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GUIDELINES ON THE ISSUANCE OF CERTIFICATES OF COVER (COC) FOR ALL MOTOR VEHICLES

IC CIRCULAR NO. 6-2010, February 12, 2010

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On January 20, 2010, a Memorandum of Agreement (MOA) was executed by and among the Insurance Commission (IC), Land Transportation Office (LTO) and Bureau of Internal Revenue (BIR). The MOA seeks to provide a Comprehensive Program that will address all issues and concerns regarding Compulsory Third Party Liability (CTPL) Insurance and see to it that all issued Certificates of Cover (COC) are duly registered and that all taxes due in relation thereto are paid correctly and promptly through system interconnectivity and information sharing.

In line with this, and pursuant to the letter, intent and spirit of the MOA, this Commission has established the IC COC Gateway (ICG) to see to it that before any COC is issued and transmitted to the LTO for proper motor vehicle registration, the corresponding premiums, taxes and commissions are duly recorded and paid. All these relevant information shall be forwarded and transmitted by this Commission on line and real time to the LTO and the BIR.

Accordingly, all non-life insurance companies, agents and brokers are hereby directed to comply with the following requirements:

1. The ICG gives authenticity to all COCs, hence, all COCs to be issued by insurance companies must be registered and should pass through the ICG.

2. Insurance companies must have an existing automated COC issuance system compatible with the ICG system and equipment to be able to access the ICG and should have the following:

a) Existing contract between insurance company and preferred IC accredited payment centers for interconnectivity;
b) Automated cash management system with electronic and secured transmission of collection files;
c) Real-time debit and credit from insurance companies' funds;
d) Up-to-date online reports

This Commission, pursuant to the letter, intent and spirit of the MOA, shall submit to the LTO for monitoring, verification and registration purposes, only those COCs that have complied with the above requirements and procedures.

No COC will be accepted and processed without complying with the above requirements and procedures effective immediately.

For strict compliance.

(SGD.) EDUARDO T. MALINIS
Insurance Commissioner

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