



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



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IC ENCOURAGES PUBLIC TO EXPLORE GENDER-SPECIFIC INSURANCE & HMO PRODUCTS

The Insurance Commission (IC) recently issued Advisory No. RS-2025-009 encouraging the public to explore gender-specific insurance and health maintenance organization (HMO) products that address unique health risks, including maternal care, critical illness coverage, reproductive health services, and gender-specific medical treatments.

“The Commission supports initiatives that promote inclusivity, empowerment and financial resilience through the availability of specialized insurance and HMO products that address women’s health, financial security and overall well-being,” said Insurance Commissioner Reynaldo A. Regalado.

“These products provide comprehensive protection tailored to the diverse needs of individuals, ensuring that financial security and healthcare remain accessible for all,” he added.

In the same Advisory, the IC likewise called upon its supervised industries to develop and offer products that address gender-specific needs; and strongly encouraged said industries to create gender-sensitive plans and programs and other related initiatives.

The IC also highlighted the importance of capturing and generating sex-disaggregated data to have a deeper understanding of insurance and HMO products that are best suited to women and men’s needs throughout their life cycles and financial capability.

Advisory No. RS-2025-009, which may be accessed online through the IC’s website at www.insurance.gov.ph, also provided a list of approved gender-specific insurance and HMO products and their respective salient features.

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