NO CLAIM BONUS IN MOTOR CAR POLICIES

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It has come to the knowledge of this Commission that some non-life insurance companies doing business in the Philippines do not give the corresponding premium discounts or No Claim Bonus to the insured.

Please be reminded that the denial of No Claim Bonus to the insured constitutes a violation of the insurance contract, of the Motor Car Tariff, and of the Insurance Code and subjects the erring company to the penalties provided for under the provisions of Section 363 of the Insurance Code.

Adopted: 15 June 1992

(SGD.) EDUARDO T. MALINIS
Deputy Insurance Commissioner
Officer-in-Charge

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