

Life Licence Qualification Program (LLQP) Examination Administration Policy

Contact: Licensing Department

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1.0 PURPOSE

To outline the administration process and procedures for writing the Life Licence Qualification Program (LLQP) examinations in British Columbia.

2.0 SCOPE

This policy applies to all individuals wishing to write the LLQP examination, as well as to Insurance Council of British Columbia (Insurance Council) staff, Third-Party Exam Administrators and Proctors.

3.0 DEFINITIONS

Autorité des marchés financiers (AMF): the regulatory organization mandated by Quebec to regulate Quebec's financial markets. In regard to the LLQP, the AMF is an educational service provider and an expert for the LLQP Governance Committee. The AMF recommends policies and procedures to the LLQP Governance Committee.

Canadian Insurance Services Regulatory Organisations (CISRO): a forum of Canadian regulatory authorities dedicated to consistent qualifications and business conduct standards for insurance intermediaries. CISRO determines the strategic direction for the LLQP and approves, modifies or rejects LLQP Governance Committee recommendations.

Computer-Based Testing: An examination (or exam) taken at one of the Insurance Council's partner test centres using an examination centre testing computer.

Examinee: any individual who registers to take, is taking, or has taken an LLQP exam.

Examination Form: equivalent types of the same exam, so-called parallel forms, containing different questions that evaluate the same skills and the same competency.

Examination Misconduct (Misconduct): any practice that occurs before, during or after an LLQP exam (whether online or in-person) that may compromise the security or integrity of the exam or the exam results. This includes any violation of Examination Rules. Misconduct will be categorized into low, medium or high-risk Misconduct. For more information see the Insurance Council's LLQP Exam Rules, Misconduct and Investigation Policy.

Examination Rules: governing principles that Examinees must abide by prior, during and after writing LLQP exams. Examination Rules are established to protect the security of the exam and the integrity of exam results. For list of rules, see the Insurance Council's LLQP Exam Rules, Misconduct and Investigation Policy.

Examination Staff (Exam Staff): any Insurance Council or Proctor staff involved in administering LLQP exams.

Online Examination: an exam conducted on web-enabled devices, such as laptops or desktop computers, and is invigilated by a live proctor.

Proctor: an observer who monitors compliance with Examination Rules. This can be a direct contractor of the Insurance Council, a third-party observer or a Proctoring technology.

Third-Party Exam Administrator: an organization contracted by the Insurance Council to administer LLQP exams in compliance with LLQP policies and procedures.

4.0 POLICY

4.1 Examination Registration

4.1.1 Prerequisites for Registration

- Prior to registering for the LLQP examination in British Columbia (BC), Examinees must:
 - Have successfully completed the LLQP prerequisite courses through an Insurance Council-approved LLQP course provider (a list of approved course providers can be found on the Insurance Council's website);
 - Have a Canadian Insurance Participant Registry (CIPR) number; and
 - Have valid confirmation from an approved course provider of LLQP course completion within the last 1 year .
- By registering for the LLQP exam, Examinees agree to maintain the confidentiality of all information relating to the examination, including examination questions and format.

- Failure to maintain confidentiality may result in examination failure, cancellation and refusal of future licences (see the Insurance Council's LLQP Examination Rules, Misconduct and Investigation Policy for more information).
- BC residents wishing to write the examination in another jurisdiction must first contact the Insurance Council to ensure their results will be valid in BC.

4.1.2 Registration Process (Within and Outside Metro Vancouver)

- The Insurance Council will verify Examinee information and validate registration information and course completion before approving exam registration.
- To write the LLQP examination, Examinees must first register to take the exam by following the steps outlined on the Insurance Council's website.
- As part of the registration process, Examinees will be required to:
 - Disclose if they have previously written the LLQP exam in another Canadian jurisdiction.
 - Sign an agreement indicating they have read, understood and accepted the Insurance Council's LLQP Exam Rules, Misconduct and Investigation Policy, and the Insurance Council's LLQP Exam Appeals Policy.
 - Acknowledge, via the Insurance Council's online examination portal, that they have completed the LLQP prerequisite courses.
 - Provide identification (a list of approved identification forms is available in Appendix A).
 - Sign an agreement acknowledging that their personal information will be collected by the Insurance Council and may be divulged among CISRO members solely for the purposes of LLQP examination integrity and security. This includes, but is not limited to:
 - Information collected during examination registration;
 - Information regarding the Examinee's Examination Form(s) / version(s), attempt(s) and result(s);
 - Information regarding any previous Misconduct; and
 - Special needs and/or disabilities and examination accommodations.
 - Once Examinees have submitted their registration, The Insurance Council will validate all information provided during the registration process and will communicate to the Examinee within three business days if they are eligible to write the LLQP examination.
 - This communication will be via email and will include instructions to log into the Insurance Council's online examination portal to pay for the

examination and schedule a time.

- The Insurance Council will send an email with information about the upcoming examination once payment has been received.

