



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**

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**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.