



Government of Puerto Rico
OFFICE OF THE COMMISSIONER OF INSURANCE

December 29, 1997
CIRCULAR LETTER NO. C-12-1477-97

TO ALL INSURERS AUTHORIZED TO TRANSACT
VEHICLE INSURANCE IN PUERTO RICO
(English Version)

Re: **Initial Liability Determination System for the Compulsory Liability Insurance
Joint Accident Report**

Ladies and Gentlemen:

I. **Initial Liability Determination System for the Compulsory Liability Insurance**

Pursuant to the provisions of Article 8 of Act No. 253 of December 27, 1995, as amended, on August 18, 1997, the Commissioner of Insurance presented to the House of Representatives and the Senate of Puerto Rico, the "Report on the Proposed Initial Liability Determination System for the Compulsory Liability Insurance" and the proposed Rule for establishing said System.

Through a certification issued on December 23, 1997, the Legislative Assembly of Puerto Rico approved Rule LXXI of the Regulations of the Insurance Code of Puerto Rico, containing, among other provisions, diagrams to be utilized in adjudicating the liability of the parties involved in a traffic accident. The mentioned Rule will become effective as of January 1, 1998.

The provisions of Rule LXXI are for strict compliance by the insurers who transact traditional liability insurance and those who will transact compulsory liability insurance, including the Compulsory Liability Insurance Joint Underwriting Association. It is necessary to indicate that the diagrams contained in Rule LXXI will apply in adjudicating liability for damages caused to the motor vehicle of a third party in a traffic accident which has occurred under the following circumstances:

1. the accident must occur between two motor vehicles,

2. at the time of the traffic accident, at least one of the vehicles involved must be in motion,
3. at the time of the traffic accident, at least one of the motor vehicles involved must be covered by the compulsory liability insurance, and
4. the requirements established in Article 7 of Rule LXXI must be fulfilled.

The adjudication of liability for damages caused to third party motor vehicles, as a result of a traffic accident, that results from the diagrams, will be limited by the terms and conditions of the compulsory liability insurance contained in the uniform policy form.

Therefore, the diagrams will not be used to adjudicate liability for the following damages:

1. Those damages caused to a third-party motor vehicle in excess of the amounts already paid by virtue of the liability determination made on the basis of the diagrams.
2. Bodily injuries.
3. Medical expenses.
4. Any damages other than those of the motor vehicles themselves, or harm, such as loss of use, loss of income, mental suffering and anguish, and similar injuries that may arise as a consequence of a traffic accident.

The applicability and utilization of the diagrams does not exempt insurers from compliance with the provisions of the Insurance Code of Puerto Rico and its Regulations regarding the claim adjustment procedure. If the diagrams are not applicable, the insurers are not relieved of the obligation of resolving and adjusting the claim, using available means for that purpose and also of observing the legal provisions contained in the Insurance Code and its Regulations to this effect.

This Circular Letter is accompanied by the text of Rule LXXI, which contains the above mentioned diagrams and will become effective as of January 1, 1998.

II. Joint Accident Report

Pursuant to the provisions of the recently approved Rule LXXI, which will become effective as of January 1, 1998, the Commissioner of Insurance will adopt the model of the Joint Accident Report that the parties involved in a traffic accident must complete and deliver to their insurers or authorized representatives.

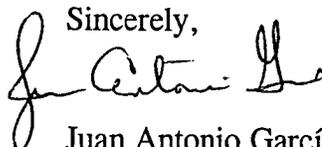
To this effect, we are adopting the Joint Accident Report model, a copy of which is enclosed with this Circular Letter, which all insurers that transact traditional liability insurance and those that transact compulsory liability insurance, including the Joint Underwriting Association, will use for having their insureds notify them of the occurrence of a traffic accident and to present the corresponding claim.

The model of the Joint Report consists of a sheet with its corresponding copy. On the front of the Report are the boxes where the parties involved in a traffic accident will offer pertinent information on the same. The back of the Report contains general information on how to complete the same and process a claim. Insurers must reproduce this form on "Non Carbon Required (NCR)" paper or similar paper that permits the information included on the front of the Report to be faithfully and clearly reproduced on the second page. Once the parties involved in the traffic accident have completed the Report, they will separate the original page and the copy in order to distribute them among themselves and thus proceed with notification of the accident and presentation of the claim to their respective insurers.

It is pertinent to indicate that the Joint Accident Report must be completed for any type of accident, regardless of whether the involved parties are insured or not by the compulsory liability insurance. Making the Joint Accident Report available to the insureds will be exclusive responsibility of the insurers.

Nevertheless, from January 1, 1998 to January 31, 1998, insurers will permit their insureds to use the accident report models that have been used up to now for notifying traffic accidents and presenting claims. From February 1, 1998 and thereafter, insurers must utilize the Joint Report that we have adopted.

If you have any question or doubt pertaining to the matters discussed herein, please contact Mr. Ramón L. Cruz or Attorney Rafael G. Rocher, Advisors to the Commissioner of Insurance in the Compulsory Liability Insurance Program, by calling 722-8686, extensions 2290 or 2214.

Sincerely,

Juan Antonio García
Commissioner of Insurance

Enclosure

**COMMONWEALTH OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE**

RULE LXXI

**INITIAL LIABILITY DETERMINATION SYSTEM FOR THE COMPULSORY
LIABILITY INSURANCE FOR MOTOR VEHICLES
(English Version)**

ARTICLE 1 - LEGAL BASIS

The present Rule is adopted by virtue of Article 8 of Act No. 253, of December 27, 1995, known as the Motor Vehicle Compulsory Liability Insurance Act.

ARTICLE 2 - PURPOSE

The purpose of this Rule is to adopt an initial liability determination system that, through the utilization of diagrams and subject to the terms and conditions of the compulsory liability insurance, adjudicates liability of the parties involved in a traffic accident, by establishing the proportion of liability that corresponds to each of them, so that the claims presented may be resolved in an expeditious and efficient manner, without diminishing the interests of the parties involved in a traffic accident.

ARTICLE 3 - DEFINITIONS

(a) "Parking areas" will mean any site, lot or area utilized by any person to park, or to permit the parking of motor vehicles.

(b) "Insurer" means a private insurer as well as the Joint Underwriting Association.

(c) "Private insurer" means a private insurer or one who may be authorized in the future to underwrite vehicle liability insurance in Puerto Rico pursuant to the Insurance Code of Puerto Rico.

(d) "Joint Underwriting Association" means the Compulsory Liability Insurance Joint Underwriting Association that is made up of all the private insurers, whose main purpose will be

to provide compulsory liability insurance to applicants for such insurance who have been rejected by private insurers.

(e) "Toll highways" will mean those highways especially designed and constructed for high-speed traffic, with controlled access and for whose use the payment of a toll is required.

(f) "Private roadway" will mean any roadway located on private property and not dedicated by its owner for public use.

(g) "Code" means Act No. 77 of June 19, 1957, as amended, known as the Insurance Code of Puerto Rico.

(h) "Commissioner" means the Commissioner of Insurance of Puerto Rico.

(i) "Diagrams for the initial liability determination" means the situations to which reference is made in Article 7 of this Rule that will be utilized to adjudicate the liability of the parties involved in a traffic accident between two motor vehicles where at least one is insured by the compulsory liability insurance.

(j) "To park" will mean stopping a vehicle with or without occupants when there is no intention of immediately continuing its movement..

(k) "Joint accident report" means the uniform accident report that will be utilized by all insureds to notify or advise insurers of an accident between two (2) or more motor vehicles and which collects the circumstances of how the accident occurred. The joint accident report will not imply recognition of liability, but rather, a correct consignment of data and information to facilitate the process of adjustment and payment of claims that may arise because of a traffic accident. The Commissioner will adopt the joint accident report model that insurers will utilize.

(l) "Intersection" will mean the surface included between the prolongation of the lines of lateral curbs, or if these do not exist, then of the lateral lines of runway zones of two or

more public roadways that meet in an approximate right angle, or the area within which vehicles that travel on different runways that meet in any other angle, may come into conflict.

(m) "Act" means Act No. 253 of December 27, 1995, as amended, known as the "Motor Vehicle Compulsory Liability Insurance Act".

(n) "Puerto Rico Vehicle and Traffic Act" means Act No. 141 of July 20, 1960, as amended.

(ñ) "Center line" will mean a broken or continuous yellow line that divides the surface of the runway of a roadway in order to separate opposing traffic circulations, where it is permitted to overtake and pass another vehicle with due care and precaution.

(o) "Police" means the Puerto Rico Police and the Municipal Guard or Police.

(p) "Compulsory liability insurance" means the insurance required by the Act and that responds for damages caused to third party motor vehicles as a result of a traffic accident, for which the owner of the vehicle covered by this insurance is legally liable, and on account of whose use the damages were caused. The insurance will have a coverage of three thousand (3,000) dollars per accident. The Commissioner may only increase said coverage after three (3) years have elapsed from the date on which the compulsory liability insurance is required.

(q) "Vehicle insurance" means the insurance to which reference is made in Article 4.070 of the Code.

(r) "Traditional liability insurance" means vehicle insurance as defined in Article 4.070(1) of the Code, different from what is defined in item (p) of this Article and underwritten by the private insurers.

(s) "Traffic signals" will mean any signal, traffic light, mark or artifact that has been installed or located by mandate of an entity or official with jurisdiction therefor, for the purpose of regulating, orienting or directing traffic.

(t) "System" means the Initial Liability Determination System that is adopted by virtue of this Rule.

(u) "Commercial vehicles" means those motor vehicles that the Department of Transportation and Public Works does not register as private automobiles, automobiles of handicapped persons or motorcycles. The term "commercial vehicles" includes trailers of more than two (2) tons registered as such in said Department.

(v) "Motor vehicles" means and includes commercial vehicles and private passenger vehicles.

(w) "Private passenger vehicles" means those motor vehicles that the Department of Transportation and Public Works registers as private automobiles, automobiles of handicapped persons and motorcycles.

(x) "Public roadway" will mean any path, street or state or municipal roadway and every street or roadway within the lands belonging to public corporations created by law and their subsidiaries. It will include the total width between the lines adjoining any roadway which is public property opened to public use for vehicular traffic.

ARTICLE 4 - APPLICABILITY OF THE SYSTEM

The system will not apply for adjudicating liability for damages to a third party motor vehicle involved in a traffic accident, unless:

- i) the traffic accident occurred between two motor vehicles;
- ii) at the time of the traffic accident, at least one of the vehicles involved is moving,
- iii) at the time of the traffic accident, at least one of the motor vehicles involved is covered by the compulsory liability insurance; and
- iv) the requirements established in Article 7 of this Rule are fulfilled.

ARTICLE 5 - ADJUDICATIONS BASED ON THE SYSTEM

(a) The adjudication of liability for damages caused to third party motor vehicles as the result of a traffic accident, resulting from the system, will be limited by the terms and conditions of the compulsory liability insurance.

(b) The system will not adjudicate liability for the following damages:

- (1) Those damages caused to the third party motor vehicle in excess of the amounts already paid by virtue of the liability determination made on the basis of the system.
- (2) Bodily injuries.
- (3) Medical expenses.
- (4) Any other damages foreign to those of the motor vehicles, or harm, such as loss of use, loss of income, suffering and mental anguish, and similar damages that may arise as a consequence of a traffic accident.

ARTICLE 6 - CLAIM PROCESS

(a) When a traffic accident occurs between motor vehicles, the parties involved in the same will fill out and sign the joint accident report, regardless of the type of insurance that covers the vehicles. In addition, the insureds under the compulsory liability insurance will notify the traffic accident to the Police within a time period that will not exceed forty-eight (48) hours, counted from the occurrence of the accident.

(b) Except when just cause prevails, the insured under the compulsory liability insurance who is involved in a traffic accident and does not notify the same to the Police within the established time period of forty-eight (48) hours, will not be entitled to receive the benefits of the compulsory liability insurance.

(c) The owners of the motor vehicles or drivers of the same who are involved in the traffic accident will present the joint accident report to each of their insurers or authorized representatives, including the Police complaint number, within the following fifteen (15) days, counted from the occurrence of the traffic accident.

The joint accident report will not imply recognition of liability, but rather a correct consignment of data and information to facilitate the process, the adjustment and payment of claims that may arise as the result of a traffic accident and that may be resolved within the scope of the system.

(d) Upon receipt of the documents indicated in item (a) of this article, the insurers will evaluate the same and determine if the claim satisfies the criteria established in Article 4 of this Rule.

If the Rule is applicable, the insurers will promptly communicate between themselves so that pursuant to the provisions of the diagrams for the initial liability determination contained in Article 7(a) of this Rule, liability may be adjudicated subject to the provisions of Article 5 of this Rule. The insurers will utilize means of communication that permit the registry and corroboration of all communications transmitted between them.

If the Rule is not applicable, the insurers will promptly notify to the insureds the reasons for such determination, without the understanding that the non-applicability of this Rule waives their obligation to resolve the claim, utilizing the means available for this.

The fact that an insurer or its authorized representative does not receive the joint accident report, or that it is impossible to obtain it from its insured, does not exempt the insurer from complying with the obligations that this Rule imposes, if said information has been presented to it by another person, another insured or another party involved in the traffic accident.

(e) Once liability in a claim arising from a traffic accident has been adjudicated by means of the system, the insurer of the party found liable will carry out the corresponding evaluation of the damages, utilizing for that purpose available methods subject to the provisions of the Code.

(f) Once the liability and the amount of the damages that occurred in a traffic accident between motor vehicles are adjudicated by means of the system, the injured party signs a release or analogous transaction document, and the same is received by the insurer of the responsible motor vehicle and an account of whose use the damages were caused in a traffic accident, the insurer will make the payment to the injured party pursuant to the provisions of Article 9 of the Act.

(g) The applicability and utilization of the system does not exempt the insurers from compliance with the provisions of the Code with respect to the claim adjustment procedure.

ARTICLE 7 - DIAGRAMS FOR THE INITIAL LIABILITY DETERMINATION

(a) Subject to the provisions of Article 4 of this Rule, the adjudication of liability will be made on the exclusive basis of the data and the information consigned in the joint accident report by the parties involved in the traffic accident, evaluated in light of the diagrams that are attached to the present Rule.

(b) The adjudication of liability pursuant to item (a) of this Article will not be admissible as proof in any civil, criminal or administrative proceeding that may arise from the very facts on which such determination originated. Neither will the joint accident report filled out and signed by the parties involved in a traffic accident be admissible as proof in any civil, criminal or administrative proceeding that may arise as a consequence of a traffic accident. This exclusion will not apply when false representation or fraud in the presentation of claims under the compulsory liability insurance or the traditional liability insurance is imputed.

(c) Subject to the provisions of Article 4 of this Rule, in those cases in which the diagrams for adjudicating liability to which reference is made in item (a) of this Article do not gather the facts of a traffic accident, the system will not be utilized to resolve the claim. In such cases, the insurers will continue to be obligated to resolve the claim utilizing the means available therefor, subject to the provisions contained in the Code for said purposes.

(d) The diagrams will not be utilized for the following cases:

(1) When the diagrams for adjudicating liability to which reference is made in item (a) of this Article do not contain the particular facts of a traffic accident.

(2) When two different diagrams whose adjudications of liability are in conflict apply to the same accident.

(e) In evaluating a traffic accident in the light of the diagrams to which reference is made in item (a) of this Article, the following will be taken into consideration:

(1) The illustrations included in each diagram serve as a visual aid for comprehending particular circumstances, so it will be understood that situations analogous to those shown in which the same basic concept is reflected, are included in the corresponding diagram.

(2) In the case where two diagrams can apply to a particular traffic accident, but one of said diagrams more specifically reflects the circumstances of the accident, the latter will apply.

(3) In the case where liability for a traffic accident is adjudicated by utilizing the diagrams presented in the section titled, "Traffic accidents in intersections controlled or not by traffic signals", and any of the parties involved in a traffic accident admits committing an infraction to the Puerto Rico Vehicle and Traffic Act, by not obeying traffic signals or taking due precautions, that may have contributed to the occurrence of

the accident, said admission will have the effect of modifying the adjudication of liability contained in the above mentioned diagrams in order to adjudicate the same, in its entirety, to the party that has made such admission.

ARTICLE 8 - MEDIATION

In the case of a controversy between insurers regarding the applicability of the System or regarding the selection of a diagram for a particular claim, by mutual agreement they will appoint a person of recognized experience in vehicle insurance claims to mediate in the controversy and procure the quick and expeditious solution of the same.

