

## LIFTING OF FREEZE RATES ORDER ON FIRE POLICIES

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In view of the expiration of Circular Letter No. 7-99 prescribing "freeze rates" for the policies renewed during the period April 30, 1999 to April 30, 2000, the following rules and regulations are hereby issued:

1. Each company shall file with this Commission its own fire rating structure for approval in accordance with Section 349 of the Insurance Code. Failure to submit the required rating structure shall mean that the company will be using the rates in the Fire Tariff Manual of 1998 until the company is able to file its own rating structure.
2. For earthquake insurance, the minimum rate shall be 0.100% for all structures. All other rules and regulations in the Fire Tariff Manual of 1998 remain enforced. In addition, a catastrophe loss reserve for this cover is required to be maintained starting year 2000.

Please be guided accordingly.

Adopted: 25 April 2000

(SGD.) EDUARDO T. MALINIS  
Insurance Commissioner

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