Report on LLQP Curriculum Survey Results

March 2014
Executive summary

As part of the initiative of the Canadian Insurance Services Regulatory Organizations (CISRO) to harmonize the Canadian life insurance qualification process, committees of subject matter experts (SMEs) were formed in order to derive an evaluation program from the Competency Profile developed in 2013. As such, the Life License Qualification Program (LLQP) Curriculum is a collection of evaluation tables targeting only the elements related to CISRO’s mandate that are to be assessed by a national exam in the course of the licensing process.

Because this document constitutes the cornerstone of the LLQP, a survey was drawn up to evaluate global appreciation for its scope and relevance. Consultation was held in French and English and was open to all from October 11 to November 15, 2013 by way of a link posted on the CISRO website.

The first survey question attracted 654 responses but a large number of respondents did not answer all survey questions. To avoid drawing a skewed portrait of survey responses, the data analyzed to draw up this report includes only the 386 respondents that indicated having read the Curriculum before accessing the survey and thus qualified to comment on Curriculum modules.

An analysis of survey respondents’ profiles showed that they constitute a representative sample of Canadian life insurance industry stakeholders. Agents and brokers account for 82% of respondents. At the geographic level, there is a clear imbalance between the distribution of respondents and the actual proportions of industry stakeholders (for example, 69% of respondents work in Alberta) but data analysis demonstrated that results are not significantly biased by this geographic disproportion. Finally, 93% of survey respondents did not participate in the Curriculum review committees. This confirms that survey answers are not the result of biases that could have been created by participating in the drafting process.

To address the scope and relevance of each of the Curriculum’s modules, respondents were asked to determine, for each module, the appropriateness of competency components and sub-components, terminology, weightings and content lists. For every module, the overwhelming majority of respondents indicated that they felt all these aspects were appropriate and relevant in the context of the first three years of practice.

When they provided a negative response to a question, respondents were requested to provide an explanation. They also had the opportunity of submitting additional suggestions at the end of the survey. Changes to the Curriculum were made based on identifiable trends among respondents’ feedback. Modifications were limited to minor adjustments to content lists and weightings, except for the Law, ethics and taxation modules.

To address concerns voiced through the survey and other stakeholder representations to CISRO that the Law, ethics and taxation modules were too dense and that there was a risk of going too far, it was decided to completely overhaul the evaluation of tax-related concepts. First, the two tax-related components of the modules were withdrawn to focus solely on ethics and professional practice. The title of the modules was reviewed to highlight this. Second, it was decided that general tax-related concepts would not be subject to evaluation. Third, product-specific tax concepts have been moved to the appropriate product-related modules. These modifications have served to better contextualize the importance of taxation for new life insurance agents.

It can be concluded that the survey served its purpose well and CISRO is confident that its revised LLQP Curriculum is relevant and career-entry appropriate.
Introduction

As part of the initiative of the Canadian Insurance Services Regulatory Organizations (CISRO) to harmonize the Canadian life insurance qualification process (including group insurance), a Competency Profile was drafted in 2013 in order to list, as competencies, the tasks and operations that a life insurance agent can accomplish upon career entry. Following its publication, committees of subject matter experts (SMEs) were formed in order to derive an evaluation program from the Profile. As such the LLQP Curriculum is a collection of evaluation tables targeting the elements that are to be assessed by a national exam in the course of the licensing process.

The committees that helped shape the Curriculum brought together agents and trainers from many provinces and included candidates who had participated in the occupational analysis workshops (OAWs) held in 2012. However, because this document constitutes the cornerstone of the LLQP, it was essential to allow as many stakeholders as possible to comment on its contents. For this reason, a survey was drawn up to evaluate global appreciation for the scope and relevance of the Curriculum.

Provincial regulators assumed responsibility for publicizing the online survey amongst stakeholders in their jurisdictions. A link to the survey was also posted in the Committees & Initiatives section of the CISRO website. The survey did not require a password and was thus open to all. It was available in both French and English, as was the first draft of the Curriculum that accompanied the survey. Consultation was open from October 11 to November 15, 2013 on the SurveyMonkey website, during which time the first survey question attracted 654 responses. A large number of respondents did not answer all survey questions, however; in fact, only 386 respondents reached the first module-related question. Because module questions were not compulsory, the number of respondents fluctuates from one module question to the next.

