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Department of Finance  
**INSURANCE COMMISSION**  
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**CIRCULAR LETTER NO. 6-2004**

To : All Non-life Insurance Companies, Insurance Brokers and Insurance Agents.  
Subject : Vehicles Having Dual Purpose Bodies


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In connection with the implementation of revised rules on Motor Car Manual of Rates, particularly the notation under the rating of private cars and commercial vehicles which is quoted below:

"N.B. 1-c) Vehicles having dual purpose bodies, i.e. fitted with passenger seats and with goods carrying capabilities, shall be rated under Private Car Tariff and a Private Car Policy shall be used."

this Commission, hereby reiterates that all vehicles that are primarily intended for passengers but are fitted with goods carrying capabilities, e.g. the Asian Utility Vehicles (AUV), Sports Utility Vehicles (SUV), Pajero, Toyota Revo, Mitsubishi L-300, Mitsubishi Adventure, Starex, Isuzu Hi-Lander, Nissan Terrano, Tamaraw FX, Strada, Vans and the like shall be rated under the Private Car Tariff, provided that the vehicle has not been converted into a vehicle for carrying fare-paying passengers, and classified as Land Transportation Operator (LTO) vehicles or the assured could show proof that he is engaged in a business wherein the insured vehicle is being utilized in carrying of his commodities/goods.

For strict compliance.

  
**EDUARDO T. MALINIS**  
Officer-in-Charge