Insurance Council
BRITISH COLUMBIA

Life Licence Qualification Program (LLQP) Examination Rules, Misconduct and Investigation Policy

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1.0 PURPOSE

To outline Examination Rules for the LLQP examination (exam), and to outline how the Insurance Council of British Columbia (the Insurance Council) will investigate and apply consequences for Examinee Misconduct.

2.0 SCOPE

This policy applies to all Examinees wishing to write the LLQP exam, as well as to Insurance Council staff, Third-Party Exam Administrators and all Proctors employed by the Insurance Council or a third-party.

3.0 DEFINITIONS

Canadian Insurance Services Regulatory Organisations (CISRO): a forum of Canadian regulatory authorities dedicated to consistent qualifications and business conduct standards for insurance intermediaries. CISRO determines the strategic direction for the LLQP and approves, modifies or rejects LLQP Governance Committee recommendations.

Examinee: any individual who registers to take, is taking, or has taken an LLQP exam.

Examination Misconduct (Misconduct): any practice that occurs before, during or after an LLQP exam (whether online or in-person) that may compromise the security or integrity of the exam or the exam results. This includes any violation of Examination Rules and all unethical behaviour. Misconduct will be categorized into low, medium or high-risk misconduct (see section 4.4)

Examination Rules: governing principles that Examinees must abide by prior, during and after writing LLQP exams. Exam Rules (see section 4.1) are established to protect the security of the exam and the integrity of exam results.

Examination Staff (Exam Staff): any Insurance Council or Proctor involved in administrating LLQP exams.

In-person Examination: an exam given and taken in person at a testing facility in the observation of a Proctor.

LLQP Governance Committee: a governing body made up of CISRO regulators. The LLQP Governance Committee is responsible for making operational decisions regarding the LLQP, including creating national consistency in LLQP exam.

Online Examination: an exam conducted on web-enabled devices, such as laptops or desktop computers not at a testing facility.

Proctor: an observer who monitors compliance with Examination Rules. This can be a direct contractor of the Insurance Council, a third-party observer or a proctoring technology.

Third-Party Exam Administrator: an organization contracted by the Insurance Council to administer LLQP exam in compliance with LLQP policies and procedures.

4.0 POLICY

4.1 Examination Rules

- When registering for an exam, all Examinees must read, understand and abide by the Examination Rules and acknowledge the consequences if they violate these rules.
    - More information about LLQP exam registration is available in the Insurance Council's *LLQP Examination Administration Policy*.

4.1.1 In-person Examination Rules

- In-person Examinees must:
    - Arrive at the exam room at least twenty minutes before the exam start time (Examinees will not be permitted to enter the room once the exam has started);
    - Bring an original and valid government-issued photo ID to the exam;
    - Take their assigned seat and remain seated and quiet during the exam;
    - Only use authorized materials during the exam;
    - Immediately stop writing when the exam time is up;
    - Return all distributed exam materials once the exam has ended;
    - Adhere to all Proctor instructions and the Insurance Council's Examination Rules; and

  - Wait for the Proctor to collect all materials before leaving.
- Examinees are not permitted to:
  - Open their exam booklet until instructed by a Proctor;
  - Copy or attempt to copy from others;
  - Communicate with anyone other than a Proctor;
  - Leave the exam room without authorization or without accompaniment by a Proctor;
  - Access items from the personal belongings area before signing out of the exam;
  - Leave the room with any paper or notes;
  - Bring food or beverages into the exam room (except for water or for medical needs, whereby items must be in a clear container without a label, noting that some test centres do not allow water into the exam room); or
  - Disturb the exam room in any way, including through:
    - Reading questions or answers out loud;
    - Talking; or
    - Making loud sounds
- Possession or use of unauthorized electronic devices of any kind is strictly prohibited during the exam (including cell phones, tablets, smart glasses, smart watches, mobile devices, headphones, cameras and other communication or surveillance devices, etc.).
- Examinees writing the examination using a web-enabled device at an examination testing centre must not access, or attempt to access, the internet.
- Visitors are not permitted in the examination room.
- Breaks of any kind are not permitted while an examination is in session, unless pre-approved by the Insurance Council. Requests must be submitted upon registration (for more information see the Insurance Council's *Accommodation Policy*).
  - For more information on this see the Insurance Council's *LLQP Examination Administration Policy.*
- Failure to comply with these Examination Rules may lead to a Misconduct allegation.