The following is an overview of survey data analysis. A summary of the main revisions made to the Curriculum as a result of the consultation process follows the presentation of survey data for each module. The revised Curriculum itself is now available on the Publications page of the CISRO website.

Presentation of the LLQP Curriculum

The function of the Curriculum is to put forth the competencies evaluated through the LLQP. As opposed to the Competency Profile, which includes competencies illustrating the full scope of tasks and operations that can be accomplished by an agent upon career entry, only those competencies that relate to CISRO’s mandate have been selected for evaluation through a licensing exam. As such, the Curriculum includes every aspect that must be mastered to practice ethically, in accordance with consumer rights. It also takes into consideration the fact that many competencies are perfected over time, with practical experience.

Each evaluated competency corresponds to a module and all modules are equally weighted in the licensing process – i.e. all competencies must be mastered in order to obtain a license to practice. Consequently, CISRO will impose a modular licensing exam and will publish standardized study material for each of the modules.

To reflect the structure of the Competency Profile, individual and group insurance (including group annuities) were addressed together. Therefore, there is no module specifically devoted to group insurance. This structure stems from the information gathered during the OAWs regarding
the similarities in the skills required to practice in both those sectors. Accordingly, the editing team voluntarily defined the term “client” in an inclusive manner; it may refer to an individual, a group or an employer.

The Curriculum’s competencies are integrated groups of skills, knowledge, and strategies. They allow candidates to develop their professional practice in accordance with regulators’ requirements for the life agent occupation.

Every competency is split into components and then further, into sub-components, in order for its nature and scope as well as the underlying evaluation objective to be explicit. Competency components are weighted to quantify their relative importance in the exam. Many factors influence weighting, namely the component’s importance for consumer protection as well as the complexity and scope of its underlying concepts and contents.

Moreover, the components and sub-components refer to processes or results. They may be formulated identically for different competencies, yet each one is contextualized based on the competency to which it refers.

To provide further specifications, a list of related contents is included with each competency sub-component. The contents offer indications on the products, knowledge, behaviors or attitudes required to master the competency sub-component. These indications delimit the scope of evaluation and will be developed in the study material that will be published by CISRO for each module. Additional contents may be addressed by trainers wishing to increase their candidates’ employability and ability to advance professionally.
Survey respondents’ profile

The survey’s first questions served to define respondents’ profiles by asking them to describe their professional situations. Through these questions, the quality and representativeness of the sample was validated. As mentioned earlier, the first survey question attracted many more responses than the following profile questions and, even more so, than the module-related questions.

Moreover, before proceeding to the questions relating directly to the Curriculum, respondents were asked to confirm that they had read the document carefully. Because knowledge of the Curriculum was essential to answer the survey questions, the 177 respondents who answered that they had not read the Curriculum were directed to the end of the survey. However, the system allowed them to access the survey a second time, once they had read the document.

Accordingly, to avoid drawing a skewed portrait based on partial responses to the survey’s first questions, the following data includes only those respondents that indicated having read the Curriculum before accessing the survey and thus had the opportunity to comment on Curriculum modules.

Despite this initial selection, many of the retained respondents only answered a few of the module-related questions or none at all. As such, when analyzing responses to module-related questions, we compared respondents’ profiles against the profile suggested by the survey’s first questions in order to draw a more accurate picture of the identity of respondents evaluating the validity of each of the Curriculum’s modules. Related graphs are presented in an appendix following the report.

Professional profile
Amongst the 386 respondents that indicated having read the Curriculum, 82% are either agents (59%) or brokers (23%). This is very satisfactory, considering that agents and brokers put into practice the competencies required in the first years of practice.

The other respondents’ (18%) contribution is nonetheless valuable because it provides alternative viewpoints on the work of life insurance agents and thus allows the targeted stakeholders’ responses to be nuanced. Moreover, because these respondents represented provincial regulators, sales managers, compliance officers, trainers and others, the influence of potential special interests groups that are peripheral to the occupation was diminished. Regarding the “Other” category, it seemed to include respondents that could have fit into the pre-determined categories but preferred to specify their particular role in the industry. Proportionally, respondents other than agents and brokers tended to submit more comments than their counterparts, but these results need to be considered prudently due to the small numbers involved.

