



November 7th 2019

To all Approved Life Licence Qualification Program Course Providers

Last year, you were informed of changes to the Licence Agreement and that clauses were added to allow for the review of accreditation criteria.

In the wake of the collusion investigations, the LLQP Governance Committee has adopted more comprehensive eligibility requirements and criteria that comprises five (5) standards which course providers will meet to obtain and maintain approval:

- Standard 1 - Program Management
- Standard 2 - Educational Planning and Learning Strategies
- Standard 3 - Program Delivery
- Standard 4 - Certification
- Standard 5 - Program Evaluation

The proposed standards are comprehensive because they are primarily based on the cycle of activities accomplished by all course providers in the management, development and delivery of their LLQP courses. It is also specific to the LLQP because the needs analysis and curriculum development are not included as they are defined at the National level.

Enclosed is a copy of the new eligibility requirements and standards. It is circulated as a pre-release review to allow key Stakeholders to comment on any issues CISRO has not captured that would prevent them from requesting re-accreditation. Please forward written submissions to cisro-ocra@fsrao.ca by December 6th 2019.

Thank you for your commitment to upholding the integrity of the LLQP.

Ron Fullan

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Chair, LLQP Governance Committee

LLQP COURSE PROVIDER ELIGIBILITY CRITERIA

To qualify to offer the LLQP, an organization must:

1. meet at least one of the following criteria:
 - 1.1. be a College or a University accredited by a province or territory;
 - 1.2. has the right to legally do business in a Canadian jurisdictionand
 - a) is currently recognized in at least one Canadian jurisdiction as a course provideror
 - b) constitute an association representing at least 1,000 certified life and A&S insurance agentsor
 - c) contract at least 500 certified life and A&S insurance agents;
2. support the LLQP Governing Principles
3. agree to sign the licence agreement
4. agree to obtain approval as a course provider in at least one jurisdiction

APPENDIX B

LLQP RECOGNITION MODEL STANDARDS, PRINCIPLES AND CRITERIA.

STANDARD 1: PROGRAM MANAGEMENT

Principle

Effective and ethical program management is essential to offer the highest quality of training for the LLQP program. Program management should have a global view on cheating prevention.

Criteria

1. The Provider shall have a clearly designated Program Administrator who is responsible for ensuring that the organization meets the Standards described in this document.
 - 1.1. The Program Administrator doesn't need to be a certified Insurance professional, he/she shall possess a minimum of 5 years of experience in the insurance field, in the Financial services field or in Education.
 - 1.2. This person is responsible for the implementation of all administrative processes and staffing issues related to the Educational Planning and Instructional Methods, Program Delivery, Testing and Certification and Program Evaluation.
2. The Provider shall include the direct input of Industry professionals in all phases of the decision-making and program-planning process for the activities offered.
 - 2.1. The Provider shall verify that the professionals involved in its activities are in good standing with their professional or regulatory organisation.
3. The Provider shall agree to comply with freedom of information and privacy legislation in force.
 - 3.1. The Provider shall sign a declaration stating it compliant with freedom of information and privacy legislation in force.
 - 3.2. The Provider shall have its registered students sign an agreement to disclose personal information to regulators for LLQP management purposes.
4. The Provider shall adopt policies to ensure ethical relationships with Third Party Trainers and clients.
 - 4.1. The Provider shall agree to declare all Third-Party Trainer relationships as defined in The Licence Agreement.
 - 4.2. The Provider shall verify that Third Party Trainers have the processes and procedures required to assure the integrity of the LLQP before entering into a service contract with that organization.
 - 4.3. The Provider shall ensure that all instructors working for the Third-Party Trainers have are in good standing with their professional or regulatory organization to assure the integrity of the LLQP.

- 4.4. The Provider shall ensure that Third Party Trainers follow standards on Program delivery and Certification.
5. The Provider shall have written procedures for addressing participant complaints in a reasonable, ethical, and timely fashion.
 - 5.1. The Provider shall have written procedures for dealing with participant complaints. While these procedures need not be elaborate, they shall clearly indicate the steps that will be taken to resolve complaints, and these procedures shall be available in written format for anyone who requests them.
6. If there is no undue hardship, the Provider shall make their programs accessible to individuals with disabilities.
7. The Provider shall have the financial resources to maintain a viable program.
 - 7.1. The Provider shall sign a declaration stating it has the financial resources to maintain a viable program.
8. The Provider shall agree to cooperate with any enquiry or investigation concerning the LLQP course it delivers, its instructors, Third Party Trainers, or registered students by a regulatory organization or by any agency used by a jurisdiction to maintain or restore law and order.
 - 8.1. The Provider shall sign a declaration stating it agrees to cooperate with any enquiry or investigation concerning the LLQP course it delivers, its instructors, Third Party Trainers, or registered students by a regulatory organization or by any agency used by a jurisdiction to maintain or restore law and order.
9. The Provider shall agree to cooperate with any audit required by CISRO concerning the LLQP course it delivers and certification practices.
 - 9.1. The Provider shall sign a declaration stating it agrees to cooperate with any audit required by CISRO concerning the LLQP course it delivers and certification practices.
10. The Provider shall adhere to all Standards in this document in all aspects.

