



Republic of the Philippines
Department of Finance
INSURANCE COMMISSION
1071 United Nations Avenue
Manila



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IC AND LTO SIGN MEMORANDUM OF AGREEMENT ON MOTOR VEHICLE INSPECTION AND REGISTRATION SYSTEMS LINKAGE

The Insurance Commission (IC), represented by Insurance Commissioner Dennis Funa, and the Land Transportation Office (LTO), represented by Assistant Secretary Edgar C. Galvante, signed a Memorandum of Agreement (MOA) in a Virtual MOA Signing program held on 22 December 2020. The MOA provides a linkage between the information technology (IT) systems of both agencies that will enable real-time responses to queries concerning the verification of Confirmations of Cover (COCs) of registered motor vehicles.

“As we live in an era of globalization, it is important to provide quality and reliable services to our stakeholders. With this in mind, the LTO and IC aim to collaborate towards the creation of a secured and protected data collection system with 24/7 service access. The online interconnectivity will provide quick response to queries for faster processing of the Certificate of Cover. By checking the COC reference number, chassis number, engine number and expiration date from the IC database, fake policies are now a thing in the past,” highlighted Commissioner Funa in his speech during the event.

The MOA establishes a centralized system accessible to both the IC and the LTO, making it possible to query details such as, but not limited to, COC reference numbers, chassis numbers, engine numbers, and motor vehicle classifications, in relation to the processing and verification of in-force COCs.

“The centralized system ensures that all [motor vehicle insurance] policies are registered within the LTO’s Motor Vehicle Inspection and Registration System (MVIRS). Every successful motor vehicle registration tags the COC as ‘USED’, making it impossible to recycle and forge the certificate. It therefore gives us the assurance that premium payments proceed directly to legitimate insurance companies,” he added.

The LTO’s MVIRS is a web-based system that manages transactions including motor vehicle registration, re-registration and deregistration, transfers, cancellations, motor vehicle health certifications, penalty and inter-regional movement or transfers. The MVIRS maintains an accurate, up-to-date database of vehicle ownership and status.

Further, the IC and LTO also mutually agreed in the MOA to designate Data Protection Officers (DPOs) from both government agencies; observe any and all data privacy laws, rules and regulations for the protection of data subjects in the implementation of the MOA; and institute measures to ensure round-the-clock system service availability.

“This partnership and collaboration between the LTO and IC is just one of our government’s continuous measures in providing better and streamlined services for our countrymen,” Commissioner Funa said in closing the Virtual MOA Signing event.

A handwritten signature in black ink, appearing to read 'Avilla', with a long, sweeping horizontal stroke extending to the right.

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