At the geographic level, there is a clear imbalance between the representativeness of the respondents and the actual proportions of industry stakeholders. For example, far more than the majority of respondents (69% to be exact) work in Alberta, thus indicating that the Alberta Insurance Council’s strategy to inform all its licensees of the initiative had an impact on the profile of survey respondents. Meanwhile, respondents from Ontario represent only 13% of the sample even though in reality, the greatest proportion of agents works in that province. In order to avoid deriving invalid conclusions about other respondents’ answers due to this imbalance, global results were compared with answers provided by respondents from provinces other than Alberta. This comparison demonstrated that data is not significantly biased by this geographic imbalance.
Subject matter experts (SMEs)

Amongst survey respondents, 93% did not participate in the Curriculum review committees. This confirms that survey answers are not the result of biases that could have been created by participating in the drafting process. Respondents had a fresh perspective that was not influenced by the discussions and explanations provided in the course of the committees' mandate and as such, could express their understanding of the Curriculum and its underlying concepts.

It was nonetheless important to include SMEs who had participated in the review committees in order for them to validate that the Curriculum adequately illustrated the conclusions reached in the course of committee meetings. Their provincial distribution respects that of respondents overall and their answers were quite similar to those of their counterparts. In short, the representativeness of the sample is satisfactory.
Curriculum validity

Following questions aiming to determine respondents’ profile, the survey addressed the scope and relevance of each of the Curriculum’s modules. To do so, respondents were asked to answer four questions for each of the modules:

- Does the scope of the competency components and sub-components cover all aspects relating to individual and group insurance that new agents should know, understand and apply upon career entry to practice in a professional and ethical manner?
- Is the terminology used to formulate evaluation objectives industry-appropriate?
- Is the weighting of each competency component appropriate?
- Do the lists of contents reflect the individual and group insurance concepts that new agents should know, understand and apply upon career entry to practice in a professional and ethical manner?

Respondents could navigate from one module to the next and select the questions they wanted to answer. When they provided a negative response to a question, respondents were requested to provide an explanation. Every comment thus submitted was carefully analyzed to identify the modifications that needed to be made to the Curriculum. Changes were made based on identifiable trends among respondents’ feedback and, in certain cases, after validation with SMEs working on the various Curriculum modules.

The following sections present the data collected for each of the Curriculum’s modules. In every case, the overwhelming majority of respondents felt that the scope of the competency components and sub-components, the terminology used, the weightings allocated and the contents listed were appropriate and relevant in the context of the first three years of practice. Except for the Law, Ethics and Taxation modules, where substantial revisions were made, changes stemming from the survey were limited to minor adjustments to content lists and weightings.

Life insurance

- Profile of respondents
  The Life insurance module is the one that attracted the most responses. In total, 204 respondents answered all four questions pertaining to this module. Their profile is almost identical to the portrait drawn previously.

- Scope of competency components and sub-components
  A proportion of 93% of respondents answered that they felt the scope of the Life insurance module’s competency components and sub-components was appropriate. Most of the comments provided by the respondents who were prompted to provide a justification for their negative answer were very general and addressed issues other than the components. For example, a third of comments submitted were related to industry practices.

- Terminology
  A proportion of 97% of respondents answered that they felt the terminology used to formulate the Life insurance module’s evaluation objectives was industry-appropriate. None of the comments submitted suggested specific changes should be made. Most constituted general recommendations to avoid using technical language.
• **Weightings**
  A proportion of 92% of respondents answered that they felt the weighting of the Life insurance module’s competency components was appropriate. This area of the module received the highest number of specific suggestions. Very few respondents made identical suggestions but one trend was identified and that was to increase the weighting of the product knowledge component (component 2).

• **Contents**
  A proportion of 91% of respondents answered that they felt the scope of the contents listed in the Life insurance module was appropriate. Half of the justifications provided included specific suggestions to improve the content lists. Some proposed additional contents whereas others identified contents that should be deleted.

• **Modifications**
  Two modifications were made to the Life insurance module’s contents based on survey respondents’ comments:
  - The notion of “blended family” was added in the contents for sub-component 1.1;
  - The long-term care rider included in the contents for sub-component 2.2 was deleted.

