



Agent Licensing Requirements 2024

A National Survey prepared by the
Canadian Life and Health Insurance Association





This National Survey summarizes the main licensing requirements of life agents in all the provinces and territories across Canada.

The Survey was completed in the Summer of 2024 and reflects requirements in effect at that time.

CLHIA wishes to acknowledge the cooperation of provincial and territorial regulators in the preparation of this information.

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Explanatory Notes

Licence

This section identifies the licences that are required to sell life insurance and the fee for each licence.

Errors & Omissions Insurance (E&O)

This section indicates whether or not E&O is required by the jurisdiction. Where it is mandatory, the required coverage is described. Note that life and A&S agents are strongly encouraged to carry E&O even where it is not mandatory. Agents may also have contractual E&O requirements in the terms of their sales agreements. CLHIA suggests that failure to carry E&O is evidence that the agent may not be suitable.

Continuing Education (CE)

This section indicates whether or not CE is required by the jurisdiction. Where it is mandatory, specific details about the requirements are described. Note that life and A&S agents are strongly encouraged to obtain CE even where it is not mandatory. Individual companies may require agents to complete CE as a contractual requirement in their sales agreements. CLHIA suggests that failure to obtain CE is evidence that the agent may not be suitable.

Sponsorship/Supervision

This section indicates whether new agents have sponsorship or supervision requirements. This section and describes who is qualified to act as a sponsor or supervisor.

Conditions/Limitations

This section describes a number of restrictions that may apply. These include restrictions on other employment, background checks on individuals applying for a licence and limits on the length of time an agent may be inactive and apply for reinstatement.

Information

This section identifies the website where the status of an agent's licence can be verified and appropriate contacts for additional licensing information.

Examination

A harmonized Life Licence Qualification Program (LLQP) was implemented in all provinces and territories on January 1, 2016. This section reports on the examination fee and briefly describes key administrative procedures for individuals wishing to take the exam.

Note: These charts are intended to provide a general summary of key requirements for comparison purposes. Persons using the charts for compliance purposes should consult the websites of individual regulators for additional details and the most current information.

Certificates of Authority (Licence)

Name: Life Insurance Agent
A&S Insurance Agent

Fee: \$95 for Life
\$60 for A&S

Duration: Up to 1 year

Expiry Date: June 30

Errors & Omissions Insurance

Mandatory: Yes. The policy unrestricted certificates of authority must be issued in the name of the agency and cover all employees and independent contractors. For restricted certificates of authority it must be issued in the name of the agency.

The claimant must be able to give notice directly to the insurer.

Exemptions: Deposit taking institutions holding a restricted certificate of authority.

Coverage: A. For unrestricted certificates of authority
\$500,000 per claim
\$2 million aggregate

B. For Restricted certificates of authority
\$500,000 per claim
Aggregate is \$500,000 times the number of employees to a maximum of \$2,000,000

These limits must be met outside limits related to other activities of other provincial jurisdiction limits.

Deductible: None. Insurer pays first dollar and collects from insured

Fraud: Yes

Tail: 1 year

Continuing Education

Mandatory: Yes, Life Insurance Agent and Accident & Sickness

Credit hours/year: 15 for Life and 15 for A&S

Alberta

Agent Licensing Requirements

Restrictions on credits: Accreditation Committee approves courses and providers. All approved courses are posted on the AIC web site

Reporting period: Annual, no later than June 30.

Reporting protocol: Agent must enter sufficient CE credit on-line to renew. Only valid courses may be entered. Agent may not access the renewal of his certificate unless it has been confirmed that his CE requirement has been satisfied. Subject to audit.

Carry forwards: 7.5 hours from one certificate term to the next

Record retention period: 3 years following expiry of the certificate term

Non-resident licensee: Non-residents whose home jurisdiction has a mandatory continuing education requirement will not be required to meet Council's requirements provided they keep their certificate in good standing in their home jurisdiction

Sponsorship/Supervision

Mandatory: Sponsorship, continuous until cancelled

Exemptions: None

Sponsor qualifications: Licensed life insurance company

Supervisor qualifications: N/A

Other Conditions/Limitations

Part-time permitted: Yes

Other occupations: Agents may engage in another occupation provided no conflict of interest, or not in position of coercion or undue influence.

