legal Counsel's Certification*</p> <p>1.1.1.8 Policy/Rider Contract*</p> <p>1.1.1.9 Policy Data Page*</p> <p>1.1.1.10 Sales Proposal*</p> <p>1.1.1.11 Application Form*</p> <p>1.1.1.12 Certificate of Insurance*</p> <p>1.1.1.13 Endorsement Form*</p> <p>1.1.1.14 Distribution and Sales Materials*</p> <p>1.1.1.15 Other Contract Forms*</p> <p>1.1.1.16 Other supporting documents deemed necessary</p> <p><i>*if applicable</i></p> <p>1.1.2 For Revised Products/Forms</p> <p>1.1.2.1 Transmittal Letter</p> <p>1.1.2.2 Duly Accomplished Checklist and Evaluation Sheet</p> <p>1.1.2.3 Duly Accomplished Summary of Revisions in Policy Contract, Rider Contract and/or Endorsement Forms</p> <p>1.1.2.4 Duly Notarized Deed of Undertaking</p> <p>1.1.2.5 Duly Notarized Legal Counsel's Certification*</p> <p>1.1.2.6 All applicable documentary requirements under item 1.1.1</p> <p>1.1.2.7 Copy of Insurance Commission's Approval of underlying fund (for inclusion of new</p>	<p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>Provided by Client</p> <p>IC Investments Services Division</p>

investment fund for variable life insurance contracts)	
1.1.2.8 Other supporting documents deemed necessary <i>*if applicable</i>	Provided by Client
1.1.3 For introduction of New Distribution Channels	
1.1.3.1 Transmittal Letter	Provided by Client
1.1.3.2 Business Plan/Proposal/Model	Provided by Client
1.1.3.3 Process Flow (1 original copy)	Provided by Client
1.1.3.4 Screenshots/Wireframes*	Provided by Client
1.1.3.5 Telemarketing scripts*	Provided by Client
1.1.3.6 The following requirements apply to applications for approval of electronic commerce of insurance products:*	Provided by Client
1.1.3.6.1 Internet policy statements which include the company's statement of compliance with IC CL No. 2014-47, its privacy policy and its customer charter	
1.1.3.6.2 Duly notarized Deed of Undertaking	
1.1.3.6.3 List of products and services with date of approval	
1.1.3.6.4 Internet insurance security arrangements and policy	
1.1.3.6.5 Duly notarized Actuary's Certification (applicable to products previously approved by the Commission)	
1.1.3.7 Other Contract Forms*	Provided by Client
1.1.3.8 Other documents deemed necessary <i>*if applicable</i>	Provided by Client
1.2 Approval of Change in Valuation Basis	
1.2.1 Transmittal Letter	Provided by Client
1.2.2 Actuarial Notes	Provided by Client
1.2.3 Schedule of New Reserve Factors	Provided by Client
1.2.4 Other documents deemed necessary	Provided by Client
1.3 Approval of Change in Dividends Scale and Accumulation Interest Rates	
1.3.1 Transmittal Letter	Provided by Client
1.3.2 Sales Illustrations	Provided by Client
1.3.3 Other documents deemed necessary	Provided by Client
1.4 Approval of Promotional/Campaign Programs	
1.4.1 Transmittal Letter	Provided by Client
1.4.2 Promotional Mechanics	Provided by Client
1.4.3 Other documents deemed necessary	Provided by Client
1.5 Approval of Marketing Names in Contract Forms/ Approval of Policy Loan Interest Rates	

1.5.1 Transmittal Letter	Provided by Client
1.5.2 Promotional Mechanics	Provided by Client
2 Mutual Benefit Associations	
2.1 Approval of products and forms	
2.1.1 Transmittal Letter	Provided by Client
2.1.2 Actuarial Notes*	Provided by Client
2.1.2.1 Brief and concise description	
2.1.2.2 Actuarial formulations and assumptions used in the viability study and other actuarial values	
2.1.3 Table of Gross Premium Rates and Net Valuation Premiums (all issue ages)*	Provided by Client
2.1.4 Schedule of Terminal Reserves*	Provided by Client
The schedule must illustrate the reserves for the complete duration of the plan or 20 policy years whichever is shorter for all issue ages.	
2.1.5 Table of Non-forfeiture Values*	Provided by Client
The table must illustrate the Non-forfeiture Values available under the plan (Cash Values, Reduced Paid-Up, and/or Extended Term Insurance) for the entire duration of the plan and for all issue ages.	
2.1.6 Asset Share Calculations (soft copy should be in Excel format with formulas and for product submissions only)*:	Provided by Client
2.1.6.1 Illustrations should be for the complete duration of the plan or 20 policy years whichever is shorter, for decennial ages only.	Provided by Client
2.1.6.2 The illustrations shall follow the standard format for asset share calculations prescribed in Circular Letter No. 30-1992.	Provided by Client
2.1.6.3 Illustration of Benefits (for participating plans)	Provided by Client
2.1.7 Actuary's Certification*	Provided by Client
2.1.8 Policy Contract / Implementing Rules and Regulations	Provided by Client
2.1.9 Application Form	Provided by Client
2.1.10 Other Forms e.g. Endorsements, Certificates, etc.	Provided by Client
2.1.11 Other documents deemed necessary	Provided by Client
<i>*if applicable</i>	
2.2 Approval of Change in Valuation Basis	
2.2.1 Transmittal Letter	Provided by Client
2.2.2 Actuarial Notes	Provided by Client
2.2.3 Schedule of New Reserve Factors	Provided by Client
2.2.4 Other documents deemed necessary	Provided by Client
2.3 Approval of Promotional/Campaign Programs	
2.3.1 Transmittal Letter	Provided by Client
2.3.2 Promotional Mechanics	Provided by Client
2.3.3 Other documents deemed necessary	Provided by Client
2.4 Approval of Marketing Names in Contract Forms/ Approval of Policy Loan Interest Rates	
2.4.1 Transmittal Letter	Provided by Client
2.4.2 Other documents deemed necessary	Provided by Client

<p>3 Pre-need companies</p>	
<p>3.1 Approval of products and forms, Pre-need Plan Price Increase, registration of new and additional Pre-need contract price</p>	
<p>3.1.1 Transmittal Letter</p>	<p>Provided by Client</p>
<p>3.1.2 Duly Accomplished Registration Statements signed by the Chief Executive Officer or Chief Operating Officer or Chief Finance Officer or a Corporate Officer performing similar functions</p>	<p>Provided by Client</p>
<p>3.1.3 Board resolution authorizing the registration of applicant's pre-need plan certified by the Corporate Secretary</p>	<p>Provided by Client</p>
<p>3.1.4 Opinion of independent counsel on the legality of the Registration Statements</p>	<p>Provided by Client</p>
<p>3.1.5 Pre-Need Plan Contract/Agreement</p>	<p>Provided by Client</p>
<p>3.1.6 Plan Specifications Page</p>	<p>Provided by Client</p>
<p>3.1.7 Pre-Need Plan Application Form</p>	<p>Provided by Client</p>
<p>3.1.8 Certificate of Full Payment</p>	<p>Provided by Client</p>
<p>3.1.9 Actuarial Notes</p>	<p>Provided by Client</p>
<p>3.1.9.1 Brief and concise description of Pre-Need plan</p>	
<p>3.1.9.2 Actuarial formulations and assumptions used in the viability study and other actuarial values</p>	
<p>3.1.10 Viability Study for the complete duration of the plan or 20 policy years, whichever is shorter, for decennial ages (soft copy should be in Excel format with formulas)</p>	<p>Provided by Client</p>
<p>3.1.11 Table of Plan Contract Price and Installment amount including how the Gross Contract Price was generated</p>	<p>Provided by Client</p>
<p>3.1.12 Schedule of Trust Fund Deposit Rates for all payment terms, including but not limited to spot cash with or without down payment</p>	<p>Provided by Client</p>
<p>3.1.13 Schedule of Pre-Need Plan Reserves including the Contribution to Reserves</p>	<p>Provided by Client</p>
<p>3.1.14 Schedule of Insurance Premium Reserves (IPR) including the contribution to SR</p>	<p>Provided by Client</p>
<p>3.1.15 Schedule of Supplemental Reserves (SR) including the contribution to SR</p>	<p>Provided by Client</p>
<p>3.1.16 Schedule of Termination Values</p>	<p>Provided by Client</p>
<p>3.1.17 Schedule of Illustrative Dividends*</p>	<p>Provided by Client</p>
<p>3.1.18 Sworn certification of IC accredited actuary following prescribed IC format</p>	<p>Provided by Client</p>
<p>3.1.19 Latest Audited Financial Statements</p>	<p>Provided by Client</p>
<p>3.1.20 Advertising Materials</p>	<p>Provided by Client</p>
<p>3.1.21 Supporting documents:</p>	<p>Provided by Client</p>
<p>3.1.21.1 Latest articles of incorporation and by-laws</p>	
<p>3.1.21.2 Trust agreement with the Trustee</p>	
<p>3.1.21.3 Information Brochure and other printed literature to be distributed to the public</p>	
<p>3.1.21.4 Copies of related contracts such as mortuary contracts, school contracts or other service provider's contracts</p>	
<p>3.1.21.5 List of Affiliated Mortuaries for Memorial Plans</p>	

3.1.21.6	List of accredited schools for traditional education plans including current costs of promised benefits (if applicable)	
3.1.21.7	Copies of agency contracts with general agents and sales counsellors	
3.1.21.8	Description of training program for agents and sales counsellors	
3.1.21.9	Curriculum vitae of officers and directors;	
3.1.21.10	Photographs of the signatories to the registration statement taken not more than 30 days prior to the filing of registration statements	
3.1.21.11	NBI clearance of the directors and principal officers of the issuer or current passport:	
3.1.21.12	Group master policy and insurance riders issued to the Pre-Need Company for the following coverage:	
3.1.21.12.1	Group Credit Life	
3.1.21.12.2	Group Yearly Renewable Term	
3.1.21.12.3	Supplementary Insurance Benefits	
3.1.21.12.4	Insurance Certificates / Proof of Insurance Coverage	
3.1.22	Other documents deemed necessary <i>* if applicable</i>	Provided by Client
3.2	Approval of Advertising Materials	
3.2.1	Transmittal Letter	Provided by Client
3.2.2	Sample Sales Marketing Material	Provided by Client
3.2.3	Other documents deemed necessary	Provided by Client
3.3	Approval of Marketing Names in Contract Forms	
3.3.1	Transmittal Letter	Provided by Client
3.3.2	Other documents deemed necessary	Provided by Client
3.4	Approval of Promotional/Campaign Programs	
3.4.1	Transmittal Letter	Provided by Client
3.4.2	Promotional Mechanics	Provided by Client
3.4.3	Other documents deemed necessary	Provided by Client
3.5	Approval of System to Support Electronic Commerce of Pre-Need Products:	
3.5.1	Transmittal letter	Provided by Client
3.5.2	Internet policy statements which include the company's statement of compliance with IC CL No. 2019-09, its privacy policy, and its customer charter	Provided by Client
3.5.3	Duly notarized Deed of Undertaking	Provided by Client
3.5.4	List of products and services with date of approval	Provided by Client
3.5.5	End-to-end process flow	Provided by Client
3.5.6	Screenshots/wireframes of end-to-end customer journey	Provided by Client
3.5.7	Duly notarized Actuary's Certification (applicable to products previously approved by the Commission) *	Provided by Client
3.5.8	Duly notarized Certificate of Adherence to Section 8 of IC CL No. 2021-09 *	Provided by Client
3.5.9	Other Contract Forms *	Provided by Client

4.5	Approval of System to Support Electronic Commerce of HMO Products:	
4.5.1	Transmittal Letter	Provided by Client
4.5.2	Internet policy statements which include the company's statement of compliance with IC CL No. 2021-10, its privacy policy, and its customer charter	Provided by Client
4.5.3	Duly notarized Deed of Undertaking	Provided by Client
4.5.4	List of products and services with date of approval	Provided by Client
4.5.5	End-to-end process flow	Provided by Client
4.5.6	Screenshots/wireframes of end-to-end customer journey	Provided by Client
4.5.7	Duly notarized Actuary's Certification (applicable to products previously approved by the Commission)*	Provided by Client
4.5.8	Duly notarized Certification of Adherence to Section 8 of IC CL No. 2021-10*	Provided by Client
4.5.9	Other Contract Forms*	Provided by Client
4.5.10	Other documents deemed necessary <i>*if applicable</i>	Provided by Client

Note: For new and innovative products, additional forms may be required.