4.1.2 Online Examination Rules

- Additional online Examination Rules are available in appendix A.

4.2 Identifying and Preventing Misconduct

- The Insurance Council and its Third-Party Exam Administrators and Proctors will identify and prevent Misconduct through any tool or technique they see fit. This includes, but is not limited to, the following:
    - Proctoring;
    - Surveillance;
    - Electronic device detection;
    - Artificial intelligence;
    - Examinee identification and authentication;
    - Validating that examinees have completed and passed their examination pre-requisite courses;
    - Equal distribution of exam forms and rotation of examination versions; or
    - Examinee system monitoring.
- Third-party Examination Administrators and Proctors must report suspected Misconduct to the Insurance Council's Licensing department immediately following the exam write.
- All Examinees that witness or suspect Misconduct of another Examinee should inform Exam Staff soon as practical.

4.3 Initial investigation and Investigation Report

- If the Exam Staff suspects that Misconduct has taken place, the Third-Party Exam Administrator, Proctor and/or the Exam Staff will gather all evidence pertaining to the incident.
    - If Misconduct is suspected in one module, then the Exam Staff must also investigate the potential for Misconduct in other modules taken by that Examinee.
- The Exam Staff/Third-Party Exam Administrator (for online examinations) will collate the evidence into an investigation report within seven calendar days of the incident.
- The investigation report must provide a detailed account of the alleged Misconduct, including any Proctor intervention and any discussions between the Proctor and the Examinee.
- For online exams, the investigation report must also provide video recordings and/or screenshots of the incident, clearly marked and time stamped.
- Investigation reports prepared by Third-Party Exam Administrators must seek recommendations and approval from the Insurance Council's Licensing department prior to taking any further action.

4.4 Misconduct Categories and Consequences

- Once initial evidence has been gathered and provided to the Insurance Council in the investigation report, the Insurance Council will categorize the severity of the alleged Misconduct into low-risk, medium-risk or high-risk Misconduct.
- The severity of the Misconduct will determine the consequences, with consequences increasing with each misconduct category.
- The severity of Misconduct (and any consequences) is accumulative and accrues across examination modules and timeslots.

4.4.1 Low-Risk Misconduct Consequences

- Low-risk Misconduct is categorized as an unintentional violation of Examination Rules that does not carry a significant risk to the integrity or security of the exam.
- Examples of low-risk misconduct are available in Appendix B.
- Low-risk Misconduct may result in the following consequences:
  - A written warning and a note on an Examinee's record with the Insurance Council, and/or;
  - Requiring the Examinee to re-write new forms of all exam modules in person, regardless of whether misconduct took place in other modules.
  - Any other consequence the Insurance Council deems appropriate.
- Multiple instances of low-risk Misconduct, either during the same module or across multiple modules, may result in a medium-risk Misconduct allegation with corresponding consequences.

4.4.2 Medium-Risk Misconduct Consequences

- Medium-risk Misconduct is categorized as any intentional Examination Rule violation that are more serious in nature.
- Examples of medium-risk misconduct are available in Appendix B.
- Medium-risk Misconduct may result in the following consequences:
  - Terminating the exam;
  - A zero on the related exam and a notation of an attempt logged on the Examinee's file;
  - A note on an Examinee's record with the Insurance Council;
  - Requiring the Examinee to re-write all modules of the exam in a new form, in-person and on a date and time specified by the Third-Party Exam Administrator or the Insurance Council;

  - Requiring the Examinee to write all future exam modules at a location specified by the Third-Party Exam Administrator or the Insurance Council; and/or
  - Any other consequence the Insurance Council deems appropriate.
- Multiple instances of medium-risk Misconduct, either during the same exam or across multiple exams, may result in a high-risk Misconduct allegation with corresponding consequences.

