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It has come to our attention that unscrupulous persons have been misrepresenting themselves as insurance/microinsurance intermediaries either as agents or brokers duly licensed by the Insurance Commission.

Henceforth, it shall be the responsibility of insurance companies and cooperative insurance societies to ensure that only authorized or licensed intermediaries, i.e., agents or brokers are engaged to sell insurance/microinsurance policies. In the case of mutual benefit associations, their insurance products must be issued only to their members.

Violation of this Circular shall be dealt with in accordance with the provisions of the Insurance Code.

For strict compliance.

(SGD.) VIDA T. CHIONG
Deputy Insurance Commissioner
Officer-in-Charge

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