



Republic of the Philippines  
Department of Finance  
**INSURANCE COMMISSION**  
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**CIRCULAR LETTER NO. 11-2002**

**TO : All Insurance Companies, Insurance Agents and Insurance Brokers**  
**SUBJECT: Authentication of Motor Vehicle Certificates of Cover (COC)**

In connection with the Information Technology Application for the Compulsory Third Party Liability (CTPL) insurance coverage for motor vehicles required under the Joint Land Transportation Office (LTO) and Insurance Commission (IC) Memorandum Circular dated March 14, 2002, all insurance companies, agents and brokers are hereby directed to submit to the process of authentication all COC's issued starting July 1, 2002.

Failure to comply therewith shall be sufficient cause for disqualification of insurance company to issue COC for the CTPL insurance.

For strict compliance.

**EDUARDO T. MALINIS**  
Insurance Commissioner

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