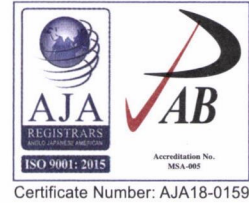




Republic of the Philippines
Department of Finance
INSURANCE COMMISSION
1071 United Nations Avenue
Manila



Circular Letter No.:	2020-92
Date:	14 September 2020

CIRCULAR LETTER

TO : ALL NON-LIFE INSURANCE COMPANIES

SUBJECT : GUIDELINES ON DOCUMENTARY REQUIREMENTS FOR PROCESSING CLAIMS IN MOTOR INSURANCE

WHEREAS, there is a need to issue rules and regulations standardizing the requirements for processing claims in motor insurance;

NOW THEREFORE, 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 **Guidelines on Documentary Requirements for Processing Claims in Motor Insurance** are hereby adopted:

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

Section 2. **Basic Requirements for Filing Claims in Motor Insurance.** – For purposes of processing claims in motor insurance, non-life insurance companies shall require the following basic documents to be submitted:

(a) **For Third Party Property Damage/Own Damage**

Motor:

- (1) Accomplished Claim Form;
- (2) Affidavit/s;
- (3) Photographs of the damaged portion and full view of the vehicle showing its plate number;

- (4) Estimate of repair;
- (5) Photocopy of Driver's License Identity Card with O.R.;
- (6) Photocopy of Car Registration with M.V.R.R; and
- (7) Original copy of Certification of No Claim from third-party insurer.

Non-Motor:

- (1) Accomplished Claim Form;
- (2) Affidavit/s;
- (3) Photographs of the damaged portion and full view of the vehicle showing its plate number;
- (4) Estimate of repair;
- (5) Photocopy of Driver's License Identity Card with O.R.;
- (6) Photocopy of Car Registration with M.V.R.R; and
- (7) Proof of ownership.

(b) For Third Party Bodily Injury

- (1) Accomplished Claim Form;
- (2) Police Report or Traffic Incident Investigation Report;
- (3) Affidavit/s;
- (4) Photocopy of Driver's License Identity Card with O.R.;
- (5) Photocopy of Car Registration with M.V.R.R;
- (6) Photocopy of Identification (if of legal age) or photocopy of Birth Certificate (if minor);
- (7) Original copy of Medical Certificate;
- (8) Original copy of medical receipts with prescription; and
- (9) Copy of Income Tax Return (as proof for loss of income).

(c) For Third Party Death Claim

- (1) Accomplished Claim Form;
- (2) Police Report;
- (3) Affidavit/s;
- (4) Photocopy of Driver's License Identity Card with O.R.;
- (5) Photocopy of Car Registration with M.V.R.R;
- (6) Photocopy of identification of claimant/heirs;
- (7) Photocopy of Birth Certificate;
- (8) Photocopy of Marriage Certificate (if applicable);
- (9) Certified true copy of Death Certificate;
- (10) Original copy of funeral bills/receipts; and
- (11) Copy of Income Tax Return (as proof for loss of income).

(d) For No Fault Indemnity

- (1) Accomplished Claim Form;
- (2) Police Report;
- (3) Affidavit/s;