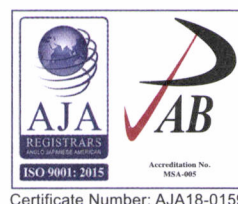




Republic of the Philippines
Department of Finance
INSURANCE COMMISSION
1071 United Nations Avenue
Manila



Insurance Commission Ruling (ICR) No.	2019-05
Date:	29 October 2019

MR. ELMER M. LORICA

President

Philippine Federation of Pre-Need Plan Companies, Inc.
5/F Basic Petroleum Bldg.
104 Carlos Palanca St.,
Legaspi Village, Makati

**SUBJECT: Investigation on the Conduct of Business
Operation of Evergreen Memorial Chapels
of San Miguel Pasig City**

Dear **Mr. Lorica:**

This pertains to the 06 August 2018 letter of Philippine Federation of Pre-Need Plan Companies, Inc., requesting for an investigation on Evergreen Memorial Chapels of San Miguel Pasig City, with registered business name “The Evergreen Chapels (Pasig), Inc.” (hereinafter “Evergreen” or “the Company”), for allegedly doing pre-need business without the required license from the Insurance Commission.

In a letter dated 05 September 2018, this Commission directed Evergreen to submit a written explanation as regards its business operation, as well as why no cease and desist order shall be issued against the Company. Evergreen was further directed to appear before the Commission to explain its business operation. Finally, this Commission directed Evergreen to refrain from selling and offering any pre-need products, or from engaging in any business operation considered as a pre-need business.

In a letter dated 16 September 2018, Evergreen submitted that it is not engaged in the pre-need business and that its contracts to provide funeral and cremation services are not pre-need plans.