



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



Circular Letter (CL) No:	2020-86
Date:	27 August 2020
Amends / Supplements:	NONE

CIRCULAR LETTER

TO : ALL REGULATED ENTITIES OFFERING OR SELLING VARIOUS INSURANCE PRODUCTS

SUBJECT : GUIDELINES TO PROTECT PERSONS WITH DISABILITIES (PWDs) FROM ANY FORM OF DISCRIMINATION IN THE INSURANCE INDUSTRY

WHEREAS, the Insurance Commission upholds the different roles of various State Parties, including the Philippines, in the United Nations Convention on the Rights of Persons with Disabilities;

WHEREAS, Sections 35(f) and 36 of Republic Act No. 7277, as amended, otherwise known as the "*MAGNA CARTA FOR DISABLED PERSONS*" prohibits the discrimination of PWDs in public accommodations and services as defined therein;

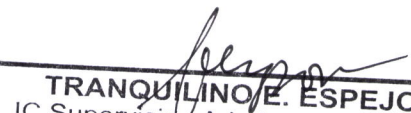
WHEREAS, there is a need to issue a guideline that the insurance industry shall adopt and comply with in the treatment of PWDs who intends to buy or avail insurance products or services;

NOW, THEREFORE, in view of the foregoing and in accordance with the statutory powers vested to the undersigned by Sections 254, 437 and other pertinent provisions of the Insurance Code of the Philippines, as amended by Republic Act No. 10607, the following are hereby adopted and promulgated:

Section 1. ADHERENCE TO THE MAGNA CARTA FOR DISABLED PERSONS. - The Insurance Industry shall comply with and be mindful of the mandates of the pertinent provisions of Republic Act No. 7277, as amended.

Section 2. TRANSPARENT UNDERWRITING PROCESS. - For purposes of transparency and the "*utmost good faith*" component of all insurance contracts, the underwriting process shall be disclosed to any applicant, whether a PWD or not, upon request.

CERTIFIED TRUE / PHOTO COPY


TRANQUILINO E. ESPEJON
IC Supervising Administrative Officer
Administrative Division
Insurance Commission

Date: _____