

PASSENGER PERSONAL ACCIDENT INSURANCE PROGRAM

LTFRB MEMORANDUM CIRCULAR NO. 2010-035, October 20, 2010

Read online (full-text search, related cases, audio case brief): <https://batas.org/library/b13b82c4ce80/>

After a review of the existing Memorandum of Agreement (MOA) between the Board and the two accredited Insurance Consortia namely: Philippine Accident Managers, Inc. (PAMI) and Universal Transport Accident Solutions, Inc. (UNITRANS), it appears that the same expires on September 16, 2010.

However, to protect the commuting public and in line with its regulatory powers as provided by Section 5 (b) and (k) of Executive Order No. 202, the Board hereby directs the PAMI and UNITRANS to continue performing their functions as accredited Insurance Consortia providing Personal Passenger Accident Insurance (PPAI) Policies to authorized public utility operators on a hold-over capacity in accordance with the Memorandum dated 13 September 2010 of the Secretary of the Department of Transportation and Communications.

Further, all existing PPAI policies shall likewise be recognized by PAMI and UNITRANS until the period of coverage stated in the policies issued.

All other issuances or parts thereof inconsistent herewith are hereby modified, amended, or superseded accordingly.

This Memorandum Circular shall take effect immediately following its publication in a newspaper of general circulation and the filing of three (3) copies hereof with the UP Law Center pursuant to Presidential Memorandum Circular No. 11, dated 09 October 1992.

SO ORDERED.

(SGD.) ATTY. NELSON P. LALUCES
Chairman

(SGD) ATTY. MANUEL M. IWAY
Board Member

(SGD) ENGR. SAMUEL JULIUS B. GARCIA
Board Member

ABOUT BATAS.ORG

Study smarter at BATAS.org

The Philippine bar review and law-school companion built around how your brain actually remembers.

The complete Philippine law library - free for everyone.

More than 100,000 Supreme Court decisions, Republic Acts, and executive issuances - full-text searchable, browsable by category and year, and always free. No paywall, no login. This PDF came from it.

Audio case-brief lectures.

Any decision becomes a podcast-style lecture - facts, issues, ruling, and doctrine - with read-along highlighting and a hands-free presentation mode. Study while commuting, working out, or resting your eyes.

Bar review built on the science of memory.

Complete, sequenced courses for all eight bar subjects, narrated like podcasts and reinforced with retrieval practice and spaced review - the study techniques with the strongest evidence behind them.

The full law-school curriculum.

One subscription unlocks the entire J.D. curriculum - every subject, every lesson, with your progress tracked down to the paragraph so you can pick up exactly where you left off, on any device.

Mock exams that tell you where you stand.

Timed multiple-choice exams graded instantly, with per-subject score breakdowns and focus suggestions that point you at your weakest topics first.

A study planner that keeps you on pace.

Set your schedule and BATAS tells you every day whether you are on track for bar day - and exactly which lesson to take next.

Start free at <https://batas.org>

The law library is free forever - and your first lesson is one click away.

The text of this document is an official public record and remains in the public domain. Formatting, presentation, and compilation © 2026 batas.org.

Downloaded free from the batas.org Law Library. Share it freely - the library is free for every law student, bar reviewee, and practitioner.