

Insurance Council
BRITISH COLUMBIA

**In-Person Harmonized LLQP
Examinee Information Guide**

ABOUT THIS GUIDE

This guide is for individuals who wish to write the Harmonized Life Licence Qualification Program (“LLQP”) examination in-person in British Columbia.

This guide provides information on:

- how to register for an in-person LLQP exam
- how to schedule, reschedule, or cancel an exam
- preparing for exam day
- what happens after the exam
- licensing qualification

If you have questions after reading this guide, please contact the Examinations department:

Email: examinations@insurancecouncilofbc.com

Phone (direct): 604-695-2006

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1. HOW TO REGISTER

1.1 PREREQUISITES

To attempt the Harmonized LLQP exam, you must first successfully complete the **Harmonized LLQP Course** through an education provider approved in BC. A list of approved education providers is available at insurancecouncilofbc.com under **LLQP**.

The Harmonized LLQP Course provides two options: **Life and Accident and Sickness** insurance and **Accident and Sickness** insurance.

Before you register for an exam you **must**:

- register with an education provider approved in BC
- complete the Canadian Insurance Participant Registry (“CIPR”) registration
- obtain a CIPR number

You **cannot** register for an exam without a CIPR number. Contact your education provider for information on the CIPR registration process.

You **cannot** schedule an exam sitting until the Canadian Insurance Participant Registry (“CIPR”) indicates you have successfully completed the Harmonized LLQP course.

1.2 REGISTRATION PROCESS

Exam registration is available on the Insurance Council website via the Online Portal, accessible at insurancecouncilofbc.com/portal/.

If you are registering to write the LLQP exams with the Insurance Council for the first time, you will need to create a portal account to login, which you can do through the website above.

- Once you have created and logged into your online portal account, click on “Register/Manage my LLQP exams,” then “Register for Exams”
- Follow the steps to enter your exam registrant information and upload a clear copy of your government issued photo ID (i.e., Driver’s Licence, Permanent Resident Card or Passport)
- You will receive a verification email once your exam registrant information has been reviewed and approved by Council; or if any additional information is required, you will receive a request for the outstanding requirements via email. Please note it may take up to three (3) business days to review and approve your registration.

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- Once you have received the verification email, you may then login to your portal account to schedule and pay for your examinations online. If you have not received any correspondence from Council within three (3) business days, please contact Examinations at 604-695-2006 or email examinations@insurancecouncilofbc.com to follow up on the status of your exam registration.

1.3 ACCEPTABLE IDENTIFICATION

You must provide a copy of acceptable, valid, government-issued photo ID with a signature with your registration to confirm your identity.

List of acceptable IDs:

- Driver's licence - *'Paper' Interim driver's licence is not accepted*
- Passport
- BC Identification Card (BCID)
- BC Services Card - *Must include photo*
- Permanent Resident (PR) Card - *Acceptable if provided with a secondary identification bearing the same name with signature*

The name on your photo ID must exactly match the name on your exam registration and CIPR registration.

Please double-check that the names match exactly. If they do not match you will **not** be permitted to write the exam and your exam sitting will be forfeited. This policy is strictly applied.

1.4 SPECIAL ACCOMMODATIONS

Upon request, Council will make reasonable accommodations in its exam process for examinees with documented disabilities or medical conditions that make the typical exam setting a challenge.

Requests for reasonable alterations in scheduling, exam format, or presentation must be submitted for review with your completed exam registration. Requests must be accompanied by a doctor's note outlining the specific accommodations required. Special exam sittings may be arranged depending on the nature of the request.

2. EXAM PREREQUISITIES AND QUALIFICATION EXPIRY

2.1 PRE-QUALIFICATION COURSE

Your Harmonized LLQP course is valid for **twelve (12) months** from the date of successful completion. Once your course completion expires you **cannot** write any exam module. You must successfully complete the course again.

2.2 LICENCE TYPE

Life and Accident and Sickness

You must successfully complete all four (4) required exam modules within **twelve (12) months** of the date of your **first passed exam module** to qualify to apply for a life and accident and sickness insurance licence.

Modules required:

- Life insurance
- Segregated Funds and Annuities
- Accident and Sickness Insurance
- Ethics and Professional Practice (Common Law)

Accident and Sickness

You must successfully complete the two (2) required exam modules within **twelve (12) months** of the date of your **first passed exam module** to qualify to apply for an accident and sickness insurance licence.

Modules required:

- Accident and Sickness Insurance
- Ethics and Professional Practice (Common Law)

2.3 INSURANCE LICENCE QUALIFICATION

You must hold a licence within **twelve (12) months** of the date of your **first passed exam module**. If you do not hold a licence before twelve (12) months of your first passed exam module, you must rewrite all exam modules that fall outside of the twelve (12) month period.

Successful completion of an exam does **not** permit you to engage in insurance activity; you must first be licensed by Council.

