



December, 11<sup>th</sup> 2023

**To all Approved Life Licence Qualification Program Course Providers**

Life Licence Qualification Program (LLQP) examination (exam) integrity is fundamental to the Canadian Insurance Services Regulatory Organizations (CISRO)'s consumer protection mission in the Life Insurance Industry. Standardization of examination procedures is a way to support exam integrity, ensure fairness in testing, and reinforce the core values of CISRO.

Accordingly, CISRO developed the LLQP examination administration policy in order to provide the foundation for maintaining high standards for LLQP exam administration for Regulatory Organizations or through a Third-Party Exam Administrator.

Enclosed is a copy of the condensed version of the LLQP examination administration policy.

This policy and the related procedures are recommended as guidelines to support Regulatory Organizations in the LLQP exam administration process.

Applicable outcomes to exam integrity breaches, the application of new exams retake rules shall be determined and implemented within the limits of each jurisdiction's authority.

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

*Wendy Horrobin*

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Chair, LLQP Governance Committee

## **LLQP EXAMINATION ADMINISTRATION POLICY (condensed version)**

Life Licence Qualification Program (LLQP) examination (exam) integrity is fundamental to the Canadian Insurance Services Regulatory Organizations (CISRO)'s consumer protection mission in the Life Insurance Industry. Standardization of examination procedures is a way to support exam integrity, ensure fairness in testing, and reinforce the core values of CISRO.

Accordingly, CISRO developed the *LLQP examination administration policy* in order to provide the foundation for maintaining high standards for LLQP exam administration for Regulatory Organizations (RO) or through a Third-Party Exam Administrator (TPEA).

This policy and the related procedures are recommended as guidelines to support ROs in the LLQP exam administration and decision-making process. Applicable outcomes to exam integrity breaches shall be determined and implemented within the limits of each jurisdiction's authority.

### **In-person exam administration procedures**

- Examinees are responsible for arriving at the exam room on time for the registration and for the exam as requested by their RO and TPEA.
- Examinees shall provide valid government-issued photo identification or/and any other identification information as requested by the proctor.
- Examinees shall only use authorized materials during the exam (exam booklet, tablet, scratch paper, pencil and eraser). Use of cellphones, MP3 players, headsets, programmable calculators, smart watches, personal computers, cameras, and any other unauthorized electronic devices is strictly prohibited.
- Examinees shall comply with all rules specified before, during and after the examination session.

### **Online exam administration procedures**

- Examinees are responsible for being present during their scheduled exam day and time.
- Examinees shall have their login credential to access the system and present an officially recognized ID card with photo to a live proctor upon successful login.
- Examinees are required to be equipped with appropriate, properly functioning technology such as a computer with one display or monitor, webcam, microphone, and stable internet connection. Exam space must be walled with a closed door, well-lit and free from any disruptions. The workstation shall be clean and clear of all materials. A shared office or public space shall not be accepted.
- Examinees' surroundings shall be monitored before and during the exam upon request of the live proctor.
- Examinees shall only use authorized materials during the examination. Use of cellphones, programmable calculators, personal computers, smart watches, cameras, and other unauthorized electronic devices is strictly prohibited.

- Examinees shall be recorded at all times during the exam session (face, voice and physical room where they sit to write the exam). The video will be viewed by authorized personnel and for audit purposes only.
- Examinee shall comply with all rules specified before, during and after the examination session.

### **Exam Retake policy**

- An examinee who fails an exam is entitled to write three supplemental exams (three retakes), provided that the minimum qualifications (training) are valid. The validity period of this training is twelve months from the date on which it was successfully completed.
- A 24-hour waiting period is mandatory between attempts.
- An examinee who fails the 3rd retake (4th attempt) has to wait for a period of one year as of the date of the failed fourth attempt to register for the initial exam. They also have to retake pre-requisite courses in order to have their minimum qualifications valid upon initial exam registration.
- An examinee who has failed an exam and who does not register for the supplemental exam (retake) within a period of one year as of the date they failed the said exam must complete the minimum qualifications before registering for the initial exam.

### **Examinee misconduct and rule violations**

Any practice occurring before, during or after the exam determined to compromise the security and reliability of the examination may result in termination of the exam and a failing grade. CISRO takes a serious view of all misconduct and determines appropriate consequences for examinees who are found guilty of exam integrity breaches.

### **Consequences of LLQP exam breaches and outcomes**

- Information on the breach/violation and its consequences will remain on the examinee's record at RO in accordance with applicable law and in CIPR.
- Based on the level of severity, careful observation or/and subsequent statistical analysis of the examinee's responses, an LLQP exam breach may result in one or more of the following consequences:
  - A zero on the exam to which the misconduct or rule violation refers and a notation of an attempt logged on the examinee's file.
  - Re-write a new form of the original module in person, on a date and time specified by the TPEA and the RO.
  - Re-write new forms of other modules in person, whether exam violation is detected in these modules or not.
  - Suspension from the LLQP exam process for a period of two or three years (from the date of the integrity breach) based on the level of severity of the exam breach.
  - Permanent removal from the LLQP exam process and denial of certification.