  Moreover, there was a slight shift in weighting whereby 5% was taken from needs analysis and transferred to product analysis.

**Accident and sickness insurance**

• **Profile of respondents**
  In total, 131 respondents answered all four questions pertaining to the Accident and sickness insurance module. Their profile is similar to the portrait drawn previously, with a small decrease in the proportion of agents and the proportion of respondents working in Alberta.

• **Scope of competency components and sub-components**
  A proportion of 93% of respondents answered that they felt the scope of the Accident and sickness insurance module’s competency components and sub-components was appropriate. None of the comments provided by the respondents who were prompted to provide a justification for their negative answer addressed the components directly. Specific suggestions regarded the contents, with recommendations for additions and deletions.

• **Terminology**
  A proportion of 97% of respondents answered that they felt the terminology used to formulate the Accident and sickness insurance module’s evaluation objectives was industry-appropriate. It was impossible to identify an underlying trend among the few comments submitted, as some of them were contradictory: for example, one suggested the language used was too general whereas the other claimed that it was too technical.
• Weightings
A proportion of 86% of respondents answered that they felt the weighting of the Accident and sickness insurance module’s competency components was appropriate. This area of the module received the highest number of specific suggestions. Very few respondents made identical suggestions but one trend was identified and that was to decrease the weighting of the client services component (component 4), in order for this component to be weighted equally in all product-related modules. Many also suggested that the weight of product knowledge should be increased, as for the Life insurance module.

• Contents
A proportion of 90% of respondents answered that they felt the scope of the contents listed in the Accident and sickness insurance module was appropriate. As for the Life insurance module, about half of the justifications provided included specific suggestions to improve the content lists. Some proposed additional contents whereas others identified contents that should be deleted.

• Modifications
Four modifications were made to the Accident and sickness insurance module’s contents based on survey respondents’ comments:
- The concept of estate planning was eliminated from content lists;
- The concept of group insurer services was added in the contents for sub-component 2.1;
- The concept of cost drivers for group insurance products was added in the contents for sub-component 3.1;
- The concept of competitive quotes was added in the contents for sub-component 3.2.

Three of the four modifications served to illustrate specificities of group insurance more clearly.

Moreover, there was a slight shift in weighting whereby 5% was taken from customer service and transferred to product analysis in order for weightings to be identical to those in the revised Life insurance module.

Segregated funds and annuities

• Profile of respondents
In total, 123 respondents answered all four questions pertaining to the Segregated funds and annuities module. Their profile is very similar to the portrait drawn previously; distribution is almost identical for professional status and there is a slightly smaller proportion of respondents working in Alberta.

• Scope of competency components and sub-components
A proportion of 90% of respondents answered that they felt the scope of the Segregated funds and annuities module’s competency components and sub-components was appropriate. None of the comments provided by the respondents who were prompted to provide a justification for their negative answer addressed the components directly. Specific
suggestions regarded the contents, with most recommendations suggesting additional contents.

- **Terminology**
  A proportion of 94% of respondents answered that they felt the terminology used to formulate the Segregated funds and annuities module’s evaluation objectives was industry-appropriate. Only one of the comments submitted provided a specific suggestion; the others did not reveal a trend.

- **Weightings**
  A proportion of 88% of respondents answered that they felt the weighting of the Segregated funds and annuities module’s competency components was appropriate. As for the other two modules, this aspect received the highest number of specific suggestions. Very few respondents made identical suggestions but one trend was identified and that was to increase the weighting of the product knowledge component (component 2).

- **Contents**
  A proportion of 89% of respondents answered that they felt the scope of the contents listed in the Segregated funds and annuities module was appropriate. Slightly more than one-third of the justifications provided included specific suggestions to improve the content lists. Some proposed additional contents whereas others identified contents that should be deleted.

- **Modifications**
  Two modifications were made to the Segregated funds and annuities module’s contents based on survey respondents’ comments:

  - The list of funds was reviewed in sub-component 2.1 in order to eliminate redundancy (for example, industry-specific funds was eliminated because it was deemed to be included in specialty funds);
  - Assuris coverage was eliminated as an advantage of group segregated funds in sub-component 2.2.

