



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



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|---------------------------|------------------------|
| Circular Letter (CL) No.: | <b>2020-106</b>        |
| Date:                     | <b>4 November 2020</b> |
| Supersedes:               | <b>NONE</b>            |

### 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 record<sup>1</sup>;

**WHEREAS**, it was noted that Super Typhoon "Rolly" caused approximately ₱5.6 billion (US\$ 115.7 million) of infrastructure damage<sup>2</sup>, along with ₱1.1 billion (US\$22.6 million) of agricultural damage<sup>3</sup> in affected areas in the Philippines; and has claimed the lives of at least twenty (20) people<sup>4</sup>;

**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

<sup>1</sup> 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/>".

<sup>2</sup> 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/>".

<sup>3</sup> 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>".

<sup>4</sup> 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>".

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

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



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