4.4.3 High-Risk Misconduct Consequences

- High-risk Misconduct is categorized as any dishonest and/or premeditated Examination Rule violation that may seriously compromise the security and/or integrity of the exam.
- Examples of high-risk misconduct are available in Appendix B.
- Single instances of high-risk Misconduct may result in the following consequences:
  - Terminating the exam;
  - A zero on the related exam and a notation of an attempt logged on the Examinee's file;
  - Requiring the Examinee to re-write all registered modules of the exam in a new form, in-person and on a date and time specified by the Third-Party Exam Administrator or the Insurance Council;
  - Requiring the Examinee to write all future exam modules at a location specified by the Third-Party Exam Administrator or by the Insurance Council;
  - Suspension from the LLQP exam process for a period of two years from the date of the Misconduct; or
  - Any other consequence the Insurance Council deems appropriate.
- Examinees found to have committed multiple instances of high-risk Misconduct (across multiple modules or in the same module) may be suspended from the LLQP exam process for three years from the date of the Misconduct.
- If the Insurance Council deems any instance(s) of high-risk Misconduct to have significantly compromised the security and/or integrity of the exam, the Examinee may be permanently remove from the LLQP.

4.5 Notification to the Examinee and Examinee Response

- The Insurance Council will inform Examinees in writing of alleged LLQP exam Misconduct and request a written response to the allegation.

- Examinees choosing to respond must do so in writing within seven calendar days of the Insurance Council's initial communication.
    - Upon written request, the Insurance Council may extend deadlines for exceptional circumstances, such as compassionate grounds.
- Failure to provide a written response within the timeline will be deemed as the Examinee choosing to not respond to the allegation, and the investigation will proceed as if the offence was committed.

4.6 Adjudicating Misconduct Allegations

- The Insurance Council's Licensing department has the authority over adjudicating LLQP misconduct investigations.
- Following a complete assessment of the available evidence, including any submission provided by the Examinee within the timeframe listed in section 4.5, the Insurance Council's Licensing department, in consultation with the Third-Party Exam Administrator (where relevant), will determine whether the alleged Misconduct occurred.
- The Insurance Council will determine consequence(s) for the Misconduct individually and in proportion with the offence(s) committed.

4.7 Advising Examinees of the Insurance Council's Decision

- The Insurance Council will advise Examinees in writing of its decision regarding their case.
- While investigation times vary, the Insurance Council will endeavor to resolve investigations within one month of the incident, subject to other operational requirements.
- Information on the Misconduct and the consequence(s) will remain on the Examinee's records at the Insurance Council and may be used in future suitability reviews when an individual applies for a licence with the Insurance Council.

4.8 Appeals Process

- A request to appeal the Insurance Council's decision must be delivered to the Insurance Council in writing within 30 calendar days of the Insurance Council's written notice of the decision.
- Appeals will be processed by the Licensing department, in consultation with the Insurance Council's internal legal department, which will adjudicate the appeal within 30 calendar days of receiving the written request.

- For more information on how to appeal examination results or a decision regarding the LLQP exams, please read the Insurance Council's LLQP *Examination Appeals Policy*.

4.9 Out of Province Misconduct

- The LLQP Governance Committee has established national standards regarding LLQP examinations.
- If an Examinee is found to have conducted Misconduct in another Canadian jurisdiction, then the Insurance Council will apply its own corresponding consequences to that Examinee if they wish to write an examination in BC, starting from the date the offence took place.

