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

Certificate Number: AJA18-0159

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;

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(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;

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(4) Photographs of the damaged portion and full view of the vehicle showing its plate number;
(5) Estimate of repair;
(6) Photocopy of Driver's License Identity Card with O.R.; and
(7) Photocopy of Car Registration with M.V.R.R.

(e) For Carnapping/Total Loss

(1) Accomplished Claim Form;
(2) Police Report;
(3) Affidavit/s;
(4) Photographs of the damaged portion and full view of the vehicle showing its plate number (in case of total loss);
(5) Estimate of repair (in case of total loss);
(6) Photocopy of Driver's License Identity Card with O.R.;
(7) Photocopy of Car Registration with M.V.R.R;
(8) Original copy of Complaint Sheet from the Traffic Management Group (TMG) (in case of carnapping);
(9) Original copy of Alarm Sheet from TMG (in case of carnapping);
(10) Original copy of Certificate of non-Recovery from TMG (in case of carnapping);
(11) Full set of keys to vehicle;
(12) Original copy of Insurance Policy;
(13) Letter of Release from financial institution (if applicable);
(14) Original copy of Cancellation of Chattel Mortgage (if applicable); and
(15) Secretary Certificate authorizing the person who will sign the Deed of Absolute Sale and Release of Claim (only in the case of corporations).

Provided, however, that non-life insurance companies are not precluded from investigating the veracity of the contents of the affidavit/s submitted by the claimant/s.

Provided, further, that non-life insurance companies are not, based on their sound business judgment, precluded from relaxing the requirements enumerated in this section to substantiate insurance claims but not to the effect of requiring stricter or more cumbersome requirements in processing motor insurance claims.

Section 3. **Separability Clause.** – Should any provision of this Circular or any part thereof be declared invalid, the other provisions, insofar as they are separable from the invalid ones, shall remain in full force and effect.

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Section 4. **Repealing and Amending Clause.** – All Orders, Rules and Regulations, Memoranda and other issuances inconsistent with or contrary to the provisions of this Circular are hereby repealed/amended accordingly.

Section 5. **Effectivity.** – This Circular shall take effect immediately.

For strict compliance.

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DENNIS B. FUNA
Insurance Commissioner