



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



**PRESS RELEASE**  
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**IC ADMINISTERS TRAILBLAZING ONLINE  
PROCTORIZED INSURANCE AGENTS' QUALIFYING  
EXAMINATIONS FOR ASPIRING INSURANCE AGENTS**

With the restrictions on the movement of people due to community quarantine measures implemented by both national and local governments to curb the spread of the COVID-19 virus, the Insurance Commission ("IC") developed an online system for aspiring insurance agents to take the qualifying insurance agents' examinations.

On 8 March 2021, the IC issued Circular Letter No. 2021-15 on the "Guidelines on the Conduct of Insurance Agents' Qualifying Examinations Through the Online Agents' Computerized Examinations ('Online ACE') System". Said guidelines cover life, variable life, and non-life insurance examinations.

"Insurance agents are also frontliners of the insurance industry. They ensure the continuing availability of much needed insurance products to the public, especially during this pandemic," said Insurance Commissioner Dennis Funa.

"We believe that the IC is among the pioneering government agencies, if not the first, to administer and proctor an examination online as part of its COVID-19 response and for the benefit of our stakeholders," highlighted Commissioner Funa.

Individuals intending to take the insurance agents' qualifying examinations through the Online ACE must be registered by the insurance company that they seek to represent. The insurance company shall then use an online registration portal to register its applicants. Thereafter, the prospective examinees will be provided a username and a password, which they will use to log on to the Online ACE system.

The Online ACE is administered three (3) times in a day, which corresponds to three (3) batches of examinees daily; and can accommodate twenty-five (25) examinees per batch. Online ACE examinees can take the test from the safety and security of their own homes, provided that they have a desktop or laptop computer with a webcam and an uninterrupted internet connection. The examination is virtually administered by a proctor designated by the IC.

The examination is comprised of fifty (50) multiple choice questions and does not require the use of paper, pen, pencil or calculator to answer. Each examinee gets a unique set of questions selected at random from a fixed question databank. Meanwhile, the proctor monitors the camera and microphone activity of the examinees

while they are answering the questions online; and is available to address any potential queries or questions that the examinees may have through the chat box.

“While we are still at the initial stages of implementation of the Online ACE, we are glad to inform the public that the system is working and that we are already looking into ways on how to improve the system,” said Atty. Joanne Frances DC. Castro, Division Manager of the IC’s Licensing Division.

“The implementation of the Online ACE, however, is not without challenges. One would be the slow internet connection of examinees in certain areas. We noted that a reliable internet connection is a major factor to the success of the Online ACE since it is administered online. Accordingly, we are requesting insurance companies to provide the necessary support to their aspiring agents on this matter. Also, we are looking into increasing the existing number of examinees that we can accommodate,” Atty. Castro added.

“The Online ACE as a means of administering the insurance agents’ qualifying examinations is valuable not only during this pandemic but will also prove to be valuable in the future. The Insurance Commission is considering adopting the Online ACE as a permanent option as we respond to the needs of our stakeholders with the use of technology,” Commissioner Funa stated. The agents’ examination has traditionally been conducted using the paper and pencil format. Examinees come from all over the country for the examinations to be conducted in three main regional centers: Metro Manila, Cebu City, and Davao City. With the current travel restrictions, conducting actual physical pencil and paper examinations has become an impossibility.



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