



Circular Letter (CL) No.	2025-13
Date:	22 May 2025
Supplements:	CL 2017-12 dated 7 March 2017

CIRCULAR LETTER

TO : ALL LICENSED INSURANCE COMPANIES

SUBJECT : GUIDELINES ON THE CONDUCT OF INSURANCE AGENTS' QUALIFYING EXAMINATIONS THROUGH THE ON-SITE AGENTS' COMPUTERIZED EXAMINATIONS (ON-SITE ACE) SYSTEM

I. PURPOSE

These Guidelines shall contain the terms and conditions governing the conduct of Insurance Agents' Qualifying Examinations through the Insurance Commission (IC) On-Site Agents' Computerized Examinations (On-Site ACE), covering Life, Variable Life, and Non-Life Insurance examinations.

II. COVERAGE

The applicability of these Guidelines shall be limited to insurance agents' examinations administered through On-Site ACE, which is a web-based software. None of these guidelines shall be intended to revise, amend, and/or otherwise repeal the existing guidelines on the conduct of Online ACE and Qualifying Insurance Agents' Examinations.

III. ON-SITE ACE EXAMINATION SCHEDULES

The On-Site ACE shall be administered at the IC Head Office based on the following schedules:

Days	Batches	Time	Venue
Tuesdays through Fridays	1 st Batch	8:00 A.M.	IC Manila Office
	2 nd Batch	9:30 A.M.	
	3 rd Batch	11:00 A.M.	

Accommodation of examinees in a particular schedule is on a first come, first served basis based on the registration. The examinee should be at the venue 30

minutes before the scheduled examination.

IV. REGISTRATION OF EXAMINEES

All individuals who intend to take the insurance agent's qualifying examinations through ACE must be registered by the insurance company that they seek to represent.

The requesting insurance company, through its Company Administrator, shall use the ACE registration portal and strictly comply with the requirements as stated in Section III (2.4) of Circular Letter No. 2017-12 dated 07 March 2017 to register its examinees.

The Company Administrator is required to provide the examinee the **username** they have registered in the system and the examinee's On-Site ACE **schedule** upon registration.

The company representative must register the prospective examinee **not later than five (5) working days before** the desired examination date.

Requests for modification of any registered information of an examinee must be formally submitted through a letter duly signed by the Licensing Head of an insurance company, not later than three (3) days before the scheduled exam, indicating the errors to be modified and an explanation as to why said error was made. The said letter should include at least two (2) government-issued IDs of the examinee concerned. A corresponding fee in the amount of One Thousand Pesos (₱1,000.00) shall be required for such wrong data entry. Such requests will be entertained after the examination.

V. PAYMENT OF EXAMINATION FEE

No registered examinee shall be allowed to take the Qualifying Insurance Agents' Examinations conducted through the On-Site ACE unless payment therefore is made to the IC Cashier through any of the following forms:

- 1) Cash or company check;
- 2) Managers check or money order in the name of the "Insurance Commission"; or
- 3) IC Online Billing and Collection System (IC OBCS).

Examination fee must be paid **not later than three (3) working days before** the scheduled examination date.

Payment through the IC OBCS shall be guided by Circular Letter No. 2024-24 dated 22 November 2024.

VI. RE-TAKE EXAM

Unsuccessful examinees shall have two (2) options for retake:

1. Same-day retake in the afternoon, as scheduled by the Insurance Commission; or
2. Retake on a different date should be coursed through the Company Administrator.

Same day retake examination is scheduled at 1:30 PM and subject to slot availability on a first come first serve basis and payment of examination fee in the amount of One Thousand Ten Pesos (P1,010.00).

VII. PROTOCOLS TO BE OBSERVED BEFORE AND DURING THE EXAMINATION

- a. Examinees are required to present before the examination a **valid government issued ID**, containing the full name, photo, year of birth, signature (other than National ID) and expiration date. This information will be used solely for the purpose of confirming the examinees identity and will not be retained after the examination. Attached as **Annex "A"** is the list of valid government issued IDs.
- b. Examinees are required to wear smart casual.
- c. Toilet/bathroom breaks **are not permitted** once the exam has started.
- d. Failure to take the examination on the scheduled date and batch shall mean forfeiture of the examination fee.