Please note that wait periods are in place for exam rewrites (see **Re-writing an Exam**).

3. SCHEDULING, RESCHEDULING, AND CANCELLING AN EXAM

3.1 SCHEDULING AN EXAM

Exam schedules are available at insurancecouncilofbc.com under **LLQP**. You may schedule and pay for your exams on the online portal, once your registration has been processed by Council.

You can schedule an exam sitting once CIPR indicates you have successfully completed the Harmonized LLQP course.

Please note that rescheduling and re-write wait periods apply, and your exam fee will expire one year after you have registered.

3.2 EXAM CONFIRMATION LETTER

Your exams are confirmed, once you have paid for your scheduled exams on the online portal. You may view your exam confirmation letter on your portal account by navigating to the “*View my exam confirmation letter*” tab in the main menu. The exam confirmation letter contains important information, such as the date and location of your scheduled exams, as well as exam day check-in requirements.

3.3 RESCHEDULING/CANCELLATION

You may reschedule/cancel your exams through the online portal. You are only allowed to reschedule your exams **twice**. You are the only person authorized to reschedule or cancel your exam sitting. Third parties (managers, employers, etc.) cannot reschedule or cancel an exam on your behalf.

Exam fees will be forfeited if you are unable to attend an exam and do not reschedule or cancel before the deadline.

Vancouver Exams

The deadline to reschedule or cancel a Vancouver exam sitting is by 4:30pm the **Wednesday one week prior to** your exam.

Outside of Metro Vancouver Exams

The deadline to reschedule or cancel an exam sitting outside of Metro Vancouver is by 4:30pm the **Wednesday two weeks prior to** your exam.

See the exam schedules available at insurancecouncilofbc.com under **LLQP** for the rescheduling/cancellation deadlines.

4. EXAM DAY

4.1 EXAM LOCATION

It is your responsibility to ensure you are on time and at the correct exam location. The exam location is listed on your confirmation letter.

We recommend you become familiar with the exact location and best travel route or parking facility prior to your exam date.

Please remain quiet and respectful of others during your visit. If the building security determines that you are making a disturbance, you and accompanying members may be asked to leave the building.

4.2 WHAT TO BRING TO THE EXAM

You must wear a facial mask covering your nose and mouth, otherwise you will **not** be permitted to write your exam.

You must bring original, valid, government-issued photo ID with a signature to the exam.

Your photo ID must **exactly match** the name on your exam registration. If you do not bring acceptable photo ID with a signature or if the name on your photo ID does not match your exam registration you will **not** be permitted to write the exam.

4.3 PERSONAL BELONGINGS

Council will provide all materials required to complete the exam.

Do not bring valuables to the exam - you will not be allowed to keep them with you.

Small personal belongings will be stored in a designated area and cannot be accessed until you have completed the exam sign-out process.

Electronic devices, such as cell phones, tablets and watches, must be stored in the designated storage area and turned off.

Council and its exam proctors will not accept responsibility for lost, stolen, or damaged items.

4.4 ARRIVAL AND CHECK-IN PROCESS

Vancouver

Check-in

You must arrive at the exam location at least **20 minutes** before your scheduled exam time to check-in. Late examinees will not be permitted to enter the exam room.

On arrival, Council staff/proctors will confirm your photo ID matches your exam registration and check you in for the exam.

You must have your photo ID ready for inspection by Council staff/ proctors at the exam room. Your photo ID must remain visible on top of your exam table.

Outside of Metro Vancouver

Check-in

You must arrive at the exam location at least **10 minutes** before your scheduled exam time to check-in. Late examinees will not be permitted to enter the exam room.

On arrival, the proctor will confirm your photo ID matches your exam registration and check you in for the exam.

You must have your photo ID ready for inspection by the proctor at the exam room. Your photo ID must remain visible on top of your exam table.

4.5 EXAM MATERIALS

All materials required to write the exam, including pencils, erasers and calculators will be supplied. No other materials are permitted.

As the exam is open-book, you will be provided with a tablet containing an electronic version of the study material.

A [Tablet User Guide - Document](#) and [Tablet User Guide - Video](#) are available on Council's website at insurancecouncilofbc.com under LLQP.

It is the examinee's responsibility to review the user guide and video prior to the exam date, as instructions will not be provided at the exam session.

All materials must be returned at the end of the exam.

4.6 EXAM ADMINISTRATION

Exams will be distributed by the proctor, at which time the proctor will verify your photo ID.

The proctor will address any procedural or administrative questions, but will **not** answer questions regarding exam or study material content.

The proctor will announce the time at the beginning of the exam, 15 minutes before the end of the exam, and at the end of the exam.

4.7 EXAM FORMAT

The Harmonized LLQP exam is a multiple-choice exam. Examinees have 75 minutes to complete each exam module. Each multiple-choice question contains four (4) possible answers. You are to select only **one** best answer.

