



Republic of the Philippines  
Department of Finance  
**INSURANCE COMMISSION**  
1071 United Nations Avenue  
Manila

Circular Letter (CL) No.:	2015-02
Date:	13 January 2015
Supersedes:	None

**CIRCULAR LETTER**

**TO : ALL REGULATED ENTITIES**

**SUBJECT : REQUESTS FOR LEGAL OPINIONS AND NULLIFICATION  
OF ALL PREVIOUS UNAUTHORIZED LEGAL OPINIONS**

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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