CIRCULAR LETTER

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

SUBJECT : GUIDELINES STRENGTHENING TYPHOON “ULYSSES”-RELATED CLAIMS MANAGEMENT POLICIES

WHEREAS, Typhoon “Ulysses”, a Category-4 equivalent typhoon with the international name “Vamco”, made its first landfall on Patnanungan, Quezon Province on 11 November 2020 and later continued to hit various parts of Luzon;

WHEREAS, it was noted that Typhoon “Ulysses” has claimed the lives of at least thirty-two (32) people as of 14 November 2020\(^1\); and caused approximately ₱4.25 billion (US$ 88.3 million) of infrastructure damage so far\(^2\);

WHEREAS, this Commission recognizes that the damage and/or loss to life and property resulting from the onslaught of Typhoon “Ulysses” may give rise to 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 Typhoon “Ulysses”-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. 1

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192, series of 2015, the following Guidelines Strengthening Typhoon “Ulysses”-Related Claims Management Policies are hereby adopted and promulgated, viz:

1. **Strengthening of Typhoon “Ulysses”-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 Typhoon “Ulysses” 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 Typhoon “Ulysses”;

   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