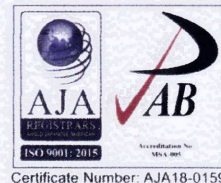




Republic of the Philippines
Department of Finance
INSURANCE COMMISSION
1071 United Nations Avenue
Manila



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TRANQUILINO E. ESPEJON
IC Supervising Administrative Officer
Administrative Division
Insurance Commission

Circular Letter No.:	2020-81
Date:	3 August 2020
Supersedes:	CL No. 2020-57

Date: _____

CIRCULAR LETTER

TO : ALL ENTITIES REGULATED BY THE INSURANCE COMMISSION

SUBJECT : GUIDELINES ON THE OPERATIONS OF REGULATED ENTITIES UNDER THE MODIFIED ENHANCED COMMUNITY QUARANTINE (MECQ) EFFECTIVE AUGUST 4 TO 18, 2020

WHEREAS, per a Memorandum from the Executive Secretary dated 16 March 2020, the entirety of Luzon was placed under enhanced community quarantine (ECQ);

WHEREAS, on 11 May 2020, the Inter-Agency Task Force for the Management of Emerging Infectious Diseases ("IATF-EID") issued IATF Resolution No. 35, series of 2020, lifting the community quarantine in low-risk areas, placing moderate-risk areas under General Community Quarantine (GCQ) until 31 May 2020, and placing high-risk areas under modified Enhanced Community Quarantine (MECQ) until 31 May 2020. Relative thereto, the IATF-EID likewise released guidelines governing the transition from ECQ to MECQ and GCQ;

WHEREAS, the Insurance Commission issued Circular Letter No. 2020-57 dated 14 May 2020 on the "*Operations of Regulated Entities Under the Modified Enhanced Community Quarantine (MECQ)*";

WHEREAS, the IATF-EID issued the "*Omnibus Guidelines on the Implementation of Community Quarantine in the Philippines with Amendments as of July 16, 2020*" ("the Omnibus Guidelines");

WHEREAS, on 30 July 2020, the IATF-EID issued IATF Resolution No. 60-A, series of 2020, directing the implementation of localized lockdown/ECQ in

areas in the National Capital Region (NCR) and Region IV-A identified with high community transmission, and placing several provinces, HUCs, and ICCs under Modified General Community Quarantine (MGCQ) or General Community Quarantine (GCQ) until 15 August 2020;

WHEREAS, on 02 August 2020, President Rodrigo Roa Duterte reverted the National Capital Region (NCR) and the provinces of Laguna, Cavite, Rizal and Bulacan to Modified Enhanced Community Quarantine (MECQ) **effective 04 August 2020 until 18 August 2020**;

WHEREAS, in light of the latest pronouncement placing NCR, Laguna, Cavite, Rizal, and Bulacan under MECQ, there is a need to institute guidelines to govern the operation of regulated entities in accordance with the Omnibus Guidelines issued by the IATF-EID and other relevant guidelines;

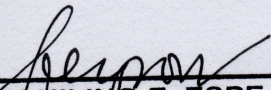
NOW THEREFORE, pursuant to the authority vested in the Insurance Commissioner under Section 437 of the Insurance Code of the Philippines, as amended by Republic Act No. 10607, Section 6 of Republic Act No. 9829, otherwise known as the Pre-Need Code of the Philippines, and Section 4 of Executive Order No. 192, series of 2015, the following guidelines are hereby adopted and promulgated:

Section 1. Operations of regulated entities.

Pursuant to Section 3 of the Omnibus Guidelines issued by the IATF-EID and Memorandum Circular No. 20-44, series of 2020 "*Prescribing the Recategorization of Some Business Activities from Category IV to Category III, Additional Services Allowed for Barbershops and Salons, Adjustment of Operating Hours, and Amendment of the IATF Negative List*" issued by the Department of Trade and Industry (DTI) on 31 July 2020, insurance/reinsurance companies, insurance/reinsurance brokers, mutual benefit associations (MBAs), pre-need companies, health maintenance organizations (HMOs), and other **regulated entities of the Insurance Commission may operate at fifty percent (50%) operational capacity¹ in areas covered by the MECQ, while encouraging work-from-home and other flexible work arrangements, where applicable.** On-site operations shall be subject to the strict observance of safety protocols, safe distancing, and return-to-work protocols for private companies as mandated by IATF-EID and other concerned government agencies.

In view of the foregoing, regulated entities seeking to resume or maintain on-site operations are hereby directed to issue Certificate(s) of Employment in favor of employees who will form part of their on-site workforce. Further, regulated

¹ As defined in Section 1 of the Omnibus Guidelines issued by the IATF-EID, "operational capacity" shall refer "to such a number of employees or workers who can be permitted or required to physically report to work on-site in a particular office or establishment".


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entities are required to direct their concerned employees to bring company IDs, valid IDs, and such other documents or identifications that will facilitate easy determination of compliance with relevant guidelines pertaining to the implementation of the MECQ.

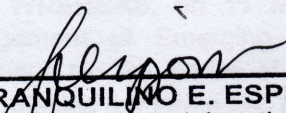
Section 2. Issuance of Certification by the Commission.

Regulated entities seeking to maintain a maximum of fifty percent (50%) on-site operations in areas under MECQ, as determined in the 02 August 2020 pronouncement of the President and as may further be determined in succeeding issuances by the Office of the President, IATF-EID and/or other relevant government agencies, **shall not be required to secure a certification to that effect from the Commission**. The foregoing notwithstanding, regulated entities are nonetheless required to comply with rules and guidelines on community quarantine, as may be promulgated by the Office of the President, IATF-EID, and/or other relevant government agencies. Further, in view of the suspension of public transportation during the MECQ, regulated entities seeking to maintain on-site operations shall make the necessary arrangements for the transport of their personnel from their residences to the office and back, as may be necessary.

Section 3. Effectivity.

This Circular letter shall take effect immediately.

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IC Supervising Administrative Officer
Administrative Division
Insurance Commission

Date: _____


DENNIS B. FUNA
Insurance Commissioner