▪ **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Assignment and Record of Submission	The Client submits the complete and compliant documentary requirements for its requests for approval of products/forms and such other related requests through the Actuarial Division's Online Product Submission Portal in accordance with the specific guidelines issued by this Commission	The receiving officer assigns the new submission to action officers. Action Officer records submission in tracking sheet and prepares Document Routing System (DRS).	None	3 Hours	Actuarial Staff, Insurance Specialist I, Insurance Specialist II, Senior Insurance Specialist

2. Assessment and Receipt of submission, and issuance of Order of Payment		<p>The Action Officer downloads and decrypts the submitted documents, copies extracted files to Actuarial Hard Drive and Actuarial Division Shared folder, verifies completeness of required documents, releases an e-mail verification, acknowledging the receipt of request, and issues electronic copy of Order of Payment (OOP) through email.</p> <p><i>Note: No Order of Payment shall be issued for transactions not requiring processing fees.</i></p>	See Schedule of Processing Fees	1 day	Actuarial Staff, Insurance Specialist I, Insurance Specialist II, Senior Insurance Specialist
3. Payment of Fees	The Client proceeds to the Cashier Section or uses the Landbank of the Philippines e-payment system for payment.	<p>Cashier/e-payment system accepts payment and issues Official Receipt (OR)/payment confirmation.</p> <p><i>Note: All applicable filing fees must be paid by the company within ten (10) calendar days from receipt of OOP.</i></p>	See Schedule of Processing Fees	3 Hours	Cashier Section
4. Submission of proof of payment	The Client sends the payment confirmation or Official Receipt to actuarial@insuranc e.gov.ph	The Action Officer records the proof of payment or official receipt (OR)	None	2 Hours	Actuarial Staff, Insurance Specialist I, Insurance Specialist II, Senior Insurance Specialist
5. Evaluation of request and preparation of approval/disapproval letter	None	Action Officer evaluates the submission and prepares the draft	None	5 working days	Actuarial Staff, Insurance Specialist I, Insurance Specialist II, Senior Insurance Specialist

		approval/disapproval letter			
6. Review of evaluation report of Action Officer	None	The Supervising Insurance Specialist reviews the draft approval/disapproval letter of Action Officer and recommends to Division Manager for approval	None	4 working days	Supervising Insurance Specialist
7. Review and approval of recommendation of Supervising Insurance Specialist	None	The Division Manager reviews and approves the recommendation of Supervising Insurance Specialist, and forwards the same to the Office of the Director I/II for Technical Services Group for signature	None	3 working days	Division Manager
8. Endorsement by the Office of the Director I/II – Technical Services Group to the Deputy Insurance Commissioner for Technical Services Group	None	Director I/II for Technical Services Group reviews the recommendation of the Division Manager and forwards the same to the Office of the Deputy Insurance Commissioner for Technical Services Group for signature	None	1 working day	Director II - Technical Services Group Director I - Technical Services Group
9. Endorsement by the Deputy Insurance Commissioner for Technical Services Group to the Office of the Insurance Commissioner	None	Deputy Insurance Commissioner for Technical Services Group reviews recommended action and forwards the same to the Office of the Insurance Commissioner for signature	None	2 working days	Deputy Insurance Commissioner - Technical Services Group

10. Signing of Approval/ Disapproval Letter and contract form/s if any	None	Insurance Commissioner signs Approval / Disapproval Letter and returns the same to the Actuarial Division	None	2 working days	Insurance Commissioner
11. Release of approval/ disapproval letter and contract form/s if any, through the Records Section	None	If processing fees have already been paid by the Client, Action Officer forwards the signed Approval/ Disapproval letter to the Client and the Records Section	None	1 working day	Actuarial Staff, Insurance Specialist I, Insurance Specialist II, Senior Insurance Specialist
TOTAL:			See Schedule of Processing Fees	20 working days	

Table 1

Action Officer	Position
Carlos Giomeldfrey A. Convento	Actuarial Staff
Chinie C. Sinamban	Actuarial Staff
Niño P. Marasigan	Actuarial Staff
Angelica L. Tingson	Insurance Specialist I
Sophia Nicole R. Javal	Senior Insurance Specialist
Joshua Reno S. Cantuba	Senior Insurance Specialist
John Kevin M. Balero	Supervising Insurance Specialist
Nyl Christin L. Tumambing	Officer-in-Charge

Notes:

- (1) The maximum processing time may be extended for another twenty (20) working days.
- (2) The Approval of Advertising Materials of Pre-need companies is covered under Section 18 of R.A. No 9829, otherwise known as Pre-Need Code.

▪ **Schedule of Processing Fees (Php)**

	<i>Amount (Php)</i>	<i>Legal Research Fund Fee (Php)</i>
A. Life Insurance Products		
1. New Plans/Riders/Forms		
a. Traditional Individual and group life insurance plans – permanent or term, regular or limited pay		
Basic Plan	35,000.00	350.00
Rider	15,000.00	150.00
b. Variable Life Insurance Plan – Regular Pay, Limited Pay		
Basic Plan	75,000.00	750.00
Rider	35,000.00	350.00
c. Contract Forms/Endorsements/Application and Other forms	5,000.00	50.00
2. Revision of Rates or Contract		
a. Traditional Individual and group life insurance plans – permanent or term, regular or limited pay		
Basic Plan	20,000.00	200.00
Rider	10,000.00	100.00
b. Variable Life Insurance Plan – Regular Pay, Limited Pay		
Basic Plan	35,000.00	350.00
Rider	20,000.00	200.00
c. Contract Forms/Endorsements/Application and Other forms	5,000.00	50.00
B. Microinsurance products	Fees shall be 50% of the above rates	1%
C. Pre-need		
1. Registration of pre-need plans (New and additional)	0.10% of the Contract Price (Exclusive of VAT)	1%
2. Pre-need plan price increase	5,000.00	50.00
3. Amendments to the registration statement, pre-need contracts or other documents (ACT)	5,000.00	50.00
4. Cancellation of registration of pre-need plans	5,000.00	50.00
5. Suspension and/or cancellation of permit to sell pre-need plans	5,000.00	50.00

6. Conversion of unsold approved pre-need plan from one type of plan to another existing previously approved plan	The higher of 25% of the Registration Fee for new application or 30,000	1%
7. Approval of Trust Agreement	5,000.00	50.00
D. Micro Pre-need products	Fees shall be 50% of the Pre-need rates	1%
E. Health Maintenance Organizations		
1. New Products, Riders, Endorsements/Forms		
a. Stand-alone product (per benefit)	20,000.00	200.00
b. Rider (per benefit)	10,000.00	100.00
c. ASO Agreement	7,500.00	75.00
d. Endorsement or other forms	5,000.00	50.00
2. Revision of Products, Riders, Endorsements/Forms		
a. Stand-alone product	10,000.00	100.00
b. Rider	5,000.00	50.00
c. HMO Agreement, ASO Agreement, Endorsement, other Forms or Actuarial Notes	5,000.00	50.00

The processing fees are not applicable to following processes:

1. Approval of advertising materials
2. Approval of innovations on distribution channels and payment schemes
3. Approval of change in valuation basis
4. Approval of change in policy loans interest rates
5. Approval of change in dividends scale and accumulation interest rates
6. Approval of promotional/campaign programs
7. Approval of marketing names in contract forms

REQUEST FOR INFORMATION PERTAINING TO ACTUARIAL-RELATED ISSUES

▪ **About the Service**

This service applies to the Queries pertaining to actuarial matters from the public.

▪ **Office/Division**

Actuarial Division

▪ **Classification**

Highly Technical

▪ **Type of Transaction**

Government-to-Citizen (G2C)

▪ **Who May Avail of the Service**

All

▪ **Requirement/s**

Checklist of Requirements	Where to secure
Transmittal Letter (1 original copy)	Provided by Client

▪ **Schedule of Availability of Service**

Mondays-Fridays (except holidays) 8:00 AM– 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of letter	The letter of request is submitted to the Actuarial Division.	The letter of request is received from the public.	None	4 hours	Actuarial Staff, Insurance Specialist I, Insurance Specialist II, Senior Insurance Specialist
2. Assignment of request		Supervising Insurance Specialist assigns the request to the Action Officer	None	4 hours	Supervising Insurance Specialist

3. Evaluation of request and preparation of letter-reply		Action Officer evaluates the request and prepares the a draft letter-reply	None	6 days	Actuarial Staff, Insurance Specialist I, Insurance Specialist II, Senior Insurance Specialist
4. Review of draft letter-reply of Action Officer		The Supervising Insurance Specialist reviews the draft letter-reply	None	4 days	Supervising Insurance Specialist
5. Review and approval of recommendation and draft letter-reply		The Division Manager reviews and approves the recommendation and draft letter-reply and provides additional recommendations, affixes the initials on the letter-reply, and forwards the same to the Office of the Director I/II for Technical Services Group for signature	None	3 days	Division Manager
6. Endorsement by the Office of the Director I/II – Technical Services Group to the Deputy Insurance Commissioner for Technical Services Group		Director I/II for Technical Services Group reviews the recommendation of the Division Manager and affixes initials on the letter-reply and forwards the same to the Officer-in-Charge for Technical Services Group for signature	None	1 day	Office of the Director II – TSG Office of the Director I – TSG
7. Endorsement by the Officer-in-Charge for Technical Services Group to the Office of the Insurance Commissioner		Officer-in-Charge for Technical Services Group reviews recommended action and affixes initials on the letter-reply and forwards the same to the Office of the	None	2 days	Officer-in-Charge for Technical Services Group

		Insurance Commissioner for signature			
8. Signing of letter-reply		Insurance Commissioner signs letter-reply and returns the same to the Actuarial Division	None	2 days	Insurance Commissioner
9. Release of letter-reply through the Records Section		The Action Officer forwards to the Records Section the letter-reply for delivery to the concerned parties.	None	1 day	Actuarial Staff, Insurance Specialist I, Insurance Specialist II, Senior Insurance Specialist
TOTAL			None	20 working days	

Note: The maximum processing time may be extended for another twenty (20) working days.



**Technical Services Group – Investments
Services Division**
External Services



APPROVAL OF REQUEST FOR LOCAL AND FOREIGN INVESTMENT BY ENTITIES REGULATED BY THE IC AND OTHER FINANCIAL INSTITUTIONS

▪ About the Service

Approval of requests for local and foreign investments by entities regulated by the IC and other financial institutions.

This process involves evaluation of the requests for approval of investments including but not limited to the following:

1. Foreign Currency Denominated Securities
2. Purchase of Real Properties
3. Appraisal of Real Properties
4. Electronic Data Processing (EDP)
5. Derivatives
6. Separate Variable Accounts
7. Mortgage Loan
8. Trust Agreement
9. Loan Facilities (Term Loan)
10. Long Term Negotiable Certificate of Deposit
11. Salary Loan to DepEd Teachers
12. Financial Assistance
13. Dividend Declaration
14. Loan to Partner Microinsurance Institutions (MFIs) for Mutual Benefit Associations (MBAs)

▪ Office/Division

Investments Service Division

▪ Classification

Highly Technical

▪ Type of Transaction

Government-to-Business (G2B)

▪ Who May Avail of the Service

IC Regulated entities

Banks, Investment Houses and Other Financial Institutions

▪ **Requirement/s**

Checklist of Requirements	Where to secure								
1. Foreign Currency Denominated Securities (maximum of five (5) transactions per request)									
▪ Prospectus	Issuer								
▪ Credit Rating	Credit Rating Agency								
▪ Financial Ratios/Analysis and Risk Assessment	Issuer								
▪ List of all foreign currency investments and corresponding amount as of the date of request (for IC regulated entities)	IC regulated entity requesting for approval/Client								
2. Purchase of Real Properties (maximum of five (5) certificates of title per request)									
▪ Transfer Certificate of Title (TCT)/Condominium Certificate of Title (CCT) in Company's Name	IC regulated entity requesting for approval/Client								
▪ Latest real estate tax declaration	IC regulated entity requesting for approval/Client								
▪ Latest real estate tax payment official receipt	LGU where the property is located								
▪ Board Resolution to include the following: <p>a. Purpose of the property:</p> <table border="1" data-bbox="375 1279 956 1534"> <thead> <tr> <th>Allowable Properties</th> <th>Legal Basis</th> </tr> </thead> <tbody> <tr> <td>Occupied by the Company</td> <td>Section 206(b)(1)</td> </tr> <tr> <td>Held for sale</td> <td>Section 208(a)</td> </tr> <tr> <td>Held for Income Production</td> <td>Section 208(b)/ CL No. 2017-43</td> </tr> </tbody> </table> <p>▪ b. Development plan, as applicable.</p>	Allowable Properties	Legal Basis	Occupied by the Company	Section 206(b)(1)	Held for sale	Section 208(a)	Held for Income Production	Section 208(b)/ CL No. 2017-43	IC regulated entity requesting for approval/Client
Allowable Properties	Legal Basis								
Occupied by the Company	Section 206(b)(1)								
Held for sale	Section 208(a)								
Held for Income Production	Section 208(b)/ CL No. 2017-43								
▪ Copy of Notarized Deed of Absolute Sale	IC regulated entity requesting for approval/Client								
▪ Statement of Rental Income/5-year Projected Income (for income producing properties)	IC regulated entity requesting for approval/Client								
▪ Rental/Lease Contract (for income producing properties)	IC regulated entity requesting for approval/Client								

