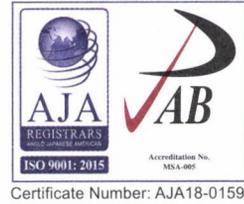




Republic of the Philippines
Department of Finance
INSURANCE COMMISSION
1071 United Nations Avenue
Manila



Legal Opinion (LO) No.:	2020 - 01
Date:	29 January 2020

MS. RUTHIE MARIE C. BABAEL

Head of Customer Contact Management, Life Operations
Pru Life Insurance Corporation of U.K.
9/F Uptown Place Tower 1,
1 East 11th Drive,
Uptown Bonifacio, Taguig City

**SUBJECT: Request for Legal Opinion on Claim
for Death Benefit Proceeds**

Dear **Ms. Babael**:

This refers to your letter dated 23 September 2019 requesting for the Insurance Commission's legal opinion as to the rightful recipient of the death benefit proceeds of Mr. Wei Chou Hsieh (hereinafter "Mr. Hsieh"), the policyowner and life insured under the two policies issued by Pru Life Insurance Corporation of U.K. (hereinafter "Pru Life U.K.").

The pertinent facts are as follows:

"By way of background, the policyowner and life insured under the two policies is Mr. Wei Chou Hsieh. The beneficiary under PN 00002203 was his wife, Roxsanna Hsieh, while the beneficiaries under PN 00027132 were Roxsanna Hsieh (primary irrevocable) and three of his children, Jeffrey Louis Hsieh, John Louis Hsieh and Amanda Louise Hsieh (all secondary revocable). [...] The policyowner/life insured and all named beneficiaries died on 7 February 2015. The police report indicated that their cause of death was asphyxia by suffocation. [...] However, the time of death of the policyowner/life insured and the beneficiaries were not conclusive, and Pru Life UK has not been able to determine whether any of the beneficiaries died after the policyowner/life insured.