

ANNEX A

ASSOCIATION OF PHILIPPINE ADJUSTMENT COMPANIES

Guideline Rates of Adjuster's Fees (Minimum)
ON MOTOR CAR CLAIMS

ADJUSTER'S FEE
(METRO MANILA)

ADJUSTED LOSS / DAMAGE	W I T H I N	O U T S I D E
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<u>Body / Physical Injury Claims</u>		
- Slight	P 3,000.00	P 5,000.00
- Less Serious	4,000.00	6,000.00
- Serious	5,000.00	7,000.00
<u>Death Claims</u>		
	P 6,000.00	P 9,000.00
<u>Own Damage Claims</u>		
Php 20,000.00 or less	Php 3,500.00	Php 5,000.00
Php 20,001.00 - 40,000.00	4,500.00	6,000.00
Php 40,001.00 - 60,000.00	5,500.00	7,000.00
Php 60,001.00 - 80,000.00	6,500.00	8,000.00
Php 80,001.00 - 100,000.00 ^{a)}	7,500.00	9,000.00
<u>Third Party Property Damage Claims</u>		
Php 20,000.00 or less	Php 4,000.00	Php 6,000.00
Php 20,001.00 - 40,000.00	5,000.00	7,000.00
Php 40,001.00 - 60,000.00	6,000.00	8,000.00
Php 60,001.00 - 80,000.00	7,000.00	9,000.00
Php 80,001.00 - 100,000.00 ^{a)}	8,000.00	10,000.00

a) For every Php 10,000.00 in excess of Php 100,000.00 an additional fee of Php 1,000.00 will be charged.

Theft / Carnaped Loss

For Accessories, Appurtenances or the likes	Php 6,000.00	Php 7,000.00
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For Unit

Php 300,000. or Less	Php 10,000.00	Php 12,000.00
Php 300,001. - Php 500,000.	15,000.00	17,000.00
Php 500,001. - Php 800,000.	20,000.00	22,000.00
Php 800,000. - Php 1,300,000. ^{b)}	25,000.00	27,000.00

b) For every Php 100,000.00 in excess of Php 1,300,000. An additional fee of Php 1,000.00 will be charged

* Refer to the qualifying billing rates on the latter part of next page

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NATURE / SCOPE
OF WORKS

ADJUSTER'S FEE
(METRO MANILA)
WITHIN OUTSIDE

NATURE / SCOPE OF WORKS	WITHIN	OUTSIDE
Hearing Attendance**		
Insurance Commission / Prosecutor's Office / Municipal / Metropolitan Trial Court	2,000.00	2,500.00
Regional Trial Court	2,500.00	3,000.00

** Per Appearance Exclusive of Expenses

DENIABLE/FICTITIOUS/
FRAUDULENT CLAIMS 15% of would-be liability of
Or amount saved by insurer

Recovery Cases

Extra Judicial	30% of Recovery
Judicial	35% of Recovery

The above minimum guiding rates are exclusive of expenses incurred by the attending Adjusters / Lawyers and subject to change depending on the complexity of the claim as well as the time and effort exerted including the distance and place of attendance, such as follows:

1. Amount and character of the services
2. Labor, time and trouble involved
3. Nature and importance of business in which the services were rendered.
4. Responsibility imposed
5. Amount of money or value of the property affected
6. Skill and experience called for in the performance of the service
7. Professional character and standing of the Adjusters, Lawyers, and the results obtained

This guideline rates shall take effect on 01 January 2008 and to be adopted among the members of the ASSOCIATION OF PHILIPPINE ADJUSTMENT COMPANIES.

IN WITNESS WHEREOF, we hereunto affixed our signatures this 29 November 2007 at the General Membership Meeting, Philippine Columbian, Plaza Dilao, Paco Manila.

[Handwritten signatures and initials are present throughout the document, including a large signature on the left side and several smaller ones at the bottom.]