

AMENDMENT TO ITEM 7.18 OF INSURANCE COMMISSION CIRCULAR LETTER NO. 2014-47 ON THE USE OF MOBILE APPLICATION FOR THE DISTRIBUTION OF INSURANCE PRODUCTS

CIRCULAR LETTER NO. 2018-07, January 29, 2018

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WHEREAS, IC Circular Letter No. 2014-47 dated 21 November 2014 on “Guidelines on Electronic Commerce of Insurance Products” recognizes the use of mobile application as a form of electronic commerce of insurance products;

WHEREAS, a mobile insurance application is a type of mobile application that may be preinstalled in the mobile device, an item in the SMS menu of the network carrier, or downloaded by the user through any of the digital platforms;

WHEREAS, the use of mobile insurance application for the distribution of insurance products will improve market penetration, promote product awareness, improve efficiency in the delivery of insurance products and provide an alternative platform accessible to the general public using technological advancements;

WHEREAS, there is a need to set the guidelines in the use of mobile insurance applications for the distribution of insurance products;

NOW WHEREFORE, pursuant to the authority of the Insurance Commissioner under Sections 50 and Section 437 of the Insurance Code, as amended by Republic Act No. 10607, Item 7.18 of IC Circular Letter No. 2014-47 on the Guidelines on Electronic Commerce of Insurance Products is hereby amended as follows:

“7.18 The use of the mobile application should be with prior approval of the Commission. The mobile application should be registered with the major digital platform like Apple, Inc. App Store and Google, Inc. Google Play and Microsoft Windows Marketplace and must possess the requirements of these guidelines as applicable to the website of the insurance provider.

“The mobile insurance application may be pre-installed in the mobile device, an item in the SIM menu of the network carrier, or downloaded by the user through any of the above-cited digital platforms. The mobile application insurance shall only be accessible and used within the Philippine territory. Only approved insurance products shall be distributed in the mobile application and shall comply with existing laws, rules, regulations, and circulars released by this Commission. Payment of the insurance product availed through the use of the mobile insurance application may be through automatic deduction to the existing load of the user to the network carrier, billed through the postpaid plan, deducted to existing electronic wallet, use of credit or debit card, and use of any accredited online payment system, subject to existing rules and regulations of the National Telecommunications Commission.”

This Circular shall take effect immediately.

(SGD) DENNIS B. FUNA

Insurance Commissioner

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