



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



Legal Opinion (L.O.) No.	2025-02
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**Subject : Applicability of Person with Disability
Discount on Insurance Premiums**

Dear **Atty. Castillo**:

This refers to your query on whether the 20 % discount on certain goods and services granted under Republic Act No. 10754 entitled, "An Act Expanding the Benefits and Privileges of Persons with Disability", applies to insurance premiums.

Section 32 of the Republic Act 7277, as amended by Republic Act 10754, specifically enumerates the sale of goods and services where the Person with Disability is entitled to a twenty percent (20%) discount and exemption from the value-added tax (VAT), if applicable, to wit:

"SEC. 32. Persons with disability shall be entitled to:

(a) At least twenty percent (20%) discount and exemption from the value-added tax (VAT), if applicable, on the following sale of goods and services for the exclusive use and enjoyment or availment of the PWD:

(1) On the fees and charges relative to the utilization of all services in hotels and similar lodging establishments; restaurants and recreation centers;

(2) On admission fees charged by theaters, cinema houses, concert halls, circuses, carnivals and other similar places of culture, leisure and amusement;

- (3) On the purchase of medicines in all drugstores;
- (4) On medical and dental services including diagnostic and laboratory fees such as, but not limited to, x-rays, computerized tomography scans and blood tests, and professional fees of attending doctors in all government facilities, subject to the guidelines to be issued by the Department of Health (DOH), in coordination with the Philippine Health Insurance Corporation (PhilHealth);
- (5) On medical and dental services including diagnostic and laboratory fees, and professional fees of attending doctors in all private hospitals and medical facilities, in accordance with the rules and regulations to be issued by the DOH, in coordination with the PhilHealth;
- (6) On fare for domestic air and sea travel;
- (7) On actual fare for land transportation travel such as, but not limited to, public utility buses or jeepneys (PUBs/PUJs), taxis, asian utility vehicles (AUVs), shuttle services and public railways, including light Rail Transit (LRT), Metro Rail Transit (MRT) and Philippine National Railways (PNR); and
- (8) On funeral and burial services for the death of the PWD: Provided, that the beneficiary or any person who shall shoulder the funeral and burial expenses of the deceased PWD shall claim the discount under this rule for the deceased PWD upon presentation of the death certificate. Such expenses shall cover the purchase of casket or urn, embalming, hospital morgue, transport of the body to intended burial site in the place of origin, but shall exclude obituary publication and the cost of the memorial lot.”

It can be gleaned from the above-mentioned provision that an insurance premium is not among those items mentioned in the law.

Expressio unius est exclusio alterius. It is an elementary rule of statutory construction, that the express mention of one person, thing, act, or consequence excludes all others. Where a statute, by its terms, is expressly limited to certain matters, it may not, by interpretation or construction, be extended to others.¹

Hence, applying the above rule considering that insurance premium is not included in the list of goods or services enumerated by R.A. 10754, a person with disability is not entitled to a twenty percent (20%) discount to the payment of insurance premium.

Please note that the opinion rendered by this Commission is based solely on the particular facts disclosed in the query and relevant solely to the particular issues raised

¹ Martin Centeno vs. Hon. Victoria Villalon-Pornillos, G.R. NO. 113092 September 1, 1994.

therein and shall not be used, in any manner, in the nature of a standing rule binding upon the Commission in other cases whether for similar or dissimilar circumstances.

For your guidance and information

Very truly yours,


REYNALDO A. REGALADO
Insurance Commissioner

