



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



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Circular Letter No.:	<b>2020-57</b>
Date:	<b>14 May 2020</b>
Supersedes:	<b>CL No. 2020-40; CL No. 2020-51</b>

### CIRCULAR LETTER

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

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

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**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 03 April 2020, the Inter-Agency Task Force for the Management of Emerging Infectious Diseases (IATF-EID) issued IATF Resolution No. 19, series of 2020, providing that "Health Maintenance Organizations (HMOs), the Philippine Health Insurance Corporation (PHIC), and health insurance providers, shall be considered as part of health frontline services, for purposes of exempting their workers in the implementation of the ECQ.";

**WHEREAS**, the Insurance Commission issued Circular Letter (CL) No. 2020-40 dated 09 April 2020, entitled "*Implementing Guidelines Governing the Exemption of Health Insurance Providers and HMOs Personnel in the Implementation of the Enhanced Community Quarantine (ECQ) as Directed under IATF Resolution No. 19*";

**WHEREAS**, on 30 April 2020, the President issued Executive Order (EO) No. 112 "*Imposing an Enhanced Community Quarantine in High-Risk Geographic Areas of the Philippines and a General Community Quarantine in the Rest of the Country from 01 to 15 May 2020, Adopting the Omnibus Guidelines on the Implementation Thereof, and for Other Purposes*";

**WHEREAS**, the Insurance Commission issued CL No. 2020-51 dated 05 May 2020, entitled "*Supplemental Guidelines Governing the Exemption of Health Insurance Providers and HMO Personnel in the Implementation of the Enhanced Community Quarantine (ECQ)*";

**WHEREAS**, on 11 May 2020, the IATF-EID issued IATF Resolution No. 35, 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**, 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. 35 and its corresponding 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 (R.A.) No. 10607, Section 6 of R.A. No. 9829, otherwise known as the "Pre-Need Code of the Philippines", and Section 4 of EO No. 192, series of 2015, the following guidelines are hereby adopted and promulgated:

#### **Section 1. Operations of regulated entities.**

Pursuant to the guidelines issued by the IATF-EID in relation to IATF Resolution No. 35, partially allowing the operations of financial services, beginning 16 May 2020 until 31 May 2020, or until such other date as may be determined by the Office of the President, IATF-EID or other concerned government agencies, 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 (hereinafter collectively referred to as "regulated entities") **may resume operations of its business in areas covered by MECQ provided at least fifty percent (50%) of its operations are under work-from-home arrangements. Regulated entities may allow up to a maximum of fifty percent (50%) of their total workforce to work on-site.** 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 IATF-EID and other concerned government agencies.

In view of the foregoing, regulated entities seeking to resume 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 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. Application of CL No. 2020-40 and CL No. 2020-51 on the issuance of Certification by the Commission.**

Regulated entities seeking to resume on-site operations in areas under MECQ, as determined in IATF Resolution No. 35, and as may further be determined in succeeding issuances by the Office of the President, IATF and/or other relevant government agencies, shall not be required to secure a certification to that effect from the Commission. Accordingly, CL No. 2020-40 and CL No. 2020-51 are hereby deemed superseded.

**Section 3. Effectivity.**

This Circular letter shall take effect immediately.

  
DENNIS B. FUNA  
Insurance Commissioner