Insurers will agree to the terms and conditions that will govern the process of mediation.

ARTICLE 9 - JUDICIAL REVIEW

Adjudications of liability made under this Rule may be reviewed by the parties involved in a traffic accident, as well as by the insurers, in the Court of First Instance, to the sole effect of settling a controversy regarding the applicability of the system or regarding the selection of a diagram for a particular claim.

In the case of the insurers, the remedy of judicial review that is hereby established will only be available when they have exhausted the mediation recourse established in Article 8 of this Rule.

ARTICLE 10 - FALSE REPRESENTATION AND FRAUD

(a) Any person who knowingly presents or has presented a false or fraudulent claim, or any proof in support thereof, for the payment of a loss pursuant to the compulsory liability insurance or to a traditional liability insurance, or prepares, makes or signs any joint accident report, account, certification, sworn statement, proof of loss or other document or writing with the intent of presenting the same in support of said claim, will be subject to the penalties

established in Article 27.200 of the Code, and any other legislation that may be approved to proscribe fraudulent conduct in the presentation of insurance claims.

(b) Insurers may investigate the cases of false or fraudulent representations, claims or proofs by insureds or drivers involved in traffic accidents. They will act promptly and cooperate in the investigation, discovery and criminal and administrative procedures in such cases.

ARTICLE 11 - AMENDMENTS

At his own initiative or at the request of the insurers or the Legislative Assembly, the Commissioner may amend the Initial Liability Determination System adopted by virtue of this Rule.

ARTICLE 12 - APPLICABILITY OF THE CODE

The provisions of the Code complement the provisions of this Rule in all that which is not incompatible. The Commissioner will be the official responsible for overseeing compliance with this Rule and will be empowered to take such measures as may be necessary for the efficient application and execution thereof.

ARTICLE 13 - SEPARABILITY

If any word, sentence, paragraph, item, article or part of this Rule is declared null or invalid by a Court of competent jurisdiction, the order thereby issued will neither affect nor invalidate the remaining provisions of this Rule, rather its effect will be limited to that word, sentence, paragraph, item, article or part that has been so declared.

ARTICLE 14 - EFFECTIVENESS

This Rule will become effective on January 1, 1998.

**INITIAL LIABILITY DETERMINATION SYSTEM FOR THE
COMPULSORY LIABILITY INSURANCE FOR MOTOR VEHICLES**

DIAGRAMS

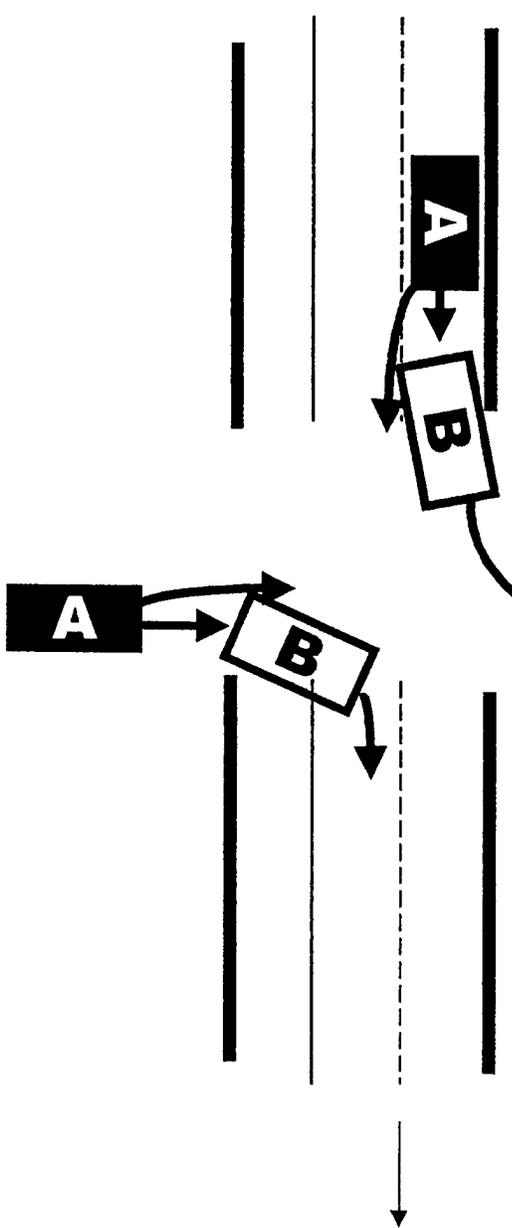


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THESE DIAGRAMS ARE THOSE MENTIONED
IN ARTICLE 7 (a) OF RULE LXXI, ADOPTED BY
VIRTUE OF ARTICLE 8 OF ACT 253 OF
DECEMBER 27, 1995.

**INITIAL LIABILITY DETERMINATION SYSTEM FOR
THE COMPULSORY LIABILITY INSURANCE
FOR MOTOR VEHICLES**

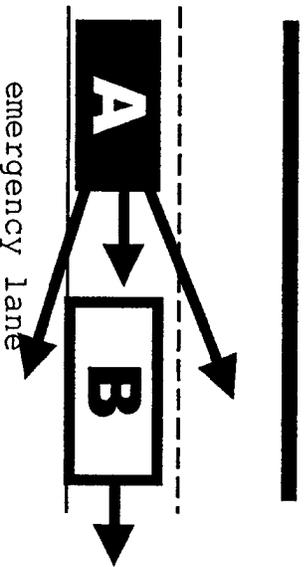
Section I

**Motor vehicles “A” and “B” traveling in the
same direction and in the same lane**

Diagram I-1

emergency lane

emergency lane

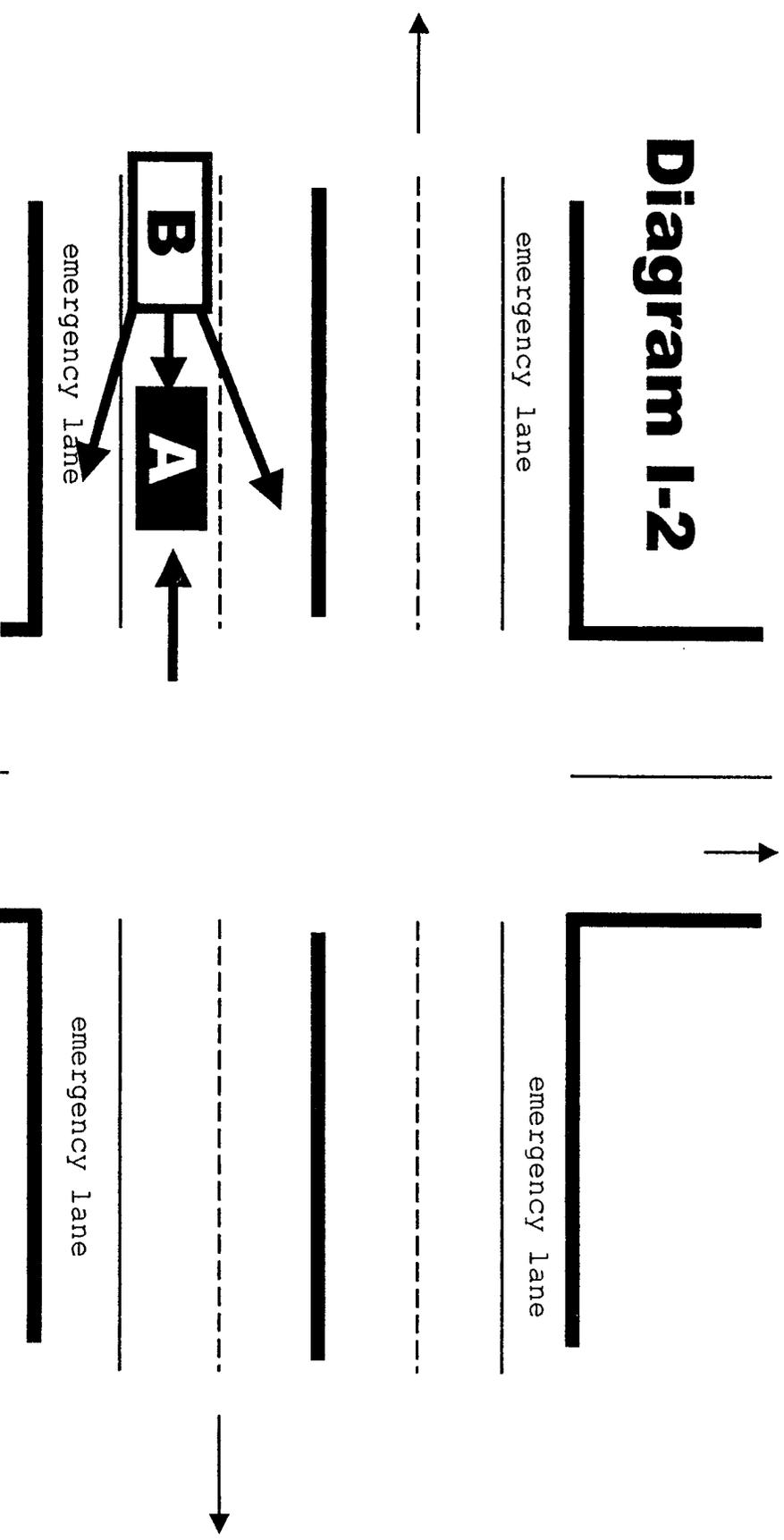


emergency lane

Vehicle "A"
impacts vehicle
"B" from behind.

Liability:
"A": 100%
"B": 0%

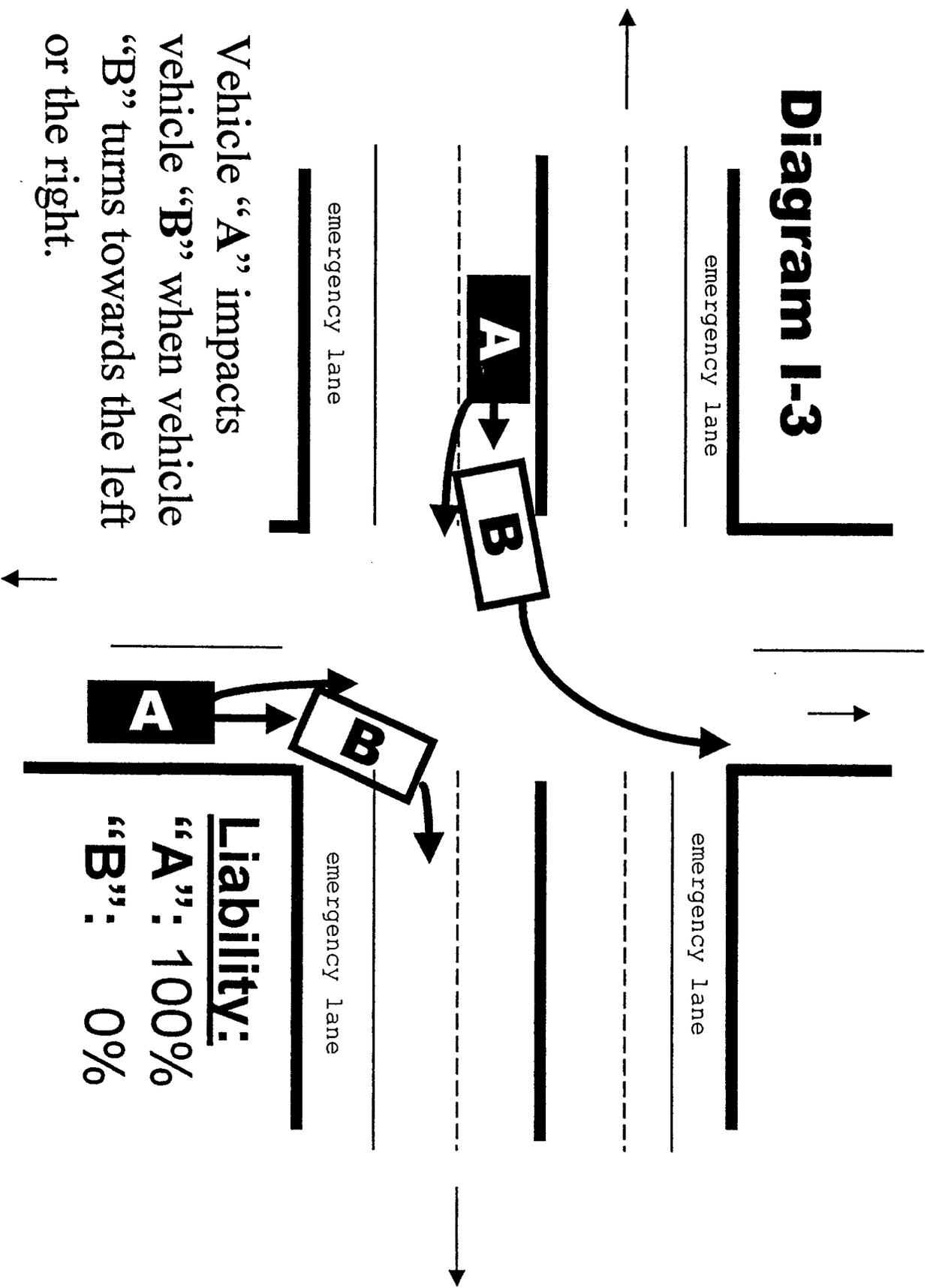
Diagram I-2



Vehicle "B" impacts vehicle "A" from behind while vehicle "A" is backing up.

Liability:
"A": 100%
"B": 0%

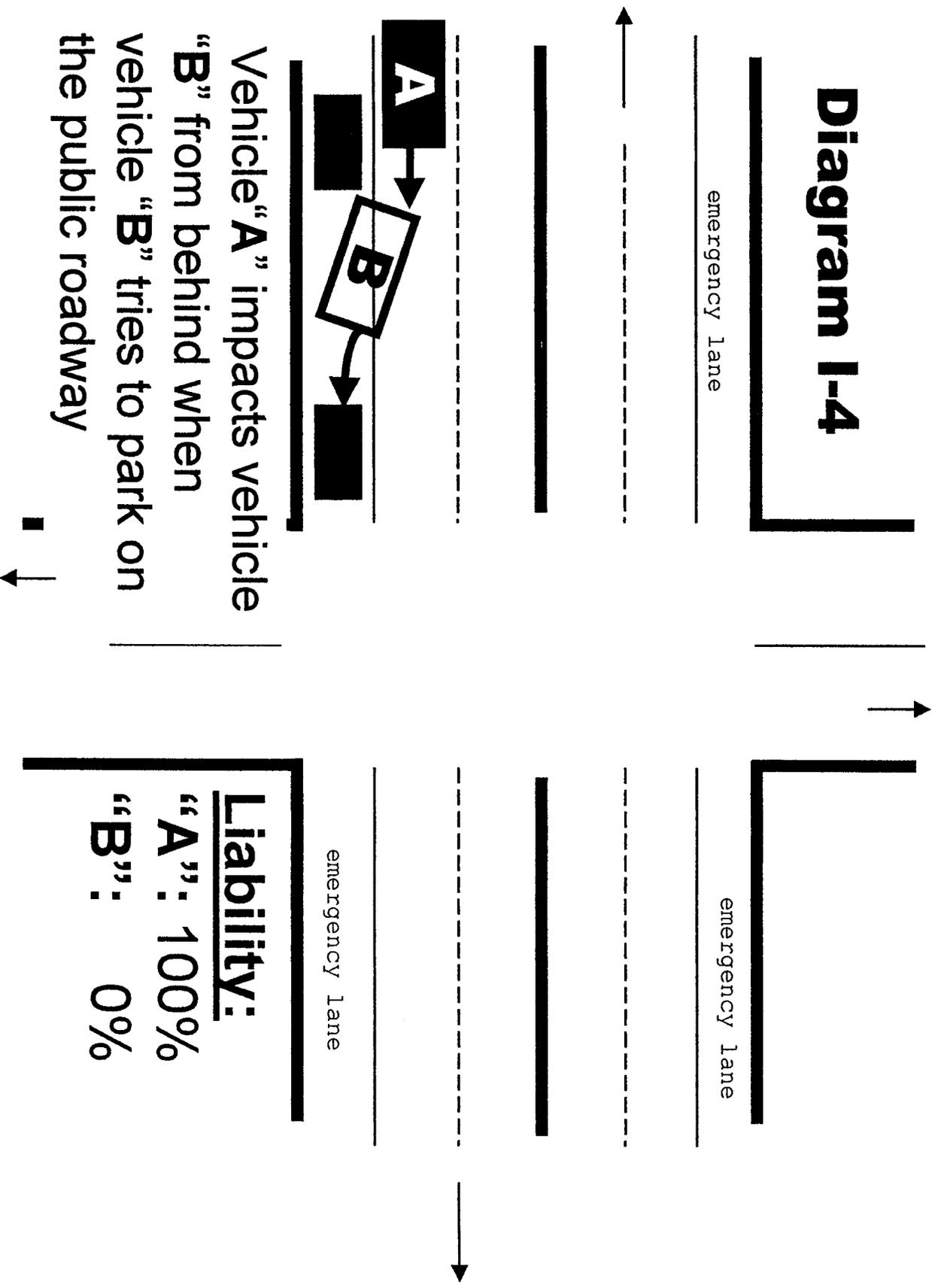
Diagram I-3



Vehicle "A" impacts vehicle "B" when vehicle "B" turns towards the left or the right.

