



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



PRESS RELEASE
26 June 2017

INSURANCE COMMISSION PROPOSES ALTERNATIVE TO POLICE REPORT IN MOTOR INSURANCE CLAIMS

The Insurance Commission is currently drafting a circular which would allow the submission of traffic accident incident reports as alternative to police reports in the processing of insurance claims in motor insurance.

Under the proposed rule, a traffic accident incident report prepared by an authorized person who investigates a motor vehicle accident resulting in bodily injury and/or death or damage to property shall serve as an alternative to police report in processing of motor insurance claims.

To be considered as an alternate of a police report, a traffic accident investigation report must contain the time and date of the accident, information adequate to identify the location of the accident and identifying information for all involved parties and witnesses, including the name, age, sex, address, telephone number, vehicle ownership, and registration and proof of insurance.

In addition, the said report must include a narration of facts of the accident, a simple diagram of the scene of the accident, photographs, and closed circuit television footages, if any.

Under the proposal, a traffic accident investigation report must be prepared by traffic officers, personnel, or constables of the Metro Manila Development Authority (MMDA) or Traffic Bureaus or its equivalent in local government units, provided that they have undergone, completed and passed the necessary course for Traffic Accident Investigation Reporting.

According to Insurance Commissioner Dennis B. Funa, "This proposal is in response to the request from the MMDA to explore measures to lessen traffic congestion brought about by vehicular accidents."

"According to the MMDA, one of its observations is that severe traffic is caused whenever vehicular accidents occur since the parties involved leave their vehicles on the road at the very position of the accident until the police arrives to investigate the same in preparation of a police report," he added.

Commissioner Funa clarified that the proposed issuance would apply only in traffic congested metropolitan areas, particularly in Metro Manila, Metro Cebu and Metro Davao.

Non-life insurance companies are not, however, precluded from relaxing their requirements to substantiate insurance claims but not to effect of requiring stricter or more cumbersome requirements in processing motor insurance claims.

The Insurance Commission is currently evaluating the comments from the Philippine Insurers and Reinsurers Association, Inc., the umbrella organization of all non-life insurance companies in the Philippines, regarding this proposal.

Manila is currently ranked 6th in the world, 9th in Asia and 1st in Southeast Asia with the most time consumed in traffic due to job commute according to Numbeo, a website which collects data on world living conditions including traffic, crime and pollution.

Solutions for the improvement of the traffic situation in Metro Manila, particularly along EDSA are being continuously developed by the Inter-Agency Committee on Traffic (i-ACT) headed by Secretary Art Tugade of the Department of Transportation. The committee is composed of the following: Department of Transportation (DOTr), MMDA, Land Transportation Franchising and Regulatory Board, Land Transportation Office, and the Metro Manila Council, composed of the 17 Metro Manila mayors.


ATTY. JOANNE FRANCÉS D.C. CASTRO
Media Relations Officer
jfdc.castro@insurance.gov.ph