STRICT IMPLEMENTATION OF THE IC COC GATEWAY (ICG) PROGRAM

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Further to Circular No. 6-2010 dated February 12, 2010, this Commission hereby reiterates that all Certificates of Cover (COC) to be issued by insurance companies, agents and brokers have to be registered with and should pass through the ICG for authentication.

Violation of this Circular shall be dealt with as follows:

a. First Offense – The company shall be required to pay a penalty of P1.000.00 for each COC issued that did not pass through the ICG

b. Second Offense – The company shall be required to pay a penalty of P500.00 per day from the date the COC was issued

c. Third Offense – Suspension or after due hearing removal of directors and/or officers and/or revocation of company's, agents', brokers' licenses

This Circular shall take effect on May 24, 2010.

Please be guided accordingly.

(SGD.) SANTIAGO JAVIER RANADA
Insurance Commissioner

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