



Circular Letter No.	2020-107
Date	8 November 2020
Amends	Section 3, Circular Letter No. 2020-86

CIRCULAR LETTER

TO : ALL REGULATED ENTITIES OFFERING OR SELLING VARIOUS INSURANCE PRODUCTS

SUBJECT : AMENDMENT TO SECTION 5, CIRCULAR LETTER NO. 2020-86 DATED 27 AUGUST 2020

Pursuant to the powers vested in the Insurance Commissioner under Section 437 (d) and (p) of the Insurance Code, as amended by Republic Act No. 10607, Circular Letter No. 2020-86 dated 27 August 2020 entitled "*GUIDELINES TO PROTECT PERSONS WITH DISABILITIES (PWDs) FROM ANY FORM OF DISCRIMINATION IN THE INSURANCE INDUSTRY*" is hereby amended as follows:

Section 1. Section 3 of Circular Letter No. 2020-86 is hereby amended to read as follows:

"SECTION 3. NO DISCRIMINATION. – There shall be no outright declination or refusal of any application to be covered by any insurance policy ***solely*** on the ground of disability except for insurance policies approved by this Commission offered under a Simplified Underwriting Offer. For purposes of this Circular, the term "*Simplified Underwriting Offer*" shall mean those approved insurance products that does not allow investigations of further additional risk factors which may require extra or additional premium. For insurance products which allow for further evaluation, a PWD shall be given the opportunity to either accept or decline the adjusted premium or a new suitable insurance plan and/or rider/s that the insurer/s may offer."

Section 2. All of the other provisions of Circular Letter No. 2020-86 shall remain effective. The unamended provisions of Circular Letter No. 2020-86 and the amendment introduced by this circular shall be read and construed as a single circular.

Section 3. This circular shall take effect immediately.



DENNIS B. FUNA
Insurance Commissioner