<ul style="list-style-type: none"> ▪ License issued by relevant regulatory authority (for Housing Projects) 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ All other terms and conditions of the purchase 	IC regulated entity requesting for approval/Client
3. Appraisal of Real Properties (maximum of five (5) certificates of title per request)	
<ul style="list-style-type: none"> ▪ Appraisal Report by an appraisal company duly accredited by SEC 	SEC Accredited Asset Valuer/Appraiser
<ul style="list-style-type: none"> ▪ Photocopy of TCT/CCT 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Latest real estate tax declaration 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Latest real estate tax payment official receipt 	LGU where the property is located
<ul style="list-style-type: none"> ▪ List of existing real properties classified per asset class 	IC regulated entity requesting for approval/Client
4. Electronic Data Processing (EDP)	
<ul style="list-style-type: none"> ▪ Copy of Official Receipt/Proof of Acquisition 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Summary of Purchased Equipment 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Board Resolution 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Aggregate amount of EDP as of the date of request 	IC regulated entity requesting for approval/Client
5. Derivatives (maximum of five (5) transactions per request)	
<ul style="list-style-type: none"> ▪ Written request for approval stating objectives and proof that the company understands and able to manage risks 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Duly accomplished questionnaire from IC (refer to IC CL No. 2015-56) 	IC regulated entity requesting for approval/Client

<ul style="list-style-type: none"> ▪ International Swaps & Derivatives Association, Inc. (ISDA) and Credit Support Annex (CSA) (if applicable) 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Board Resolution 	IC regulated entity requesting for approval/Client
6. Separate Variable Accounts (One (1) Account per request)	
<ul style="list-style-type: none"> ▪ Statement of Investment Policy with list of eligible investments 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Prospectus/General Information/Features of the sample underlying asset 	Issuer
<ul style="list-style-type: none"> ▪ Other items as needed by IC 	IC regulated entity requesting for approval/Client
7. Mortgage Loan (maximum of five (5) transactions per request)	
<ul style="list-style-type: none"> ▪ Board Resolution 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Mortgage Loan Contract and Loan Schedule 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Appraisal report prepared by an appraisal company duly accredited by the Securities and Exchange Commission (SEC) 	SEC Accredited Asset Valuer/Appraiser
8. Trust Agreement (One (1) Agreement per request)	
<ul style="list-style-type: none"> ▪ Board Resolution authorizing the placements under Trust Agreement; Secretary's Certificate 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Pro-forma copy of the Trust Agreement 	Trustee Bank
<ul style="list-style-type: none"> ▪ Supervisory Assessment Framework (SAFr) Rating of the bank (refer to IC CL No. 2019-29) 	Trustee Bank
9. Loan Facilities (Term Loan) (maximum of five (5) transactions per request)	
<ul style="list-style-type: none"> ▪ Issuer's Credit Rating 	Credit Rating Agency
<ul style="list-style-type: none"> ▪ Certificate of no event of default 	Borrower

<ul style="list-style-type: none"> ▪ Latest three (3) Years Audited Financial Statements of the Borrower 	Borrower
<ul style="list-style-type: none"> ▪ Notarized Certificate of No Default 	Borrower
<ul style="list-style-type: none"> ▪ Financial ratios/analysis and Risk Assessment 	IC regulated entity requesting for approval/Client
10. Long Term Negotiable Certificate of Deposit (maximum of five (5) transactions per request)	
<ul style="list-style-type: none"> ▪ Bangko Sentral ng Pilipinas (BSP) Approval 	BSP
<ul style="list-style-type: none"> ▪ Latest three (3) Years Audited Financial Statements of the bank 	Issuing Bank
<ul style="list-style-type: none"> ▪ Financial ratios/analysis and Risk Assessment 	IC regulated entity requesting for approval/Client
11. Salary Loan to Department of Education (DepEd) Teachers (maximum of five (5) transactions per request)	
<ul style="list-style-type: none"> ▪ Board Resolution 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Memorandum of Agreement (MOA)/ Terms and Conditions 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Outstanding Balance of salary loan as of date of request 	IC regulated entity requesting for approval/Client
12. Financial Assistance (maximum of five (5) transactions per request)	
<ul style="list-style-type: none"> ▪ Board Resolution approving the financial assistance 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Terms and Conditions 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Outstanding Balance of financial assistance allowed under IC CL No. 2014-20 as of date of request 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Form of Security 	IC regulated entity requesting for approval/Client
13. Dividend Declaration(maximum of five (5) transactions per request)	

<ul style="list-style-type: none"> ▪ Latest Approved Annual Statement 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Certification under oath by the Corporate Secretary on the Board of Directors' resolution declaring dividends 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Interim unaudited financial statements certified under oath by the President and Finance Officer 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Notarized Secretary's Certificate of the Board Resolution as of the reversal of restricted retained to unrestricted retained earnings (if applicable) 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Notarized Secretary's Certificate of no pending case of intra-corporate dispute 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Sworn Statement signed by the President or Treasurer as required under Section 201 of the Insurance Code, as amended by RA 10607 	IC regulated entity requesting for approval/Client
<p>Additional requirement for Cash Dividend:</p> <ul style="list-style-type: none"> ▪ A list of assets to be converted, in case of insufficient cash available for distribution, certified under oath by the Treasurer 	IC regulated entity requesting for approval/Client
<p>Additional requirement for Stock Dividend:</p> <ul style="list-style-type: none"> ▪ List of stockholders with their respective subscribed capital stock together with the allocation of stock certified under oath by the Corporate Secretary; and ▪ Analysis of Capital Structure certified under oath by the Treasurer. 	IC regulated entity requesting for approval/Client
<p>Additional requirement for Property Dividend:</p> <ul style="list-style-type: none"> ▪ List of stockholders with their respective subscribed capital stock together with the allocation of property dividend certified under oath by the Corp. Secretary; ▪ Detailed Schedule of the property account appearing in the Annual Statement; and ▪ Certification by the President that the property/ies for dividend declaration 	IC regulated entity requesting for approval/Client

is/are no longer needed in the operation of the company.	
14. Loans to Partner Microfinance Institutions (MFIs) for Mutual Benefit Associations (MBAs) (maximum of five (5) transactions per request)	
<ul style="list-style-type: none"> ▪ Portfolio quality, Efficiency, Sustainability and Outreach (P.E.S.O.) rating not lower than “2” 	Relevant Rating Authority
<ul style="list-style-type: none"> ▪ Type of qualified security under Section 204 of the Insurance Code, as amended by RA 201607 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Approval of Board of Trustees 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Three (3) Year Audited Financial Statements 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Loan Agreement 	IC regulated entity requesting for approval/Client
<ul style="list-style-type: none"> ▪ Financial ratios/analysis and Risk Assessment 	IC regulated entity requesting for approval/Client

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Evaluate the electronic copy of the letter request and its documentary requirements.	Upload the electronic copy of the request and supporting documents on the ISD Portal.	Download and decrypt the letter request and documentary requirements. Notify the company of any issue/s and/or problem/s with regard to downloading and/or decrypting of request letter and	None	2 days	Insurance Specialist

		documentary requirements uploaded on the ISD Portal.			
2. Payment of corresponding fees	Client will proceed to the Cashier Section	If the documentary requirements submitted are complete, the Insurance Specialist computes the total amount of fees and issues the Order of Payment	<p>IMA – Insurance, MBA – Php10,100.00</p> <p>IMA- Micro MBA – Php5,050.00</p> <p>Banks/Financial Institutions Pre-approval Local – Php10,100.00</p> <p>Banks/Financial Institutions Pre-approval Offshore –Php15,150.00</p> <p>Investments by insurance companies Local – Php5,050.00</p> <p>Investments by insurance companies Offshore – Php10,100.00</p> <p>Trust Agreement Pre-Need companies – Php5,050.00</p>	4 Hours	IC Cashier Section
3. Evaluate the request and prepare the appropriate recommendation.		Evaluates the financial condition of the entity and compliance with regulatory policies/laws. Prepares transmittal letter/reply for review of the Supervising Insurance Specialist.	None	6 days	Insurance Specialist
4. Review, approve and affix signature on the letter and result of evaluation to be submitted to the Division Manager.		Reviews the evaluation on the request and recommends approval to the Division Manager.	None	3 days	Supervising Insurance Specialist

5. Review, approve and affix signature on the letter and result of evaluation and transmits the same to Office of the Technical Services Group.		Reviews and approves the recommendation of Supervising Insurance Specialist. The Insurance Specialist will print and transmit the request letter, CSW and letter to reply to company for recommendation of the Office of the Technical Services Group.	None	3 days	Division Manager
6. Review and approve the recommendation of the ISD.		Reviews and approve the recommendation of ISD.	None	2 days	Office of the Technical Services Group
7. Signing of letter-reply by the Office of the Technical Services Group		The Office of the Technical Services Group will affix the wet signature on the CSW after which the said documents will be transmitted to the Office of the Insurance Commissioner.	None	1 day	Office of the Technical Services Group
8. Signing of letter-reply by the Insurance Commissioner		Approval and signature of the Insurance Commissioner on the letter reply to company. When signed, the documents are returned to the ISD.	None	2 days	Insurance Commissioner
9. Client receives the signed letter via e-mail		Release of the signed letter via e-mail	None	4 hours	Insurance Specialist
TOTAL:			Applicable fees as stated in Step No. 2	20 working days	

APPROVAL OF REQUEST FOR WITHDRAWAL/PRE TERMINATION OF SECURITY DEPOSITS HELD TO MATURITY OF INSURANCE COMPANIES

- **About the Service**

Approval of request for withdrawal/pre-termination of security deposit held to maturity of insurance companies.

All insurance companies may request for the withdrawal/ pre-termination of security deposit held to maturity provided they will replace it with another government securities of equivalent amount or if they have excess security deposits.

- **Office/Division**

Investments Service Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

IC regulated entities

- **Requirement/s**

Checklist of Requirements	Where to secure
1. Formal letter of Request	IC regulated entity requesting for approval/Client
2. Confirmation of Outright Sale/ Confirmation Advice	Bank
3. Deed of Assignment (if replacement)	IC regulated entity requesting for approval/Client
4. Affidavit of Undertaking (if replacement)	IC regulated entity requesting for approval/Client
5. Other requirements per existing Circular letters	IC regulated entity requesting for approval/Client

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Evaluate the electronic copy of the letter request and its documentary requirements.	Upload the electronic copy of the request and supporting documents on the ISD portal.	Download and decrypt the letter request and documentary requirements. Notify the company of any issue/s and/or problem/s with regard to downloading and/or decrypting of request letter and documentary requirements uploaded on the ISD Portal.	None	2 1/2 days	Insurance Specialist
2. Evaluate and process the request and prepare the appropriate recommendation		Evaluates the outstanding security deposits of the company based on the applicable National Registry of Scripless Securities (NRoSS) statement, available worksheet and capital investment requirement. Prepares transmittal letter/reply for review of the Supervising Insurance Specialist.	None	6 days	Insurance Specialist
3. Review, approve and affix signature on the letter and result of evaluation to be submitted to		Reviews the evaluation on the request and recommends approval to the Division Manager	None	3 days	Supervising Insurance Specialist

the Division Manager.					
4. Review, approve and affix signature on the letter and result of evaluation and transmits the same to the Office of the Technical Services Group.		Reviews and approves the recommendation of Supervising Insurance Specialist. The Insurance Specialist will print and transmit the request letter, CSW and letter reply to company for recommendation of the Office of the Technical Services Group.	None	3 days	Division Manager
5. Review and approve the recommendation of the ISD.		Reviews and approve the recommendation of ISD	None	2 days	Office of the Technical Services Group
6. Signing of letter-reply by the Office of the Technical Services Group		The Office of the Technical Services Group will affix the wet signature on the CSW after which the said documents will be transmitted to the Office of the Insurance Commissioner.	None	1 day	Office of the Technical Services Group
7. Signing of letter-reply by the Insurance Commissioner		Approval and signature of the Insurance Commissioner on the letter reply to company. When signed, the documents are returned to the ISD.	None	2 days	Insurance Commissioner
8. Client receives the signed letter via email		Release of the signed letter via e-mail	None	4 hours	Insurance Specialist

TOTAL:	None	20 working days
---------------	------	-----------------------



Technical Services Group – Rating Division

External Services



CERTIFICATION REQUESTED BY COURTS, LAW OFFICES, ETC. – BONDS/POLICIES

- **About the Service**

This process involves providing certification on the policy/bond issued by non-life insurance companies. IC Circular Nos. 2015-04 and 8-2000 require submission of reports of Bonds Issued in Favor of the Government and Judicial Bonds, respectively. This will involve retrieval of the consolidated files including the actual reports requested at the storage area, where the person in-charge will check one by one the lists filed.

