



Circular Letter No.	2021-15
Date	8 March 2021
Amends/Supersedes	None

CIRCULAR LETTER

TO : ALL LICENSED INSURANCE COMPANIES

SUBJECT : GUIDELINES ON THE CONDUCT OF INSURANCE AGENTS' QUALIFYING EXAMINATIONS THROUGH THE ONLINE AGENTS' COMPUTERIZED EXAMINATIONS (ONLINE 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) Online Agents' Computerized Examinations (Online 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 the Online ACE which is an online user-friendly system. None of these guidelines shall be intended to revise, amend, and/or otherwise repeal the existing guidelines on the Qualifying Insurance Agents' Examinations.

The Online ACE is an online proctored examination and has been tested/reviewed/optimized to ensure that the standardized tests are given fairly and transparently. Online ACE is conducted to evaluate a prospective insurance agent's knowledge of the insurance industry and insurance products.

The examination will be virtually administered by a proctor. Examinees can take the test from the safety and security of their own home, provided that they have a desktop/laptop with a webcam and an uninterrupted internet connection. The minimum requirements for taking the test and the examinee's activities during the examination proper shall be monitored using the link: <https://web.insurance.gov.ph/ace-monitoring/>. Note that the monitoring link does not necessarily assure that the system used would be able to handle the Cisco Webex application.

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Examinees are requested to take the test honestly, ethically, and should follow all the instructions given by the proctor. Use of tablets and cellphones are strictly prohibited while the examination is ongoing.

III. ONLINE ACE EXAMINATION SCHEDULES

The Online ACE can accommodate 25 examinees per batch with a total of three (3) batches per day. Once the slots in a scheduled batch have already been taken, it shall no longer be available on the system.

Unless otherwise directed, availability of ACE conducted examinations shall be governed as follows:

Days	Batches	Time
Mondays through Fridays	1 st Batch	9:15 am to 10:45 am
	2 nd Batch	12:30 pm to 2:00 pm
	3 rd Batch	2:15 pm to 3:45 pm

Accommodation of examinees in a particular schedule is on a first come, first served basis.

IV. REGISTRATION OF EXAMINEES

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

The requesting insurance company, through its Company Administrator, shall use the regular ACE registration portal as stated in Section III of Circular Letter No. 2017-121 dated 11 April 2017 to register its applicants.

The Company Administrator is required to provide to the examinee the username they have registered in the system, the examinee's Online ACE schedule, and the link for the system requirement checker. The password would be provided on the examination day, before the scheduled time of the examination.

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

V. PAYMENT OF EXAMINATION FEE

No registered examinee shall be allowed to take the Qualifying Insurance Agents' Examinations conducted through the Online 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) The ePayment Portal of the Land Bank of the Philippines (LBP), amounting to One Thousand Ten Pesos (Php1,010.00) per examinee.

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

The ePayment Portal may be accessed through the following link:

<https://epaymentportal.landbank.com>

Payment made through the ePayment Portal of the Land Bank of the Philippines shall be subject to LBP's service fee.

VI. OFFICIAL PLATFORM

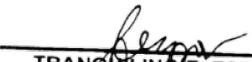
The official platform for the online examination room of the Online ACE is the **Cisco Webex Meetings**. Examinees are required to download and install the Cisco Webex Meetings Application on their desktop/laptop before their scheduled examination batch. Cisco Webex Meetings is available for Windows and MacOS through this link: <https://www.webex.com/downloads.html>

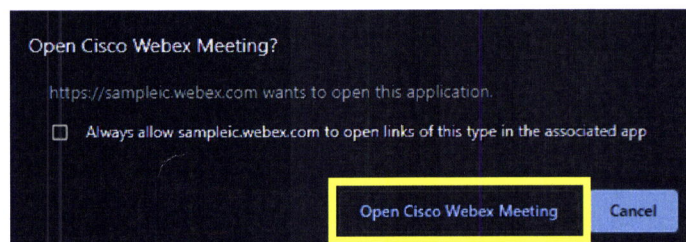
An email will be sent to the examinee with confirmed payment for the registration to their examination schedule. The examinee must register **not later than one (1) day** before the scheduled examination date.

Once the registration is approved, the examinee will be sent another email with the **Join Meeting/Meeting Link**, which will be used to enter the examination room. Examinees are advised to log-in or join the meeting through the link **at least 30 minutes** before their scheduled batch.

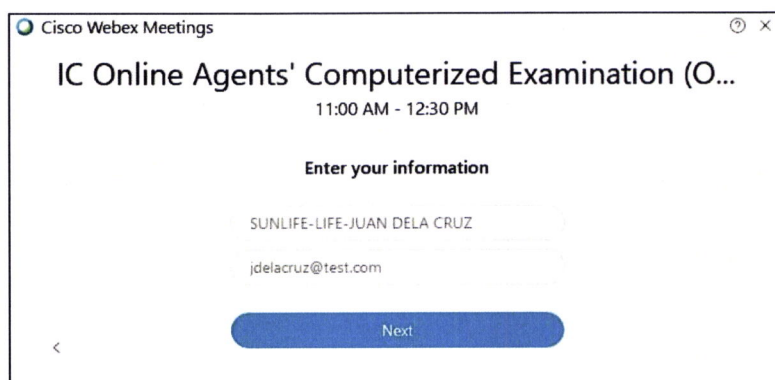
A pop up dialog box/window will appear once the examinee has clicked the link for the meeting.