Liability:
"A": 100%
"B": 0%

Diagram I-4

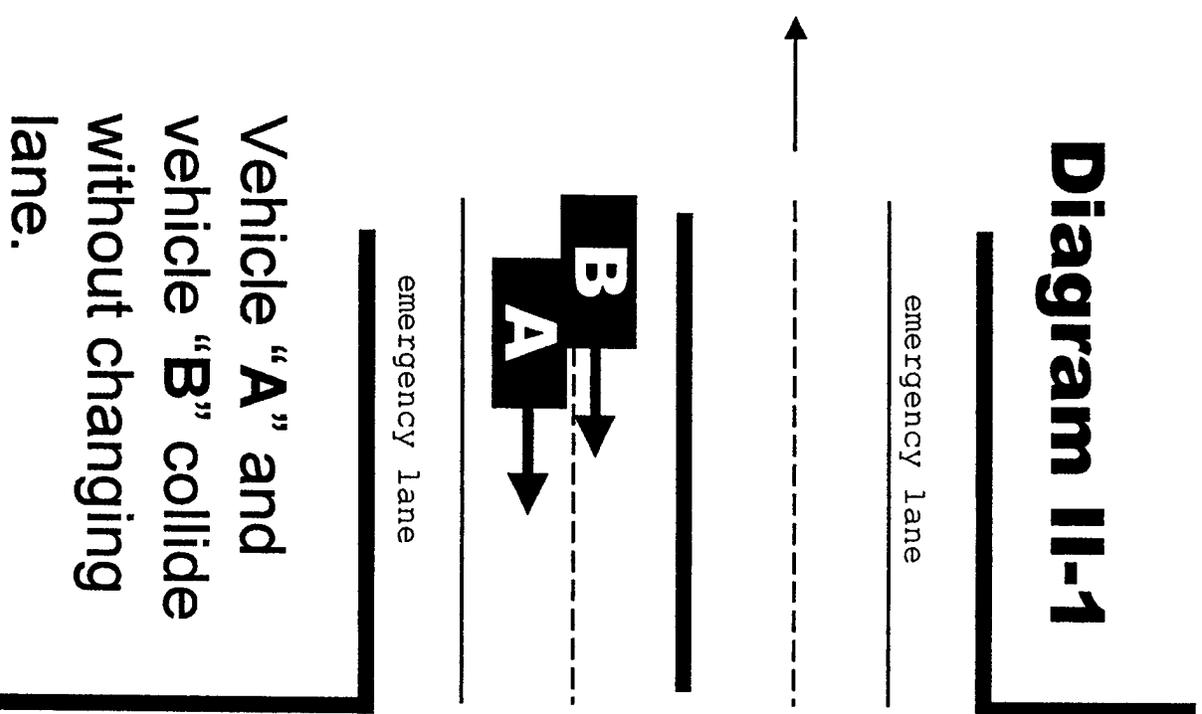


**INITIAL LIABILITY DETERMINATION SYSTEM FOR
THE COMPULSORY LIABILITY INSURANCE
FOR MOTOR VEHICLES**

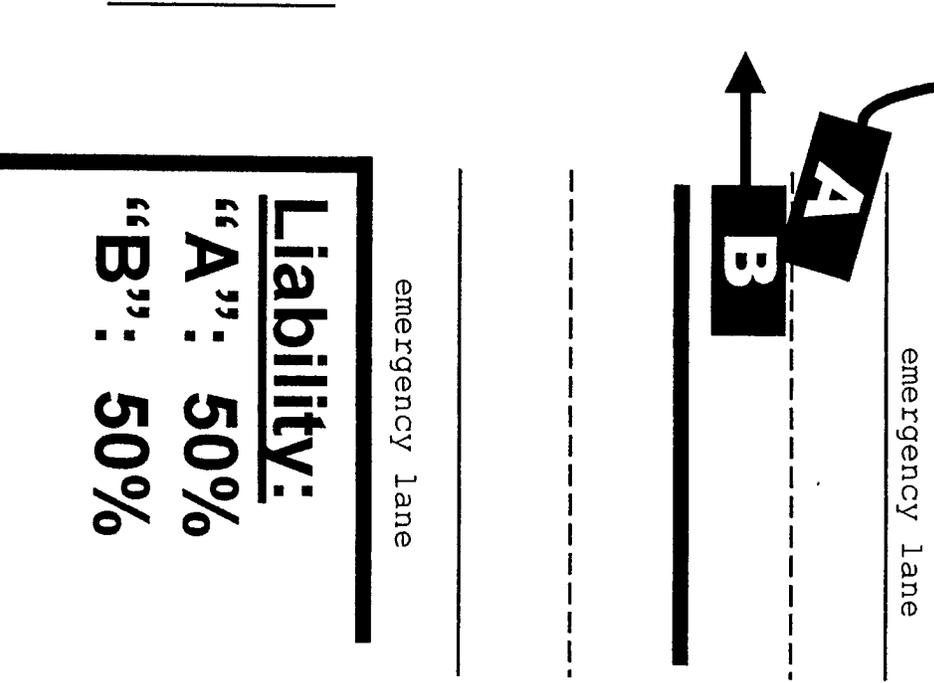
Section II

**Motor vehicles “A” and “B” traveling in the same
direction but in different lanes .**

Diagram 11-1

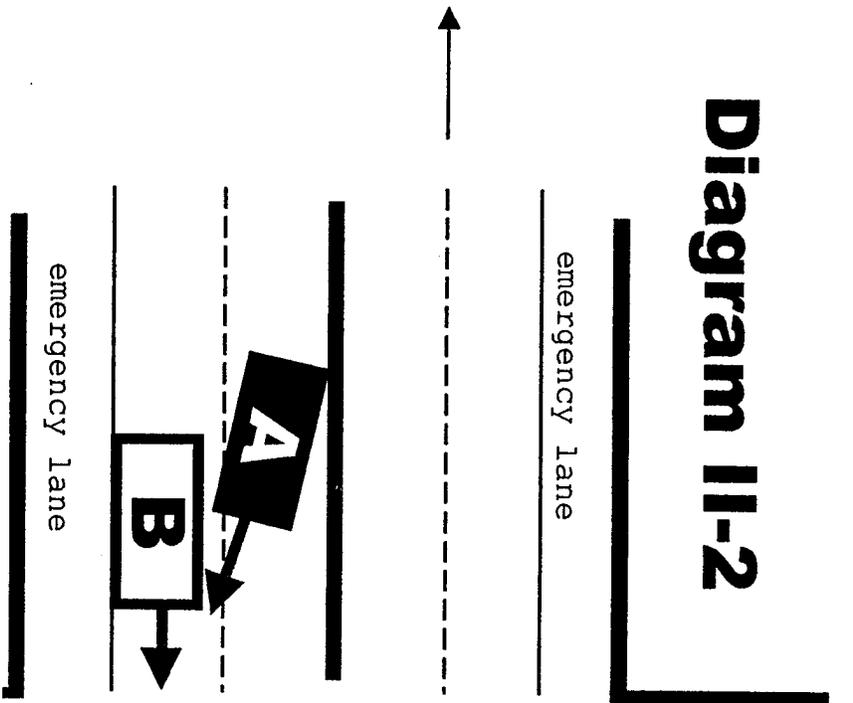


Vehicle "A" and vehicle "B" collide without changing lane.

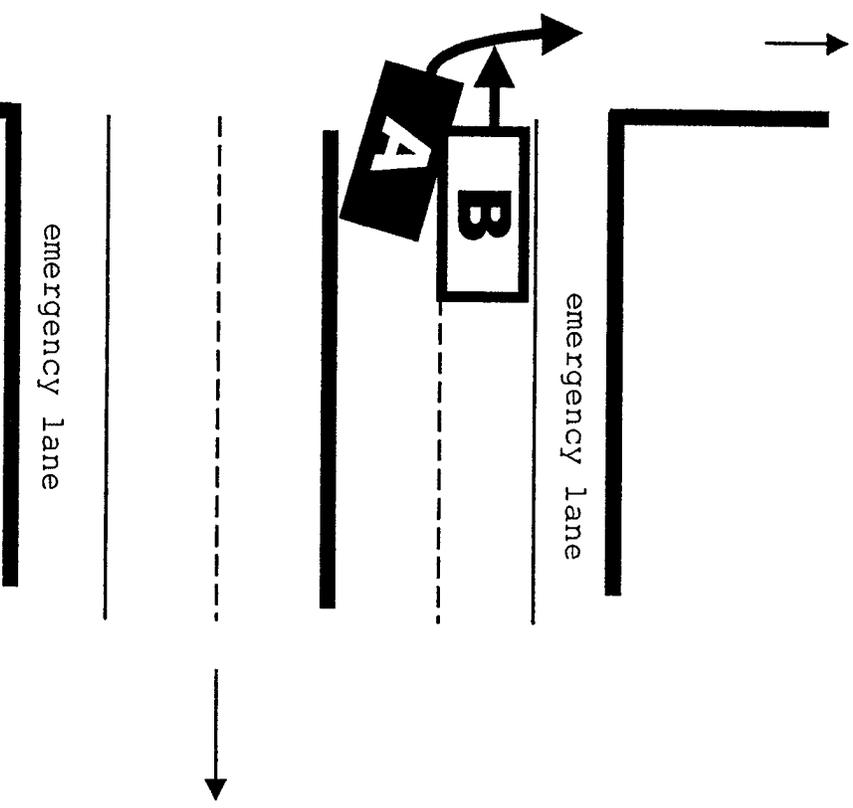


Liability:
"A": 50%
"B": 50%

Diagram 11-2

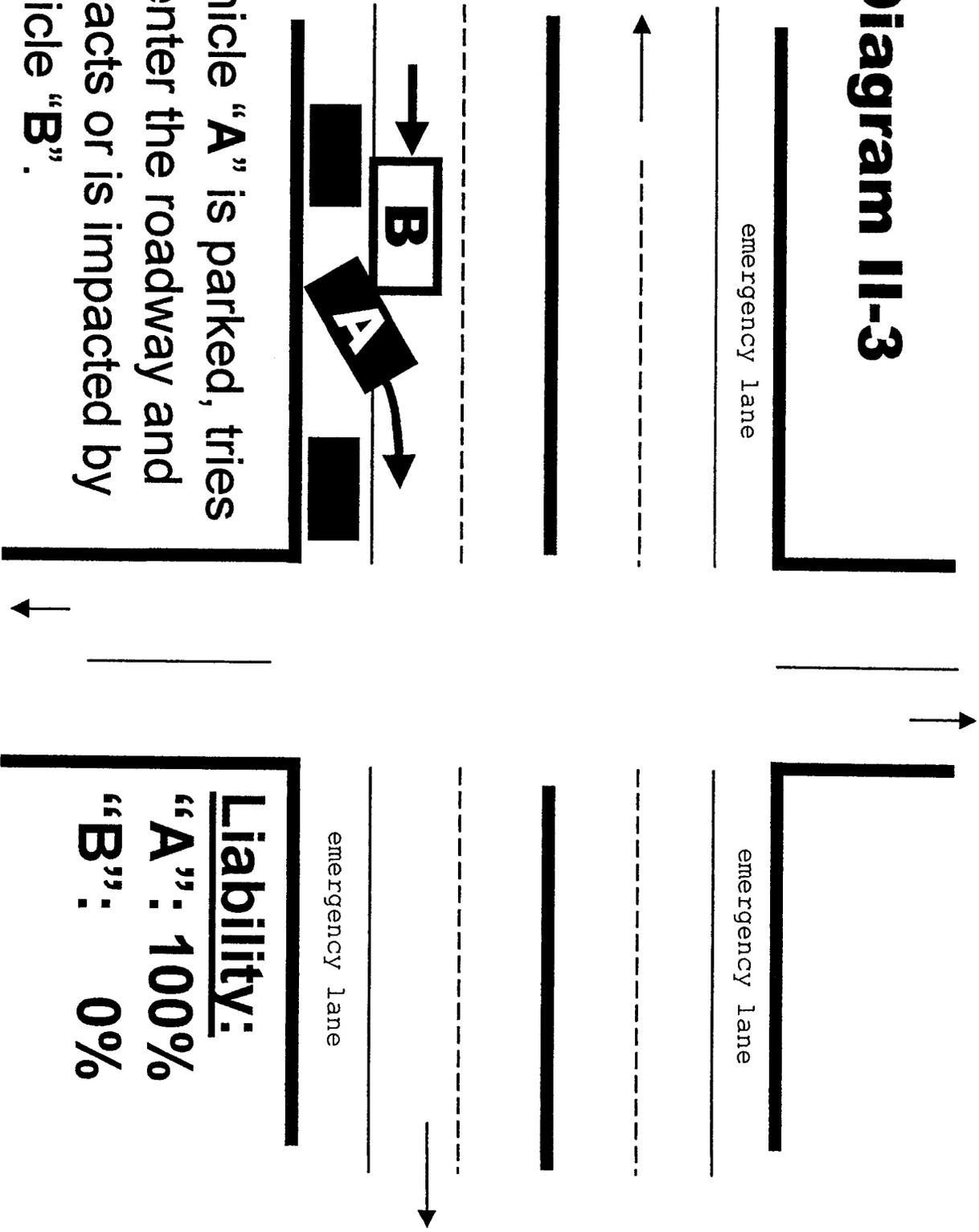


Vehicle "A" invades lane of vehicle "B", in order to turn or pass, and impacts or is impacted by vehicle "B"



Liability:
 "A": 100%
 "B": 0%

Diagram 11-3



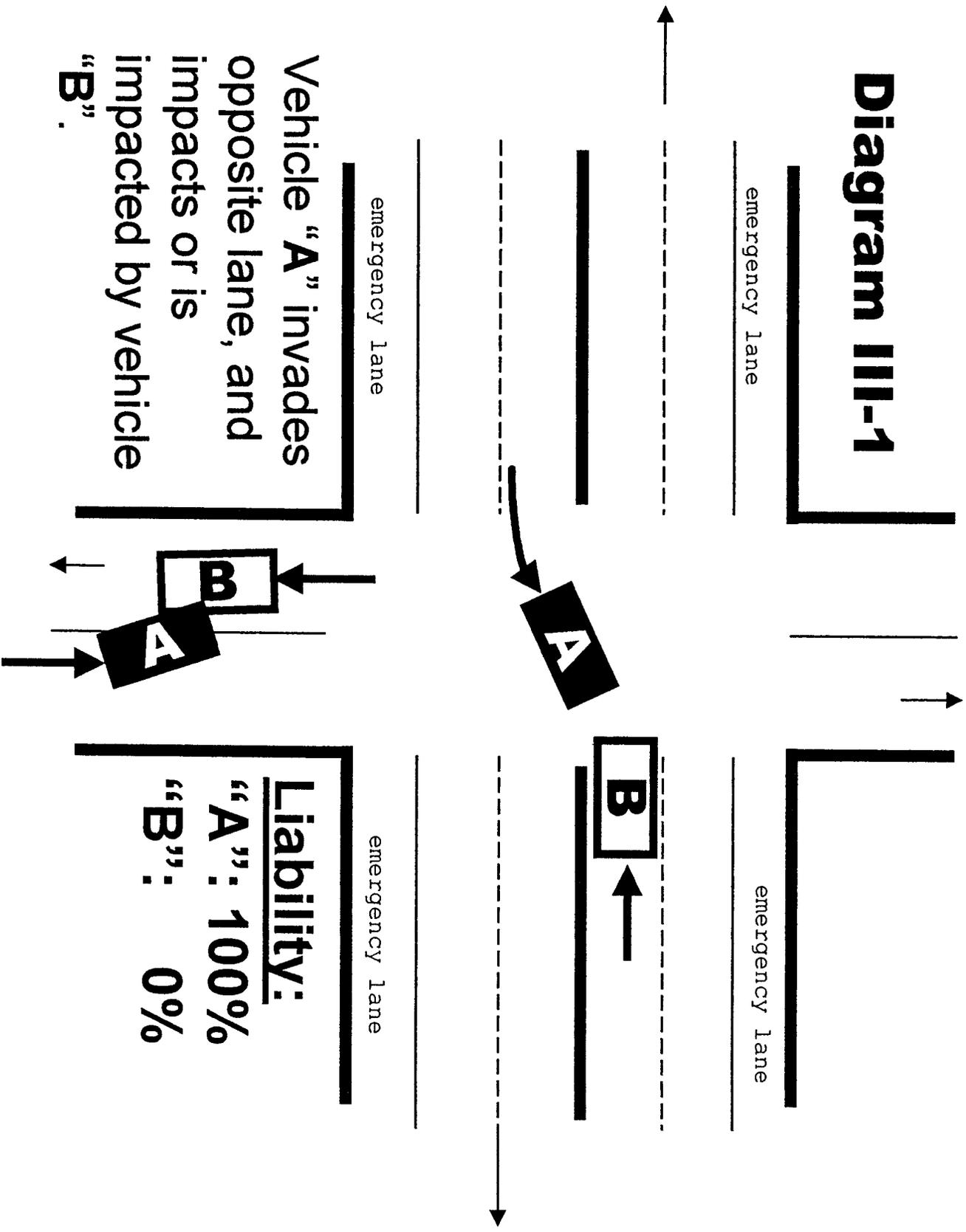
Vehicle “A” is parked, tries to enter the roadway and impacts or is impacted by vehicle “B”.

