NATIONAL ADMINISTRATIVE REGISTER · JUNE 8, 2018

ISSUANCE OF INSURANCE COMMISSION RULINGS (“ICR”)

CIRCULAR LETTER NO. 2018-33, June 08, 2018

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Adopted: 05 June 2018

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WHEREAS, the Insurance Commissioner may, under Section 437 of Republic Act No. 10607, otherwise known as the Amended Insurance Code of the Philippines, 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, s. 2015, issue rulings that are necessary to secure the enforcement of the provisions of the above-mentioned Codes and Executive Order, and to ensure the efficient regulation of the insurance, pre-need, and health maintenance organization (“HMO”) industries;

WHEREAS, for the purposes of this Circular Letter, Insurance Commission Rulings (“lCR”), shall be defined as rulings and interpretations by this Commission with respect to the provisions of the above-mentioned Codes and Executive Order and pertinent circular letters, rules, and regulations, as applied to a specific set of facts, with or without established precedents, and which this Commission may issue from time to time for the purpose of providing concerned stakeholders guidance on the consequences of the application of said Codes, Executive Order, and pertinent circular letters, rules, and regulations in specific situations;

NOW, THEREFORE, pursuant to the statutory rule-making powers of the Insurance Commissioner under Section 437 of Republic Act No. 10607, otherwise known as the Amended Insurance Code of the Philippines, 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, s. 2015, the following rules and regulations on the issuance of Insurance Commission Rulings are hereby promulgated, to wit.

1. Issuance of Insurance Commission Rulings. - This Commission shall, from time to time, issue Insurance Commission Rulings (“lCRs”) that shall contain rulings and interpretations by this Commission with respect to the provisions of the Amended Insurance Code of the Philippines, Pre-Need Code of the Philippines, Executive Order No. 192, s. 2015, and pertinent circular letters, rules, and regulations, as applied to a specific set of facts, with or without established precedents, and which this Commission may issue from time to time for the purpose of providing concerned stakeholders guidance on the consequences of the application of said Codes, Executive Order, and pertinent circular letters, rules, and regulations in specific situations.

lCRs shall be distinguished from legal opinions issued by this Commission pursuant to Circular Letter No. 2017-13 (d. 7 March 2017) and decisions or judgments rendered by the Regulation, Enforcement and Prosecution Division (“REPD”) in connection with administrative cases and those by the Claims Adjudication Division (“CAD”) as regards the adjudication of claims.

2. Numbering and Recording of lCRs. - This Commission’s Records Division shall devise a system of successively numbering the lCRs issued by the Insurance Commissioner. Said Division shall likewise devise a system for recording, organizing, and safekeeping all lCRs issued for future reference.

3. Publication in IC Website. - The Information Systems Division and Information Technology Division shall

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cause the publication of all lCRs issued in this Commission's website.

4. Effectivity. - This Circular Letter shall take effect immediately.

(SGD) DENNIS B. FUNA
Insurance Commissioner

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