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Prior to joining the meeting, the examinee will need to **update the Display Name and Email Address**. The format for the Display name will be as follows: *Insurance Company-Type of Exam-Examinee's Name*. Example : SUNLIFE-LIFE-JUAN DELA CRUZ

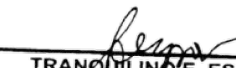


VII. GENERAL INFORMATION.

- a. The examination is comprised of 50 Multiple Choice Questions (MCQs); all questions are compulsory and each are scored.
- b. The examination does not require using any paper, pen, pencil, or calculator.
- c. Each examinee will get a unique set of questions selected at random order from a fixed Question Databank.
- d. Examinees need to click on the button corresponding to their answer from the options given with each question.
- e. Minimum System Requirements:

PARAMETER	MINIMUM REQUIREMENTS
Web browser	Latest version of Mozilla Firefox & Chrome
Operating system	Windows 7, MacOS 10.12 "Sierra", Linux
Processor	Dual-core
RAM	2 GB
Network bandwidth	1 Mbps

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VIII. PROTOCOLS TO BE OBSERVED BEFORE AND DURING THE EXAMINATION

- a. The exams will be proctored through the camera and microphone of the laptop/desktop device. The proctor will monitor the camera and microphone activity of examinees the whole duration of the exam and will be on hand to address any potential queries or questions, through chat.
- b. The **proctor will ask for the examinees to present to the camera a valid government issued ID, containing the full name, photo, year of birth, country, issue date, and expiration date.** The front and back of the ID or a full unfolded passport **must be completely visible** to the proctor to verify the identity of the examinee. This information will be used solely for the purposes of confirming your identity and will not be retained after the examination.
- c. If at any point the examinee will require the assistance of the proctor, the examinee must message the proctor using the chat box in the Cisco Webex Meetings. Please note that the proctor may be dealing

with another student query at the time and may not be able to immediately respond to the query. Please allow a reasonable amount of time for the proctor to respond.

d. The exam should be taken in a **well-lit, quiet, and private location/room** and the following items should be **removed** from the workspace prior to the start of the exam:

- i. Other computers or laptops not being used during the exam;
- ii. Mobile Phones;
- iii. Tablets;
- iv. Smart Devices;
- v. Calculators;
- vi. Notes or papers;
- vii. Books, and/or reviewers;
- viii. Any other object that may contain writing (e.g., food products with labels).

e. All programs, applications and websites must be closed except for the WebEx application and web browser used to access the Online ACE. Once the exams start, do not refresh the browser, use browser buttons, or navigate away from the exam screen until the exam has been submitted. **Navigating away from the exam may result in the loss of progress and will not be recoverable, even by the proctor.**

f. Individuals who are not taking the examination are prohibited from entering the room while the examination is ongoing.

g. The face of the examinee should be fully visible the entire duration of the examination.

h. Hats, sunglasses, or headphones are prohibited during the examination.

i. A bottle of water or similar is allowed during the examination, but the label must be removed. No other foodstuff may be consumed.

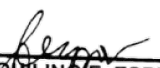
j. The use of hearing aids are allowed but shall only be used during the orientation proper. If a hearing aid is required, please inform the Licensing Division at least 48 hours prior to the exam starting time.

k. Toilet/bathroom breaks **are not permitted** once the exam has started.

l. In cases where the proctor suspects that cheating or any other act of impropriety may be occurring, the proctor may request the examinee to share the screen and will provide instructions for doing this. They may also request to move the camera around to reveal the workspace or surroundings.

m. The online examination room is recorded upon entry of the examinee until the submission of the last examinee of their exam. These recordings will be used by the Licensing Division in determining in case

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an act of impropriety has taken place during the exam as appealed by an examinee. The recordings will only be retained for 30 days after the exam date.

- n. If an act of impropriety has been deemed to have taken place, IC reserves the right to apply the appropriate disciplinary policy.

IX. 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:

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- 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.

X. PENALTY FOR IMPROPER USE OF DATA

Grant of authority to access Online 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.

XI. SAVING CLAUSE

The Commission shall monitor the COVID-19 situation for the safety and well-being of all stakeholders and to ensure the unhampered delivery of public service.

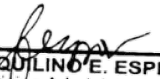
The foregoing guidelines may be amended taking into consideration the development of the COVID-19 pandemic and the rules and regulations that relevant agencies may provide.

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

XII. EFFECTIVITY CLAUSE

This Circular Letter shall take effect immediately.

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DENNIS B. FUNA
Insurance Commissioner