**INITIAL LIABILITY DETERMINATION SYSTEM FOR
THE COMPULSORY LIABILITY INSURANCE
FOR MOTOR VEHICLES**

Section III

**Motor vehicles “A” and “B” suffer a traffic accident
when traveling in opposite lanes.**

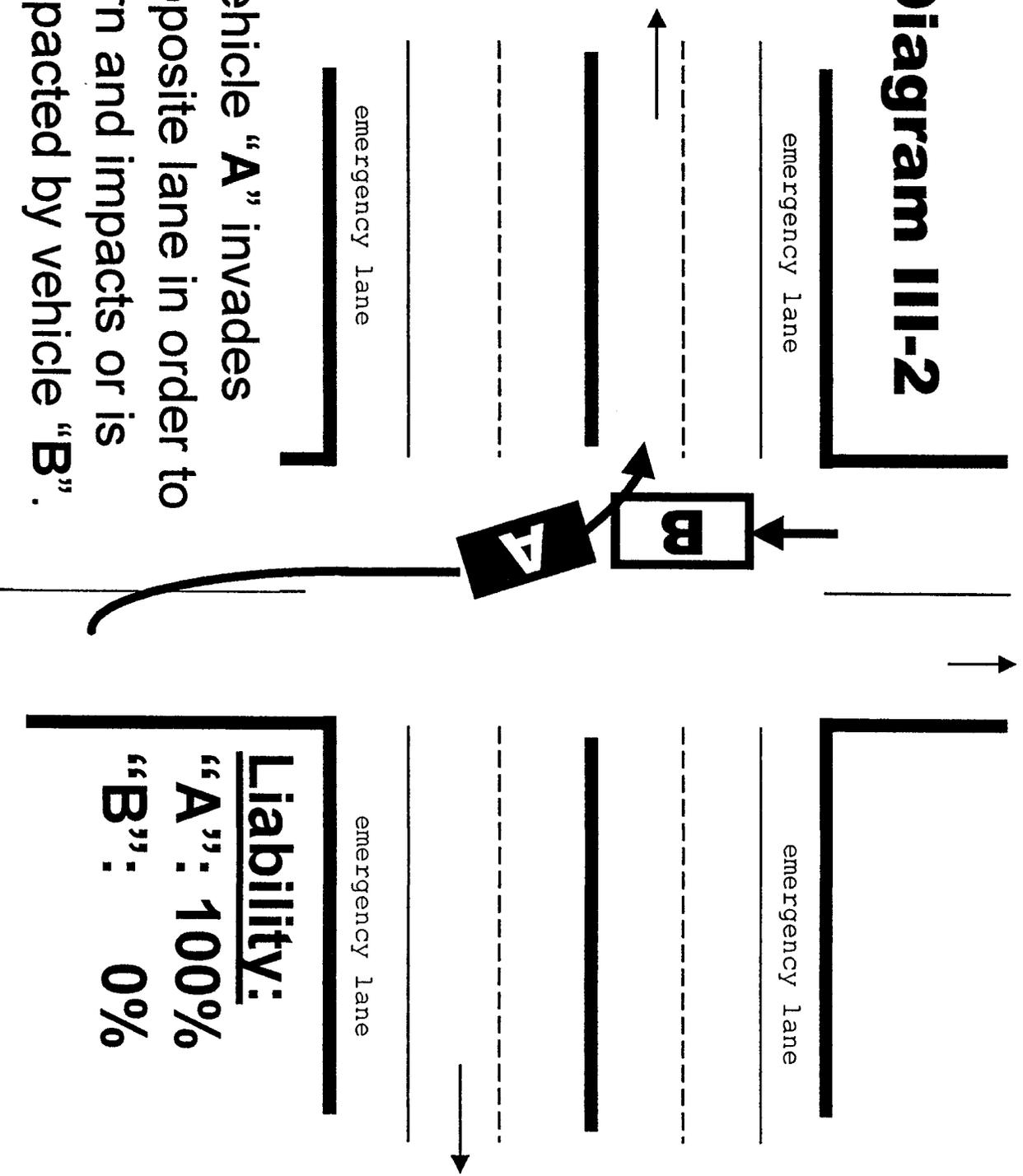
Diagram III-1



Vehicle "A" invades opposite lane, and impacts or is impacted by vehicle "B".

Liability:
"A": 100%
"B": 0%

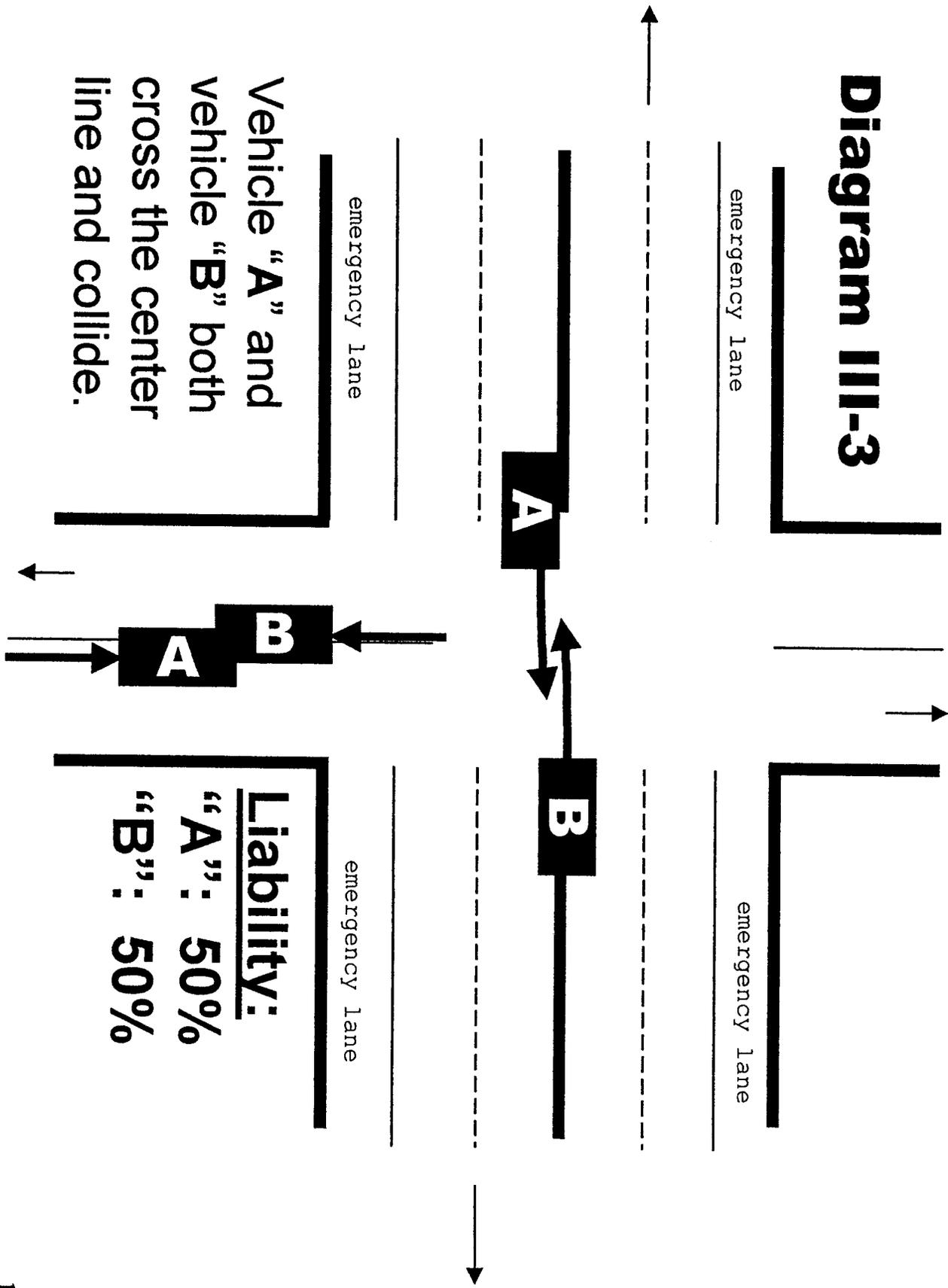
Diagram III-2



Vehicle "A" invades opposite lane in order to turn and impacts or is impacted by vehicle "B".

Liability:
"A": 100%
"B": 0%

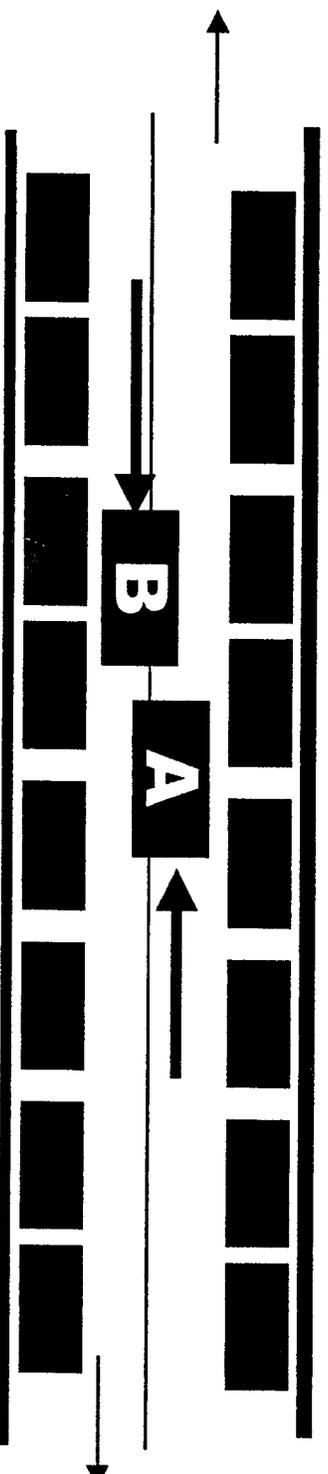
Diagram III-3



Vehicle "A" and vehicle "B" both cross the center line and collide.

Liability:
"A": 50%
"B": 50%

Diagram III-4

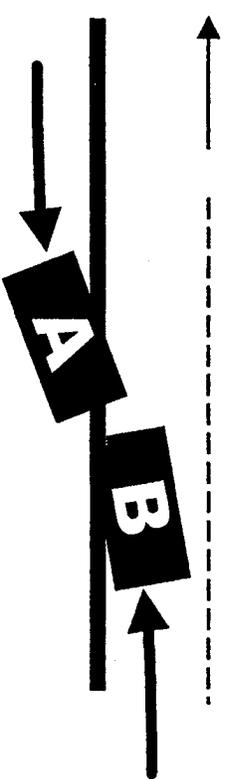


Vehicle "A" and vehicle
"B" collide when traveling
in a zone of reduced
width.

Liability:
"A": 50%
"B": 50%

Diagram III-5

emergency lane

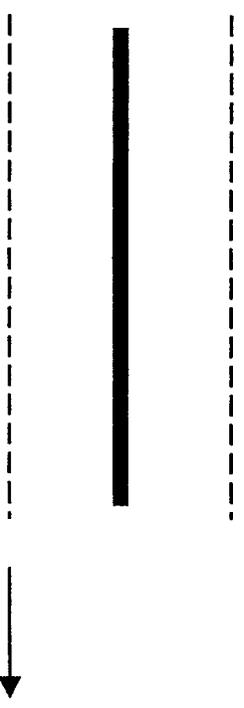


emergency lane

Vehicles "A" and
vehicle "B" both cross
the center line and
collide.



emergency lane



emergency lane

Liability:
"A": 50%
"B": 50%

**INITIAL LIABILITY DETERMINATION SYSTEM FOR
THE COMPULSORY LIABILITY INSURANCE FOR
MOTOR VEHICLES**

Section IV

Motor vehicles “A” and “B” suffer a traffic accident at an intersection that is or is not controlled by traffic signals.