STANDARD 2: EDUCATIONAL PLANNING AND LEARNING STRATEGIES

Principle

The LLQP uses its curriculum as the basis for successful educational planning and promotes effective learning strategies that ensure its integrity and consumer protection.

Criteria

1. The Provider's programs shall be in line with the educational objectives of the LLQP Curriculum and clearly describe:
 - 1.1. a structured planning that demonstrates the achievement of the LLQP's stated objectives.
 - 1.2. the timeframe the program should normally be successfully completed.
 - 1.3. rules to be applied when the registrant is not certified within this timeframe:
2. The Provider shall include learning strategies (learning activities) that promote the acquisition of knowledge and facilitate integration into practice.
 - 2.1. Learning strategies may include: exercises, reading other material, responding to case studies, formative tests (practice exams), etc.
 - 2.2. Time used for these methods shall be accounted when planning the course.
3. The Provider shall implement in its planning appropriate safeguards to prevent cheating.
 - 3.1. The Provider shall require registrants to attest that they are not engaging in activities that could facilitate cheating.
 - 3.2. The Provider shall adopt a "Zero Tolerance" policy for cheating which addresses consequences of cheating that also includes a definition of what would constitute cheating;
 - 3.3. The Provider shall adopt codes of conduct and require students to read and follow the codes that they have in place. Codes of conduct shall include standards for academic integrity and honesty.

STANDARD 3: PROGRAM DELIVERY

Principle

Effective and ethical program delivery is decisive for learner achievement and consumer protection.

Criteria

1. The Provider shall provide upstream cheating prevention measures;
 - 1.1. Whether the training is delivered in-class or online, the Provider shall ensure that access to course materials to registrants with a valid CIPR number whose identity is verified and authenticated.
 - 1.2. Registrants are required to read and attest to a Code of conduct.
 - 1.3. Registrants shall be encouraged to report any conduct that would compromise the integrity of the LLQP.
2. Whether the training is delivered in-class or online, the Providers shall set conditions conducive to learning.
 - 2.1. For in-class programs: proper noise levels, lighting, adequate heating/air-conditioning, and appropriate work space are conditions that are favourable for learning.
 - 2.2. For online programs, the learning environment review comprises the following elements: design, colours, ease of use, readability, online help and user support, etc.)
3. The Provider shall select instructors with expertise in the program content and who are qualified to teach the program.
 - 3.1. The Provider shall make the qualifications required to teach courses available.
 - 3.2. Qualifications include industry experience, licencing and certification, education, language, teaching experience.
 - 3.3. The instructors' standing with their regulatory organisation shall be assessed.
 - 3.4. The list of instructors shall be presented to the jurisdiction(s) where the program is taught to ensure that instructors are with good standing.
4. When the program is available in different languages, the Provider shall assure that the quality of the program is the same no matter the language used.
 - 4.1. There shall be no difference in qualifications for instructors and trainers.
 - 4.2. When the Provider makes its programs available in different languages, the quality of material shall be the same.
 - 4.3. Efforts shall be made to use certified translators and/or certified revisers to ensure quality.

5. The Provider shall make available proper teaching support to answer student questions.
 - 5.1. Support not only includes the possibility of answering student's questions but having sufficient qualified staff to offer such support considering the number of students registered.
6. The Provider shall have policies to ensure that Third Party Trainers and their Instructors:
 - 6.1. Follow the program or course developed by the provider.
 - 6.2. Not teach exam questions to registrants.
 - 6.3. Not promote or take part in any activity that may compromise the LLQP.

STANDARD 4: CERTIFICATION¹

Principle

Certification is based upon a valid, reliable and fair assessment (testing) that the level of learning required by the student was achieved. This level of learning shall be sufficient to successfully complete the LLQP curriculum, to pass the licencing examinations and to enter the Life Insurance Industry.

