

IMPLEMENTATION OF THE COMPULSORY THIRD PARTY LIABILITY (CTPL) INSURANCE

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Supplemental to Circular Letter No. 10-2005 dated April 11, 2005, particularly provisions IIA to IIC, to wit:

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A. All non-life insurance companies are hereby directed to commence the issuance of 3-Year CTPL policies not earlier than May 2, 2005;

B. All forms for 3-Year CTPL coverage, which shall be separate and distinct from comprehensive motor vehicle policies, must be submitted to the Insurance Commission and duly approved by the Insurance Commissioner;

C. Insurance companies duly accredited by the Insurance Commission shall be pooled under the auspices of the major industry association, Philippine Insurers and Reinsurers Association, to provide the insurance coverage for the 3-Year CTPL.

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following is the schedule for the implementation of the Compulsory Third Party Liability (CTPL) Insurance:

I. All non-life insurance companies - individually -- shall begin issuing 3-Year CTPL insurance policies starting May 2, 2005;

II. All forms for 3-Year CTPL insurance policies, and the premiums therefor, for individual issuance, shall be submitted for the approval of the Commission before May 2, 2005;

III. On or before September 1, 2005, non-life insurance companies shall be pooled into a consortium to provide CTPL insurance coverage for motor vehicles;

IV. All forms for CTPL insurance policies, and the premiums therefor, to be used by the consortium shall be submitted for the approval of the Commission on or before August 15 2005; and

V. The consortium shall designate a managing IT company on or before August 15, 2005, subject to accreditation and reportorial requirements of the Commission.

For your guidance and strict compliance.

Adopted: 25 April 2005

(SGD.) BENJAMIN S. SANTOS

Commissioner

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