4.1.3 Registration Process (Outside of Metro Vancouver only)

- Testing outside of the Metro Vancouver area is conducted through the Insurance Council's partner test centres.
- Examinees wishing to write the exam outside of the Metro Vancouver area must follow the same requirements and process outlined in section 4.1.2.
- Once Examinees have submitted their registration, the Insurance Council will validate all information provided during the registration process and will communicate to the Examinee within three business days if they are eligible to write the LLQP examination.
 - This communication will be via email and will include instructions on how to log into the online portal and pay for the exam and schedule an examination session outside of Metro Vancouver. This process may require contacting the Insurance Council's partner test centre to pay for and schedule the examination.
 - Examinees should note any test centre terms and policies before registering to sit an exam with them, including any additional Proctor fees (payable directly to the test centre).

4.1.4 Registration Process (Online Examinations Only)

- In addition to the requirements outlined in section 4.1.2, when an Online Examination is offered, Examinees will be required to provide government-issued ID to the Insurance Council and the Third-Party Exam Administrator to verify their identity (a list of approved identification is available in Appendix A).
- The Insurance Council or its Third-party Exam Administrator will confirm receipt of the registration form and payment fees.
- Examinees must pay and schedule exams directly with the Third-Party Exam Administrator.
- Third-Party Exam Administrators are responsible for any contingencies (such as technical problems) regarding Online Examinations. Examinees should contact Third-Party Administrators directly regarding contingencies.

4.1.5 Examination Fees

- Examination fees are non-refundable, non-transferable, and will be forfeited if not used within 1 year from the date the Insurance Council received payment.
- Examinees may forfeit their examination fee if they are unable to attend a scheduled examination sitting for any reason and have not rescheduled their examination before the deadline (see section 4.2).

4.2 Rescheduling or Cancelling an Examination

4.2.1 Within Metro Vancouver

- Requests to reschedule or cancel an exam within Metro Vancouver must be made via the Insurance Council's online portal no later than 4:30pm on the Wednesday the week before the exam.
- Examinees who reschedule or cancel their exam after this time may forfeit their examination fee.

4.2.2 Outside of Metro Vancouver

- To reschedule or cancel an exam outside of Metro Vancouver, Examinees must contact the test centre directly and notify the Insurance Council of the change through the online portal.
- Any request to reschedule or cancel an examination must be made at least 14 calendar days before the exam date.
 - All changes made within 14 calendar days of the examination date may forfeit fees paid to the test centre and the Insurance Council.

4.3 Accommodations

- Examinees who are adversely affected by a rule or requirement regarding the LLQP examination may request exam accommodation from the Insurance Council.
 - For existing conditions or reasons, requests for exam accommodation must be submitted during registration.
 - For new conditions or reasons acquired after the registration process, requests must be submitted in writing as a new request.
 - The Insurance Council will process all accommodation requests as per the Insurance Council's Accommodation Policy.

4.4 Writing the Examination

4.4.1 Examination Format

- LLQP examinations must be taken at a time, date, format and location approved by the Insurance Council.
- LLQP examination modules are 75 minutes in duration and will be supervised by Exam Staff.

4.4.2 Arriving at an in-person Examination

- Examinees are responsible for arriving at the examination room at least 20 minutes prior to the examination start time to complete registration.
 - Examinees who arrive after the examination has begun will not be admitted into the examination room.
- Examinees must bring valid government-issued photo identification or/and any other identification information as requested by the Insurance Council for identification and validation (see appendix A for valid forms of identification).
 - Only Examinees with proper identification may write the exam.
 - Examinees must keep their photo ID visible on top of their exam table for a Proctor to verify their photo ID and distribute their examination.
- Examinees must take their assigned seat and remain quiet throughout the duration of the exam.
 - For in-person examinations, Exam Staff will provide a seating allocation (devised by the Insurance Council) for each Examinee.
- The Proctor will read Examination Rules (see Examination Rules, Misconduct and Investigation Policy) and state the duration and end time prior to the start of the examination.

4.4.3 Arriving at an Online Examination

- Examinees must enter valid credentials to log into the online examination system at least 20 minutes prior to the examination start time.
- Upon successful login, Examinees will be required to provide a government-issued photo ID to a live Proctor for identity verification (for a list of recognized identification, see appendix A).
- Examinees must remain in full view of the camera for the duration of the examination.

4.4.4 During the Examination

- Proctors will advise Examinees when there is 15 minutes left before the end of the examination, as well as when time is up, upon which Examinees must close all materials and stop writing.
- At the end of the examination session, the Proctor will ensure Examinees return their examination booklet, answer sheet, and authorized materials.
- Examination start and end times will be visible during the exam.

4.4.5 Examination Rules and Misconduct

- Examination rules, including requirements for online examinations, are outlined in the Insurance Council's LLQP Examination Rules, Misconduct and Investigation Policy.
- Failure to comply with these Rules may lead to examination Misconduct.

