



# Insurance Council of British Columbia

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## Harmonized LLQP Examinee Information Guide (Outside of Vancouver)

### ABOUT THIS GUIDE

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This guide is for individuals who wish to write the Harmonized Life Licence Qualification Program (“LLQP”) examination Outside of Vancouver.

For information on exams held in Vancouver, see the Vancouver Examinee Information Guide at [insurancecouncilofbc.com](http://insurancecouncilofbc.com) under [LLQP](#).

This guide provides information on:

- how to register for an 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](mailto:examinations@insurancecouncilofbc.com)  
**Phone (direct):** 604-695-2006

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## HOW TO REGISTER

### 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](http://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.

**Do not send confirmation of CIPR course completion with your registration. Council will confirm this information with CIPR.**

### REGISTRATION PROCESS

The Out-of-Town exam registration form is available at [insurancecouncilofbc.com](http://insurancecouncilofbc.com) under [LLQP](#). You can submit your completed registration form and payment by mail or in person at Council’s office.

Your registration **must** include:

- a fully completed exam registration form (including your CIPR number)
- the exam registration fee
- acceptable confirmation of identity

**Incomplete registrations are not accepted and will be returned to you.**

### PAYMENT METHODS

Council accepts cash, cheque, or money order. Post-dated cheques are not accepted. Credit cards and debit cards are not accepted.

### ACCEPTABLE IDENTIFICATION

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

Examples of acceptable photo ID:

TYPE OF ID	NOTE
Valid driver’s licence	
BC identification card (BCID)	Must include photo
BC services card	Must include photo
Permanent resident (PR) card	Must include photo
Valid passport	An expired passport is acceptable if you are clearly recognizable from the photo
Current student card	Only if provided with secondary ID with the same name

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

**Read this section carefully. This information is important and critical when scheduling your exam sittings.**

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.

Examples of photo ID names that **do not exactly match** CIPR registration:

PHOTO ID NAME	CIPR NAME
Jennifer Bell	Jenny Bell
Alex Hung Chan	Alex Chan
John Ross Smith	John R. Smith

### 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 received before the exam registration deadline** with your completed exam registration. Requests must be accompanied by a doctor's note outlining the specific accommodations required.

### PRE-QUALIFICATION COURSE, EXAM MODULES, & LICENCE QUALIFICATION EXPIRY

The following rules address how long your pre-qualification course is valid, the timeframes to successfully complete the required exam modules, and your licence qualification period.

### 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.

### EXAM MODULES

MODULE	LICENCE TYPE
Life Insurance	Life and Accident & Sickness
Segregated Funds and Annuities	Life and Accident & Sickness
Ethics and Professional Practice	Life and Accident & Sickness
Accident and Sickness Insurance	Accident and Sickness
	Life and Accident & Sickness
	Accident & Sickness

#### *Life and Accident and Sickness*

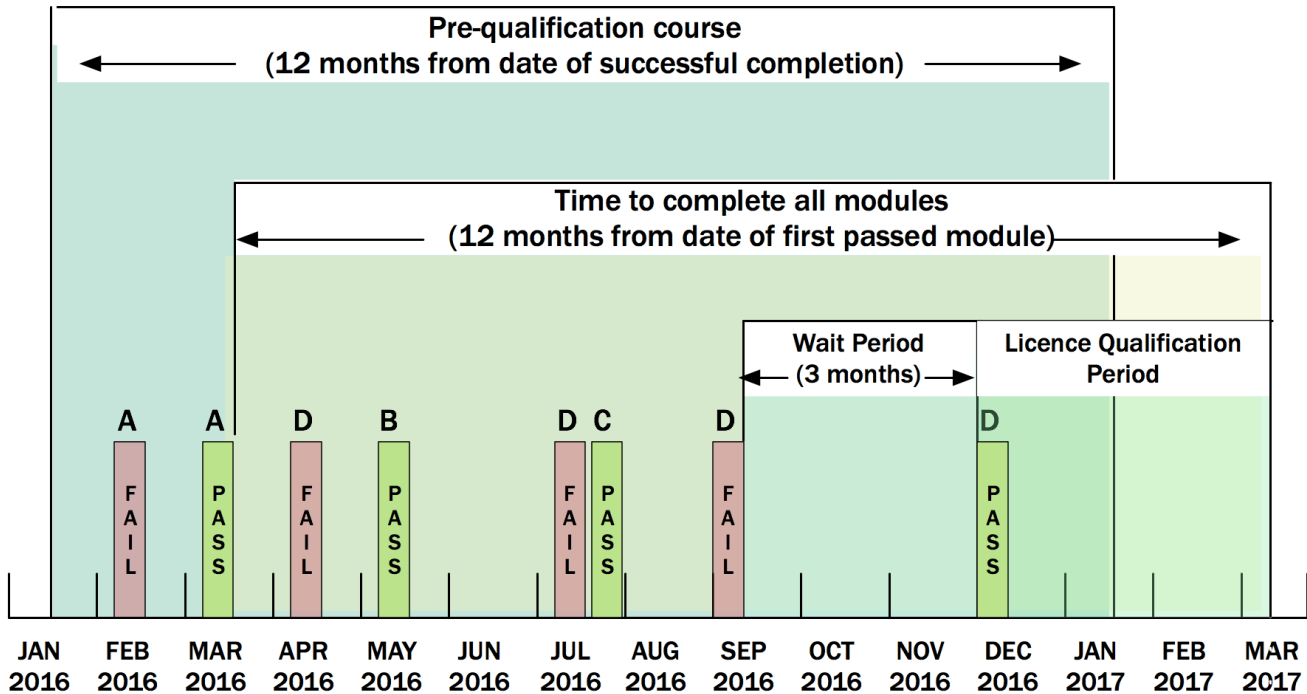
You must successfully complete all four (4) required exam modules within **twelve (12) months** of the date of your **first passed exam module** to qualify to apply for a life and accident and sickness insurance licence.

