



Circular Letter (CL) No.:	2020-106
Date:	4 November 2020
Supersedes:	NONE

CIRCULAR LETTER

TO : ALL INSURANCE AND REINSURANCE COMPANIES, MUTUAL BENEFIT ASSOCIATIONS (MBAs), PRE-NEED COMPANIES, HEALTH MAINTENANCE ORGANIZATIONS (HMOs), AND OTHER CONCERNED PARTIES

SUBJECT : GUIDELINES STRENGTHENING SUPER TYPHOON "ROLLY"-RELATED CLAIMS MANAGEMENT POLICIES

WHEREAS, Super Typhoon "Rolly", with the international name Super Typhoon "Goni", made landfall in Catanduanes on 31 October 2020;

WHEREAS, Super Typhoon "Rolly" was noted as the strongest tropical cyclone observed worldwide thus far in 2020 and one of the most intense tropical cyclones on record¹;

WHEREAS, it was noted that Super Typhoon "Rolly" caused approximately ₱5.6 billion (US\$ 115.7 million) of infrastructure damage², along with ₱1.1 billion (US\$22.6 million) of agricultural damage³ in affected areas in the Philippines; and has claimed the lives of at least twenty (20) people⁴;

WHEREAS, this Commission recognizes that the damage and/or loss to life and property resulting from the onslaught of Super Typhoon "Rolly" may give rise to

¹ Samenow, J. (1 November 2020). "Super Typhoon Goni Explodes into 2020's Strongest Storm on Earth, and is Slamming into Philippines". Retrieved from "<https://www.washingtonpost.com/weather/2020/10/30/super-typhoon-goni-philippines-rolly/>".

² Garcia, M.A. (2 November 2020). "Infrastructure Damage due to Rolly at P5.6-B so far – DPWH". Retrieved from "<https://www.gmanetwork.com/news/news/nation/762428/infrastructure-damage-due-to-rolly-at-p5-6-b-so-far-dpwh/story/>".

³ Campos, O. (2 November 2020). "Typhoon 'Rolly' destroys P1.1 billion worth of crops." Retrieved from "<https://manilastandard.net/business/csr-mining/338451/typhoon-rolly-destroys-p1-1-billion-worth-of-crops.html>".

⁴ CNN Philippines Staff. (2 November 2020). "Death toll from Typhoon Rolly rises to 20". Retrieved from "<https://cnnphilippines.com/news/2020/11/2/Death-toll-Rolly-.html>".

claims against insurance and reinsurance companies, mutual benefit associations (MBAs), pre-need companies, and/or health maintenance organizations (HMOs) regulated by this Commission;

WHEREAS, this Commission thus finds the need to prescribe guidelines that will aid in the facilitation of the immediate processing and/or payment of such Super Typhoon “Rolly”-related claims against said regulated entities;

NOW, THEREFORE, in view of all the foregoing and in accordance with the undersigned’s powers under Section 437 of the Insurance Code of the Philippines, as amended by Republic Act No. 10607; Section 6 of Republic Act No. 9829, otherwise known as the Pre-Need Code of the Philippines; and Section 4 of Executive Order No. 192, series of 2015, the following ***Guidelines Strengthening Typhoon “Rolly”-Related Claims Management Policies*** are hereby adopted and promulgated, viz:

1. **Strengthening of Typhoon “Rolly”-Related Claims Management Policies.**
 - All insurance and reinsurance companies, MBAs, pre-need companies and HMOs are enjoined to adopt and implement claims management policies relative to the processing and/or payment of claims that are related to Super Typhoon “Rolly” with the following objectives, to wit:
 - a. Relaxation and streamlining of existing company procedures and mechanisms that will facilitate immediate processing and/or payment of claims related to Super Typhoon “Rolly”;
 - b. Relaxation of the notice of claim period and the period for completion of claim requirements; and
 - c. Enhancement of services that will improve overall customer claims experience.
2. **Separability Clause.** – If any provision of this Circular Letter shall be held unconstitutional or invalid, the other provisions not otherwise affected shall remain in full force and effect.
3. **Effectivity.** – This Circular Letter shall take effect immediately.

DENNIS B. FUNA
Insurance Commissioner