- **Office/Division**

Rating Division

- **Classification**

Complex

- **Type of Transaction**

Government-to-Business (G2B)
 Government-to-Citizen (G2C)
 Government-to-Government (G2G)

- **Who May Avail of the Service**

Authorized representative of Courts, law offices, non-life insurance companies and the insuring public.

- **Requirement/s**

Checklist of Requirements	Where to secure
1. Letter Request (1 copy)	Requesting Party/Client or Company Representative
2. Proof of Payment (Official Receipt)	Requesting Party/Client or Company Representative

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of the Request and Issuance of Order of Payment	The client submits the letter request and necessary attachments to the Records-Receiving in the Records Section	The Records-Receiving receives the letter and proof of payment, then forwards the same to the Office of the Commissioner/ Deputy Commissioner -TSG then to the Rating Division.	None	1 day and 2 hours	General Records-Receiving
2. Assignment of the Request		The IC Division Manager assigns the report to the IC Supervising Insurance Specialist who assigns the same to the IC Insurance Specialist	None	1 hour	IC Insurance Specialist / IC Supervising Insurance Specialist / OIC / IC Division Manager
3. Retrieval of the Request Document		The IC Insurance Specialist retrieves the files from the storage area and check one by one from the reports submitted the requested bond/policy. Photocopying of retrieve files, if needed	None	3 days	IC Insurance Specialist / IC Supervising Insurance Specialist
4. Preparation of Certification		Upon retrieval of the requested bond/policy, the draft of Certification will be prepared	None	2 hours	IC Insurance Specialist
5. Review of the Certification		The IC Supervising Insurance Specialist reviews the prepared draft and submitted the same to IC Division Manager for final review	None	4 hours	IC Supervising Insurance Specialist / OIC / IC Division Manager
6. Signing of the Certification	None	The finalized Certification will be reviewed and initialed by the Director-TSG,	None	1 day and 4 hours	Director I/II /

		then to the Officer-in-Charge of TSG, for final approval/signature			Officer-in-Charge of TSG
7. Payment of Fees	The Client proceeds to the Cashier Section for payment	Cashier accepts payment whether in cash or in check and issues Official Receipt (OR)	Certification – Php 500.00 + Photocopy - Php10/page + Php200/document and Php25/page in excess of 5 pages	2 hours	Cashier Section
8. Releasing of the Certification		Said signed certification / photocopy of the retrieve files is released to the client	None	1 hour	IC Insurance Specialist
TOTAL			Php10.00 / page for photocopy + Php200.00 / document and Php25/ page in excess of 5 pages	7 working days	

Notes:

The Certification Requested by Courts, Law Offices, etc. – to determine if a particular Bond/Policy is issued/reported to Insurance Commission. This is covered under Section 437 of R.A. No. 10607, otherwise known as Amended Insurance Code.

The fees to be applied are based on Particular Nos. VIII.4, VIII.7 and VIII.8 in the Schedule of Fees, Charges and Penalties of IC Circular Letter No. 2014-15.

CHANGES MADE BY THE INSURER ON ITS POLICY AND BOND FORMS

- **About the Service**

This service provides approval of minor changes on the previously approved policy and bond forms, endorsement and ancillary forms, in accordance with IC Circular Letter No. 2015-12-C dated 24 March 2015.

- **Office/Division**

Rating Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

Authorized Representatives of Non-Life Insurance Companies

- **Requirement/s**

Checklist of Requirements	Where to secure
1. Letter Request (1 copy)	Requesting Company – Head Office
2. Policy and Bonds Form including endorsement and ancillary forms subject for minor changes approval (1 copy)	Requesting Company – Head Office

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of the Letter Request	The client submits the letter request and necessary attachments to the Records-	The Records-Receiving receives the letter and forwards the same to the Office of the Commissioner/ Deputy Commissioner-TSG	None	1 day and 4 hours	General Records-Receiving

	Receiving in the Records Section	then to the Rating Division			
2. Assignment of the Letter Request		The IC Division Manager assigns the request to the IC Supervising Insurance Specialist who assigns the same to the IC Insurance Specialist	None	2 hours	IC Insurance Specialist / IC Supervising Insurance Specialist / OIC / IC Division Manager
3. Evaluation / Verification of the Letter Request		<p>The IC Insurance Specialist checks if the form was approved:</p> <p>a. if not, returns it to applicant and recommend to them to seek approval from Regulation, Enforcement and Prosecution Division (REPD)</p> <p>b. if yes, check the changes in the approved forms and at the same time verifies the provisions written on the policy/bond forms if it is the same with the approved form.</p> <p>If found in order, draft the letter of approval and submit the same to IC Supervising Insurance Specialist</p>	None	12 days	IC Insurance Specialist / IC Supervising Insurance Specialist
4. Review and recommendation on the action taken & preparation of approval letter		The IC Supervising Insurance Specialist reviews the results of evaluation and forwards it to the IC Division Manager. The IC Division Manager makes the final review of the results, affixes her initial on the approval letter and recommends the same to the Director-TSG, then to the	None	3 days and 4 hours	IC Supervising Insurance Specialist / OIC / IC Division Manager / Director I/II

		Officer-in-Charge of TSG			
5. Approval of the recommended action		The Officer-in-Charge of TSG signs the approval letter and returns the signed/approved letter with attachments to the Rating Division	None	2 days	Officer-in-Charge of TSG
6. Release of approval letter		Said letter is released to the Records Section and forwarded to the client	None	4 hours	Administrative Aide; Records Section
TOTAL			None	19 days and 6 hours	

Note:

Prior approval of Policy and Bond Forms to be issued is required under Sections 232, and 437 of R.A. No. 10607, otherwise known as Amended Insurance Code., however, minor changes on previously approved policy and bond forms is covered under IC CL No. 2015-12-C.

QUERIES REGARDING PREMIUM RATES APPLIED BY CERTAIN COMPANIES INCLUDING TARIFF RULES AND REGULATIONS

▪ **About the Service**

This service helps insurance intermediaries and citizens to ascertain the correctness of rates imposed on them by certain insurance company including applicable tariff rules and regulations.

▪ **Office/Division**

Rating Division

▪ **Classification**

Highly Technical

▪ **Type of Transaction**

Government-to-Citizen (G2C)
Government-to-Government (G2G)

▪ **Who May Avail of the Service**

Authorized Representative of Non-life insurance companies, intermediaries and the general public.

▪ **Requirement/s**

Checklist of Requirements	Where to secure
Letter Request (1 copy)	Requesting company

▪ **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of the Query Letter	The client submits the letter request and necessary attachments to the Records-Receiving in the Records Section	The Records-Receiving receives the letter and forwards the same to the Office of the Commissioner/ Deputy Commissioner-TSG then to the Rating Division	None	1 day and 4 hours	General Records-Receiving

2. Assignment of the Query Letter		The IC Division Manager assigns the report to the IC Supervising Insurance Specialist who assigns the same to the IC Insurance Specialist	None	4 hours	IC Insurance Specialist / IC Supervising Insurance Specialist / OIC / IC Division Manager
3. Evaluation / Verification / Computation of the Query Letter		The IC Insurance Specialist evaluates the queries on the accuracy of the premium rates applied including tariff rules and regulations. Upon determining that the rate/s submitted are in order, the IC Insurance Specialist prepares the approval letter and forwards it together with the results of evaluation to the IC Supervising Insurance Specialist. If there is a discrepancy on the rates applied, the person in-charge will prepare a letter requesting the company to submit a written explanation on the said queries.	None	10 days	IC Insurance Specialist
4. Review and recommendation on the action taken & preparation of approval letter		The IC Supervising Insurance Specialist reviews the results of evaluation and forwards it to the IC Division Manager. The IC Division Manager makes the final review of the results, affixes her initial on the approval letter and recommends the same to the Director-TSG, then to the Office of the Officer-in-Charge of TSG.	None	1 day	IC Supervising Insurance Specialist / OIC / IC Division Manager

5. Approval of the recommended action		The Director-TSG and the Officer-in-Charge of TSG reviews/initials and recommends for the approval of the letter and forwards the same to the Office of the Insurance Commissioner for his signature. The Office of the Insurance Commissioner returns the signed/approved letter to the Rating Division	None	6 days	Director I/II / Officer-in-Charge of TSG / Insurance Commissioner
6. Release of approval letter		Said letter is released to the Records Section and forwarded to the client	None	4 hours	Administrative Aide; Records Section
TOTAL			None	19 working days and 4 hours	

Note:

The Queries Regarding Premium Rates Applied by Certain Companies Including Tariff Rules and Regulations is covered under Section 365, 366, 437 of R.A. No. 10607, otherwise known as Amended Insurance Code.

REQUEST FOR APPLICABLE PREMIUM RATES ON PASSENGER PERSONAL ACCIDENT INSURANCE (PPAI) BY THE LAND TRANSPORTATION FRANCHISING AND REGULATORY BOARD (LTFRB)

- **About the Service**

This service is pursuant to Sections 374 of the Amended Insurance Code (R.A. 10607) which provides that, “It shall be unlawful for any land-transportation operator or owner of a motor vehicle to operate the same in public highways, unless there is in force, in relation thereto, a policy of insurance or guaranty in cash or surety bond issued in accordance with the provisions of this chapter to indemnify the death, bodily injury and/or damage to property of a third party or passenger, as the case may be, arising from the use thereof.” On the other hand, LTFRB was empowered by EO 202, Series of 1987; “to issue, amend, revise suspend or cancel Certificates of Public Convenience or permits authorizing the operation of public land-transportation services (that are) provided by motorized vehicles, and to prescribed the appropriate terms and conditions therefor.”, hence the Passenger Personal Accident Insurance (PPAI) Program was initiated.

In collaboration with PIRA, Inc., the premiums were computed based on the statistics submitted by the provider and presented to the transport groups and service providers thru a public hearing/consultation.

- **Office/Division**

Rating Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)
Government-to-Citizen (G2C)
Government-to-Government (G2G)

- **Who May Avail of the Service**

Authorized Representative of Non-Life Insurance Companies
Authorized Representative of Land Transportation Franchising and Regulatory Board (LTFRB)
Authorized Representative of Operators of Public Utility Vehicles.