#### *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.

**Exam module pass mark is 60%.**

## EXAMPLE EXAM TIMELINE



### 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.

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

### SCHEDULING, RESCHEDULING, & CANCELLING AN EXAM

#### SCHEDULING AN EXAM

The Out of Town exam schedule is available at [insurancecouncilofbc.com](http://insurancecouncilofbc.com) under **LLQP**. Exams can be scheduled by mail or in person.

Registering for life and accident and sickness gives you four exam sittings.

Registering for accident and sickness gives you two exam sittings.

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

Exams can be taken in any order. Your unscheduled sittings can be applied to any required modules. If you do not pass an exam you can use an unscheduled sitting to rewrite.

You do not have to schedule an exam when you register. Exams can be scheduled at your convenience. Please note that rescheduling and re-write wait periods apply, and your exam fee will expire one year after you have registered.

#### EXAM CONFIRMATION LETTER

If you schedule an exam by mail you will be sent a confirmation letter to the email address (if provided) or residential address on your exam registration form. If you schedule an exam in person at Council's office you will receive a confirmation letter immediately.

## RESCHEDULING/CANCELLATION

You must contact Council by 4:30pm the **Wednesday two weeks before** your exam to reschedule or cancel a sitting.

**If you are unable to attend an exam and do not reschedule or cancel before the deadline, your exam sitting will be forfeited.**

For example: if your exam is scheduled for **Monday**, you must contact Council by **Wednesday two weeks before**. If your exam is scheduled for **Thursday**, you must contact Council by **Wednesday two weeks before**.

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 DAY

### OUTSIDE OF VANCOUVER EXAM LOCATIONS

See the Out of Town Exam Schedule available at [insurancecouncilofbc.com](http://insurancecouncilofbc.com) under [LLQP](#) for a list of current exam locations.

It is your responsibility to ensure you are on time and at the correct location.

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

### WHAT TO BRING TO THE EXAM

You must bring original, acceptable, 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.

### 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.

### ARRIVAL AND CHECK-IN PROCESS

#### *Check-in*

You must arrive at the exam location at least 15 minutes before your scheduled exam time to check-in.

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

#### *At the Exam Room*

You may only enter the exam room 15 minutes before the scheduled start time.

You must have your check-in confirmation and photo ID ready for inspection by the exam proctor. Your photo ID and check-in confirmation must remain visible on top of your exam table.

**Your exam table and surrounding area must be completely clear of all personal items.**

## EXAM MATERIALS

All materials required to write the exam, including pencils, highlighters, 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](http://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.

## 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.

## EXAM FORMAT

Each modular exam contains a set number of multiple-choice questions and has a set time limit for completion. 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.

As of September 1, 2018, all Canadian jurisdictions will integrate 5 pilot questions into 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](http://cisro-ocra.com).

## 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.

## EXAM RULES & MISCONDUCT

**Read through the exam rules carefully.**  
**If you violate any of these rules or engage in any kind of misconduct you will be disqualified.**

- 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**).
- The proctor will inspect all food or beverages brought into the exam room.
- You may not bring anyone into the testing area or to your exam desk.

## 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.

## 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.).

## AFTER THE EXAM

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### EXAM RESULTS

**Exam results are released within  
5 business days.**

Exam results are released only in accordance with the instructions provided on the registration form: by mail, email, fax or pick-up at Council's office. Exam results are not provided over the phone. Exam scores are not given out; only a grade of pass or fail is provided.

Successful completion of an exam **does not permit you to engage in insurance activity**; you must first be licensed by Council. Licence applicants are hereby notified that failure to pass the prescribed examination is, by itself, sufficient reason for refusal to grant a licence.

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.

## RE-WRITING AN EXAM

You may re-register if you need more exam sittings to successfully complete the required modules. Re-registering will provide you with an additional four (4) exam sittings for life and accident and sickness and two (2) for accident and sickness.

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

UNSUCCESSFUL ATTEMPT	WAIT PERIOD
3rd attempt	3 months
4th attempt	3 months
5th 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.



For details on the exam process, including registration, exam results, and exam waiting periods, refer to the *Examinee Information Guide* available at [insurancecouncilofbc.com](http://insurancecouncilofbc.com). It is the examinee's responsibility to ensure the exam procedures have been followed.

