



<b>Circular Letter No.:</b>	<b>2021-28</b>
<b>Date:</b>	<b>12 April 2021</b>
<b>Supplements:</b>	<b>CL 2021-22</b>

### CIRCULAR LETTER

**TO : ALL ENTITIES REGULATED BY THE INSURANCE COMMISSION**

**SUBJECT : OPERATIONS OF REGULATED ENTITIES UNDER THE MODIFIED ENHANCED COMMUNITY QUARANTINE (MECQ)**

**WHEREAS**, per the Memorandum from the Executive Secretary dated 21 March 2021 on the "Additional Measures to Address the Rising Cases of COVID-19 in the Country", the provinces of Bulacan, Cavite, Laguna, and Rizal, together with the highly urbanized cities of the National Capital Region, including the municipality of Pateros, shall be treated as one Subject Area and placed under General Community Quarantine, effective 22 March 2021 to 04 April 2021;

**WHEREAS**, on 27 March 2021, the Inter-Agency Task Force for the Management of Emerging Infectious Diseases (IATF-EID) issued IATF Resolution No. 106-A, series of 2021, placing the Subject Area set forth in the Memorandum of the Executive Secretary dated 21 March 2021 under Enhanced Community Quarantine (ECQ) immediately upon approval until 04 April 2021;

**WHEREAS**, the Insurance Commission issued Circular Letter No. 2021-22 dated 29 March 2021 on the "Operations of Health Maintenance Organizations and Health Insurance Providers under the Enhanced Community Quarantine (ECQ)";

**WHEREAS**, the National Capital Region and the provinces of Bulacan, Cavite, Laguna, and Rizal are placed under Modified Enhanced Community Quarantine from 12 April 2021 to 30 April 2021, upon the recommendation of the IATF-EID per Resolution No. 109-A, series of 2021, dated 10 April 2021;

**WHEREAS**, in light of the transition from ECQ to MECQ, there is a need to institute guidelines to govern the operations of regulated entities in accordance with IATF Resolution No. 109-A and its corresponding guidelines;

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

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**NOW THEREFORE**, in view of all the foregoing and 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:

1. **Operations of regulated entities.** Pursuant to the Omnibus Guidelines issued by the IATF-EID vis-à-vis IATF Resolution No. 109-A, insurance companies not offering health insurance products, reinsurance companies, insurance/reinsurance brokers, pre-need companies, and other regulated entities of the Insurance Commission not permitted to operate during the Enhanced Community Quarantine (ECQ) shall be allowed to operate at a maximum of fifty percent (50%) on-site capacity during the period of Modified Enhanced Community Quarantine (MECQ), while encouraging work-from-home and other flexible work arrangements, where applicable. Such 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 the IATF-EID and other relevant government agencies.

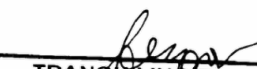
Health Maintenance Organizations (HMOs) and health insurance providers, as defined in CL No. 2021-22 dated 29 March 2022 may continue their on-site operations in areas under MECQ, as may be necessary and desirable to ensure access to necessary medical treatments and health care services of members or policyholders.

2. **Issuance of Certification by the Commission.** Regulated entities seeking to maintain on-site operations in areas under MECQ shall not be required to secure a certification to that effect from this Commission.

Nevertheless, as provided under the Omnibus Guidelines, "Law enforcement agencies shall recognize any of the following IDs: x x x (ii) valid IDs or other pertinent documentations issued by accrediting organizations or establishments allowed under ECQ x x x No other IDs or passes specifically exempting persons from community quarantine shall be required of workers of permitted establishments and/or offices without prejudice to requiring the presentation of other documents establishing the nature of their work x x x"

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

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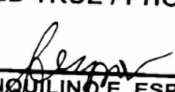
their concerned employees to bring company IDs, valid IDs, and such other documents or identifications that will facilitate easy determination of compliance with relevant guidelines pertaining to the implementation of the MECQ.

3. **Other Applicable Guidelines.** The foregoing notwithstanding, all regulated entities are directed to abide by all existing applicable guidelines with respect to the implementation of the MECQ, as well as such other subsequent guidelines as may be issued by the Office of the President, the IATF-EID, other relevant government agencies, and this Commission.
4. **Effectivity.** This Circular letter shall take effect immediately.

  
**DENNIS B. FUNA**  
Insurance Commissioner



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