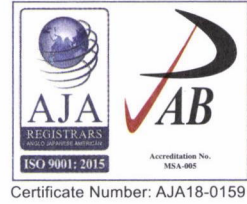




Republic of the Philippines
 Department of Finance
INSURANCE COMMISSION
 1071 United Nations Avenue
 Manila



Circular Letter No.:	2020-91
Date:	11 September 2020
Amends/Supplements:	CL No. 2018-10

CIRCULAR LETTER

TO : ALL NON-LIFE INSURANCE COMPANIES

SUBJECT : AMENDMENT TO CIRCULAR LETTER NO. 2018-10 ON 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

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, the following amendments to Circular Letter No. 2018-10 on “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” are hereby adopted and promulgated, to wit:

1. The “Traffic Accident Investigation Report”, as defined in CL No. 2018-10, shall be renamed as “Traffic Incident Investigation Report”.
2. Section 2 of CL No. 2018-10 is hereby amended to read as follows:

*“Section 2. **Definition.** – As used in this Circular, the following terms shall be understood to have the following meanings:*

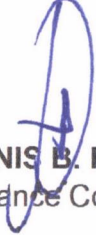
- (a) **Authorized Person** – a traffic officer, personnel, or constable of Metro Manila Development Authority or Traffic Bureau/s or its equivalent in local government units, who has undergone, completed and passed the necessary training for Traffic Incident Investigation Reporting.*

(b) **Traffic Incident Investigation Report** – a document prepared by an Authorized Person who, in the regular course of duty, investigates a motor vehicle incident 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.”

3. Section 3 of the same Circular is hereby retained and Section 4 thereof is hereby deleted. Finally, Section 5 of CL No. 2018-10 on “Applicability” is hereby renumbered as Section 4.

Except as amended and supplemented hereby, all other provisions of Circular Letter No. 2018-10 shall remain effective. The unamended provisions of the said Circular and the amendments introduced herein shall be read and construed as a single Circular.

This Circular Letter shall take effect immediately.


DENNIS B. FUNA
Insurance Commissioner

