



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



Legal Opinion (L.O.) No.	10-2018-13
Date:	July 23, 2018

MR. JUAN GIDEON JOSUA ROSSOUW ENGELBRECHT
0906-3036914
boere_bra@hotmail.com

SUBJECT: Determining the Qualification of a Foreign National with Pending Application for a Refugee Status to Undertake the Insurance Agent's Examination

Dear Mr. Engelbrecht:

This is in response to your letter dated 13 April 2018 requesting approval for the use of a Special Working Permit ("SWP") in lieu of the Alien Certificate of Registration ("ACR") required as a supporting document in the application for an insurance agent's license of an alien.

Based on your letter, the Bureau of Immigration ("BI") issued a SWP dated on 27 March 2018 granting you authority to work as insurance advisor for Sun Life of Canada (Philippines), Inc. ("Sun Life Insurance") for a period of 6 months pending approval of your application for a refugee status.

Under Insurance Memorandum Circular No. 3-93 entitled "Licensing of Insurance Agents and General Agents" dated 28 June 1993, one of the qualifications of an applicant to be issued with a license to act as insurance agent is that one must be a resident of the Philippines. Thus, this Commission requires an applicant who is a foreigner to indicate in his/her application form the serial number, date and place of issuance of an ACR and Immigrant Certificate of Residence ("ICR").