  Moreover, there was a slight shift in weighting whereby 5% was taken from needs analysis and transferred to product analysis in order for weightings to be identical to those in the revised Life insurance module.

**Law, ethics and taxation**

Despite the fact that there are two distinct Law, ethics and taxation modules (one for Common Law provinces and territories and one for Québec), they are addressed jointly in the following section because their scope and structure is quite similar and because they were the object of identical revisions. It is important to note that variations in the percentage of satisfied respondents are greater for the Québec module but these results must be interpreted prudently due to the small number of respondents involved.

- **Profile of respondents**
  The Law, ethics and taxation modules attracted the least responses. In total, 110 respondents answered all four questions pertaining to the Canadian module and 21 commented on the Québec-specific module. The profile of respondents to the Canadian
module is similar to the portrait drawn previously, with a slightly smaller proportion of agents and respondents working in Alberta. As for respondents to the Québec module, they demonstrate a much larger proportion of professionals other than agents and brokers and, naturally, over 40% of them work in Québec. Due to the small number of respondents, the variation in levels of satisfaction for the Québec module is greater than that of its Canadian counterpart.

- **Scope of competency components and sub-components**
  A proportion of 90% of respondents (81% for the Québec module) answered that they felt the scope of the Law, ethics and taxation module’s competency components and sub-components was appropriate. None of the comments provided by the respondents who were prompted to provide a justification for their negative answer addressed the components directly. Specific suggestions regarded the contents, with recommendations for additions and deletions.

- **Terminology**
  A proportion of 93% of respondents (95% for the Québec module) answered that they felt the terminology used to formulate the Law, ethics and taxation module’s evaluation objectives was industry-appropriate. Approximately half the comments submitted provided a specific suggestion, mainly to simplify some of the terms used.

- **Weightings**
  A proportion of 92% of respondents (76% for Québec respondents) answered that they felt the weighting of the Law, ethics and taxation module’s competency components was appropriate. Comparatively to the product-related modules, this aspect did not receive as high a percentage of specific suggestions (less than half of comments were precise). Accordingly, it was difficult to identify an underlying trend.

- **Contents**
  A proportion of 86% of respondents answered that they felt the scope of the contents listed in both versions of the Law, ethics and taxation module were appropriate. Few specific suggestions were made, and those included both additions and deletions. Most general comments put into question the structure of this module.

- **Modifications**
  Although it was difficult to highlight this in the preceding overview, an underlying concern of respondents commenting on the Law, ethics and taxation module was that the module was too dense and that there was a risk of going too far, especially with tax-related concepts. Similar representations had been submitted to CISRO by various stakeholders and so it was decided to completely overhaul the evaluation of tax-related concepts.

  First, the two tax-related components of the Law, ethics and taxation module were withdrawn, so the fourth module now deals solely with ethics and professional practice. This will make the scope of the module more manageable. Its title was revised accordingly.

  Second, it was decided that all general tax-related concepts (in the Curriculum, this refers to the contents that are included in the wide box of the green contents column, vs. those that are in the product-specific boxes) would not be subject to evaluation. Because basic concepts nonetheless need to be fully understood before more complex product-specific concepts can be tackled, CISRO will publish a booklet to provide standardized material to
candidates needing to be brought up to par on tax knowledge before proceeding to learn about product-specific tax concepts.

Third, product-specific tax concepts have been moved to the appropriate product-related modules. This transfer illustrates more clearly CISRO’s intention to evaluate tax concepts in a contextualized fashion. In the course of this reorganization, the following product-specific tax contents have been deleted and can no longer be found in the Curriculum because they were deemed to be too complex for career-entry qualifications:

**Life Insurance**
- Content related to sub-component 3.2 (tax implications of a personal insurance policy being individually or corporately held): “Treatment of capital benefits” and “Tax-free return of premium benefit on critical illness or disability”

**Accident and sickness insurance**
- Content related to sub-component 3.1 (tax implications of individual and corporate ownership of a personal policy): “Tax treatment of co-owned corporate and personal insurance products – shared ownership”
- Content related to sub-component 3.2 (tax implications of disposition): “Possibility of taxable gains on the disposition of a policy (under non-insurance rules for ‘rights or things’)”