Diagram IV-1

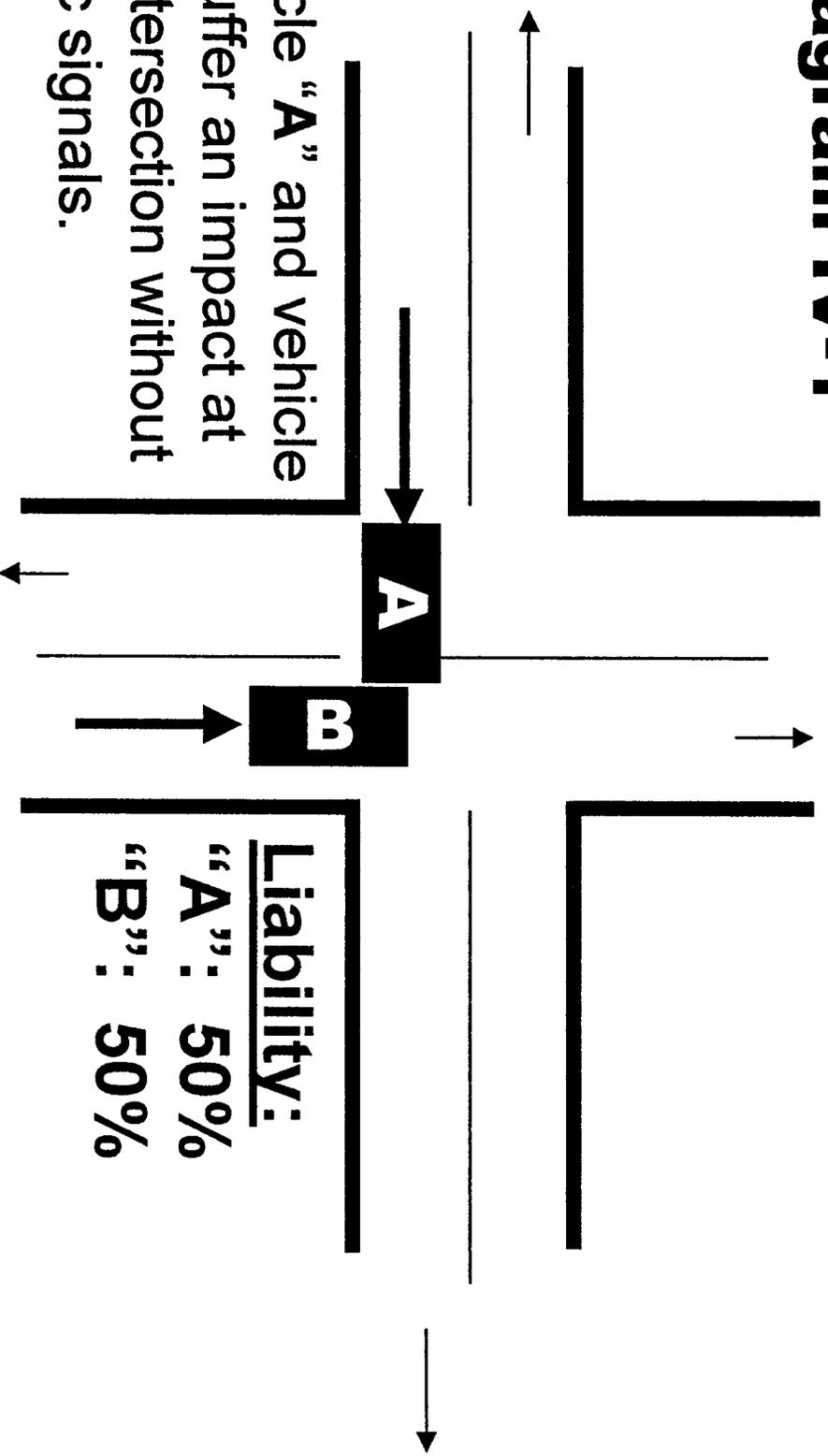


Diagram IV-2

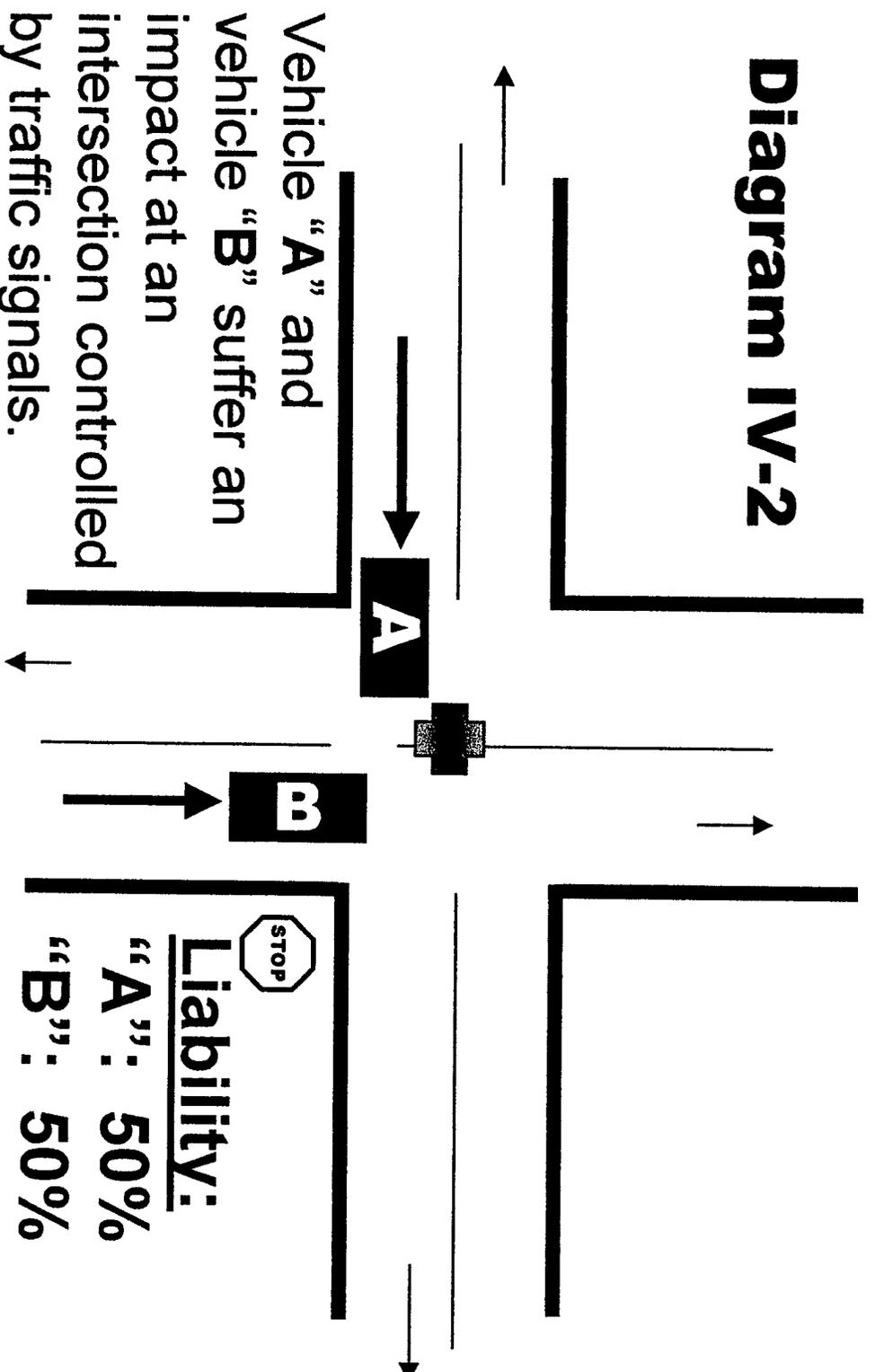


Diagram IV-3

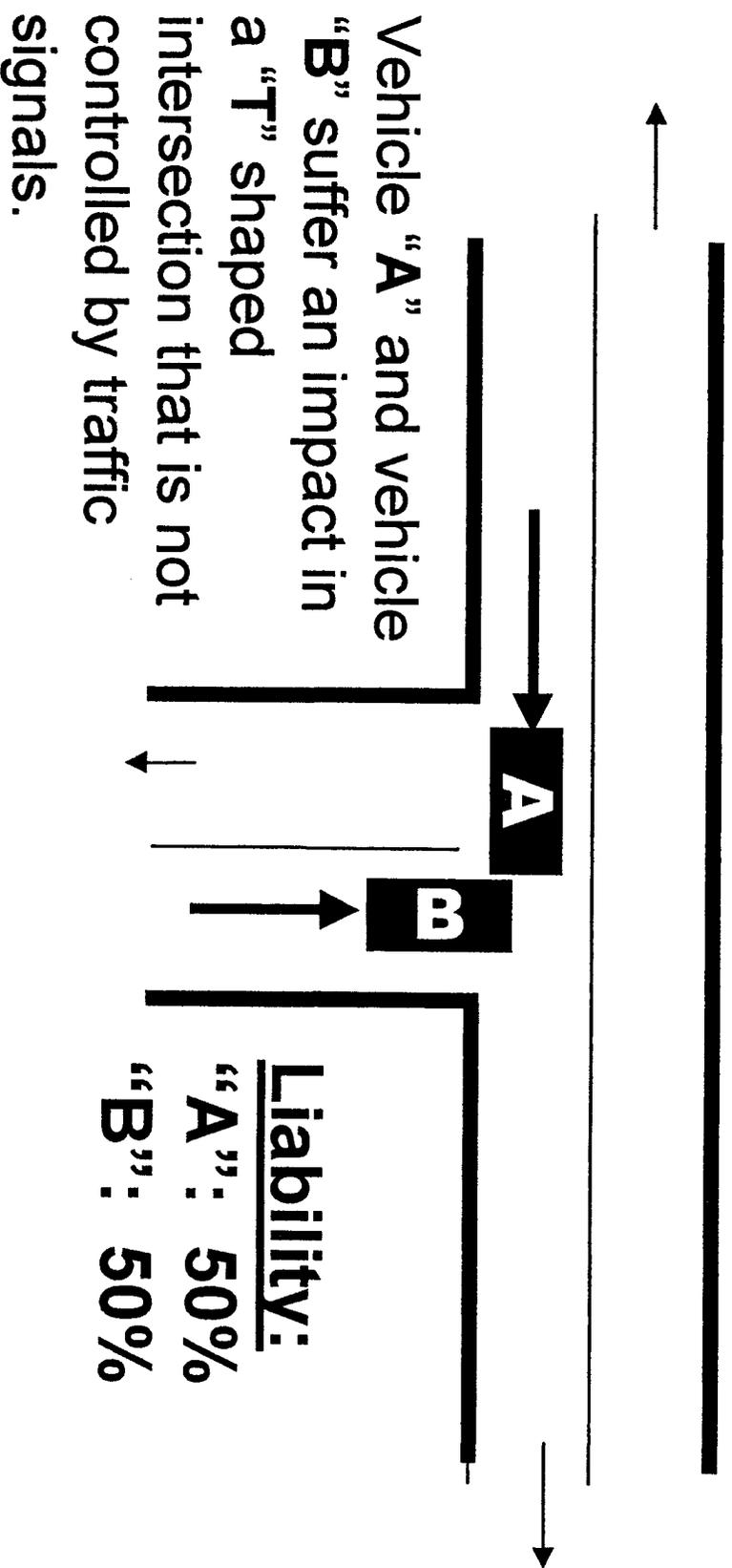


Diagram IV-4

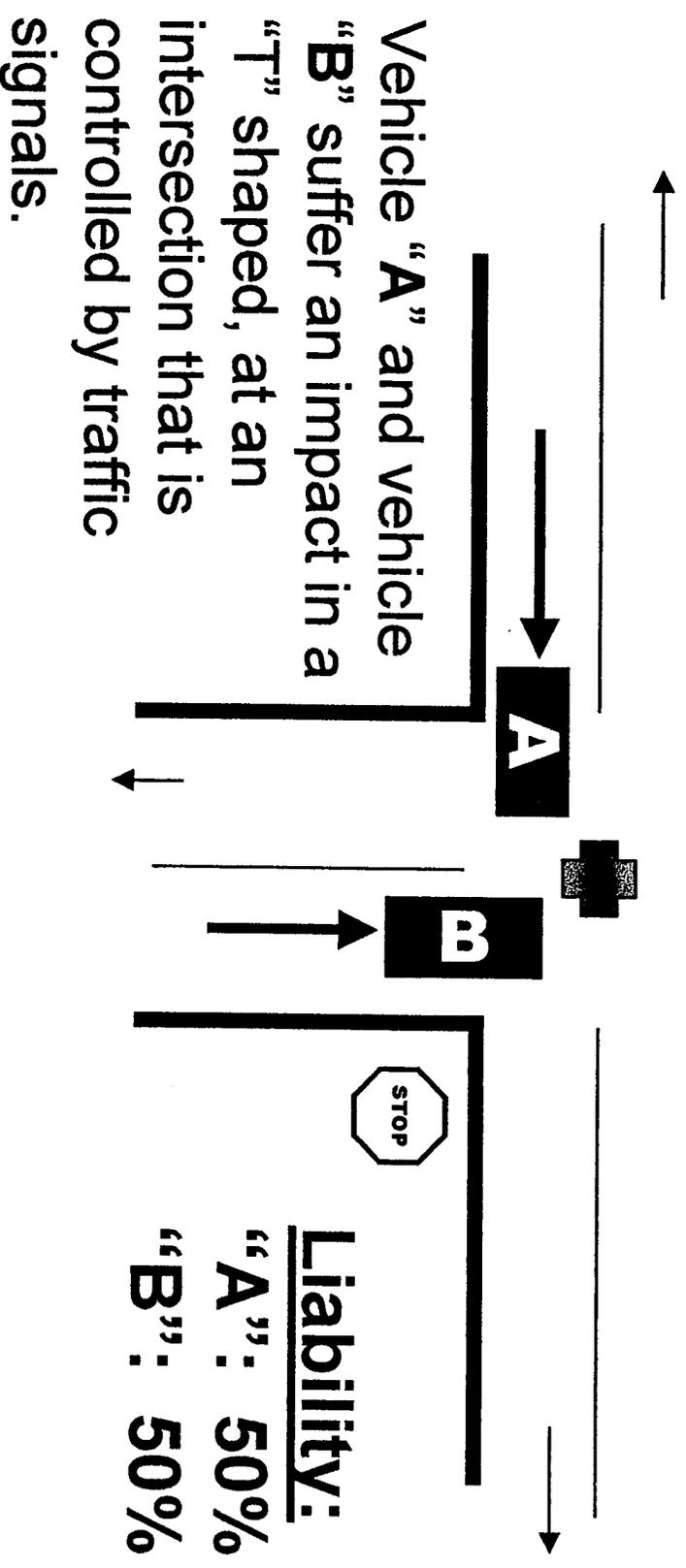
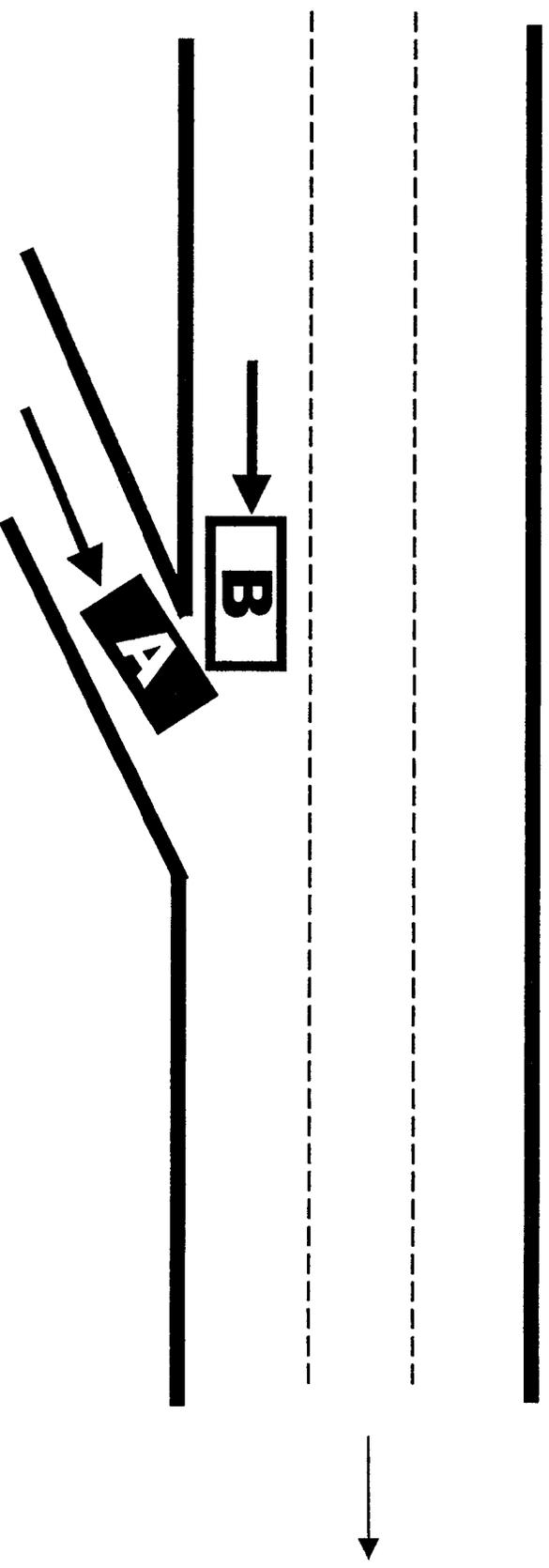


Diagram IV-5



Vehicle “B”, which is traveling in its lane, impacts or is impacted by vehicle “A” which is traveling on a toll-highway exit or public roadway.

Liability:
“A”: 100%
“B”: 0%

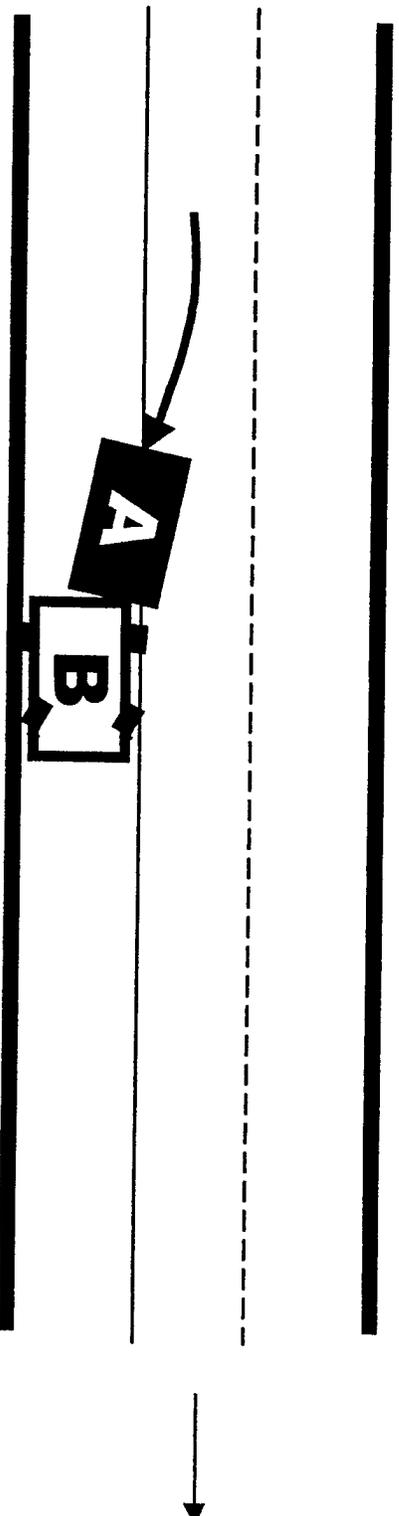
INITIAL LIABILITY DETERMINATION SYSTEM FOR THE COMPULSORY LIABILITY INSURANCE FOR MOTOR VEHICLES

Section V

Motor vehicles “A” and “B” suffer a traffic accident :

- 🚗 in a parking area, or
- 🚗 at the exit of parking areas or private roadways, or
- 🚗 when one of the vehicles is parked on a public roadway.

