



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



Circular Letter (CL) No.:	<b>2020-13</b>
Date:	<b>16 March 2020</b>
Supersedes:	<b>NONE</b>

### CIRCULAR LETTER

**TO :** ALL INSURANCE AND REINSURANCE COMPANIES, MUTUAL BENEFIT ASSOCIATIONS (MBAs), HEALTH MAINTENANCE ORGANIZATIONS (HMOs), AND OTHER CONCERNED PERSONS

**SUBJECT :** GUIDELINES STRENGTHENING COVID-19 CORONAVIRUS-RELATED CLAIMS MANAGEMENT POLICIES

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

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

**WHEREAS**, lawful health authorities have raised the Code Alert System for the COVID-19 coronavirus outbreak to *Code Red Sublevel 2*, following the sharp increase in the number of confirmed cases throughout the country;

**WHEREAS**, given the gravity of the COVID-19 coronavirus situation and to inspire consumer confidence in the management of COVID-19 coronavirus-related claims by insurance and reinsurance companies, mutual benefit associations (“MBAs”), and health maintenance organizations (“HMOs”), this Commission finds the immediate need to strengthen existing claims management policies of the above-mentioned industries relative to COVID-19 coronavirus-related claims;

**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 and Section 4 of Executive Order No. 192 (s. 2015), the following ***Guidelines Strengthening COVID-19 Coronavirus-Related Claims Management Policies*** are hereby adopted and promulgated, to wit:

1. **Strengthening of COVID-19 Coronavirus-Related Claims Management Policies.** – All insurance and reinsurance companies, MBAs, and HMOs are respectfully enjoined to adopt and implement claims management policies relative to the processing and/or payment of COVID-19 coronavirus-related claims 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 COVID-19 coronavirus-related claims;
  - 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