Criteria

Certification exam development

1. The development of certification exams shall be made by Industry and Insurance professionals. Education professionals can assist in this development to ensure that the process is adequate to ensure adequate content validity, construct validity, and exam reliability.
2. Certification exam development process shall be fully described and documented.
3. Certification exam shall be of sufficient depth to adequately determine the level of learning that was achieved.
4. Certification exam security and confidentiality shall be assured during all phases of exam development. Only persons with a legitimate need for access to exam materials will be able to obtain such access before and after administration.

¹ Largely based on Standards for educational and psychological testing and Engagement Committee recommendations.

5. The Provider shall implement controls in the development of certification exams:
 - 5.1. Certification exam item banks are distinct from other assessments.
 - 5.2. Certification item banks shall have a sufficiently large pool of questions to prevent compromise.
 - 5.3. Certification exams shall be of a sufficient number and versions to prevent compromise.
 - 5.4. A reminder that only registered students has the right to access course material.
 - 5.5. Only CISRO exam preparation materials and aids shall be allowed in certification exams.
 - 5.6. Exams shall be time limited.

Exam administration

6. Exams in a paper format shall be stored in a secured setting with limited access.
7. Exams shall be administered only to students who are deemed to have a satisfactory level of learning of the program.
8. Exam administration procedures shall be standardized and be documented.
9. Client identification and authentication procedures shall be documented and applied.
 - 9.1. For In class examinations and proctored computerized examination centers, registrant identity shall be validated with an official picture ID. Registrants with no official ID will not be given access to examination rooms.
 - 9.2. For online examinations, access to certification exams shall require a two-step validation process using a unique username and password issued directly to the student following registration with a valid CIPR number and another validation key. Registrant IP number shall be noted and verified with IP numbers used for the course.
10. Examinees shall attest a Code of conduct and agree that:
 - 10.1. Students should state that cheating is prohibited prior to beginning an exam and be required to state that they are not engaging in activities that could facilitate cheating.
 - 10.2. This statement shall contain the following elements:

“Students should be informed that certification is part of the licensing process and overseen by the applicable regulatory body

The objective of the licensing process is to protect consumers;

Certification exams are intended to attest to the registrant has the essential skills to apply for the licencing examinations and help ensure the protection of consumers;

The evaluation of the skills of candidates must be conducted in a fair and equitable manner;

The certification exams are the property of the Course Provider and it is the sole holder of the copyrights to these examinations.

Consequently, I understand that the actions below infringe the copyrights of the Provider and its ability to fulfill its mission.

Therefore, I undertake not to:

- 1. copy, in whole or in part, any of the examination questions;*
- 2. disclose in any manner whatsoever any information related to the examination questions.*

In making this statement, I understand that compliance with this undertaking will be taken into consideration during the evaluation of my file at the time of the issuance and renewal of my licence.

This statement shall extend beyond the date when the licence that I will apply has been issued'

11. Modifications or disruptions of examinations administration procedures shall be documented by the Provider. This includes accommodations to exam administration made to compensate a disability for certain exam takers and disruptions to the exam environment that may affect all exam takers.
12. In-class and live proctoring procedures shall be standardized and documented to ensure security and fairness. These include the introduction of policies regarding:
 - 12.1. Use of electronic equipment;
 - 12.2. Use of washrooms;
 - 12.3. Examination room configuration, assigned seating and appropriate space between seats;
 - 12.4. Continuous monitoring.
13. When remote proctoring is used, it shall include effective technology to limit collusion and fraud. Remote proctoring procedures shall be described and documented.
14. Different versions of a single exam shall be assigned for candidates that are part of a common group, Third Party Trainer or Corporate Client.
15. For an examination retake, a different version shall be offered to a person who has failed an initial examination.
16. Certification exams versions shall be rotated on a regular basis.
17. Number of exam attempts shall be limited to four.
18. Time between exam attempts should be reasonable to avoid compromise of certification exams.
19. Feedback on examinations shall not facilitate cheating.

STANDARD 5: PROGRAM EVALUATION

Principle

Quality training and continuous improvement of the LLQP is based on effective Program evaluation.

Criteria

1. The Provider shall obtain the LLQP participants' evaluation as to how well each educational objective was achieved.
2. The Provider shall assess the participants' satisfaction.
3. The Provider shall use certification exams and licencing results to infer participant learning.
4. The Provider shall use the results of the evaluation processes to improve and plan future courses.
5. The evaluation program and actions taken as a result the evaluation program shall be documented by the Provider.