Diagram V-1



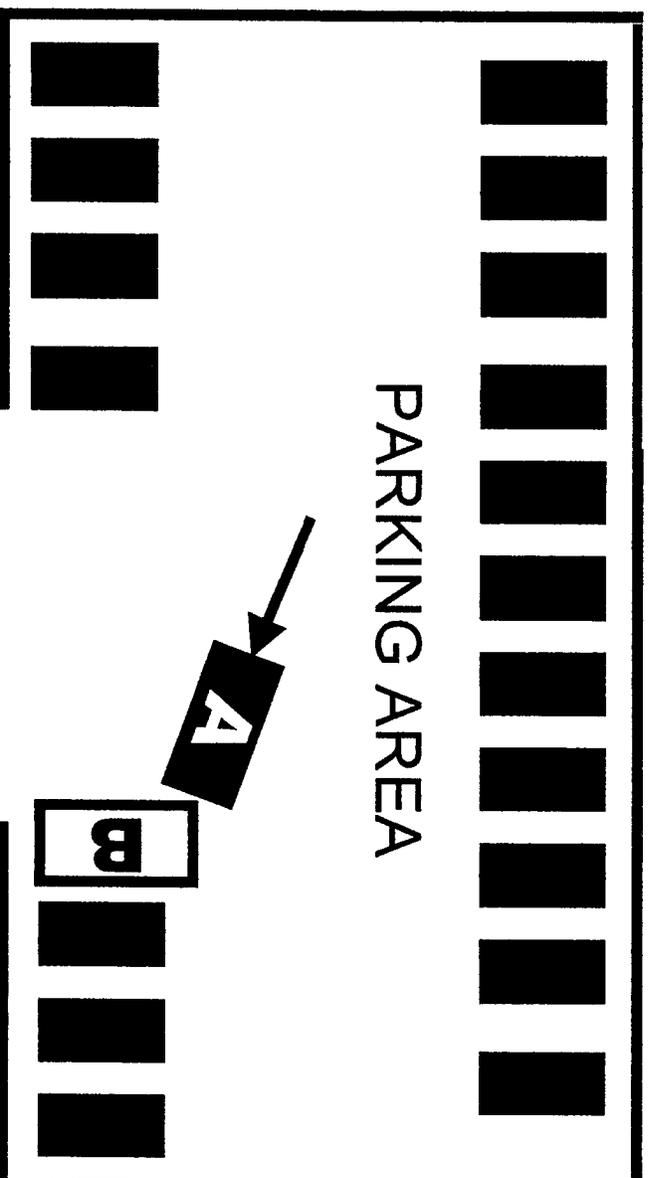
Vehicle “B” is parked on a public roadway and vehicle “A” impacts it.

Liability:

“A”: 100%

“B”: 0%

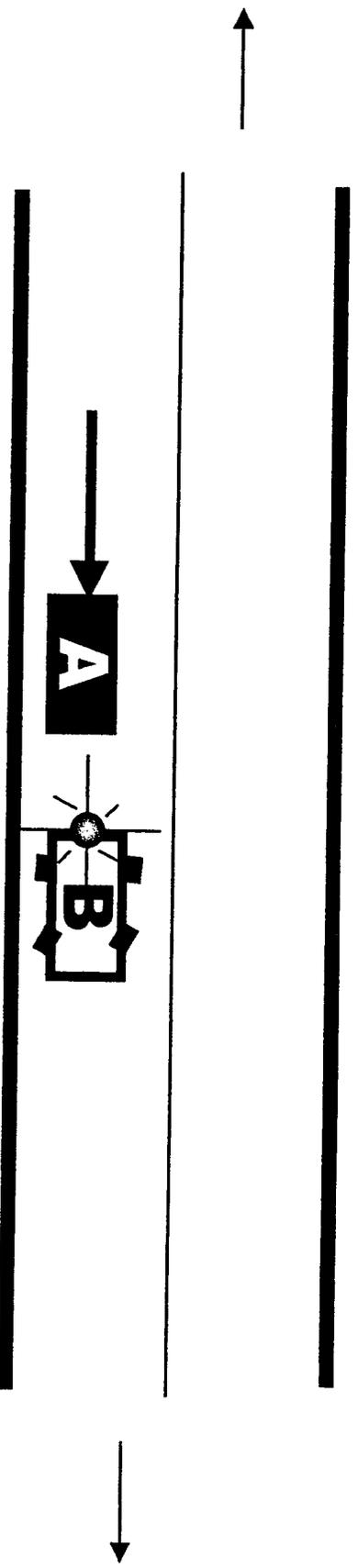
Diagram V-2



Vehicle "B" is parked in a parking area and vehicle "A" impacts it.

Liability:
"A": 100%
"B": 0%

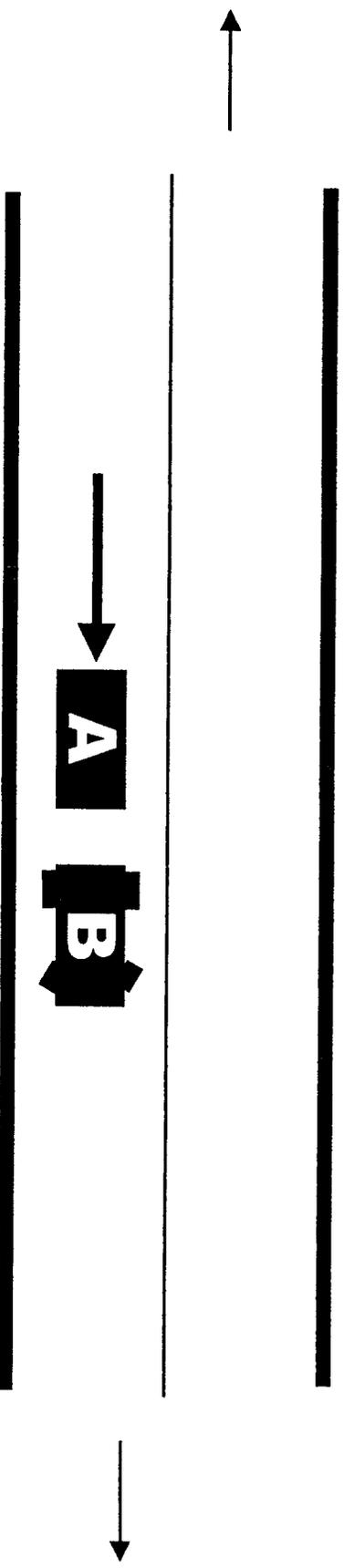
Diagram V-3



Vehicle "B" is parked along a roadway using precautionary signals or signs and is impacted by vehicle "A".

Liability:
"A": 100%
"B": 0%

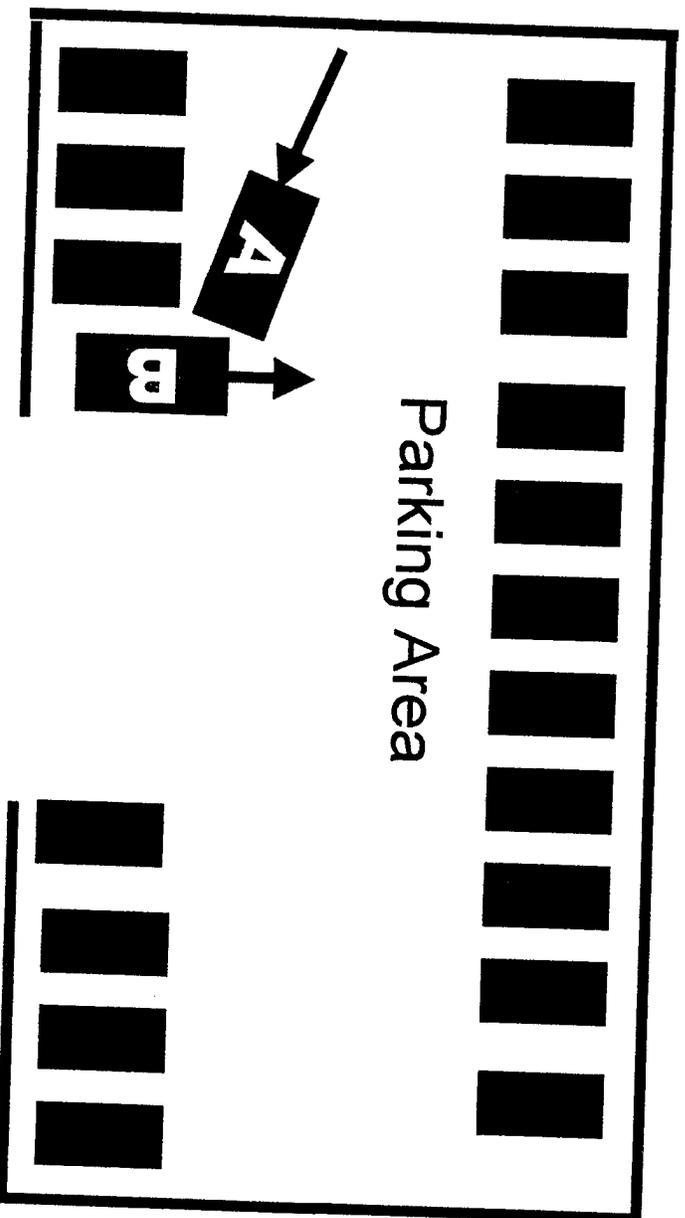
Diagram V-4



Vehicle “B” is parked on a public roadway without signals or precautionary signs and is impacted by vehicle “A”.

Liability:
“A”: 50%
“B”: 50%

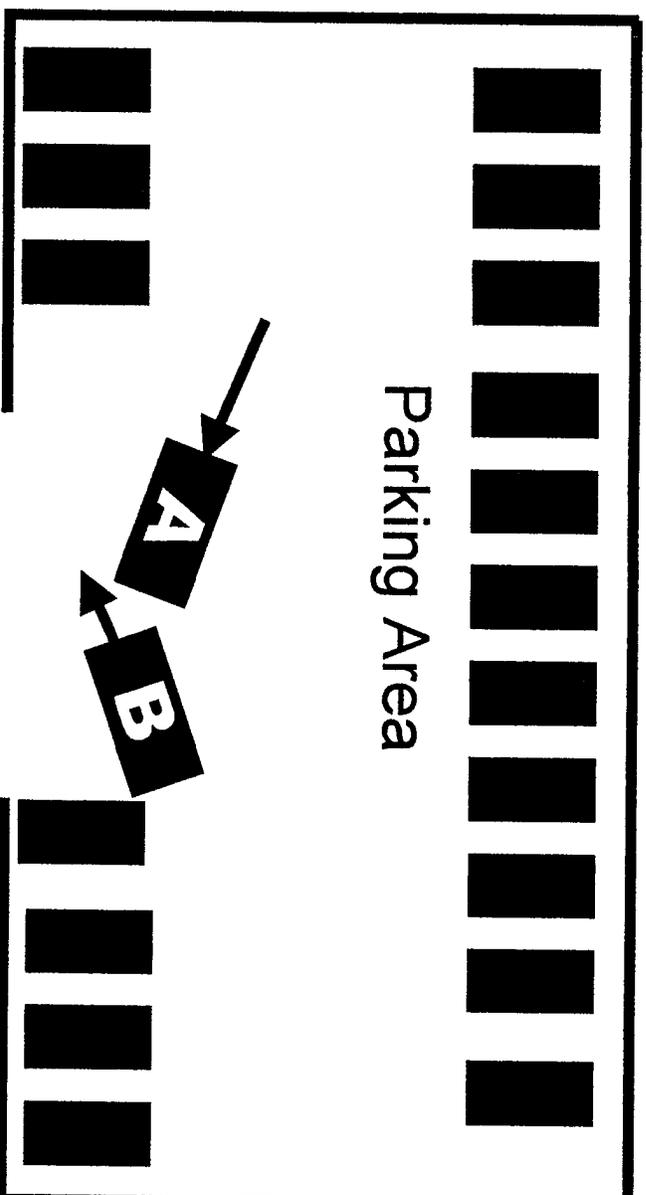
Diagram V-5



Vehicle "B" is leaving a parking space and impacts or is impacted by vehicle "A" which is also moving.

Liability:
"A": 50%
"B": 50%

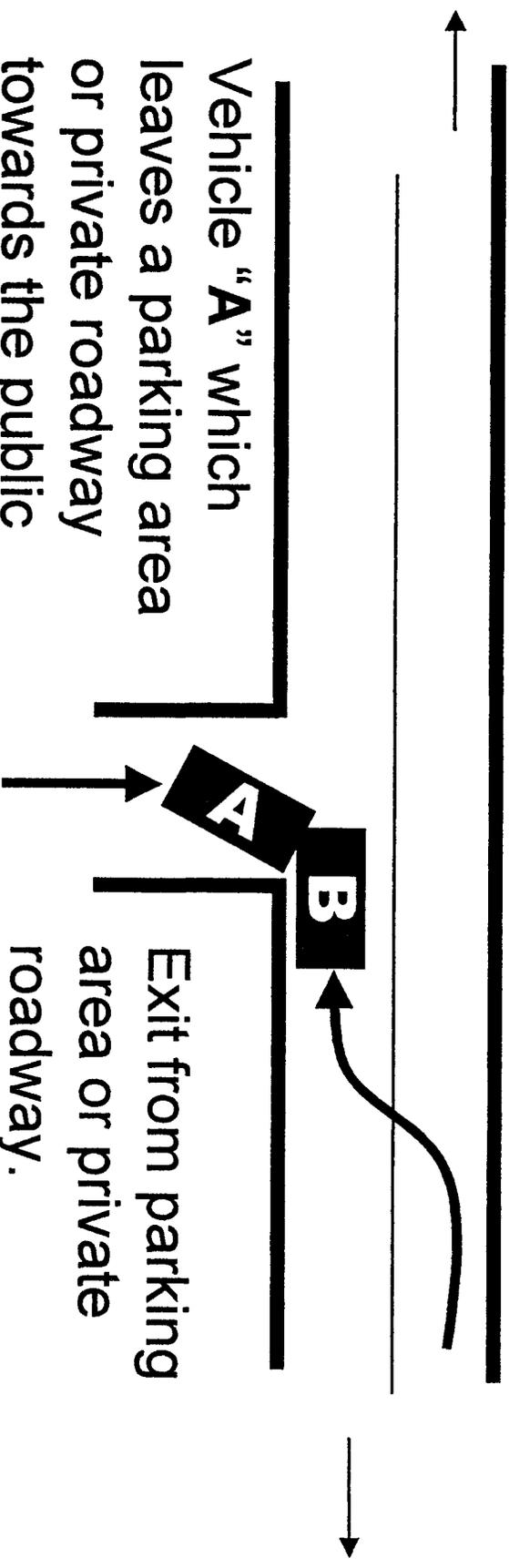
Diagram V-6



Vehicle "A" and vehicle
"B" suffer an impact
while they are traveling
in a parking area.

