CIRCULAR LETTER

TO : ALL REGULATED ENTITIES

SUBJEKT : REQUESTS FOR LEGAL OPINIONS AND NULLIFICATION OF ALL PREVIOUS UNAUTHORIZED LEGAL OPINIONS

It has come to the knowledge of the Commissioner that in the past certain lawyers in the Insurance Commission have issued unauthorized legal opinions bearing their own signatures. Some of these legal opinions have been used in court cases and even quoted in court documents. Please be advised that all requests for legal opinions, should we decide to issue them, must be addressed to the Commissioner and all legal opinions issued must only emanate from the Commissioner.

Individual lawyers employed by the Insurance Commission are not authorized to issue legal opinions unless explicitly authorized in writing by the Commissioner to do so.

Accordingly, all previously issued and unauthorized legal opinions signed by individual lawyers of the Insurance Commission, unless signed in the capacity of Officer-in-Charge or unless explicitly authorized in writing, are hereby declared null and void.

Please be guided accordingly.

EMMANUEL F. DOOC
Insurance Commissioner