



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

Circular Letter (CL) No.:	2021-71
Date:	20 December 2021
Supersedes:	NONE

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 TYPHOON “ODETTE”-RELATED CLAIMS MANAGEMENT POLICIES

WHEREAS, Typhoon “Odette”, a Category-5 equivalent typhoon with the international name “Rai”, made its first landfall on Siargao Island, Surigao del Norte on 16 December 2021 and later continued to hit various parts of Visayas and Mindanao;

WHEREAS, it was noted that Typhoon “Odette” has claimed the lives of at least two hundred eight (208) people as of 20 December 2021¹; and caused approximately ₱308.9 million (US\$ 6.16 million) of infrastructure damage so far²;

WHEREAS, this Commission recognizes that the damage and/or loss to life and property resulting from the onslaught of Typhoon “Odette” may give rise to 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 Typhoon “Odette”-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.

¹ Cator, C. (20 December 2021). “More than 200 feared dead from Odette’s wrath”. Retrieved from “<https://cnnphilippines.com/news/2021/12/20/typhoon-Odette-deaths-Dec-20.html>”.

² Patinio, F. (20 December 2021). “‘Odette’ leaves P309-M worth of infra damage” Retrieved from “<https://www.pna.gov.ph/articles/1163238>”.

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 “Odette”-Related Claims Management Policies*** are hereby adopted and promulgated, viz:

1. **Strengthening of Typhoon “Odette”-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 Typhoon “Odette” 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 Typhoon “Odette”;
 - 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