Other occupations, financial services: No prohibition on agents engaging in sale of certain other financial services (e.g., mutual funds and securities) but mortgage brokers must not be officers or employees of a lender. Employees, officers and independent contractors of deposit taking institutions are deemed to be able to use coercion or undue influence.

Insurance (other than E&O) or bond: None

Credit check: No

Police check: All first-time applicants for a life and/or A&S certificate, and those seeking reinstatement after more than 6 months from the expiry of the certificate, must submit a security clearance document that they obtain from their local RCMP detachment or municipal police force that is not more than 3 months old. It is also acceptable to attain criminal record checks provided by BackCheck.

Alberta

Agent Licensing Requirements

Reinstatement for inactive agents: No re-qualification required if re-applying within two (2) years from the day the person's last Certificate of Authority for that class of insurance that was suspended, cancelled or not renewed. If re-applying more than 6 months from the expiry of the certificate, must provide a new criminal record check

Information

Certificate Status: www.abcouncil.ab.ca

Contacts: Edmonton, Tel (780) 421-4148
Calgary, Tel (403) 233-2929
licensing@abcouncil.ab.ca
exams@abcouncil.ab.ca

Examination

Fees:

Initial: Life \$100 for 4 modules
A&S \$50 for 2 modules

Rewrites: Life \$100 per module
A&S \$50 per module

Sittings:

Location: Calgary and Edmonton. See website for additional sites. Effective March 1, 2023 and indefinitely and until further notice thereafter, the Alberta Insurance Council (AIC) is suspending all LLQP virtual examinations.

Frequency: Tuesday through Thursday every week. See website for additional information

Procedures:

Registration: Online, up until examination start time for Edmonton and Calgary locations only, depending on available seating. Must register two days prior for other examination locations.

Certification: Must be certified by an approved course provider prior to registration. Must obtain CIPR number if not already registered.

ID: Valid government-issued photo ID

Breaks: 30 minutes between modules

Licence

Name: Life and A&S Insurance Agent
A&S Insurance Agent

Annual Fee: \$325

Duration: Continuous licence

- Agents must complete an annual licence renewal due prior to the first working day in June

Expiry Date: None - annual licence renewal requirements

Errors & Omissions Insurance

Mandatory: Yes

Exemptions: None

Coverage: \$1 million per claim
\$2 million aggregate

Note: Separate and distinct policy required for agencies with more than one authorized representative; coverage must be dedicated to Insurance Council of BC insurance business. See Insurance Council Notice ICN 15-006 for more details.

Deductible: None

Fraud: No

Tail: No

Continuing Education

Mandatory: Yes

[New Continuing Education Guideline Program for Life and/or Accident and Sickness Insurance Agents](#) came into effect June 1, 2021. See [CE Requirements page](#) of Insurance Council's website for more information.

Credit hours per licence year (June 1 to May 31, annually): Life and/or Accident and Sickness Insurance Agents are required to complete 15 hours of continuing education per licence period. Accepted continuing education are technical material directly related to:

- Insurance products;
- Compliance with insurance legislation and licensee requirements such as Council Rules, Council's Code of Conduct, the Insurance Act, and privacy legislation;
- Ethics;

- Errors and omissions;
- Financial planning, provided the education is focused on life and accident and sickness insurance and not a non-insurance sector.

Restrictions on credits: Agent's responsibility that continuing education courses meet Council's technical requirement to qualify for credits. Courses taken prior to approval of the licence cannot be used to satisfy Council's CE requirement, including LLQP. CE credits for a course can only be used once every three licence periods, unless the course content has substantially changed to warrant retaking the course. Insurance Council introduced an Accreditation Program that supports agents in meeting their CE requirements. See [CE Accreditation Program page](#) of Insurance Council's website for more information and for a list of accredited courses and accredited course providers.

Reporting period: Prior to June 1 annually

Reporting protocol: Agent makes declaration at time of annual licence renewal – audits conducted.

Carry forwards: Up to one licence year's worth of CE credits to the next licence period.

