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Circular Letter No. 5-2002

To : All Life Insurance Companies Doing Business in the Philippines  
Subject : Agent Compliance Record

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In order to ensure that the agency force displays appropriate market conduct at all times, all member companies are required to police their own ranks by actively identifying agents who shall have at one time or another undertaken inappropriate acts that tarnish the industry's image.

For this purpose, the Philippine Life Insurance Association (PLIA) is hereby deputized to formulate guidelines relative to the implementation of an agent compliance record system and ensure its strict enforcement.

This circular takes effect immediately.

**EDUARDO T. MALINIS**  
Insurance Commissioner

4 March 2002