VIII. DISCIPLINARY POLICY AND PENALTIES

- a. The Commission will apply fair and strict procedures in dealing with incidents of alleged cheating. IC Licensing Division considers the acts of cheating, fabrication, and falsification as academic impropriety. The Commission defines the offense of cheating as: acting dishonestly in any way, whether before, during or after an assessment to either obtain or offer to others, an unfair advantage in an assessment.
- b. If an examinee is found to have undertaken a deliberate act of cheating, falsification or fabrication, or to have otherwise acted in a way deemed inappropriate and contrary to responsible academic practice, the IC Licensing Division reserves the right to end their examination and withhold their completed examination. Thereafter, the matter shall be referred to the IC ACE Committee on Disciplinary Action who shall make the necessary recommendation of action to the Insurance

Commissioner, after proper notice and hearing.

- c. Any of the below penalties may be imposed, either separately or in combination, where appropriate:
 - i. A reprimand (a verbal or written warning);
 - ii. A zero mark for the exam with provision for a repeat attempt/resubmission; and
 - iii. Suspension/Barred from taking any Insurance Agents' Examination.

IX. PENALTY FOR IMPROPER USE OF DATA

Grant of authority to access On-Site ACE, its existing facilities, including but not limited to, computer terminals, secured access to the IC server, and the web-application, shall be subject to relevant provisions of Republic Act No. 8792, otherwise known as the Electronic Commerce Act of 2000 and its Implementing Rules and Regulations. In particular Section 33, Part V of the law prohibits and penalizes acts constituting unauthorized access including, among others, interference in a computer system/server or information and communication system and any access intending to corrupt, alter, steal, or destroy using a computer or other similar information and communication devices, without the knowledge and consent of the owner of the computer or information and communications system.

X. SAVING CLAUSE

Cases not covered and other clarifications regarding the implementation of this Circular Letter shall be addressed to the Office of the Commissioner, through the Information Systems Division and Licensing Division with email address licensing@insurance.gov.ph for resolution and/or appropriate action.

XI. EFFECTIVITY CLAUSE

This Circular Letter shall take effect immediately.


REYNALDO A. REGALADO
Insurance Commissioner



ANNEX "A"

LIST OF ACCEPTED I.D. CARDS/DOCUMENTS FOR CIVIL SERVICE EXAM

1. Driver's License Card/Temporary Driver's License (*LTO O.R. must be presented together with old Driver's License; O.R. alone is not allowed*)/Student Driver's Permit;
2. Passport;
3. PRC License Card;
4. SSS I.D. Card;
5. GSIS I.D. (UMID) Card;
6. Voter's I.D. Card /Voter's Certification;
7. BIR/Taxpayer's I.D. Card (*ATM type/TIN card type with picture*);
8. PhilHealth I.D. Card (*must have the bearer's name, clear picture, signature and PhilHealth number*);
9. Company/Office I.D. Card;
10. School I.D. Card;
11. Police Clearance/Police Clearance Certificate (with picture);
12. Postal I.D. Card;
13. Barangay I.D. Card;
14. NBI Clearance;
15. Seaman's Book;
16. HDMF Transaction I.D. Card;
17. PWD I.D. Card;
18. Solo Parent I.D. Card;
19. Senior Citizen's I.D. Card;
20. CSC Eligibility Card (*note: Implemented only beginning with the May 3, 2015 CSE-PPT*); and
21. Philippine Identification (PhilID¹) Card.

¹ Based on Republic Act No. 11055 (An Act Establishing the Philippine Identification System) and Executive Order No. 162 dated 14 February 2022 (Institutionalizing the Acceptance of the Philippine Identification or Philippine Identification System Number as Sufficient Proof of Identity and Age in All Government and Private Transactions), the Philippine Identification (PhilID) card issued by the Philippine Statistics Authority shall be accepted as valid I.D. card for civil service exams. It shall include both formats of (i) ePhilID which is paper-printed and may or may not be laminated, and (ii) PVC card-printed.