



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



NOTICE TO THE PUBLIC

Notice is hereby given to **Motor Insurance policyholders** that this Commission issued IC Circular Letter No: 2018-10 entitled "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."

The application of the above circular is provided in the table below:

Under the Current Practice where only the Police Report is Recognized	Under the Circular where Traffic Accident Investigation Report (TAIR) is recognized as an alternative to Police Report
<p>Section 1 Third Party Liability (TPL) -Bodily injury including Death</p> <p>Section II No Fault Clause (Sec. 391 of the Insurance Code, as amended) - Including Death</p> <p>Section III a. Loss and Damage b. Carnapping c. Damage to property</p> <p>Section IV-A Extended third Party Bodily Injury</p> <p>Section IV-B Extended Third Party Property Damage</p>	<p>Section 1 Third Party liability (TPL)</p> <p>Section III Damage to Property</p> <p>Section IV-A Extended Third Party Bodily Injury</p> <p>Section IV-B Extended Third Party Property Damage</p>

Traffic Accident Investigation Report shall only be used as an alternative to Police Report in processing insurance claims for motor vehicles resulting in bodily injury to any party or loss of or damages to such motor vehicle or property arising from the operation of a motor vehicle or property arising from the operation of a motor vehicle in public highways, roads and streets of Metro Manila, Metro Cebu and Metro.

For the full text of the Circular, you may visit the Insurance Commission's official website at www.insurance.gov.ph.

FOR YOUR GUIDANCE


DENNIS B. FUNA
 Insurance Commissioner

