

REVOCATION OF LIMITED LICENSES FOR 1. PERSONAL ACCIDENT 2. FIRE & MOTOR CAR

IC CIRCULAR LETTER NO. 4, S. OF 2009, January 22, 2009

Read online (full-text search, related cases, audio case brief): <https://batas.org/library/6791d3a964bd/>

Due to the issuance of Circular Letter No. 27-2008 which grants agent's license for Accident and Health policies, the Insurance Commission will no longer issue limited license for agents of Personal Accident insurance. Those who intend to sell or solicit personal accident insurance products shall have to apply for license to sell Accident and Health policies.

Agents who were already issued license for Personal Accident may continue to possess the license and are allowed to renew their licenses.

The limited authority to solicit Fire and Motor Car insurance under Circular Letter No. 12-99 CL is, likewise, revoked. Existing limited licenses issued for this lines shall continue to be effective until the date of their expiry. Hence, those intending to sell or solicit fire and motor car insurance shall have to pass the qualifying examination for non-life agents.

This Circular supersedes Circular Letter No. 11-97 and 12-99 and shall take effect on January 30, 2009.

Adopted: 22 Jan. 2009

(SGD.) EDUARDO T. MALINIS
Insurance Commissioner

ABOUT BATAS.ORG

Study smarter at BATAS.org

The Philippine bar review and law-school companion built around how your brain actually remembers.

The complete Philippine law library - free for everyone.

More than 100,000 Supreme Court decisions, Republic Acts, and executive issuances - full-text searchable, browsable by category and year, and always free. No paywall, no login. This PDF came from it.

Audio case-brief lectures.

Any decision becomes a podcast-style lecture - facts, issues, ruling, and doctrine - with read-along highlighting and a hands-free presentation mode. Study while commuting, working out, or resting your eyes.

Bar review built on the science of memory.

Complete, sequenced courses for all eight bar subjects, narrated like podcasts and reinforced with retrieval practice and spaced review - the study techniques with the strongest evidence behind them.

The full law-school curriculum.

One subscription unlocks the entire J.D. curriculum - every subject, every lesson, with your progress tracked down to the paragraph so you can pick up exactly where you left off, on any device.

Mock exams that tell you where you stand.

Timed multiple-choice exams graded instantly, with per-subject score breakdowns and focus suggestions that point you at your weakest topics first.

A study planner that keeps you on pace.

Set your schedule and BATAS tells you every day whether you are on track for bar day - and exactly which lesson to take next.

Start free at <https://batas.org>

The law library is free forever - and your first lesson is one click away.

The text of this document is an official public record and remains in the public domain. Formatting, presentation, and compilation © 2026 batas.org.

Downloaded free from the batas.org Law Library. Share it freely - the library is free for every law student, bar reviewee, and practitioner.