- **Requirement/s**

Checklist of Requirements	Where to secure
Schedule of Benefits i.e. Amount of Accidental Death and Limits of Liability on Medical Expenses and Dismemberment	Insurance Companies

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Receipt of the Request	The client submits the request and necessary attachments to the Records-Receiving in the Records Section	The Records-Receiving receives the request and forwards the same to the Office of the Commissioner/Dep uty Commissioner-TSG, then to the Rating Division	None	1 day and 4 hours	General Records-Receiving
2. Assignment of the Report		The IC Division Manager assigns the report to the IC Supervising Insurance Specialist who assigns the same to the IC Insurance Specialist	None	2 hours	IC Insurance Specialist / IC Supervising Insurance Specialist / OIC / IC Division Manager
3. Evaluation and Verification of the Report		The IC Senior Insurance Specialist evaluates the available statistics. Upon determining that the statistics are in order, the IC Insurance Specialist makes a summary of the data gathered and computed the initial rates, then forwards it to the IC Supervising	None	3 days	IC Insurance Specialist / IC Supervising Insurance Specialist

		Insurance Specialist			
4. Review and Approval of the Letter		<p>The IC Supervising Insurance Specialist reviews the computed rates and forwards it to the IC Division Manager for final review then collaborates with PIRA, Inc. for further evaluation / computation of the final rates.</p> <p>The IC Division Manager forwards the final rates to the Director-TSG, then to the Officer-in-Charge of TSG with a recommendation for consultation with the transport groups and insurance providers to the Insurance Commissioner. After the consultation, recommends the final rates for approval of the Insurance Commissioner</p>	None	<p>9 days</p> <p>2 days</p> <p>2 days</p> <p>2 days</p>	<p>IC Insurance Specialist / IC Supervising Insurance Specialist / OIC / IC Division Manager</p> <p>Director I/II</p> <p>Officer-in-Charge of TSG</p> <p>Insurance Commissioner</p>
5. Release of Approval Letter		Said letter is released to the Records Section and forwarded to the client		2 hours	Administrative Aide; Records Section
TOTAL			None	20 working days	

NOTE: If the transport groups and/or service providers are not amenable with the recommended premium rates then, the Insurance Commissioner and PIRA, Inc. will again meet and discuss/resolve the issues raised to come up with another solution which will also be beneficial to all parties

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Re-evaluation of Premium Rates		Update the Director-TSG, Deputy Commissioner-TSG and Insurance Commissioner on the developments then meet again with PIRA, Inc. for another discussions, adjustments, reformulation of premium rates/benefits	None	12 days	IC Insurance Specialist / IC Supervising Insurance Specialist / OIC / IC Division Manager
2. Consultation with the Concerned Parties		Presentation of the revised rates to the transport groups and service providers	None	1 day	IC Insurance Specialist / IC Supervising Insurance Specialist
3. Review and Approval of Premium Rates		If all the concerned parties agreed with the recommended rates, the final premium rates/benefits will be forwarded to the Director-TSG then to the Officer-in-Charge of TSG for review, then to the Insurance Commissioner for final approval	None	2 days 2 days 2 days	Director I/II Officer-in-Charge of TSG Insurance Commissioner
4. Approved Premium Rates		The approved premium rates will then be forwarded to LTFRB	None	4 hours	Administrative Aide; Records Section
TOTAL			None	19 working days and 4 hours	

Note:

The Queries Regarding Premium Rates Applied by Certain Companies Including Tariff Rules and Regulations is covered under Section 365, 366, 437 of R.A. No. 10607, otherwise known as Amended Insurance Code.

REQUEST FOR APPROVAL OF PREMIUM RATES ON FIRE, AON AND MOTOR CAR POLICIES AS WELL AS BONDS

- **About the Service**

This service is pursuant to Sections 358, 366 and 367 of the Amended Insurance Code which requires every rating organization and non-life insurance company doing business in the Philippines to file the applicable premium rates based on the past and prospective loss experience for the approval of the Insurance Commissioner.

- **Office/Division**

Rating Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

Authorized Representatives of Non-Life Insurance Companies
 Authorized Representatives of Philippine Insurers and Reinsurers Association, Inc. (PIRA)

- **Requirement/s**

Checklist of Requirements	Where to secure
Letter request with recommended rates and/or rating plans for approval and statistical data for the last five (5) years prior to request including but not limited to:	Requesting Company – Head Office
1. Past and prospective loss experience (1 copy)	
2. Expenses and combined ratios	
3. Reasonable profit	
4. Commissions paid during the most recent annual period	
5. Proof of payment on the required fees (Official Receipt)	

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Presentation of the Request	The client presents the letter request and necessary attachments to the Rating Division	The Records-Receiving advises the client to proceed to the Rating Division to check if the required documents are complete including the preparation of Order of Payment	a. PIRA Php50,000.00 + Legal Research Fund Fee Php 500.00 = Php50,500.00 b. Individual Companies Php25,000.00 + Legal Research Fund Fee Php 250.00 Total Php25,250.00	1 hour	General Records-Receiving
2. Preparation of Order of Payment		The IC Insurance Specialist will prepare the Order of Payment for the required fees	None	1 hour	IC Insurance Specialist
3. Payment of Fees	The Client proceeds to the Cashier Section for payment	Cashier accepts payment whether in cash or in cheque and issues Official Receipt (OR)	See item 1	2 hours	Cashier Section
4. Receipt of Request Letter Including the Required Documents and Official Receipt	The client then presents the OR and other documents to the Records-Receiving	The letter request and required documents are forwarded to Records-Receiving and forwards the same to the Office of the Insurance Commissioner, Officer-in-Charge of	None	1 day and 2 hours	General Records-Receiving

		TSG then to the Rating Division			
5. Assignment of letter request		The IC Division Manager assigns the request to the IC Supervising Insurance Specialist who assigns the same to the IC Insurance Specialist	None	2 hours	IC Supervising Insurance Specialist / OIC / IC Division Manager
6. Evaluation / verification / computation of proposed rates		The IC Insurance Specialist evaluates the accuracy of the statistics submitted. If there is a need, the company is called upon to reconcile the submitted statistics and the evaluation/computation of the proposed rate/s. Upon determining that the rate/s submitted are in order, the IC Insurance Specialist prepares the approval letter or recommendation for collaboration with PIRA, Inc. Forwards it together with the results of evaluation to the IC Supervising Insurance Specialist	None	10 days	IC Insurance Specialist
7. Review and recommendation on the action taken & preparation of approval letter		The IC Supervising Insurance Specialist reviews the results of evaluation / recommendation and forwards it to the IC Division Manager. The IC Division Manager makes the final review of the results / recommendation, affixes her initials and recommends the same to the Director-TSG and to the	None	2 days	IC Supervising Insurance Specialist / OIC / IC Division Manager

		Officer-in-Charge of TSG			
8. Approval of the recommended action		The Director-TSG and the Officer-in-Charge of TSG recommends for the approval of the request and forwards the same to the Office of the Insurance Commissioner for his signature. The Office of the Insurance Commissioner returns the signed/approved letter with attachments, if any, to the Rating Division	None	1 day and 4 hours 2 days 2 days	Director I/II Officer-in-Charge of TSG Insurance Commissioner
9. Release of approval letter		Said letter is released to the Records Section and forwarded to the client	None	4 hours	Administrative Aide; Records Section
TOTAL			PIRA = Php50,500.00 Individual Companies = Php25,250.00	20 days	

NOTE: If during the collaboration with PIRA, Inc. a need for consultation with an Actuary was agreed upon, then, and Actuarial Consultant will be recommended to the Commissioner.

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Prepare a Memorandum		Prepares a memorandum to the Insurance Commissioner on the consultation with the Actuary	None	1 day	IC Insurance Specialist / IC Supervising Insurance Specialist / OIC / IC Division Manager
2. Review of Memorandum		Review of memorandum by IC Division Manager then to the Director-TSG and Officer-in-Charge of TSG then to the Office of the Insurance Commissioner	None	2 days	OIC- IC Division Manager / Director I/II / Officer-in-Charge of TSG / Insurance Commissioner

3. Consultation with the Concerned Parties		If approved, discussion, reformulation, computation of applicable premium rates with PIRA and Actuarial Consultant	None	10 days	IC Insurance Specialist / IC Supervising Insurance Specialist / OIC / IC Division Manager
4. Review and Approval of Premium Rates		The final premium rates will be forwarded by the Rating Division to Director-TSG, Officer-in-Charge of TSG and Office of the Insurance Commissioner for final approval	None	1 day 4 hours 2 days 2 days	OIC / IC Division Manager Director I/II Officer-in-Charge of TSG Insurance Commissioner
5. Release of approval letter		Said letter is released to the Records Section and forwarded to the client	None	4 hours	Administrative Aide; Records Section
TOTAL			None	19 days	

Notes:

The Request for Approval of Premium Rates on Fire, AON and Motor Car Policies as well as Bonds is covered under Sections 358, 366 & 367 of R.A. No. 10607, otherwise known as Amended Insurance Code.

The fees to be applied are based on items a. and b. of Particular No. IV.10, in the Schedule of Fees, Charges and Penalties of IC Circular Letter No. 2014-15.



Technical Services Group – Reinsurance Division

External Services



APPROVAL OF FACULTATIVE PLACEMENTS ABROAD

- **About the Service**

This procedure covers the review and evaluation of requests of authorized insurance companies and reinsurance brokers for approval of their facultative placements abroad with unauthorized foreign reinsurers/brokers.

- **Office/Division**

Reinsurance Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

Insurance and Reinsurance Companies / Brokers.

- **Requirement/s**

Checklist of Requirements	Where to secure
1. Transmittal Letter	Submitting Company
2. Checklist for the Approval of Facultative Reinsurance Placements Abroad	Circular Letter 2020-111: Annex A – Non-Life Insurance Companies Annex C – Life Insurance Companies
3. Copy of insurance/reinsurance policy/ies covering the subject risk	Submitting Company
4. Particulars of Application containing the following: a. List of accepting companies showing their respective shares in terms of absolute amounts and percentage participation. b. List of declining companies c. List of unauthorized foreign reinsurers/brokers showing their respective shares in	Submitting Company

terms of absolute amounts and percentage participation.	
5. Copy of confirmation /acceptance letter from the unauthorized foreign reinsurer/broker, including signing pages of securities, indicating the name of assured, percentage rate of share and the corresponding policy number of the accepted risk.	Submitting Company
6. Consolidated List for the Approval of Facultative Placements Abroad	Circular Letter 2020-111: Annex B – Non-Life Insurance Companies Annex D – Life Insurance Companies
7. Deed of Undertaking	Circular Letter 2020-111: Annex E – Deed of Undertaking
8. Soft copy of documents submitted	Submitting Company

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

- **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Upload of Request	The company representative submits the requirements in the RID Uploading Portal for the approval of its facultative placement/s abroad	The Insurance Specialist/RI Staff will check if the company representative uploaded a request		½ working day	Reinsurance Staff IC Insurance Specialist
2. Payment of corresponding Filing Fee	The company representative pays the corresponding filing fee to the Cashier Section.	The Insurance Specialist/RI staff checks/computes the total amount of fees to be paid and issues Order of Payment to the company. The company representative pays at the Cashier Section or	Filing Fee (Php 5,000.00) Legal Research Fund (Php 50.00)	½ working day	Cashier

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
		<p>ePayment System through the Link.BizPortal</p> <p>The cashier accepts the payment and issues the Official Receipt.</p>			
3. Decryption of Request		<p>The Insurance Specialist /RI staff decrypts the report. Then, checks and verifies that all data and supporting documents are complete and in order.</p>	None	2 hours	<p>Reinsurance Staff</p> <p>IC Insurance Specialist</p>
4. Evaluation of Request and Preparation of draft Approval Letter		<p>The Insurance Specialist/RI Staff checks/ verifies/ evaluates the request and the documents submitted and prepares the approval letter.</p> <p>Insurance Specialist/RI Staff forwards the request to the IC Supervising Insurance Specialist thru email for further review and evaluation.</p>	None	7 and ½ working days	<p>Reinsurance Staff</p> <p>IC Insurance Specialist</p>
5. Review the result of evaluation and finalizing the approval letter		<p>IC Supervising Insurance Specialist reviews the evaluation. If in order, recommends approval to the IC Division Manager thru email</p>	None	2 working days	IC Supervising Insurance Specialist
6. Review and Approve the Recommendation of IC Supervising Insurance		<p>Reviews all documents and if in order, approves the recommendation of IC Supervising Insurance</p>	None	3 working days	<p>IC Division Manager</p> <p>Reinsurance Division</p>

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
Specialist thru email		Specialist thru email			
7. Recommendation of Officer-in-Charge for Technical Services Group thru Email		Reviews the recommended action of the Division Manager thru email	None	4 working days	Officer-in-Charge - TSG
8. Signing of Approval Letter		The Insurance Specialist/RI Staff prints the approval letter and forwards it, including the attachments, to the Deputy Insurance Commissioner for Financial Examination Group for final approval. When signed, documents are returned to the Reinsurance Division	None	2 working days	Deputy Insurance Commissioner - FEG
9. Release of Approval Letter		The approval letter is forwarded to the Records Section for release.	None	2 hours	Reinsurance Staff
TOTAL:			<i>Php 5,050.00</i>	20 working days	

APPROVAL OF REINSURANCE TREATY

- **About the Service**

This procedure covers the review and evaluation of requests of authorized insurance companies for approval of their reinsurance treaties/agreements/cover notes/addenda/slips with unauthorized foreign reinsurers/brokers.

- **Office/Division**

Reinsurance Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Business (G2B)

- **Who May Avail of the Service**

Insurance and Reinsurance Companies / Brokers.