4.4.6 Scoring and Results

- An Examinee must score at least 60% to pass each LLQP examination module.
- There are five pilot questions in each modular exam.
 - Pilot questions do not count towards the Examinee's final score.
 - Piloting measures the quality of newly developed exam questions prior to using the questions for scoring purposes.
- For in-person exams, results will be available through the Insurance Council's online portal.
 - Results for examinations written in the Metro Vancouver areas will be released in 5 business days from the examination date.
 - Results for exams written in other BC regions outside of Metro Vancouver will be released in 7 business days from the examination date.
- For online exams, the Third-Party Administrator will email results within 7 business days from the examination date.
- An LLQP examination 'Pass' result is valid for 1 year from the date the Examinee passed each examination module.
- Examinees must pass all modules to pass the overall LLQP examination.

4.5 Examination Retakes

- An Examinee who fails an examination module has three attempts to re-write that module, provided their LLQP prerequisite course certification is still valid.
 - The validity period of this course certification is 1 year from the date that the course was successfully completed.
- A 24-hour waiting period is mandatory between each of these attempts.
- The Insurance Council and Third-Party Exam Administrators will monitor previous examination sittings and assign a different Examination Form to Examinees registered to retake an examination.

4.5.1 Waiting Periods for more than three attempts

- Any Examinee who fails their fourth attempt at a module (e.g., their third retake) must wait 1 year from the date of their fourth attempt of that module to register for another Examination.
- LLQP course completion is valid for 1 year, and valid course completion is mandatory to register for the LLQP examination.

4.6 Online Examinations

- Online examinations have the same requirements as in-person exams, with the addition of electronic or live proctoring and digital identification verification.
- Third-Party Administrators are responsible for offering a contingency plan for Online Examinations if a problem arises that they are accountable for and impacts an Examinee's ability to take the LLQP exam. Examples include but are not limited to:
 - The examination is not accessible to the Examinee; and
 - Internet connection problems at the Third-Party Administrator's end.

4.7 Emergency

- In the event of an emergency, such as a fire, the Proctor will:
 - Note the current exam time.
 - Retain a copy of the exam check-in/out sheet.
 - Advise Examinees to take their IDs with them, but nothing else, when leaving the exam room.
 - Direct Examinees out of the building to a designated assembly area.
 - Ensure that everyone has left the exam room.
 - Close and lock the exam door if possible.

- Advise any Examinees with mobility issues on areas of refuge; and
- Perform a headcount at the designated assembly area.
- The Insurance Council will make a judgment on whether to resume or cancel and reschedule the exam based on the remaining exam time.
 - If the exam is rescheduled, Examinees will be given a different Examination Form.

4.8 Proctor Responsibilities

- The Proctor will:
 - Uphold all Examination Rules.
 - Set up and take down the examination setting within the examination room.
 - Oversee Examinee conduct during the exam.
 - Be aware of approved accommodations.
 - Note Examinees suspected of Misconduct.
 - Intervene to stop any improper or unusual behaviors and/or any behaviors that put exam security at risk.
 - Complete a report on the exam, consisting of:
 - Location, date and time;
 - Examinee attendance;
 - Seating chart assignment;
 - Environmental conditions or disruptions (e.g., lighting, noise, power outage);
 - Suspicious Examinee conduct; and
 - Other exam disruptions, if applicable.
- The Proctor will not:
 - Answer questions on the exams; or
 - Allow Examinees to leave the exam room during the exam unless they have completed and returned exam papers and materials, or unless previously authorized.
- For examinations outside of Metro Vancouver, Proctors must send the completed exams/materials within two business days to the Insurance Council office via courier.
- For online exams, the Proctor will monitor Examinee's screens for the duration of the exam, inform Examinees of any suspicious observations and, if necessary, terminate the exam.
- Stakeholders with a potential conflict of interest, such as LLQP Approved Course Providers, are not eligible to work as exam Proctors.
- All Proctors must sign a confidentiality agreement prior to commencing work.
- Whenever possible, Examinee-to-Proctor ratio should not exceed 20:1 for in-person exams, including Computer-Based Testing, and 6:1 for online exams.

5.0 RESOURCES

Below is a list of commonly referenced resources:

[Financial Institutions Act](#)

[Insurance Act](#)

[Insurance Council Rules and Code of Conduct](#)

[Insurance Council LLQP Examination Rules, Misconduct and Investigation Policy](#)

[Insurance Council LLQP Examination Appeals Policy](#)

APPENDIX A

ACCEPTED FORMS OF IDENTIFICATION

- The Insurance Council accepts the following forms of identification:
 - Driver's Licence – interim licences are not accepted.
 - Canadian or International Passport.
 - BC Identification Card.
 - BC Services Card with photo.
 - Permanent Resident Card (only accepted if provided with a secondary identification bearing the same name and a signature, such as a credit card).