



Circular Letter No.:	2023-08
Date:	14 March 2023
Supplements:	CL No. 2019-65

CIRCULAR LETTER

TO : ALL INSURANCE COMMISSION (IC) REGULATED ENTITIES

SUBJECT : USE AND ACCEPTANCE OF THE PHILIPPINE IDENTIFICATION SYSTEM DIGITAL ID AND PRINTED ELECTRONIC PHILIPPINE IDENTIFICATION

WHEREAS, the Insurance Commissioner under Section 437 of Republic Act (R.A.) No. 10607 (Amended Insurance Code) may issue such rulings, instructions, circulars, orders and decisions as may be deemed necessary to secure enforcement of R.A. No. 10607, to ensure efficient regulation of the insurance industry in accordance with global practices and to protect the insuring public;

WHEREAS, Section 6 (k), (l) and (n) of the R.A. No. 9829 (Pre-need Code) provides that the Insurance Commission (IC) have the power to:

- (k) Prepare, approve, amend or repeal rules, regulations, orders, and circulars and issue opinions and provide guidance on, and supervise compliance with, such rules, regulations, orders and circulars;
- (l) Formulate policies and recommendations on issues concerning the pre-need industry, including proposed legislations; and
- (n) Exercise such other powers as may be provided by law as well as those which may be implied from, or which are necessary or incidental to carry out the express powers granted the Commission to achieve the objectives and purposes of the law.

WHEREAS, Section 4 of Executive Order (E.O.) No. 192 series of 2015, provides authority to the IC to formulate rules, and regulations to regulate the Health Maintenance Organizations (HMOs) and its related services;

WHEREAS, The Philippine Identification System Act of 2018 or R.A. No. 11055 and its Revised Implementing Rules and Regulations were passed to establish a single national identification system referred to as the “Philippine Identification System” or the “PhilSys” with the following objectives:

- a. To provide valid proof of identity for all citizens and resident aliens as a means of simplifying public and private transactions;
 - b. To eliminate the need to present other forms of identification when transacting;
- and

- c. To serve as the link in promoting seamless service delivery, enhancing administrative governance, reducing corruption, strengthening financial inclusion, and promoting ease of doing business.

WHEREAS, the Philippine Statistics Authority (PSA), the main implementing agency, issued on September 30, 2022, a public advisory on the use and acceptance of the various formats of the PhilSys Digital ID, including the printed Electronic Philippine Identification (ePhilID), as a valid and sufficient proof of identity and age, subject to authentication. Thus, registrants can benefit from having a PhilSys registration.

WHEREAS, IC Circular Letter (CL) No. 2019-65 dated 22 November 2019, under Section 1, amending Section 4 (N) of CL No. 2018-48, included the Philippine ID on the list of accepted forms of identification that the ICREs may use to confirm the identity of the customer.

WHEREAS, this Commission finds the need to release a supplemental guidelines on the use and acceptance of the PhilSys Digital ID and printed ePhilID consistent with R.A. 11055 and its Revised Implementing Rules and Regulations;

NOW, THEREFORE, in view of all the foregoing and in accordance with the undersigned's powers under Section 437 of the Amended Insurance Code, Section 6 of the Pre-need Code of the Philippines, and Section 4 of E.O. No. 192, the undersigned enacts the following:

SECTION 1. ADOPTION OF R.A. 11055

The PSA informed the public and all relying parties that registrants who have successfully registered to PhilSys or those issued with PhilSys Number (PSN) may avail of the ePhilID in its various formats. Registrants can claim their ePhilID subject to its availability, by setting an online appointment, and presenting their transaction slip to their selected PhilSys Registration Centers on the reserved date.

The printed ePhilID shows the person's PhilSys Card Number (PCN) and basic demographic information such as last name, given name, middle name and suffix (if available), sex, blood type, marital status (if declared), date and place of birth, front-facing photograph, address, generation date, and a Quick Response (QR) Code.

The QR code contains select demographic details and the registrant's front-facing photograph for easier verification. It also uses public-private key cryptography to ensure that the information in the QR code cannot be tampered with.

The printed EPhilID can be authenticated by scanning the QR code via the PhilSys Check (<https://verify2.philsys.gov.ph>). If the ePhilID is authentic, the PhilSys Check will display a successful verification message and should match the demographic information found in the printed ePhilID, as well as a front-facing photo of the person.

Consistent with R.A. No. 11055 and its Revised Implementing Rules and Regulations, the IC recognizes the identification document provided by the PSA as an official document to establish and verify a customer's identity. In light of this, ICREs are reminded that the PhilSys Digital ID and the printed ePhilID shall be honored and

regarded, subject to authentication, as the legitimate, government-issued identification document of a person and as adequate identification without the need for additional identification.

ICREs are also enjoined to include the PhilSys Digital ID and the printed ePhilID to the list of acceptable IDs, widely distribute the relevant advise to all concerned personnel and the general public, and display it in prominent locations across their facilities and on other consumer information channels (i.e., official website and social media handles).

Any person or entity who, without just and sufficient cause, proved to have refused to accept, acknowledge, and/or recognize the PhilSys Digital ID and the printed ePhilID as the only official identification of the holder/possessor thereof shall be penalized in accordance with Section 19 of R.A. No. 11055.

SECTION 2. EFFECTIVITY

This CL shall take effect immediately.



DENNIS B. FUNA
Insurance Commissioner

