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# Questions and answers regarding the suspension of the licence and the imposition of special administration at IRC "MOLDCARGO" JSC

*What you need to know*:

**1. Why was the licence of IRC "MOLDCARGO" JSC suspended and special administration imposed?**

The decisions to suspend the licence of ICR "MOLDCARGO" JSC and to place it under special administration [1] were taken following the findings of a thematic inspection, which revealed serious and interconnected breaches in the insurer's operations.

**2. What does licence suspension mean?**

During the period of the licence suspension, ICR "MOLDCARGO" JSC is not entitled to enter into new insurance and/or reinsurance contracts. The suspension of the licence does not invalidate insurance contracts entered into prior to the imposition of the measure.

**3. Are existing insurance policies still valid?**

Yes. Insurance contracts that have already been concluded remain in force, and the insurer must fulfil the contractual obligations and terms it has undertaken.

**4. Will compensation be paid for the claims?**

ICR "MOLDCARGO" JSC is obliged to continue to honour payments relating to claims and to comply with the terms of the insurance contracts currently in force.

**5. Where should the application to open a claim file or the claim for compensation be submitted?**

Requests to open claims files and claims for compensation should be submitted directly to ICR "MOLDCARGO" JSC. These will be handled in accordance with Law No 106/2022 on compulsory motor third-party liability insurance for damages caused by vehicles or, where applicable, the relevant insurance terms and conditions.

**6. What does the appointment of special administration mean?**

Special administration involves the management of the insurer's business by special administrators appointed by the supervisory authority. The special administrators exercise the powers, rights and obligations of the company's board and executive body.

**7. What is the purpose of these measures?**

The measures are designed to protect the rights and interests of contractors, policyholders, injured third parties and other persons whose rights may be infringed.

**8. Where can I request further information?**

For information regarding existing policies, the submission of claims and the payment of compensation, interested parties may contact ICR "MOLDCARGO" JSC using the contact details provided on the insurer's website [2].

Tags

IRC [3]

MOLDCARGO [4]

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