**REGISTRATIONS SUBMITTED WITHOUT THE REGISTRATION FEE OR PHOTO ID WILL BE RETURNED**

**APPLICANT INFORMATION**

<input type="checkbox"/> MS <input type="checkbox"/> MR	DATE OF BIRTH:
FIRST NAME:	HOME PHONE:
MIDDLE NAME(S):	BUSINESS PHONE:
LAST NAME:	MOBILE PHONE:
EMAIL ADDRESS:	

**RESIDENTIAL ADDRESS**

SUITE:	NUMBER AND STREET:
CITY:	PROVINCE:
POSTAL CODE:	

**EXAM SELECTION** SELECT ONE ONLY

<input type="checkbox"/> LLQP FULL (4 MODULES)
<input type="checkbox"/> LLQP ACCIDENT AND SICKNESS ONLY (2 MODULES)

ONCE LICENSED, WILL YOU REPRESENT AN INSURANCE AGENCY?    Y:     N:

AGENCY NAME: \_\_\_\_\_

CIPR NUMBER:
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**EXAM LOCATION** SELECT ONE ONLY

<input type="checkbox"/> VANCOUVER	
<input type="checkbox"/> OUTSIDE OF VANCOUVER	LOCATION:

**PREFERRED EXAM DATE(S)** SEE [INSURANCECOUNCILOFBC.COM](http://insurancecouncilofbc.com) FOR CURRENT EXAM SCHEDULE

MODULE	DATE REQUESTED	TIME
1.		
2.		
3.		
4.		

NOT READY TO SCHEDULE. WILL CONFIRM EXAM AT A LATER DATE.

**EXAM RESULT NOTIFICATION** Select ONE only

<input type="checkbox"/> BY EMAIL	<input type="checkbox"/> BY CANADA POST TO MY RESIDENTIAL ADDRESS
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**EXAM HISTORY** LIST ALL PREVIOUSLY ATTEMPTED EXAMS (PASSED OR FAILED) IN THE LAST 12 MONTHS


**APPLICANT AUTHORIZATION**

- I acknowledge that the fee I am paying is non-refundable and will be forfeited if not used within one year.
- I authorize Council to release the results of my exam in accordance with my instructions in this application.

APPLICANT NAME \_\_\_\_\_

SIGNATURE\* \_\_\_\_\_

DATE SIGNED \_\_\_\_\_

*\*MUST MATCH SIGNATURE ON ACCOMPANIED GOVERNMENT-ISSUED PHOTO ID*

**APPLICANT CHECKLIST**

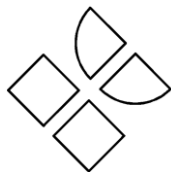
**BEFORE SUBMITTING YOUR REGISTRATION, CONFIRM:**

- Your registration is signed
- Full payment is enclosed
- Your CIPR number is listed
- You have enclosed a CLEAR copy of acceptable photo ID

**SEND COMPLETED  
REGISTRATION TO:**  
**INSURANCE COUNCIL OF  
BRITISH COLUMBIA**  
Suite 300  
1040 West Georgia Street  
PO Box 7  
Vancouver, BC V6E 4H1

*Freedom of Information and Protection of Privacy Act*

The information requested is collected under the authority of and used for administering the *Financial Institutions Act*. If you have any questions about the collection and use of this information, please contact our office.



For details on the exam process, including registration, scheduling, results, and waiting periods, refer to the Examinee Information Guide available at [insurancecouncilofbc.com](http://insurancecouncilofbc.com).

**HARMONIZED LLQP FULL**

Modules required:

- Life Insurance
- Segregated Funds and Annuities
- Ethics and Professional Practice
- Accident and Sickness Insurance

Four (4) modules ..... \$125.00  
 Re-Write - up to four (4) modules ..\$125.00

**HARMONIZED LLQP ACCIDENT & SICKNESS**

Modules required:

- Ethics and Professional Practice
- Accident and Sickness Insurance

Two (2) modules ..... \$125.00  
 Re-Write - up to two (2) modules...\$125.00

**UPGRADE TO LIFE, ACCIDENT & SICKNESS FROM ACCIDENT & SICKNESS (HARMONIZED LLQP)**

Qualified for Accident and Sickness licence under the Harmonized LLQP

Modules required:

- Life Insurance
- Segregated Funds and Annuities

Two (2) modules..... \$125.00  
 Re-Write - up to two (2) modules.... \$125.00

**UPGRADE TO LIFE, ACCIDENT & SICKNESS FROM ACCIDENT & SICKNESS (LLQP)**

Qualified for Accident & Sickness licence under the old LLQP

Modules required:

- Life Insurance
- Segregated Funds and Annuities
- Ethics and Professional Practice

Three (3) modules..... \$125.00  
 Re-Write - up to three (3) modules.. \$125.00

Copy of Previously Issued Examination Results ..... \$25.00

Accepted methods of payment: Cheque, cash, or money order in Canadian Funds only.  
Council does not accept post-dated cheques.