

[ **IC Circular Letter No. 2015-12-C, March 24, 2015**  
]

**CHANGES IN THE APPROVED NON-LIFE INSURANCE POLICY  
FORMS**

*Adopted: 24 March 2015*

*Date Filed: 10 April 2015*

**WHEREAS**, Section 232 of the Insurance Code, as amended, provides that “no policy, certificate or contract of insurance shall be issued or delivered within the Philippines unless in the form previously approved by the Commissioner, and no application form shall be used with, and no rider, clause, warranty or endorsement shall be attached to, printed or stamped upon such policy, certificate or contract unless the form of such application, rider, clause, warranty or endorsement has been approved by the Commissioner”;

**WHEREAS**, there is a need to provide guidelines on non-life insurance companies as to changes on the **previously** approved policy forms, surety bond forms, endorsement and ancillary forms which will not require submission for approval of the forms.

**NOW, THEREFORE**, pursuant to the powers vested to the Insurance Commissioner under Section 437 of the Insurance Code, as amended, the following are hereby promulgated:

1. The following changes in the previously approved policy form, surety bond forms, endorsement and ancillary forms, herein collectively referred to as “policy forms”, can be effected by non-life insurance companies without need of prior approval:
  - a. Legal and business name of company
  - b. Company logo
  - c. Principal and branch office address
  - d. E-mail address
  - e. Telephone/contact numbers
  - f. Name of signatory
  - g. Premium and amount or percentage of deductible
  - h. Font size and style
    - i. Conversion of the policy form to policy jacket or booklet type
    - j. Website address
  - k. Conversion of paper form to electronic form
    - l. Correction of typographical errors
  - m. Amount of insurance/benefits and deductible
  - n. Pagination/page numbers