- **Requirement/s**

Checklist of Requirements	Where to secure
1. Transmittal Letter	Submitting Company
2. Reinsurance Program Template	Circular Letter 2018-57: Annex A – Non-Life Insurance Companies Annex B – Life Insurance and Reinsurance Companies
3. Plot Plan	Circular Letter 2018-57 – Annex C
4. Declination Letter if NatRe declined.	Submitting Company
5. Copy of signed treaty contract/ agreement of both parties indicating the percentage share of participation of the foreign unauthorized reinsurers/brokers	Submitting Company
6. Soft copy of documents submitted	Submitting Company

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Upload of Request	The company representative submits the requirements in the RID Uploading Portal for the approval of its reinsurance treaty	The Insurance Specialist/RI Staff will check if the company representative uploaded a request		½ working day	Reinsurance Staff IC Insurance Specialist
2. Payment of corresponding Filing Fee	The company representative pays the corresponding filing fee to the Cashier Section.	The Insurance Specialist/RI staff checks/computes the total amount of fees to be paid and issues Order of Payment to the company. The company representative pays at the Cashier Section or ePayment System through the Link.BizPortal The cashier accepts the payment and issues the Official Receipt.	Filing Fee (Php 5,000.00) Legal Research Fund (Php 50.00)	½ working day	Cashier
3. Decryption of Request		The Insurance Specialist /RI staff decrypts the report. Then, checks and verifies that all data and supporting documents are complete and in order.	None	2 hours	Reinsurance Staff IC Insurance Specialist
4. Evaluation of Request and draft Approval Letter		The Insurance Specialist/RI Staff checks/ verifies/ evaluates the request and the documents submitted and prepares the approval letter The Insurance Specialist/RI Staff	None	7 and ½ working days	Reinsurance Staff IC Insurance Specialist

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
		forwards the request to the IC Supervising Insurance Specialist for further review and evaluation.			
5. Review the Result of Evaluation and finalizing the approval letter		IC Supervising Insurance Specialist reviews the evaluation. If in order, recommends approval to the IC Division Manager thru email	None	2 working days	IC Supervising Insurance Specialist
6. Review and Approve the Recommendation of IC Supervising Insurance Specialist thru email		Reviews all documents and if in order, approves the recommendation of IC Supervising Insurance Specialist thru email	None	2 working days	IC Division Manager Reinsurance Division
7. Recommendation of the Officer-in-Charge for Technical Services Group thru email		Reviews the recommended action of the Division Manager thru email	None	4 working days	Officer-in-Charge - TSG
8. Signing of Approval Letter		The Insurance Specialist/RI Staff prints the approval letter and forwards it, including the attachment to the Deputy Insurance Commissioner for Management Support Services Group for final approval. When signed, documents are returned to the Reinsurance Division	None	3 working days	Deputy Insurance Commissioner - MSSG

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
9. Release of Approval Letter		The approval letter is forwarded to the Records Section for release.	None	2 hours	Reinsurance Staff
TOTAL:			<i>Php 5,050.00</i>	20 working days	



Technical Services Group – Statistics and Research Division

External Services



REQUEST/QUERY FOR STATISTICAL REPORT PERTAINING TO INSURANCE, PRE-NEED AND HMO MATTERS NOT AVAILABLE IN THE IC WEBSITE

- **About the Service**

This service is to provide detailed statistical information on insurance, pre-need and HMO matters to requestors provided that such information is available within the Division’s record but not publicly available in the IC Website subject to the approval of the Insurance Commissioner.

- **Office/Division**

Statistics and Research Division

- **Classification**

Highly Technical

- **Type of Transaction**

Government-to-Citizen (G2C)
 Government-to-Business (G2B)
 Government-to-Government (G2G)

- **Who May Avail of the Service**

Corporate Researchers
 IC Accredited Associations
 Regulated Entities
 Government Institutions/Entities
 Student Researchers

- **Requirement/s**

Checklist of Requirements	Where to secure
Official/Formal letter of request	Requesting entity For students – endorsed by University Dean and/or professor

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

					Specialist/ Supervising Insurance Specialist
3. Preparation of Request/Letter /Memo		<p>The Action Officer gathers information, and/or collects data and statistics based on the requirement of the requestor.</p> <p>The Action Officer prepares the Action Document (e.g. covering letter/ explanations) using the outcome / outputs of the data collection</p>	None	10 days	Contract of Service Personnel/ Insurance Specialist I/ Insurance Specialists II/ Senior Insurance Specialist/ Supervising Insurance Specialist
4. Review and Approval		The Division Manager reviews the Action Document and endorses the same to the Office of the Director-I/II for Technical Services Group (TSG)	None	1 day	Office of the Director I / II for Technical Services Group (TSG)
5. Review and Approval - Office of the Director		The Office of the Director-I/II for TSG reviews the Action Document and endorses to the Deputy Insurance Commissioner the recommended Action Document	None	1 day	Office of the Director I / II for Technical Services Group (TSG)
6. Review and Approval – Deputy Insurance Commissioner for Technical Services Group		The Officer-in-Charge of TSG reviews the Action Document and endorses to the Insurance Commissioner.	None	2 days	Officer-in-Charge of TSG
7. Review and Approval - Insurance Commissioner		<p>The Insurance Commissioner approves the release of the Action Document.</p> <p>NOTE: (The Action Document may be</p>	None	3 days	Insurance Commissioner

		<i>approved/released by Division Manager, Director/s of TSG and/or Deputy Ins. Commissioner if delegated by the Insurance Commissioner)</i>			
8. Recording and Releasing		The Action Officer sends an email to the Requestor and; a. Attaches the scanned and signed Action Document, and/or b. Notifies that the original printed and signed Action Document will be delivered via mail or courier	None	4 hours	Contract of Service Personnel/ Insurance Specialist I/ Insurance Specialists II/ Senior Insurance Specialist/ Supervising Insurance Specialist
TOTAL			None	20 days	



District Offices – IC Cebu District Office

External Services



PROCESS OF HANDLING OF FORMAL COMPLAINTS

- **About the Service**

This service is being offered in filing claims and complaints against Insurance Companies, Pre-Need Companies, Mutual Benefit Associations and Health Maintenance Organizations.

- **Office/Division**

Cebu District Office

- **Classification**

Simple

- **Type of Transaction**

Government-to-Citizens (G2C)
Government-to-Business (G2B)

- **Who May Avail of the Service**

All policyholders, plan holders, MBA members, and HMO members

- **Requirement/s**

Checklist of Requirements	Where to secure
1. Statement of Claims; or Verified Complaint	Insurance Commission – Cebu District Office Prepared by complaining party's counsel
2. Certificate of Non-forum Shopping	Claimant
3. All annexes mentioned in the complaint, if any	Claimant
<i>Note:</i> Statement of Claims for small claims amounting to Php 400,000.00 and below Verified Complaint for claims amounting to above Php 400,000.00 but not exceeding Php 5,000,000.00	

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Presentation of the Verified Complaint or Statement of Claim	Client presents the following: 1. Verified complaint or statement of claim 2. Certification against non-forum shopping	Upon the filing of the complaint, the Commission shall determine whether the same is sufficient in form and substance. If the complaint is not sufficient in form and substance, the Commission motu proprio refuse to accept it.	None	1 day	Division Manager
2. Submission of the Verified Complaint or Statement of Claim and Official Receipt for docket fee <i>This step differs from the process of the IC Manila - Main Office since there is no Special Disbursing Officer in IC District Offices)</i>	Client submits the following: a. Verified complaint or statement of claim b. Certification against non-forum shopping c. All annexes mentioned in the complaint d. Official Receipt for docket fee	The Action Officer (AO) accepts the complete requirements in three (3) copies. (3 copies for filing, the 4 th copy is the receiving copy of the complainant)		10 minutes	Action Officer: Senior Insurance Specialist/Insurance Specialist II
3. Record and Docketing of Complaint		The Action Officer assigns a unique docket number for the complaint and records the case in the docket book		5 mins	Legal Staff
4. Preparation and Review of Summons		AO prepares summons as instructed by the Division Manager. The Senior Insurance Specialist reviews the summons then forwards to the Division Manager for signature.		1 day	Insurance Specialist II/Senior Insurance Specialist/Division Manager
5. Release signed Summons		Designated Process Server sends the summons to the concerned parties		1 day	Designated Process Server: Insurance Specialist II

TOTAL:	See table below	3 days and 15 minutes
---------------	------------------------	------------------------------

SCHEDULE OF LEGAL FEES

2022 Amendments to the 2014 Rules of Procedure Governing Trial and Hearing of Claims Cases Involving Insurance or Reinsurance Policies or Those Arising from Membership Certificates Issued by Mutual Benefit Associations, in the Insurance Commission (Rule 4, Section 1 of IMC No. 2022-01)		
<i>Principal Amount Being Claimed</i>	<i>Docket Fee</i>	<i>Legal Research Fee (1%)</i>
More than PHP 400,000.00 but less than PHP 1,000,000.00	PhP 5,000.00	PhP 50.00
PHP 1,000,000.00 or more but less than PHP 2,000,000.00	PhP 10,000.00	PhP 100.00
PHP 3,000,000.00 up to PHP 5,000,000.00	PhP 15,000.00	PhP 150.00

Rules of Procedure for Small Claims Cases in the Insurance Commission (Section 7 of Insurance Memorandum Circular No. 2016-01, as amended by 2020-01)			
<i>Principal Amount being Claimed</i>	<i>Docket Fee</i>	<i>Legal Research Fee (1%)</i>	<i>Summons Fee</i>
Does not exceed PHP 100,000.00	Php1,000.00	PhP10.00	PhP1,000.00
Exceeds PHP 100,000.00, but does not exceed PHP 200,000.00	PhP2,000.00	PhP20.00	
Exceeds PHP 200,000.00, but does not exceed PHP 300,000.00	Php 3,000.00	PhP30.00	
Exceeds PHP 300,000.00, but does not exceed PHP 400,000.00	Php 4,000.00	PhP40.00	

Rules of Procedure for Adjudication of Cases against Health Maintenance Organizations in the Insurance Commission (Rule V, Section 3 of Insurance Memorandum Circular No. 2017-01)		
<i>Principal Amount being Claimed</i>	<i>Docket Fee</i>	<i>Legal Research Fee (1%)</i>
More than PhP400,000.00 up to PhP500,000.00	PhP5,000.00	PhP50.00
More than PhP500,000.00 up to PhP600,000.00	PhP6,000.00	PhP60.00
More than PhP600,000.00 up to PhP700,000.00	PhP7,000.00	PhP70.00
More than PhP700,000.00 up to PhP800,000.00	PhP8,000.00	PhP80.00
More than PhP800,000.00 up to PhP900,000.00	PhP9,000.00	PhP90.00
More than PhP900,000.00 up to PhP1,000,000.00	PhP10,000.00	PhP100.00
More than PhP1,000,000.00 up to PhP2,000,000.00	PhP15,000.00	PhP150.00
More than PhP2,000,000.00 up to PhP3,000,000.00	PhP20,000.00	PhP200.00
More than PhP3,000,000.00 up to PhP4,000,000.00	PhP25,000.00	PhP250.00
More than PhP4,000,000.00 up to PhP5,000,000.00	PhP30,000.00	PhP300.00
More than PhP5,000,000.00	PhP35,000.00	PhP350.00

CONDUCT OF AGENTS' QUALIFYING EXAM THROUGH THE AGENTS' COMPUTERIZED EXAMINATION (ACE) SYSTEM

- **About the Service**

The passing of examination is required of persons applying for issuance of license as insurance agents, if not otherwise exempt from taking the same. He/she must be of good moral character and must have never been convicted of any crime involving moral turpitude. He/she must satisfactorily show that he/she has been trained in the kind/s of insurance contemplated in the license applied for.

- **Office/Division**

Cebu District Office

- **Classification**

Simple

- **Type of Transaction**

Government-to-Citizens (G2C)

- **Who May Avail of the Service**

All individuals who have been duly registered by the insurance company representative in the Agents' Computerized Examination (ACE) System and who have paid the corresponding examination fee may avail of the service.

Duly registered individuals may secure their login username from their respective insurance company and must present this before the proctor on the day of the examination.