Record retention period: 5 years

Non-resident licensee: Non-residents whose home jurisdiction has a mandatory continuing education requirement will not be required to meet Council's requirements provided they keep their licence in good standing in their home jurisdiction and meet their home jurisdiction's CE requirements.

Sponsorship/Supervision

Mandatory: Supervision, 2 years

Exemptions: Period of supervision may be reduced by up to 12 months if applicant holds CLU, CFP or RFP designation.

Sponsor qualifications: N/A (must be contracted with an insurance company to hold a licence)

Supervisor qualifications: Supervisor must be actively licensed in British Columbia, and must have been actively licensed in a Canadian jurisdiction for minimum of 5 of last 7 years, unless otherwise approved by Council.

Other Conditions/Limitations

Part-time permitted: Yes

Other occupations, general: Agents may engage in another occupation provided no conflict of interest or the possibility of undue influence arising. Must adhere to Council's [Conflict of Interest Guidelines](#). List of other occupations considered by Council is available on Insurance Council's website.

Other occupations, financial services: No prohibition on agents engaging in sale of other financial services (except if the licensee is operating from a savings institution and that position grants the licensee decision-making authority where there is potential to exert undue influence)

Insurance (other than E&O) or bond: None

Credit check: None

Police check: Candidates must complete a criminal record check through the approved online provider on Insurance Council's website. Alternatively, Insurance Council accepts original police information checks completed by the candidate's local municipal police or RCMP detachment. Candidates residing in another Canadian jurisdiction do not require a criminal record check if the candidate's licence is in good standing in their home jurisdiction.

Council Rules Course: Effective March 1, 2019, all individuals (including non-residents) wanting to obtain an insurance licence in British Columbia are required to complete the Council Rules Course to qualify for a licence, except those that qualify under the Reinstatement Provision.

Reinstatement of a cancelled licence:

- Agents have up to two (2) years from the date of cancellation to reinstate their licence;
- Otherwise they will have to demonstrate their qualifications. See Council Rule 2(19) for specifics.

Where licensees advise, within 5 business days, that they no longer meet licensing requirements (i.e., loss of authority to represent) their license status is changed to Inactive.

- May not conduct any insurance business
- Must meet CE requirements
- No fee required to reactivate an inactive licence
- Must continue to make annual licence renewal

Information

Licence Status: Yes, go to "[Licensee Directory](#)" on home page at www.insurancecouncilofbc.com

Contacts: Insurance Council of British Columbia
Practice & Quality Assurance Department
Tel (604) 688-0321
Toll-free within Canada: 1-877-688-0321
practice@insurancecouncilofbc.com

Examination

Fees:

Metro Vancouver

\$145 to write all 4 modules in one day
\$55 per module (applicable for rewrites as well)

Outside Metro Vancouver

\$55 per module (applicable for rewrites as well)

An additional proctoring fee (approximately \$80 + GST) is required. This fee is determined by the individual test centre, and is to be paid directly to the test centre.

For more information on fees see [Scheduling and Fees for LLQP Exams](#) page on the Insurance Council website.

Sittings:

Location: **Metro Vancouver**

- Vancouver
- Surrey

Outside Metro Vancouver

- Victoria
- Kelowna
- Prince George
- Cranbrook

Frequency: Locations in Metro Vancouver – A number of exam sittings are available on a monthly basis. Frequency and number of sittings will vary depending on demand. See [Exam Schedules and Fees](#) for the Insurance Council's in-person exam schedule.

Locations Outside Metro Vancouver – A number of exam sittings are available on a monthly basis. Frequency and number of sittings will vary depending on the individual test centre.

Procedures:

Registration: Online via Insurance Council's [online portal](#). Please see the [Exam Information and Registration page](#) on Insurance Council's website for specific procedures for registration.

Certification: Must have successfully completed the Harmonized LLQP course through an Insurance Council approved Harmonized LLQP course provider be certified prior to registration.

ID: Valid government-issued photo ID

Breaks:

Vancouver: There is a short break (approximately 30-45 minutes) between exam modules.

Surrey and locations Outside Metro Vancouver: There is a short break (approximately 10-15 minutes) between exam modules.