RESOURCES

LLQP Examination Administration Policy
LLQP Examination Appeals Policy

Insurance Council
BRITISH COLUMBIA

APPENDIX A
ONLINE EXAMINATION RULES

- Online Examinees must:
  - Be present during their scheduled exam day/time;
  - Follow the identification/authentication steps required by the Third-Party Exam Administrator or by the Proctor(s);
  - Only use material authorized by the Insurance Council or by the Third-Party Exam Administrator during the exam;
  - Not accept any assistance or coaching during the exam;
  - Terminate and submit their exam when ordered to do so;
  - Remain seated in full view of the camera, with the microphone switched on and no obstructions blocking the camera or microphone, for the duration of the exam;
  - Be equipped with the appropriate functioning technology, including:
    - A computer with a maximum of one display or monitor;
    - A webcam;
    - A microphone; and
    - A stable internet connection.
  - Ensure the exam space is:
    - Private;
    - Walled with a closed door;
    - Well-lit;
    - Free from any disruptions; and
    - Clean and clear of all materials.
- Possession or use of unauthorized electronic devices of any kind is strictly prohibited during the exam (including cell phones, tablets, smart glasses, smart watches, mobile devices, headphones, cameras and other communication or surveillance devices, etc.).
- Unauthorized people are not allowed in or near the exam space.
- Examinees will be recorded throughout the exam session (face, voice and physical room where they sit to write the exam).
  - Recordings will be reviewed by authorized personnel of the Insurance Council or the Third-Party Exam Administrator for audit and investigation purposes only.
- Failure to comply with the Examination Rules may lead to a Misconduct allegation.

Insurance Council
BRITISH COLUMBIA

APPENDIX B
EXAMPLES OF MISCONDUCT

Below are examples of misconduct and their severity, not accounting for any accommodation granted (for more information on accommodations, see the Insurance Council's *Accommodations Policy*).

Low-risk Misconduct

- The Insurance Council and its Third-Party Exam Administrators and Proctors will deem any of the following actions by an Examinee to be low-risk Misconduct:
    - Not writing the exam in a proper testing environment (online only);
    - Minor disorderly conduct or inappropriate behavior (at the discretion of the Proctor)
    - Having unauthorized material or electronic devices accessible during the exam, without evidence of intended use (at the discretion of the proctor);
    - Looking off-screen (at the discretion of the Proctor (online only); or
    - Any other action, at the discretion of the Proctor.

Medium-risk Misconduct

- The Insurance Council and its Third-Party Exam Administrators and Proctors will deem any of the following actions by an Examinee to be medium-risk Misconduct:
    - Talking, whispering or appearing to talk to oneself or someone else;
    - Making excessive noise;
    - Making excessive movements (such as constant seat readjustment, standing, tapping and fidgeting);
    - Having unauthorized material or electronic devices accessible during the exam, with evidence of intended use (at the discretion of the Proctor);
    - Not finishing writing when examination time is up;
    - Not complying with the Insurance Council, Third-Party Exam Administrator or Proctor instructions;
    - Leaving the exam room without authorization or accompaniment by a Proctor;
    - Taking an unpermitted break;
    - Accessing, or attempting to access, the internet on a LLQP exam testing computer (for Examinees writing the exam using a computer at an LLQP testing centre);
    - Looking off-screen frequently throughout an exam (online only);
    - Being partially or completely out of view of the camera (online only);

- Multiple instances of low-risk Misconduct; or
- Any other action, at the discretion of the Proctor, Third-Party Exam Administrator or the Insurance Council.

<u>High-risk Misconduct</u>

- The Insurance Council and its Third-Party Exam Administrators and Proctors will deem any of the following actions to be high-risk Misconduct:
  - Taking screenshots, pictures, video or recording of any exam material;
  - Using unauthorized material or electronic devices during the exam;
  - Sharing, selling or purchasing any content of the exam (such as questions);
  - Assisting someone else to cheat;
  - Using shared or purchased exam questions to prepare for an exam;
  - Contract cheating (including having someone else write the exam);
  - Third-party assistance in writing the exam, including remote assistance in online exams or in the exam room;
  - Using notes, paper or other material not supplied by the Insurance Council, a Third-Party Exam Administrator or a Proctor;
  - Impersonating an examinee or attempting to write the exam for someone else, or having someone else write an exam on your behalf;
  - Collaborating with another person during the exam, including giving or obtaining unauthorized assistance;
  - Attempting to bribe an LLQP course instructor or other employee involved in the LLQP administration process in any way, including to pass an exam or alter records;
  - Reading answers out loud;
  - Giving or receiving help;
  - Talking, whispering or communicating with others;
  - Removing exam material (such as answer sheets or notes) from the exam room;
  - Having other individuals in or near the exam;
  - Obstructing the webcam (online only);
  - Using unauthorized devices to share/mirror the screen in real-time (online only);
  - Multiple instances of medium-risk Misconducts; or
  - Any other behaviors, at the discretion of the Proctor, Third-Party Exam Administrator or Insurance Council.