- **Requirement/s**

Checklist of Requirements	Where to secure
Valid Government ID with photo	Examinee

- **Schedule of Availability of Service**

The ACE System is conducted from every Tuesday to Friday with the following batches:

Batch 1	08:30 AM to 09:30 AM
Batch 2	09:45 AM to 10:45 AM
Batch 3	11:00 AM to 12:00 NN
Batch 4	01:30 PM to 02:30 PM
Same Day Retake	03:00 PM to 04:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Verification	The Examinee proceeds to the IC Cebu Office for identity and payment verification by presenting a valid government-issued identification card and proof of payment of examination fee.	The Action Officer verifies the identity of examinees and payment of examination fee.	Examination Fee – Php1,010.00 <i>(Payment may be made through ePayment Portal of the Landbank of the Philippines not later than one (1) working day before the scheduled examination.)</i>	30 minutes	Action Officer
2. Examination Proper	The examinee proceeds to the Examination Room and takes the examination	The Assigned Proctor discusses examination rules and guidelines.	None	1 hour	Action Officer
3. Generation and Release of Examination Results	The Examinee finishes the Examination.	The Assigned Proctor prints out the Examination Results and issues the same to the examinee.	None	30 minutes	Action Officer
TOTAL:			Php 1,010.00	2 hours	

▪ **How to Avail of the Service (Same-day Retake)**

In case of failure to meet the passing score for the examination, the examinee has the option to retake the examination on the same day through the following procedure:

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Documentation of Request	The Examinee informs the Action Officer (AO) of his/her intention to retake the examination and presents the examination result.	The AO validates the examination result, generates the Order of Payment, and advises the examinee to pay the examination fee.	None	15 minutes	IC Administrative Assistant I/II IC Administrative Aide I Contract of Service Personnel
2. Payment of Fees	The Examinee proceeds to the Cashier for payment of examination fee and presents proof of payment to the AO.	The AO validates payment. The AO instructs the Examinee to proceed to the Examination room.	Examination Fee – Php1,010.00	30 minutes	IC Administrative Assistant I IC Administrative Aide I IC Insurance Specialist II
3. Examination Proper	The Examinee proceeds to the Examination Room and takes the examination	The Assigned Proctor discusses examination rules and guidelines	None	1 hour	IC Insurance Specialist I IC Administrative Assistant I
4. Generation and Release of Examination Results		The Assigned Proctor prints out the Examination Results and issues the same to the examinee	None	30 minutes	IC Insurance Specialist I IC Administrative Assistant I
TOTAL:			Php 1,010.00	2 hours and 15 minutes	

PROCESS OF HANDLING INFORMAL COMPLAINTS RECEIVED FROM WALK-IN COMPLAINANTS AND RECEIVED VIA MAIL OR E-MAIL

- **About the Service**

This service is being offered to those who visits the Insurance Commission and needs to be assisted and those complaints and queries sent via mail or e-mail concerning problems arising from contracts of insurance, pre-need and health maintenance organization (HMO) plans and reinsurance contracts by allowing them to file informal complaints against an insurer/reinsurer, pre-need company, health maintenance organization, mutual benefit association, agents or ant persons engaged in insurance business, sales counselor of pre-need companies, agents of health maintenance organization.

- **Office/Division**

Cebu District Office

- **Classification**

Simple

- **Type of Transaction**

Government-to-Business (G2B)
Government to Citizens (G2C)

- **Who May Avail of the Service**

All

- **Requirement/s**

Checklist of Requirements	Where to secure
<p><i>In case of Non-life Insurance Complaints:</i></p> <ol style="list-style-type: none"> 1. Complainants Request for Assistance (CRA) for walk-in/simple letter complaint (For mail or e-mail) 2. Copy of the policy, if available 3. Copy of the Police Report/Traffic Accident Investigation Report, if available (Optional) 4. Copy of the denial letter, if there is any. (Optional) 	<p>IC Cebu District Office</p> <p>Assured Police Station where the accident happened</p> <p>Insurance Company</p>

<p><i>In case of Life Insurance Complaints:</i></p> <ol style="list-style-type: none"> 1. Complainants Request for Assistance (CRA) for walk-in/simple letter complaint (For mail or e-mail) 2. Copy of the policy, if available 3. Copy of the denial letter, if there is any. (Optional) 4. Supporting documents, if there is any. (Optional) 	<p>IC Cebu District Office</p> <p>Insured/Complainant/s</p> <p>Insured</p> <p>Insurance Company</p> <p>Insured/Complainant/s</p>
<p><i>In case of Pre-Need Complaints:</i></p> <ol style="list-style-type: none"> 1. Complainants Request for Assistance (CRA) for walk-in/simple letter complaint (For mail or e-mail) 2. Copy of the contract, if available 3. Copy of the Certificate of Full Payment, if available 	<p>IC Cebu District Office</p> <p>Planholder/Complainant/s</p> <p>Planholder</p> <p>Planholder</p>
<p><i>In case of Health Maintenance Organization (HMO) complaints:</i></p> <ol style="list-style-type: none"> 1. Complainants Request for Assistance (CRA) for walk-in/simple letter complaint (For mail or e-mail) 2. Copy of the contract, if available 	<p>IC Cebu District Office</p> <p>Member/Complainant/s</p>

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Documentation of the Complaint	Filing of complaints directly to IC Cebu Office or via mail or e-mail	<p>Assisting Officer (AO) interviews and asks for documents/evaluates the complaint, to give proper advice either to file a complaint or to explain the basis of the position of the company.</p> <p>If AO finds no basis in filing a complaint, the client is duly informed and the transaction is considered closed/terminated.</p> <p>If AO finds basis, the complainant fills up the Claimant's Request Assistance Form (CRA).</p> <p>Receives the CRA together with its attachments.</p> <p>In case of complainants sent through mail or e-mail, the Assigned Officer will assign the email to the Action Officer in charge per company.</p> <p>The AO shall sort them and encode in the Incoming and Complaints Registry</p>	None	4 hours and 30 minutes	Action Officer
2. Evaluation and Review		<p>Action Officer evaluates and reviews documents/emails. If a complaint lacks pertinent information or documents, AO sends a letter/email to the complainant for submission of needed information/documents.</p> <p>If the complaint involves complex issues, parties will be invited for an e-mediation/conciliation conference.</p> <p>If it contains simple issues, the AO refers to the company for</p>	None	3 days	All Action Officers (COS/Insurance Specialist I/Senior Insurance Specialist/Supervising Insurance Specialist)

		comment/follow-up, copy furnishing the complainant.			
3. Preparation of Referral Letter and/or Correspondence and Signing of Referral Letter and/or Correspondences		Prepares referral letter/notice of mediation/conciliation conference to be scheduled at least 2 weeks' notice. The Division Manager reviews the letter and affixes his signature.	None	2 days, 1 hour and 30 minutes	All Action Officers (COS/Insurance Specialist I/Senior Insurance Specialist/Supervising Insurance Specialist) Division Manager and/or Supervising Insurance Specialist
4. Recording and Releasing		The Assigned Personnel releases the signed Referral Letter/Notice of Mediation/Conciliation to the releasing section for delivery to the concerned parties. Referral letter/notice of e-mediation/conciliation conference may also be sent through e-mail	None	1 day and 2 hours	Administrative Aide II
TOTAL:			None	7 days	



District Offices – IC Davao District Office

External Services



PROCESS OF HANDLING FORMAL COMPLAINTS

- **About the Service**

This service is being offered to assist clients in the filing of formal complaints against Insurance Companies, Pre-Need Companies, Mutual Benefit Associations and Health Maintenance Organizations.

- **Office/Division**

IC Davao District Office

- **Classification**

Simple

- **Type of Transaction**

Government-to-Citizen (G2C)
Government-to-Business (G2B)

- **Who May Avail of the Service**

All policyholders, plan holders, MBA members, and HMO members

- **Requirement/s (4 copies)**

Checklist of Requirements	Where to secure
1. Statement of Claims; or Verified Complaint	Insurance Commission – Davao District Office Prepared by complaining party's counsel
2. Certificate of Non-forum Shopping	Claimant
3. All annexes mentioned in the complaint, if any	Claimant
<i>Note:</i> Statement of Claims for small claims amounting to Php 400,000.00 and below Verified Complaint for claims amounting to above Php 400,000.00 but not exceeding Php 5,000,000.00	

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Presentation of the Verified Complaint or Statement of Claim	Client presents the following: 1. Verified complaint or statement of claim 2. Certification against non-forum shopping	Upon the filing of the complaint, the Commission shall determine whether the same is sufficient in form and substance. If the complaint is not sufficient in form and substance, the Commission <i>motu proprio</i> refuse to accept it.	None	1 day	Division Manager
2. Submission of the Verified Complaint or Statement of Claim and Official Receipt for docket fee <i>(This step differs from the process of the IC Manila - Main Office since there is no Special Disbursing Officer in IC District Offices.)</i>	Client submits the following: a. Verified complaint or statement of claim b. Certification against non-forum shopping c. All annexes mentioned in the complaint, if any d. Official Receipt for docket fee	The Action Officer (AO) accepts the complete requirements in three (3) copies. <i>(3 copies for filing, the 4th copy is the receiving copy of the complainant)</i>	See Schedule of Legal Fees	10 minutes	Designated Records Custodian/ Senior Insurance Specialist
3. Recording and Docketing of Complaint		The AO assigns a unique docket number for the complaint and records the case in the docket book.	None	5 minutes	Designated Records Custodian/ Senior Insurance Specialist
4. Preparation and Review of Summons		The AO prepares summons as instructed by the Division Manager. The Senior Insurance Specialist reviews the summons then forwards the same to	None	1 day	Division Manager

		the Division Manager for signature.			
5. Release of Summons		The AO sends summons to the concerned parties	None	1 day	Designated Records Custodian/ Senior Insurance Specialist
TOTAL			See Schedule of Legal Fees	3 days and 15 minutes	

SCHEDULE OF LEGAL FEES

2022 Amendments to the 2014 Rules of Procedure Governing Trial and Hearing of Claims Cases Involving Insurance or Reinsurance Policies or Those Arising from Membership Certificates Issued by Mutual Benefit Associations, in the Insurance Commission (Rule 4, Section 1 of IMC No. 2022-01)		
<i>Principal Amount Being Claimed</i>	<i>Docket Fee</i>	<i>Legal Research Fee (1%)</i>
More than PHP 400,000.00 but less than PHP 1,000,000.00	PhP 5,000.00	PhP 50.00
PHP 1,000,000.00 or more but less than PHP 2,000,000.00	PhP 10,000.00	PhP 100.00
PHP 3,000,000.00 up to PHP 5,000,000.00	PhP 15,000.00	PhP 150.00

Rules of Procedure for Small Claims Cases in the Insurance Commission (Section 7 of Insurance Memorandum Circular No. 2016-01, as amended by 2020-01)			
<i>Principal Amount being Claimed</i>	<i>Docket Fee</i>	<i>Legal Research Fee (1%)</i>	<i>Summons Fee</i>
Does not exceed PHP 100,000.00	Php1,000.00	PhP10.00	PhP1,000.00
Exceeds PHP 100,000.00, but does not exceed PHP 200,000.00	PhP2,000.00	PhP20.00	
Exceeds PHP 200,000.00, but does not exceed PHP 300,000.00	Php 3,000.00	PhP30.00	
Exceeds PHP 300,000.00, but does not exceed PHP 400,000.00	Php 4,000.00	PhP40.00	

Rules of Procedure for Adjudication of Cases against Health Maintenance Organizations in the Insurance Commission (Rule V, Section 3 of Insurance Memorandum Circular No. 2017-01)		
<i>Principal Amount being Claimed</i>	<i>Docket Fee</i>	<i>Legal Research Fee (1%)</i>
More than PhP400,000.00 up to PhP500,000.00	PhP5,000.00	PhP50.00

More than PhP500,000.00 up to PhP600,000.00	PhP6,000.00	PhP60.00
More than PhP600,000.00 up to PhP700,000.00	PhP7,000.00	PhP70.00
More than PhP700,000.00 up to PhP800,000.00	PhP8,000.00	PhP80.00
More than PhP800,000.00 up to PhP900,000.00	PhP9,000.00	PhP90.00
More than PhP900,000.00 up to PhP1,000,000.00	PhP10,000.00	PhP100.00
More than PhP1,000,000.00 up to PhP2,000,000.00	PhP15,000.00	PhP150.00
More than PhP2,000,000.00 up to PhP3,000,000.00	PhP20,000.00	PhP200.00
More than PhP3,000,000.00 up to PhP4,000,000.00	PhP25,000.00	PhP250.00
More than PhP4,000,000.00 up to PhP5,000,000.00	PhP30,000.00	PhP300.00
More than PhP5,000,000.00	PhP35,000.00	PhP350.00

CONDUCT OF AGENTS' QUALIFYING EXAM THROUGH THE AGENTS' COMPUTERIZED EXAMINATIONS (ACE) SYSTEM

- **About the Service**

The passing of examination is required of persons applying for issuance of license as insurance agents, if not otherwise exempt from taking the same. He/she must be of good moral character and must have never been convicted of any crime involving moral turpitude. He/she must satisfactorily show that he/she has been trained in the kind/s of insurance contemplated in the license applied for.