Liability:
"A": 50%
"B": 50%

Diagram V-7



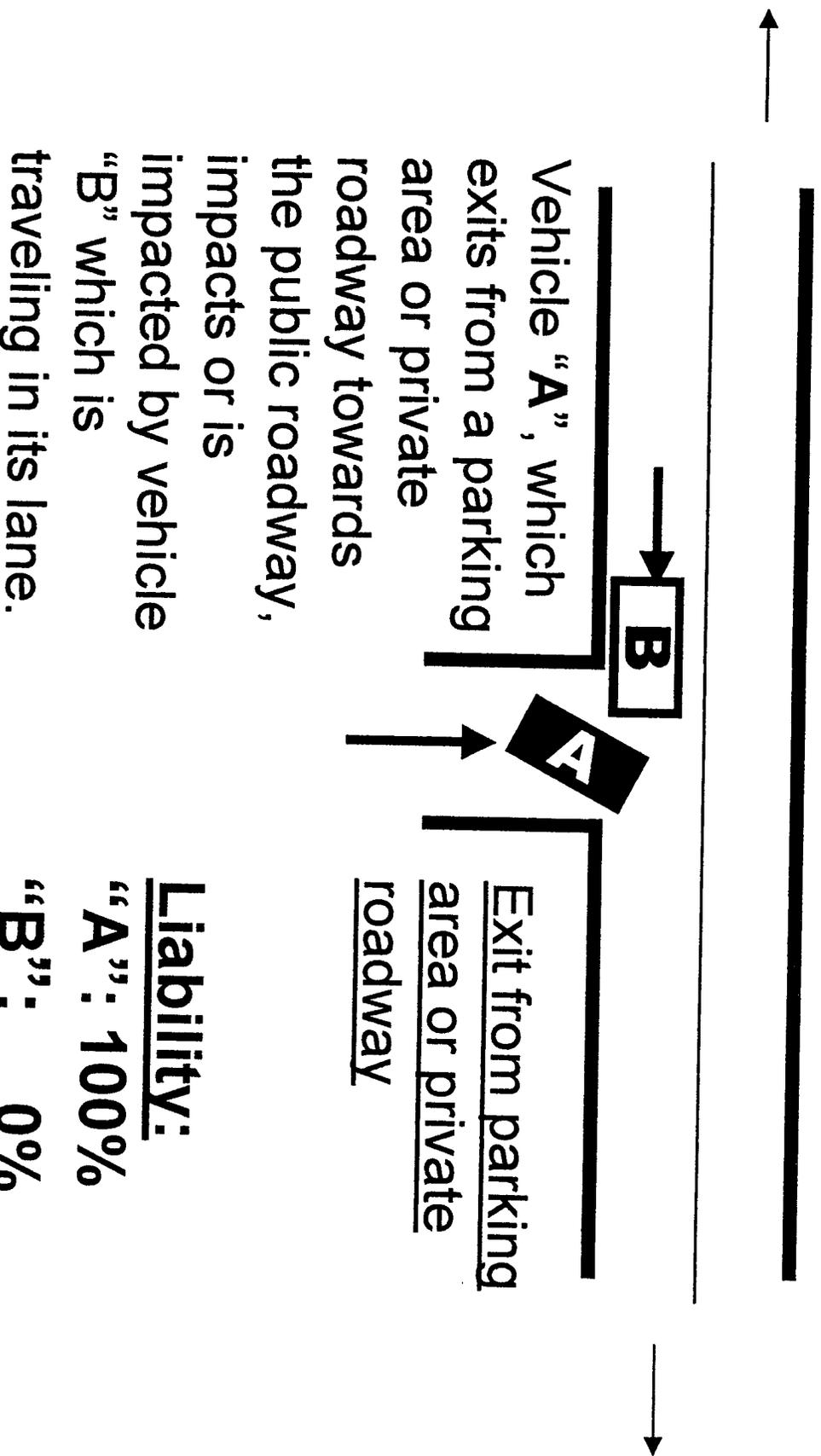
Liability:

"A": 50%

"B": 50%

or not to enter the parking area or private roadway.

Diagram V-8



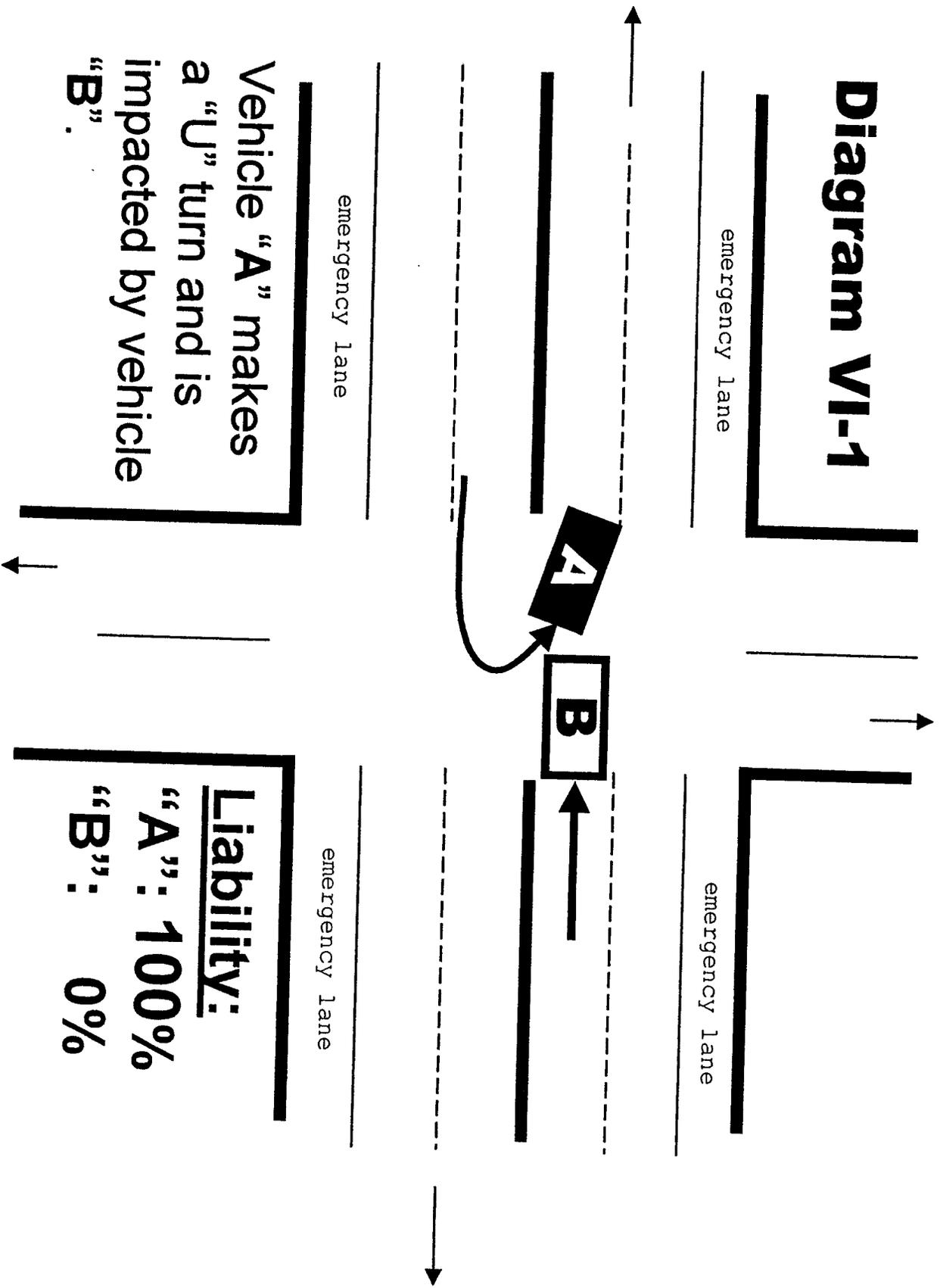
INITIAL LIABILITY DETERMINATION SYSTEM FOR THE COMPULSORY LIABILITY INSURANCE FOR MOTOR VEHICLES

Section VI

Motor vehicles “A” and “B” suffer a collision:

- 🚗 When vehicle “A” makes a “U” turn and impacts or is impacted by vehicle “B”.
- 🚗 When a door of vehicle “A” is opened and the same is impacted by or impacts vehicle “B”

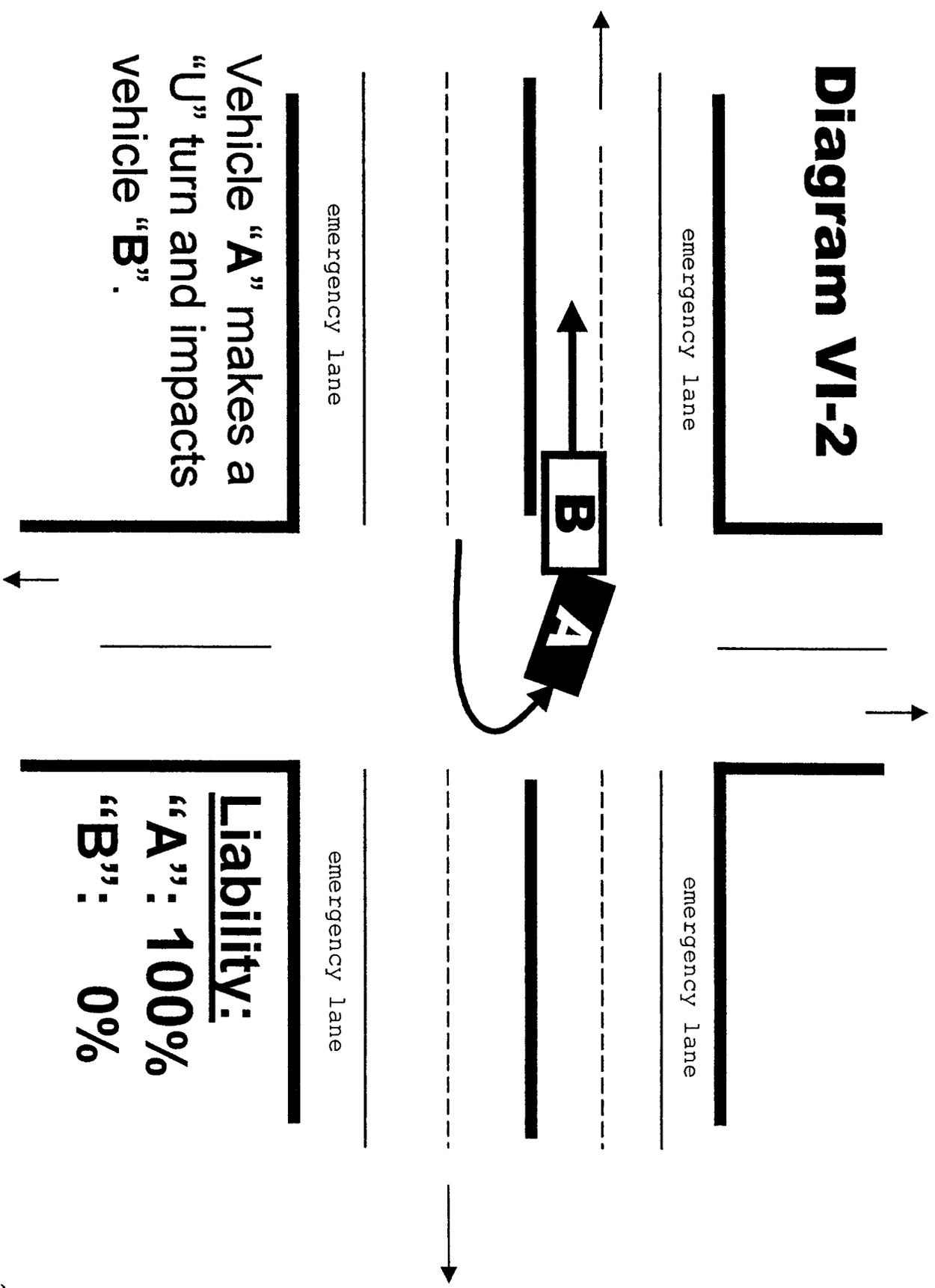
Diagram VI-1



Vehicle "A" makes a "U" turn and is impacted by vehicle "B".

Liability:
"A": 100%
"B": 0%

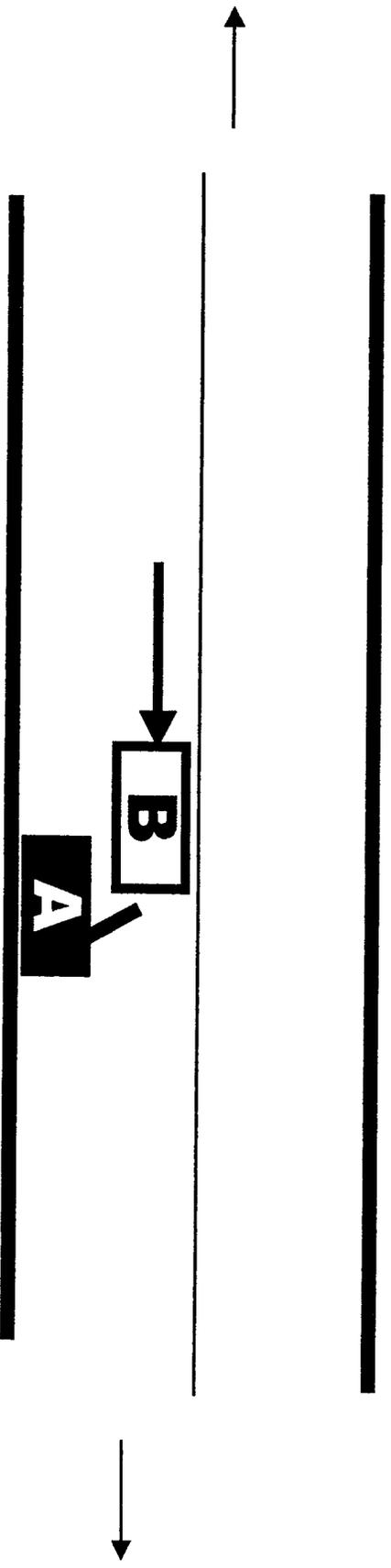
Diagram VI-2



Vehicle "A" makes a "U" turn and impacts vehicle "B".

Liability:
"A": 100%
"B": 0%

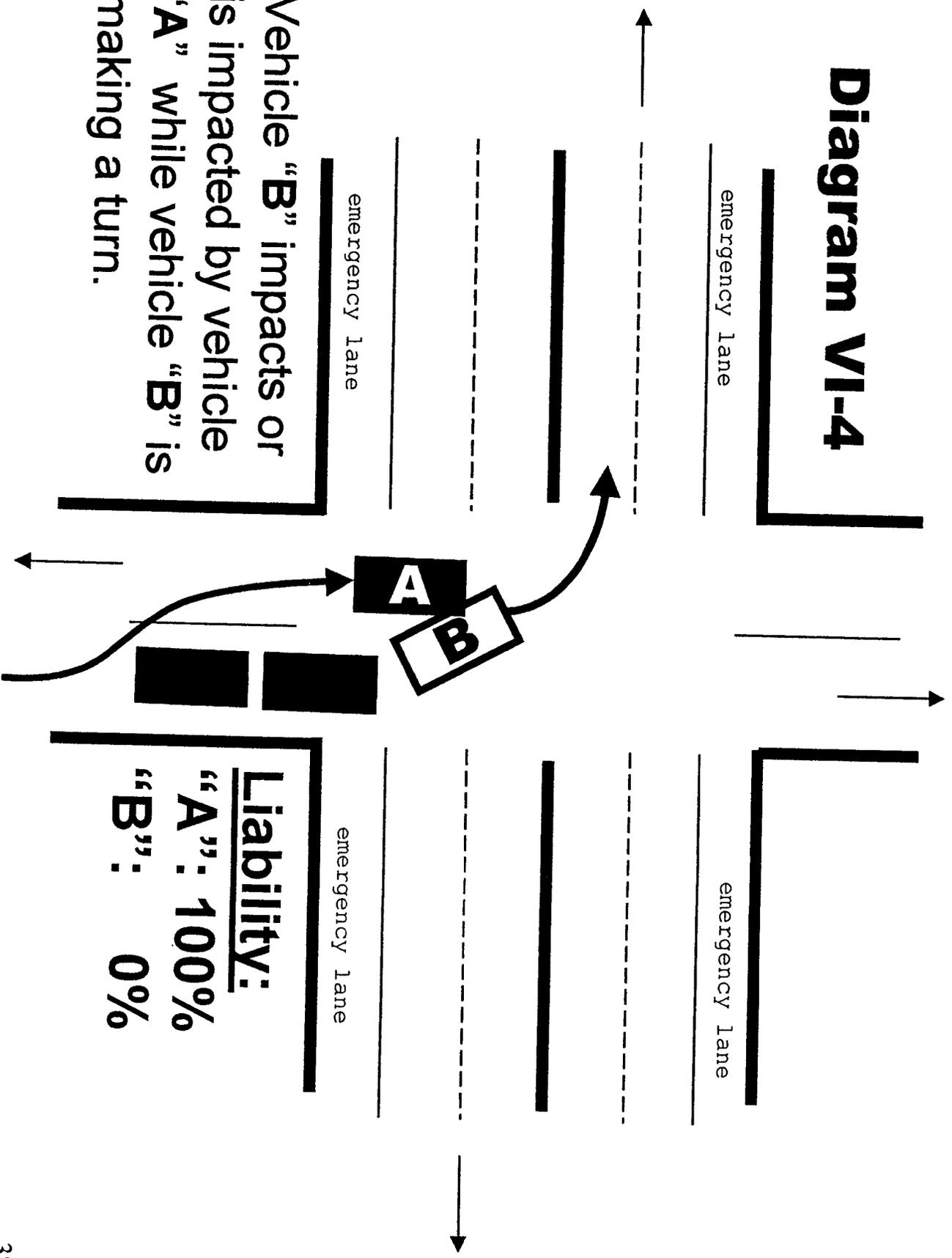
Diagram VI-3



Vehicle “B” impacts or is impacted by vehicle “A” when the door of vehicle “A” is opened.

