



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



**PRESS RELEASE**  
**24 January 2018**

### **INSURANCE COMMISSIONER FUNA SIGNS REGULATION TO HELP EASE TRAFFIC CONGESTION IN THE METRO**

Insurance Commissioner Dennis B. Funa recently signed a regulation directing insurance companies to recognize Traffic Accident Investigation Report in processing motor insurance claims arising from accidents in public highways, roads and streets of Metro Manila, Metro Cebu and Metro Davao.

“To provide an alternative to Police Reports as a requirement in the processing of motor insurance claims, non-life insurance companies are now mandated to recognize Traffic Accident Investigation Report,” said Commissioner Funa.

Under the new regulation, a Traffic Accident Investigation Report is a document prepared by authorized persons which includes traffic officers, personnel or constables of the Metro Manila Development Authority or traffic bureaus its equivalent in the local government units provided that they are duly certified by the Land Transportation Office to have completed and passed the necessary course for Traffic Accident Investigation Reporting.

Commissioner Funa said, “We note the waiting time before vehicles involved in an accident are removed from the highway causes bottlenecks. At present, the traffic congestion is aggravated after an accident due to the lack of police investigators in the vicinity which is attributed to the fact that policemen usually take time to arrive at the scene as they usually come from their respective precincts.”

“The recognition of Traffic Accident Investigation Report prepared by authorized persons, other than the policemen, could ease traffic after accidents as the waiting period for the response time and preparation of the report is lessened. Compared to policemen, the persons authorized to prepare the Traffic Accident Investigation Report are already on the ground and can easily respond to traffic accidents,” he added.

To be a valid insurance claims document, Traffic Accident Investigation Reports are required to be attested by the parties involved in the accident and the person who prepared the same and must contain, at a minimum, the following information: adequate information to identify the location of the accident, identifying information of the parties involved in an accident and witnesses, narrative description of the facts of the accident, simple diagram of the scene of the accident, traffic violation, if any, available closed circuit television footages, and photographs.

Commissioner Funa clarified that, "Traffic Accident Investigation Report can be used as an alternative to the Police Report in the processing of insurance claims for motor vehicles only if the accident resulted in bodily injury to any party or loss of, or damage to, the motor vehicle or property."

"This is not applicable to any claim arising from fire, external explosion, self-ignition or lightning or burglary, housebreaking, theft, malicious act, or for no fault clause claims in a Third Party Liability Insurance and for insurance claims of passengers of public utility vehicles," he added.

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

  
**ATTY. JOANNE FRANCES D.C. CASTRO**  
*Media Relations Officer*  
[jfdc.castro@insurance.gov.ph](mailto:jfdc.castro@insurance.gov.ph)