

[CIRCULAR LETTER NO. 2018-10, February 06, 2018]

RULES AND REGULATIONS IN THE USE OF TRAFFIC ACCIDENT INVESTIGATION REPORT AS AN ALTERNATIVE TO POLICE REPORT AS A REQUIREMENT IN PROCESSING INSURANCE CLAIMS IN MOTOR INSURANCE

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Pursuant to the powers vested in the Insurance Commissioner by Section 437 (d) and (p) of The Insurance Code, as amended by Republic Act No. 10607, to lessen the burden on the part of the insured to secure Police Reports which are not easily accessible and to provide an alternative to Police Reports as a requirement in the processing of motor insurance claims as allowed in this Circular, the following **Rules and Regulations in the Use of Traffic Accident Investigation Report as an Alternative Requirement in Processing Insurance Claims in Motor Insurance** are hereby adopted:

Section 1. Scope. - All Non-Life Insurance Companies offering motor insurance.

Section 2. Definition. - As used in this Circular, a Traffic Accident Investigation Report is a document prepared by an Authorized Person as provided under Section 4 hereof who, in the regular course of duty, investigates a motor vehicle accident resulting in bodily injury to any party or loss of or damage to the property of any person as one of the requirements to substantiate an insurance claim.

Section 3. Contents. - A Traffic Accident Investigation Report shall contain the following minimum information:

- (a) The time, day, month and year of the accident;
- (b) Information adequate to identify the location of the accident;
- (c) Identifying information for all involved parties and witnesses, including name, age, sex, complete address, telephone number, vehicle ownership and registration, proof of insurance and name of insurer;
- (d) A narrative description of the facts of the accident, a simple diagram of the scene of the accident, traffic violation, if any, photographs, available closed circuit television (cctv) footages and the investigating officer's name, agency and identification number;
- (d) Attestation of the parties involved in the accident as well as the person preparing the traffic accident investigation report; and,
- (e) Such other matters which are relevant to the preparation of