Licence

Name: Life Insurance Agent
Accident & Sickness Agent

Fee: \$150 for Life
\$90 for A & S

Duration: One (1) year

Expiry Date: May 31

Errors & Omissions Insurance

Mandatory: Yes

Exemptions: None

Coverage: \$1 million in respect of any one occurrence
\$5 million aggregate

Deductible: None

Fraud: Yes

Tail: Five (5) year

Continuing Education

Mandatory: Yes

Exemptions: Exempt for the licensing year the agent completed the Provincial LLQP Examination

Credit hours/year: 15

Restrictions on credits: Please refer to the link on ICM's website - [Continuing Education Definition](#)

Reporting period: June 1st annually

Reporting protocol: Agent can enter CE credits in the online reporting module at anytime throughout the year. Must have the minimum requirement entered before proceeding with their online renewal.

Carry forwards: None

Record retention period: Two years

Non-resident Licensee: Canadian non-residents residing in jurisdictions that have continuing education requirements will be deemed to have met the requirement in Manitoba. Agents/Brokers residing in a jurisdiction where continuing education is not mandatory, and U.S. residents, are required to comply with Manitoba's continuing education requirement.

Sponsorship/Supervision

Mandatory: Sponsorship, continuous

Supervision for Life Agents only: one year

Exemptions: None

Sponsor qualifications: Must be a licensed insurance company in the province of Manitoba

Supervisor qualifications: An active life insurance agent on a full-time basis with three (3) continuous years experience (the supervisor must consider the sale of life insurance as being their full-time primary occupation). Licensed in Manitoba

Other Conditions/Limitations

Part-time permitted: Yes

Other occupations, general: Agent may engage in another occupation provided no conflict of interest or undue influence is evident (Conditions may be attached to the licence)

Other occupations, financial services: No prohibitions on engaging in sale of other financial services. Must operate and have an access separate and distinct from any financial institution other than a licensed insurance company. [A financial institution would be a bank or credit union]

Insurance (other than E&O) or bond: None

Credit check: Agents subject to personal bankruptcy or engaged in any business which has been subject to bankruptcy proceedings must submit a copy of the bankruptcy discharge or a copy of the documents that were filed with the trustee including the list of creditors. The Insurance Council of Manitoba may not be able to proceed with the issue of a licence if bankruptcy proceedings are underway, until the applicant is fully discharged. Each case is reviewed individually in this instance.

Police check: First-time applicants for a Life and/or A&S licence and those seeking reinstatement after more than one year must submit an original criminal record check (completed within 6 months) obtained either from [Sterling Backcheck](#) utilizing the ICM landing page or directly from their local RCMP detachment or local police. If search indicates a criminal record may exist, an original criminal record printout completed by fingerprints is required, with the exception of conviction for a single DUI.

Background checks are currently not accepted when completed through a third party provider other than through [Sterling Backcheck](#) when utilizing the ICM landing page directly.

Residents of other Canadian Provinces: A criminal record check is not required unless the applicant has been convicted of a criminal offence, has pending criminal charges, has received a Conditional or Absolute Discharge, or if the applicant has been requested by Council to submit one.

Residents of the United States: Residents of the United States are required to obtain two separate Criminal Record Checks from: 1) The Federal Bureau of Investigations (FBI); and 2) the applicant's home State police department. If the search indicates a criminal record may or may not exist, Council requires an original criminal record "printout" also known as a "Certified Criminal Record Check" (this is different from an initial criminal record check). Fingerprints would be required by the agency to complete this process.

