



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



PRESS RELEASE

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Insurance Commission and Integrated Bar of the Philippines (IBP) sign agreement to provide free legal assistance to insuring public



IBP National Executive Director Jose Perpetuo M. Lotilla (second from right) and Insurance Commissioner Reynaldo A. Regalado (second from left) signed the Memorandum of Agreement between IC and IBP to provide free legal assistance to the insuring public. Also in photo are IBP National Director for Legal Aid Marcelino Michael L. Atanante IV (rightmost) and IC Deputy Commissioner for Legal Services Randy G. Serrano (leftmost).

The Insurance Commission (IC) and the Integrated Bar of the Philippines (IBP) signed on Monday afternoon a memorandum of agreement to provide free legal assistance to the insuring public when filing a claim or complaint arising from insurance, pre-need and health maintenance organization (HMO) products.

The said agreement will provide free legal assistance, including consultation, and representation during mediation, conciliation, and adjudication proceedings, particularly to marginalized and less privileged citizens of the country.

As a standard procedure, IC informs the insuring public who file requests for assistance and/or complaints against insurance, pre-need and HMO companies of the available legal remedies to enforce their claims.

Under the agreement, after IC has informed a complainant of the available legal remedies, IC may endorse the complainant to the IBP for free legal services.

IBP shall then provide legal services, subject to the application of a means and merit test and to the availability of volunteer legal aid lawyers.

The agreement, however, does not preclude filing of requests for assistance and formal adjudication cases even without a lawyer, as IC standard procedures already provide for the filing of requests and complaints even without the assistance of counsel.

In 2023, IC resolved all 5,417 informal complaints received from the insuring public, pursuant to the mandates of Republic Act No. 11765 or the Financial Products and Services Consumer Protection Act. The said complaints were resolved either through amicable settlement between the complainants and the corresponding IC-regulated entities, or through endorsement of the complaints for formal adjudication. [END]