

04.12.2024

## A new digital MTPL (RCA) insurance service - Certificate of Recorded Damages. Obtain it instantly, from anywhere in the world

The National Bank of Moldova (NBM) announces the launch of a new digital service that simplifies the process of obtaining the Certificate of Recorded Damages, or the absence thereof. Thus, Moldovan citizens will be able to obtain the document even outside the Republic of Moldova, which will facilitate the conclusion of compulsory motor third party liability insurance contracts or optional vehicle insurance contracts abroad.

The certificate is available in both Romanian and English and contains detailed information about the applicant's last five years of contractual relationships with insurance companies in the Republic of Moldova, including the evolution of the Bonus-Malus class, details of MTPL contracts (domestic and international) and the number of claims files in which the applicant is involved. The information is provided by the [State Automated Information System RCA Data \[1\]](#), and the responsibility for its accuracy and transmission lies solely with the insurance companies or, where applicable, with the National Bureau of Motor Insurers of the Republic of Moldova.

The certificate is issued in electronic format through the RCA.BNM.MD portal and contains a unique electronic identifier (QR code) that allows for its authenticity to be verified.

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