**Segregated funds and annuities**
- Application of the Canadian Commodity Tax System and “Retirement Compensation Arrangement (RCA)” in the list of registered and non-registered investments, both in sub-component 2.1 (basic taxation principles)
- Accident and sickness-related aspects of government plans in the content lists for sub-component 2.2 (tax characteristics of government benefits)
- Contents related to sub-component 3.1 (tax implications of individual and corporate ownership of a personal policy)
- “Capital gains exemption” in the list of credits and deductions provided for sub-component 3.3 (strategies to maximize taxation efficiency)

Besides the major revision described above, the weighting was simplified considering that two of the four original components of this module were removed. The weighting of each of the remaining components was doubled to total 100%. Consequently, in the Common Law module, the legal aspects of contracts account for 60% of the evaluation and the remaining 40% is devoted to ethics. In the Québec module, the legal framework accounts for 20% of the evaluation, the legal aspects of contracts account for 40% and ethics accounts for 40%.

Finally, no content-related modifications were made to the ethics and professional practice modules.

**Overview of general and final comments**

In order to allow respondents to submit feedback on aspects of the Curriculum that were not specifically addressed by the preceding survey questions, an open-ended question closed the survey. An additional 54 comments were submitted through this channel. The overwhelming majority of them (48) were general comments regarding the Curriculum as a whole. Many of these (18) went further and addressed the licensing process itself, including the current exam.
While some were quite drastic in their rejection of CISRO’s initiative, it is relevant to underline that 14 respondents took this opportunity to reiterate their support for the new LLQP Curriculum.

None of the final comments led directly to modifications, but some suggestions submitted through the final question supported our later decision to redistribute product-specific tax concepts in the product-related modules.
Conclusion

The LLQP Curriculum Survey sought to confirm that CISRO had selected the appropriate competencies from the Competency Profile for its licensing exams and developed them appropriately to ensure the proficiency and professionalism of future agents. Because the Curriculum is the foundation according to which the licensing exam and study material will be planned and drafted, it was essential to collect feedback from many industry stakeholders in numerous jurisdictions. As our analysis has shown, survey respondents constitute a representative sample of Canadian life insurance industry stakeholders and it can be concluded that the survey served its purpose well.

In light of the answers and comments submitted, one can only conclude that the new LLQP Curriculum is relevant to professional practice and that its scope is appropriate to career-entry. Modifications stemming from survey respondents’ comments have reinforced these qualities by ensuring greater representativeness of professional practices and realities. Moreover, the important changes made to the evaluation of tax-related competencies and concepts have served to better contextualize the importance of taxation for new life insurance agents.

Consequently, CISRO is confident that its revised LLQP Curriculum will serve to plan and draft a relevant and career-entry appropriate licensing exam and its corresponding study material. Moreover, this document will be of great use for stakeholders wishing to develop pre-licensing training and prepare their candidates for the future LLQP exam.
Appendix

Professional profiles – comparative proportions based on province

Alberta | Other provinces | Canada
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Agent | 65.17% | 46.22% | 59.33%
Broker | 22.85% | 23.53% | 23.06%
Other categories | 11.99% | 30.25% | 17.62%
Profile of respondents to Life insurance module – comparative proportions based on portrait of qualified respondents

![Bar chart showing percentages of respondents by role.]

- **Agent**: 59.8% (Life insurance module respondents), 59.3% (Total qualified respondents)
- **Broker**: 24.5% (Life insurance module respondents), 23.1% (Total qualified respondents)
- **Other (please explain)**: 6.4% (Life insurance module respondents), 7.3% (Total qualified respondents)
- **Sales manager**: 2.5% (Life insurance module respondents), 4.9% (Total qualified respondents)
- **In-house trainer**: 4.9% (Life insurance module respondents), 4.4% (Total qualified respondents)
- **Trainer for a Course Provider**: 2.8% (Life insurance module respondents), 2.0% (Total qualified respondents)
- **Compliance officer**: 2.0% (Life insurance module respondents), 1.6% (Total qualified respondents)
- **Regulator**: 0.0% (Life insurance module respondents), 0.0% (Total qualified respondents)

![Bar chart showing percentages of respondents by province.]