Liability:
“A”: 100%
“B”: 0%

Diagram VI-4



Vehicle "B" impacts or is impacted by vehicle "A" while vehicle "B" is making a turn.

Diagram VI-5

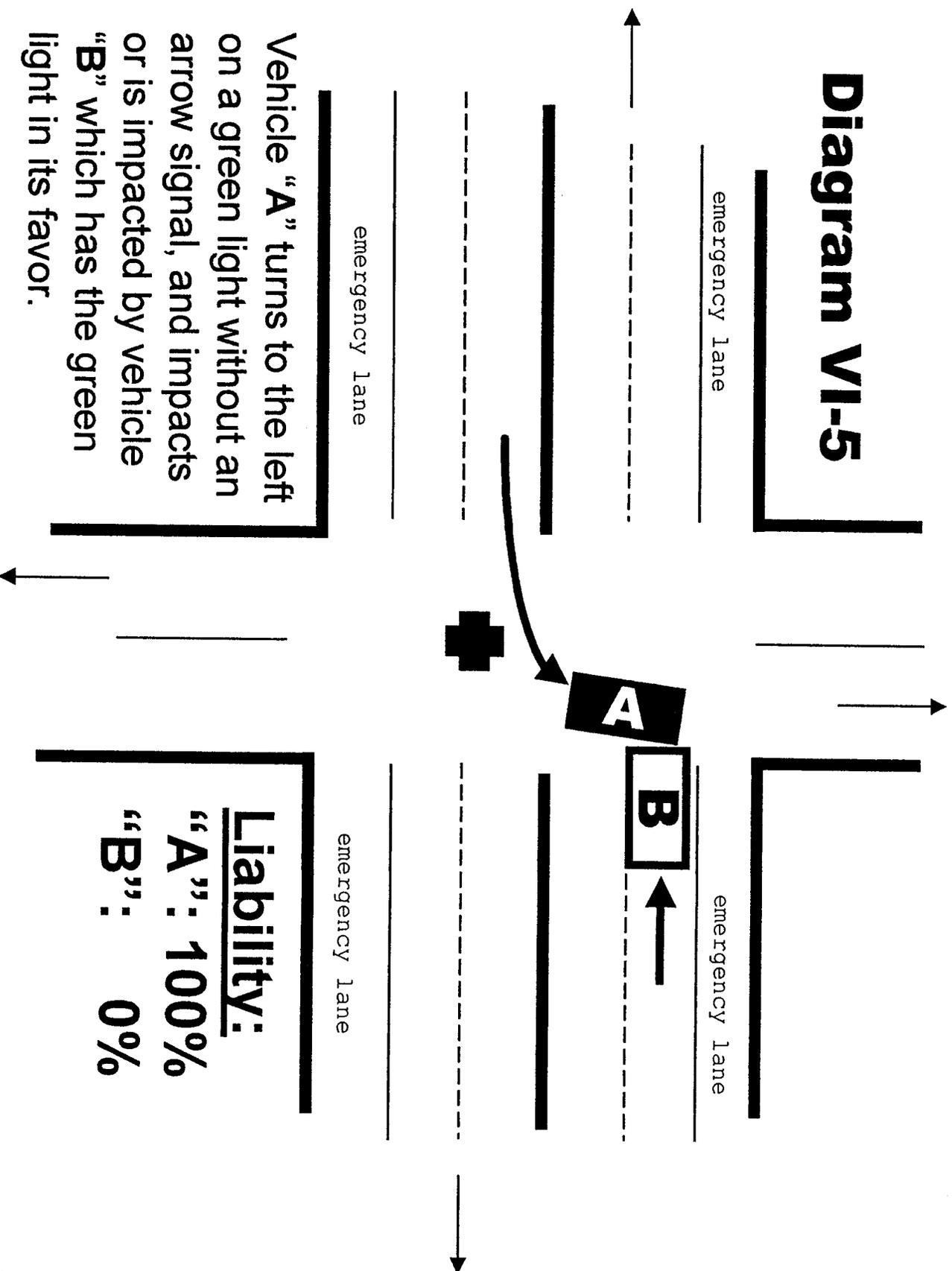
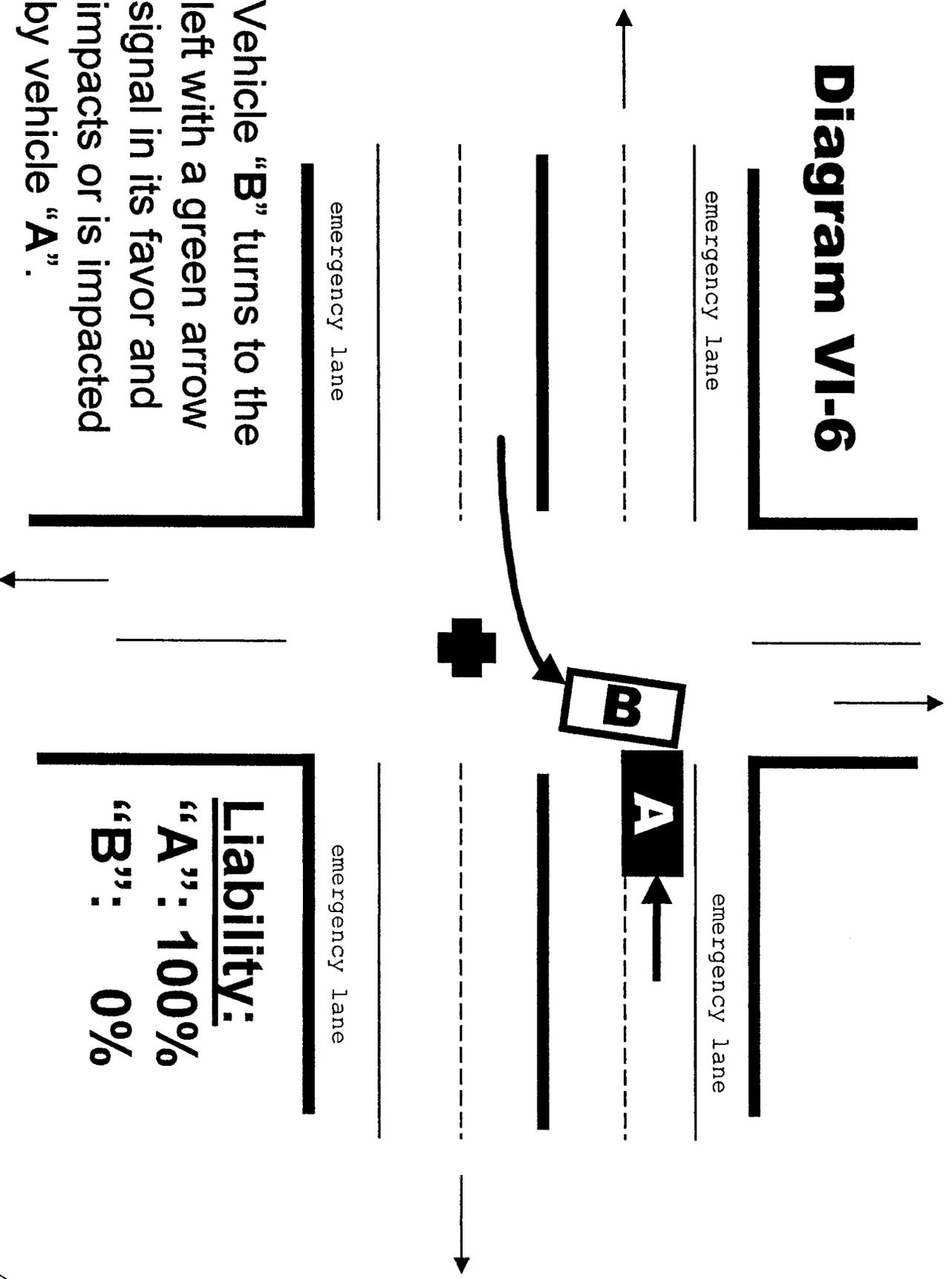


Diagram VI-6



Vehicle "B" turns to the left with a green arrow signal in its favor and impacts or is impacted by vehicle "A".

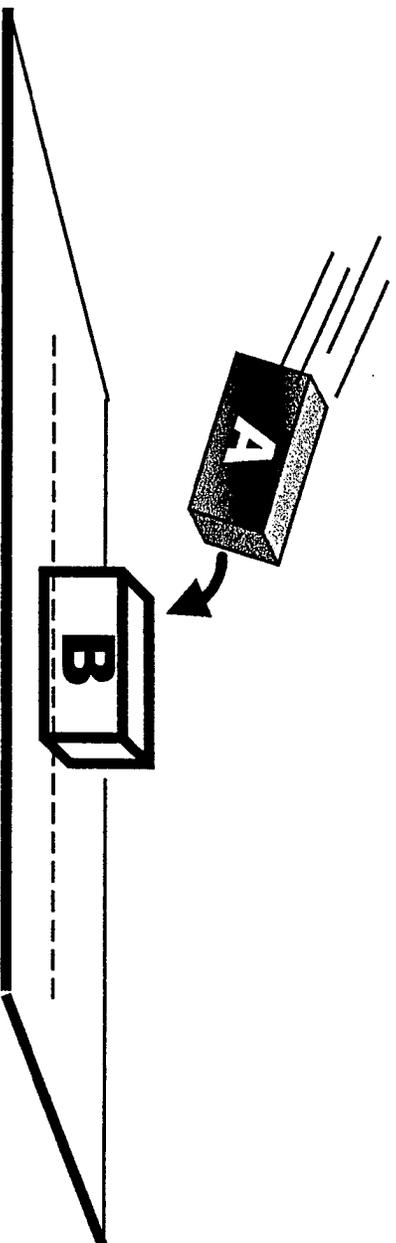
Liability:
"A": 100%
"B": 0%

**INITIAL LIABILITY DETERMINATION SYSTEM
FOR THE COMPULSORY LIABILITY INSURANCE
FOR MOTOR VEHICLES**

Section VII

Other types of traffic accidents

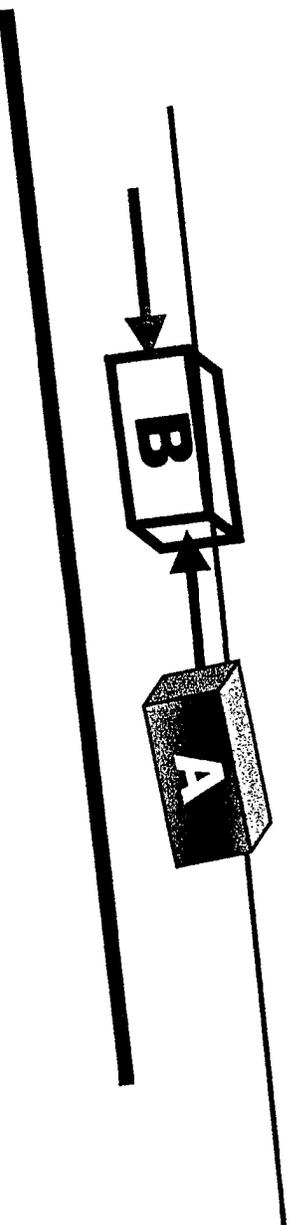
Diagram VII-1



Vehicle "A" falls on
vehicle "B".

Liability:
"A": 100%
"B": 0%

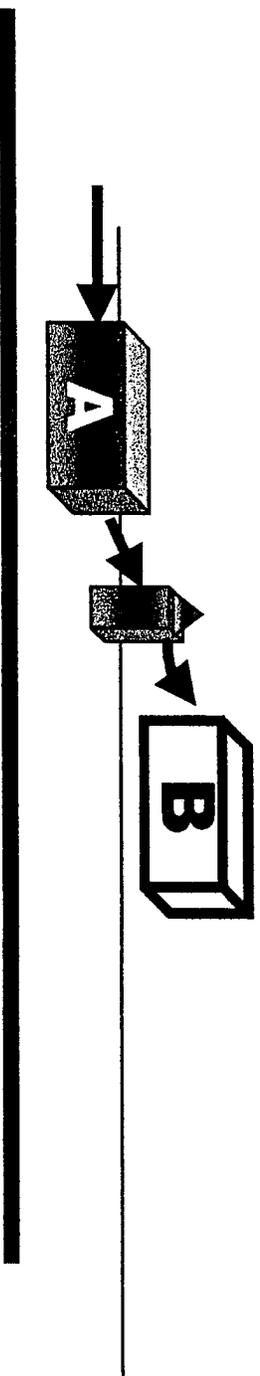
Diagram VII-2



Vehicle "A" shifts gears,
moves and impacts
vehicle "B".

Liability:
"A": 100%
"B": 0%

Diagram VII-3



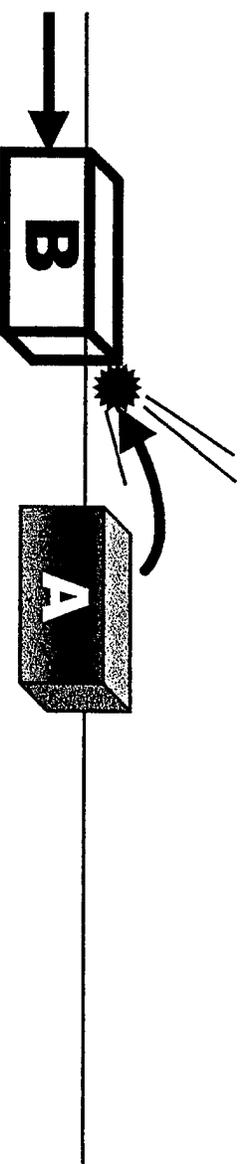
Vehicle “A” impacts a fixed object which in turn, impacts vehicle “B”.

Liability:

“A”: 100%

“B”: 0%

Diagram VII-4



An object, such as cargo
or a tire, falls from vehicle
“A” and impacts vehicle
“B”.

Liability:
“A”: 100%
“B”: 0%

What must I do in the event of an accident?

- You must fill out the Joint Accident Report at the site of the accident. The information on said form is needed for processing your claim. It is convenient to have copies of the Report in your vehicle. The forms are available at the tax collectors' offices and Police stations. If you cannot fill out the Report, you must obtain the following information from the other vehicle(s) involved:
 - a. Driver's name.
 - b. Driver's license number
 - c. Vehicle owner's name as shown on its license.
 - d. Postal and street address of the drivers and the vehicles' owners. The owner's address is shown in the vehicle's license.
 - e. License plate number of the vehicles involved. Make, model and year of the vehicles.
- You must report the accident to the police within 48 hours following its occurrence. Otherwise, you may lose the right to claim under the Compulsory Liability Insurance.
- You must obtain the following information from the police officer who investigated the case or heard the complaint:
 - a. Name, badge number and station of the police officer that attends to the accident
 - b. Number of the complaint presented to the Police.

How do I make a claim in the event of an accident?

- You must file the Joint Accident Report within 15 days following the accident. You can do this at one of the Service and Adjustment Centers of the Joint Underwriting Association, which are located throughout the Island, or in the sites designated by your insurer, as the case may be

EXAMPLE OF HOW TO COMPLETE THE ACCIDENT DIAGRAM