- **Office/Division**

IC Davao District Office

- **Classification**

Simple

- **Type of Transaction**

Government-to-Citizen (G2C)

- **Who May Avail of the Service**

All individuals who have been duly registered by the insurance company representative in the Agents' Computerized Examination (ACE) System and who have paid the corresponding examination fee may avail of the service.

Duly registered individuals may secure their login username from their respective insurance company and must present this before the proctor on the day of the examination.

- **Requirements**

Checklist of Requirements	Where to secure
Valid Government ID with photo	Examinee

- **Schedule of Availability of Service**

Days	Batches	Time	Venue
Tuesdays through Fridays	1 st Batch	8:30 A.M. to 9:30 A.M.	IC Davao District Office
	2 nd Batch	9:45 A.M. to 10:45 A.M.	

	3 rd Batch	11:00 A.M. to 12:00 NOON	
--	-----------------------	-----------------------------	--

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Verification	The Examinee proceeds to the IC Davao Office for identity and payment verification by presenting a valid government-issued identification card and proof of payment of examination fee.	The Action Officer verifies the identity of examinees and payment of examination fee.	Php 1,010.00 – Examination fee <i>(Payment may be made through ePayment Portal of the Landbank of the Philippines not later than one (1) working day before the scheduled examination.)</i>	30 Minutes	<i>Action Officer/ Senior Insurance Specialist</i>
2. Examination Proper	The Examinee proceeds to the Examination Room and takes the examination.	The Assigned Proctor discusses examination rules and guidelines.	None	1 hour	Assigned Proctor: <i>Action Officer/ Senior Insurance Specialist</i>
3. Generation and Release of Examination Results	The Examinee finishes the examination.	The Assigned Proctor printouts the Examination Results and issues the same to the examinee.	None	30 Minutes	Assigned Proctor: Senior Insurance Specialist / Insurance Specialist II
TOTAL:			Php 1,010.00	2 hours	

▪ **How to Avail of the Service (Same-day Retake)**

In case of failure to meet the passing score for the examination, the examinee has the option to retake the examination on the same day through the following procedure:

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Documentation of Request	The Examinee informs the Action Officer (AO) of his/her intention to retake the examination and presents the examination result.	The AO validates the examination result, generates the Order of Payment, and advises the examinee to pay the examination fee.	None	15 minutes	Action Officer/ Senior Insurance Specialist
2. Payment of Fees	The Examinee pays the examination fee via the Cashier or through ePayment Portal of the Landbank of the Philippines After payment, the examinee presents proof of payment to the AO.	The AO validates payment. The AO instructs the Examinee to proceed to the Examination room.	Examination Fee – Php1,010.00	30 minutes	Action Officer/ Senior Insurance Specialist
3. Examination Proper	The Examinee proceeds to the Examination Room and takes the examination	The Assigned Proctor discusses examination rules and guidelines	None	1 hour	Action Officer/ Senior Insurance Specialist
4. Generation and Release of Examination Results		The Assigned Proctor prints out the Examination Results and issues the same to the examinee	None	30 minutes	Action Officer/ Senior Insurance Specialist
TOTAL:			Php 1,010.00	2 hours and 15 minutes	

PROCESS OF HANDLING INFORMAL COMPLAINTS RECEIVED FROM WALK-IN COMPLAINANTS AND RECEIVED VIA MAIL OR E-MAIL

- **About the Service**

This service is being offered to assist the insuring public regarding their concerns and/or queries arising from contracts of insurance, pre-need and health maintenance organization (HMO) plans and reinsurance contracts. This service also assist the insuring public in the filing of informal complaints against Insurance Companies, Pre-Need Companies, Mutual Benefit Associations and Health Maintenance Organizations and provide for a mechanism to resolve dispute or controversy through the process of mediation/conciliation.

- **Office/Division**

Davao District Office

- **Classification**

Simple

- **Type of Transaction**

Government-to-Business (G2B)
Government to Citizens (G2C)

- **Who May Avail of the Service**

All

- **Requirement/s**

Checklist of Requirements	Where to secure
<p><i>In case of Non-life Insurance Complaints:</i></p> <ol style="list-style-type: none"> 1. Complainants Request for Assistance (CRA) for walk-in/simple letter complaint (For mail or e-mail) 2. Copy of the policy, if available 3. Copy of the Police Report/Traffic Accident Investigation Report, if there is any (Optional) 4. Copy of the denial letter, if there is any. (Optional) 	<p>IC Davao District Office</p> <p>Assured</p> <p>Police Station where the accident happened</p> <p>Insurance Company</p>

<p><i>In case of Life Insurance Complaints:</i></p> <ol style="list-style-type: none"> 1. Complainants Request for Assistance (CRA) for walk-in/simple letter complaint (For mail or e-mail) 2. Copy of the policy, if available 3. Copy of the denial letter, if there is any. (Optional) 4. Supporting documents, if there is any. (Optional) 	<p>IC Davao District Office</p> <p>Insured/Complainant/s</p> <p>Insured</p> <p>Insurance Company</p> <p>Insured/Complainant/s</p>
<p><i>In case of Pre-Need Complaints:</i></p> <ol style="list-style-type: none"> 1. Complainants Request for Assistance (CRA) for walk-in/simple letter complaint (For mail or e-mail) 2. Copy of the contract, if available 3. Copy of the Certificate of Full Payment, if available 	<p>IC Davao District Office</p> <p>Planholder/Complainant/s</p> <p>Planholder</p> <p>Planholder</p>
<p><i>In case of Health Maintenance Organization (HMO) complaints:</i></p> <ol style="list-style-type: none"> 1. Complainants Request for Assistance (CRA) for walk-in/simple letter complaint (For mail or e-mail) 2. Copy of the contract, if available 	<p>IC Davao District Office</p> <p>Member/Complainant/s</p>

- **Schedule of Availability of Service**

Mondays–Fridays (except holidays) 8:00 AM – 5:00 PM

▪ **How to Avail of the Service**

STEP	CLIENT STEPS	SERVICE PROVIDED	FEES TO BE PAID	PROCESSING TIME	PERSON IN CHARGE
1. Documentation of the Complaint	Filing of complaint/s directly to IC Davao Office or via mail or e-mail	<p><i>If the complaint is from walk-in clients:</i> Action Officer (AO) interviews and asks for documents/evaluates the complaint, to give proper advice either to file a complaint or to explain the basis of the position of the company.</p> <p>If AO finds no basis in filing a complaint, the client is duly informed and the transaction is considered closed/terminated.</p> <p><i>The AO prepares the CRA Form and receives the Letter-complaint and supporting documents in three (3) copies. (3 copies for filing, the 4th copy is the receiving copy of the complainant)</i></p> <p><i>If the complaint is through e-mail:</i> The Action Officer (AO) shall prints the e-mail and attachments, accomplish the Claimant's Request for Assistance (CRA) Form and reproduce the document in three (3) copies.</p> <p><i>If the complaint is through mail:</i> The AO shall sorts the letter and attachments, if any, accomplish the CRA Form and reproduce the document in three (3) copies.</p>	None	4 hours	<i>Action Officer/ Senior Insurance Specialist</i>

<p>2. Evaluation and Review</p>		<p><i>Division Manager reviews the complaint received to evaluate the succeeding steps to take.</i></p> <p><i>a. If a complaint lacks pertinent information or documents, Division Manager/ AO sends a letter/email to the complainant for submission of needed information/documents.</i></p> <p><i>b. If the complaint contains simple issues, a referral-letter shall be sent to the company for comment/follow-up, copy furnishing the complainant.</i></p> <p><i>b. If the complaint involves complex issues, parties will be invited for an e-mediation/conciliation conference.</i></p> <p><i>Mediator conducts face-to-face or virtual mediation/conciliation conference between the claimants and the respondent insurance/pre-need, HMO company or other regulated entities/persons, with the end view of pursuing the possibility of an amicable settlement of the complaint.</i></p>	<p>None</p>	<p>1 day</p>	<p><i>Division Manager/ Action Officer</i></p>
---------------------------------	--	--	-------------	--------------	--

3. Preparation of Referral Letter and/or Correspondence and Signing of Referral Letter and/or Correspondences		AO prepares Referral-letter/ Notice of Mediation/Conciliation conference to be scheduled at least 2 weeks' notice. The Division Manager reviews the letter and affixes his signature.	None	1 day	<i>Action Officer/ Senior Insurance Specialist</i>
4. Recording and Releasing		The Assigned Personnel releases the signed Referral-Letter/Notice of Mediation/Conciliation for delivery to the concerned parties. Referral-letter/ Notice of Mediation/Conciliation conference may also be sent through e-mail.	None	1 day	<i>Action Officer/ Senior Insurance Specialist</i>
TOTAL:			None	3 days and 4 Hours	

FEEDBACK AND COMPLAINTS MECHANISM

The Insurance Commission is committed to provide quality regulatory services to protect the insurance, pre-need and HMO customers. In order to develop and strengthen our services, your comments and suggestions are highly appreciated. Please let us know how we can serve and assist you better.

<p>HOW TO SEND FEEDBACK</p>	<p>THROUGH SMARTPHONE:</p> <ol style="list-style-type: none"> 1. Scan the Customer/Citizen Satisfaction Survey (CCSS) QR Code provided at the receiving area 2. Accomplish the online CCSS form and ensure that all pertinent fields in the form are duly filled-up including the remarks section, if necessary and make sure the form is successfully submitted <p>THROUGH E-MAIL:</p> <ol style="list-style-type: none"> 1. If your transaction is through e-mail, a link for the CCSS Form will be sent shortly after the transaction (https://bit.ly/3ryBoPH). Link may change vary accordingly. 2. Accomplish the online CCSS form and ensure that all pertinent fields in the form are duly filled-up including the remarks section, if necessary and make sure the form is successfully submitted <p>THROUGH PEN AND PAPER:</p> <ol style="list-style-type: none"> 1. Accomplish the Customer Satisfaction Form provided by IC Personnel/Security Guards in the receiving area 2. Ensure that all pertinent fields in the Customer Satisfaction Form are duly filled-up including the remarks section, if necessary. 3. Submit the same to IC Personnel/ Security Guards in the Receiving Area.
<p>HOW FEEDBACKS ARE PROCESSED</p>	<p>The Quality Management Team (QMT) Secretariat shall periodically collect the customer satisfaction forms for</p>

	<p>review of all customer satisfaction feedback, including remarks written by clients.</p> <p>The collective feedback shall be discussed by the QM with the IC Management Review Committee to form part of the process improvements of the agency.</p>
<p>HOW TO FILE A COMPLAINT</p>	<p>Fill up the Customer Complaint Form requested through the IC HR Division (HRD).</p> <p>The HR Personnel may assist the customer in filling up the form and ensure that all necessary information is provided including, but not limited to:</p> <ul style="list-style-type: none"> •Date of receipt of complaint; •Customer Information; •Statement/nature of complaint. <p>The client may also send a letter-complaint or email the complaint to HRD through hr@insurance.gov.ph. There is no need to fill up a customer complaint form if the complaint is sent through email or letter.</p>
<p>HOW COMPLAINTS ARE PROCESSED</p>	<p>The Complaints against an employee shall be referred to the concerned Division Manager or Deputy Insurance Commissioner.</p> <p>The Division Manager / Deputy Insurance Commissioner shall investigate the complaint upon evaluation of its validity. The results of the evaluation and/or the corrective actions taken to address the complaint shall be communicated to the client through their provided contact information.</p>
<p>CONTACT INFORMATION OF PRESIDENTIAL COMPLAINT CENTER, CONTACT CENTER NG</p>	<p>IC clients may also contact the following government hotlines:</p>

**BAYAN AND ANTI-RED TAPE
AUTHORITY**

8888 – Presidential Complaints Center
0908-881-6565 – Contact Center ng Bayan
complaints@arta.gov.ph or +632 8478-5093 – Anti-Red Tape Authority

The Insurance Commission strives to uphold the strictest confidentiality possible when handling your data and information. All personal data that will be collected will comply with the provisions set in Republic Act 10173, otherwise known as the Data Privacy Act of 2012.



**IC Citizens' Charter
2023 (Second Edition)**