- **Alberta**: 66.2% (Life insurance module respondents), 69.2% (Total qualified respondents)
- **Ontario**: 15.2% (Life insurance module respondents), 13.2% (Total qualified respondents)
- **British Columbia**: 9.8% (Life insurance module respondents), 7.3% (Total qualified respondents)
- **Québec**: 7.3% (Life insurance module respondents), 4.9% (Total qualified respondents)
- **Saskatchewan**: 4.9% (Life insurance module respondents), 4.9% (Total qualified respondents)
- **Manitoba**: 1.0% (Life insurance module respondents), 1.3% (Total qualified respondents)
- **Nova Scotia**: 1.3% (Life insurance module respondents), 0.5% (Total qualified respondents)
- **New Brunswick**: 0.5% (Life insurance module respondents), 0.3% (Total qualified respondents)
- **Newfoundland and Labrador**: 0.5% (Life insurance module respondents), 0.3% (Total qualified respondents)
Profile of respondents to Accident and sickness insurance module – comparative proportions based on portrait of qualified respondents

- Agent: 59.3%
- Broker: 26.0%
- Sales manager: 9.9%
- In-house trainer: 7.3%
- Trainer for a Course Provider: 2.3%
- Compliance officer: 4.9%
- 5.3%
- 2.8%
- 3.1%
- 1.6%
- 0.0%
- 0.8%
- 0.8%
- 0.3%
- Total qualified respondents:

Accident and insurance module respondents

Accident and insurance module respondents

- Alberta: 61.8%
- Ontario: 19.1%
- British Columbia: 13.2%
- Québec: 9.2%
- Saskatchewan: 7.3%
- 6.1%
- 4.9%
- 1.5%
- 3.1%
- 0.8%
- 1.3%
- 0.0%
- 0.0%
- 0.5%
- 0.8%
- 0.0%
- 0.3%
- 0.0%
- 0.3%
- 0.3%
- Total qualified respondents:
Profile of respondents to Segregated funds and annuities module – comparative proportions based on portrait of qualified respondents

Segregated fund and annuities module respondents

Total qualified respondents

Segregated fund and annuities module respondents

Total qualified respondents
Profile of respondents to Law, ethics and taxation (Common Law) module – comparative proportions based on portrait of qualified respondents

Law, ethics and taxation (Common Law) module respondents  Total qualified respondents

Law, ethics and taxation (Common Law) module respondents  Total qualified respondents
Profile of respondents to Law, ethics and taxation (Québec) module – comparative proportions based on portrait of qualified respondents

- **Agent**: 42.9% Law, ethics and taxation (Québec) module respondents, 59.3% Total qualified respondents
- **Broker**: 9.5% Law, ethics and taxation (Québec) module respondents, 23.1% Total qualified respondents
- **Sales manager**: 33.3% Law, ethics and taxation (Québec) module respondents, 7.3% Total qualified respondents
- **In-house trainer**: 0.0% Law, ethics and taxation (Québec) module respondents, 4.9% Total qualified respondents
- **Regulator**: 9.5% Law, ethics and taxation (Québec) module respondents, 0.0% Total qualified respondents

Distribution by region:

- **Alberta**: 23.8% Law, ethics and taxation (Québec) module respondents, 69.2% Total qualified respondents
- **Ontario**: 23.8% Law, ethics and taxation (Québec) module respondents, 13.2% Total qualified respondents
- **British Columbia**: 4.8% Law, ethics and taxation (Québec) module respondents, 7.3% Total qualified respondents
- **Québec**: 42.9% Law, ethics and taxation (Québec) module respondents, 4.8% Total qualified respondents
- **Saskatchewan**: 4.9% Law, ethics and taxation (Québec) module respondents, 3.1% Total qualified respondents
- **Manitoba**: 0.0% Law, ethics and taxation (Québec) module respondents, 1.3% Total qualified respondents
- **Nova Scotia**: 0.0% Law, ethics and taxation (Québec) module respondents, 0.5% Total qualified respondents
- **New Brunswick**: 0.0% Law, ethics and taxation (Québec) module respondents, 0.0% Total qualified respondents
- **Newfoundland and Labrador**: 0.0% Law, ethics and taxation (Québec) module respondents, 0.3% Total qualified respondents