You are urged to immediately record your answers on the answer sheet. The exam is scored on answer sheet recordings only. When the allocated time has passed, you will not be permitted additional time to transfer answers recorded in your booklet to the answer sheet.

Pilot Questions

Piloting is done to measure the quality of newly developed exam questions prior to using the questions for scoring purposes.

There are 5 pilot questions in each modular exam; however, pilot questions will be excluded from the examinee's final score and managed to avoid impact on the examinee's performance.

More information is available at cisro-ocra.com.

4.8 EXIT PROCEDURE

When the proctor announces time is up, you must immediately stop writing and wait for the proctor to collect all materials.

You will be called to complete the sign-out process once all materials have been collected.

Failure to follow this procedure may result in your exam being deemed inadmissible and a result of "fail" being applied.

5. EXAM RULES AND REGULATION

If you violate any of these rules or engage in any kind of misconduct you will be disqualified.

5.1 EXAM RULES

- You must not open your exam booklet until instructed by the proctor.
- You must not remove or separate any pages from the exam booklet.
- You must immediately stop writing when time is up and wait for the proctor to collect all materials.
- You may not collect your personal items until you have completed the sign-out process.
- You may not bring any type of communications, surveillance, or recording device into the exam room.
- Visitors are not permitted in the exam room.
- Breaks of any kind are not permitted unless pre-approved by Council (see [Special Accommodations](#)).
- Food and beverages are not permitted in the exam room.
- You may not bring anyone into the testing area or to your exam desk.

5.2 MISCONDUCT

The proctor will report all cases of misconduct to Council in order to render any decision necessary.

Examples of misconduct include:

- Cheating (e.g., using notes, papers, or other aids not supplied by Council).
- Impersonating an examinee or attempting to write the exam for someone else.
- Reading questions or answers out loud.
- Giving or receiving help.
- Talking, communicating, or making other loud noises.
- Making excessive movements in the exam room.
- Possessing or using communications, surveillance, or recording devices during the exam (e.g., cell phones, tablets, smart glasses, smart watches, mobile devices, etc.).
- Removing exam materials, answer sheets, or notes from the exam room.

- Attempting to share exam questions, answers, or any other information in the exam materials including sharing test questions after the exam. This is confidential information belonging to Council.
- Leaving the exam room without authorization or accompaniment by a proctor. (You will not be allowed to return to the exam room).
- Accessing items stored in the personal belongings area before signing out of the exam.
- Continuing to write after the proctor signals the exam has ended.

As an example, if a proctor determines that exam security has not been sufficiently maintained or an examinee's conduct is disturbing to others, the examinee's exam will be marked incomplete and the registration fee and exam sitting will be forfeited.

As another example, any examinee cheating, using unauthorized materials, removing exam material from the exam room, or impersonating an examinee, will have their exam deemed inadmissible and a result of "fail" applied.

5.3 CONFIDENTIALITY

By taking a Harmonized LLQP exam, you understand and agree that the exam (which includes all aspects of the exam, including, without limitation, the exam questions, answers, examples, and other information presented or contained in the exam and exam materials) belongs to Council and constitutes Council's confidential information (collectively, the "Confidential Information").

You agree to maintain the confidentiality of Council's Confidential Information at all times and understand that any failure to maintain the confidentiality of Council's Confidential Information may result in disciplinary action against you by Council or other adverse consequences, including, without limitation, cancellation of your exam, or refusal of a licence.

Specifically, you understand that you may not, for example, discuss, publish, or share any exam question(s), your answers or thoughts on any question(s), or the exam's format in person, or any forum or media (e.g., via email, Facebook, LinkedIn, Twitter, etc.).

6. AFTER THE EXAM

6.1 EXAM RESULTS

Exam results are released within **three (3) to five (5)** business days.

You may view your exam results on your portal account by navigating to the “*View my exam results*” tab in the main menu. Please note: Council will not provide exam results over the phone.

Exam module pass mark is 60%.

Please note exam scores for exams written before March 1, 2020 are not provided; only a grade of “pass” or “fail” is provided.

Although qualifying examinations written in another jurisdiction may be accepted, certain controls and procedures must be followed.

If you are a BC resident and intend to write your licence examination in another jurisdiction, you must first contact Council to ensure that the results will be valid in BC.

6.2 RE-WRITING AN EXAM

You may re-register if you need more exam sittings to successfully complete the required modules.

If you are unsuccessful at an exam, re-write waiting periods apply:

Unsuccessful Attempt	Wait Period
After 3 rd attempt	3 months
After 4 th attempt	3 months
After 5 th attempt	6 months
All subsequent attempts	6 months

Exam re-write wait periods are strictly applied.

Wait periods do not extend the validity date of your course completion. You cannot write any exam module once your course completion expires. Re-taking the prequalification course does not change the exam writing waiting periods.