Reinstatement for Inactive Agents: Within one (1) year from date his or her last issued licence expired/cancelled. Must meet the requirements of the Licensing Rules, The Insurance Act and the Regulations under The Act

Information

Licence Status: Yes, go to "[Licence Search](#)" on home page at www.icm.mb.ca

Contacts: Insurance Council of Manitoba

Web-site: www.icm.mb.ca

Stacey Aubrey, CIP

Executive Director

Email: saubrey@icm.mb.ca

or

Sandi Saluk
Director, Licensing

Email: ssaluk@icm.mb.ca
Tel (204) 988-6800
Fax (204) 988-6801
General Email: contactus@icm.mb.ca

Examination

Fees:

Initial: \$110 for full exam (all required modules)
Rewrites: \$110 per exam sitting (calendar day)

Sittings:

Location: Winnipeg and surrounding areas (as needed),
Frequency: Winnipeg – bi-weekly

Procedures:

Registration:

Via online only ([User Guide](#) link to provide assistance):

1. Online Examination Registration Form
2. CIPR number
3. Copy of photo ID

Certification: Must be certified prior to registration. CIPR
ID: Valid government-issued photo ID

Please visit the following link for details - [Exam Process](#)

Licence

Name: Life Insurance Agent
A&S Insurance Agent

Fee:
\$125 for 1 year.

Duration:
1 year; potential eligibility for 2 years upon 2nd renewal. After 2 years, the licensee may qualify for a 2-year licence, the Superintendent has the discretion to issue a licence for a lesser duration.

Expiry Date:
All licences expire on either March 31, June 30, September 30 or December 15

Errors & Omissions Insurance

Mandatory: Yes

Exemptions:
Yes, an agent who is a direct employee of an insurer and works exclusively for that insurer does not require Errors & Omissions insurance.

Coverage:
An insurance intermediary shall maintain or be covered by errors and omissions insurance, in a reasonable amount and no less than \$1,000,000 in respect of any one occurrence and an overall policy aggregate of at least \$2,000,000.

In determining the amount of insurance required, consideration shall be given to, among other considerations, the number of individuals carrying on insurance business on behalf of the insurance intermediary, the type of licence, and the nature and volume of the insurance business being carried on by the insurance intermediary

Deductible: n/a

Fraud:
Yes, extended coverage for fraudulent acts and dishonest acts is required.

Tail:
Yes, extended reporting for a period of 24 months

Continuing Education

Mandatory: No

Credit hours/year: n/a

Restrictions on credits: n/a

Reporting period: n/a

Reporting protocol: n/a

Carry forwards: n/a

Record retention period: n/a

Non-resident licensee: n/a

Sponsorship/Supervision

Mandatory: Sponsorship, continuous

Exemptions: None

Sponsor qualifications: Licensed life insurance company

Supervisor qualifications: n/a

Other Conditions/Limitations

Part-time permitted: Part-time is permitted

Other occupations, general: Permitted, but the Superintendent must review to ensure that agent's integrity, independence or competence is not jeopardized

Other occupations, financial services: Permitted, but the Superintendent must review to ensure that agent's integrity, independence or competence is not jeopardized

Insurance (other than E&O) or bond: None

Credit check: No (however, bankruptcies and consumer proposals are reviewed as part of suitability determination)

Police check: Routine for all new agents. Applicant is required to provide an RCMP or municipal/provincial police force check with their application. FCNB will also accept checks from approved 3rd party vendors. Details found at <http://fcnb.ca/portal-background-check-vendors.html>.

Reinstatement for inactive agents: Within 2 years from date at which the licence was last active. Subject to discretion of Superintendent.

Information

Licence Status: English – <http://fcnb.ca/search-the-insurance-licence-database.html>

French – <http://fr.fcnb.ca/licences-assurances.html>

Contacts: Financial and Consumer Services Commission Insurance Division
by email at insurance.licensing@fcnb.ca
Tel 1-866-933-2222
Fax (506) 453-7435

Examination

In-Person Exams

Fees:

- Initial: There are 4 required modules that cost \$35 each¹. A&S – 2 required modules at \$35 per module
- Rewrites: \$35 per module. A&S \$35 per module

In Person Sitzings:

Location: Fredericton – Hugh John Flemming Forestry Centre

Frequency: Once every other month (reduced frequency due to low registration and student preference for online exams)

Online Exams

Fees:

- Initial: There are 4 required modules that cost \$66 each². A&S – 2 required modules at \$66 per module
- Rewrites: \$66 per module. A&S \$66 per module

Online Exam Sitzings:

May be scheduled via [Durham College Life Licence Qualification Program Examination Registration](#)

Procedures:

Registration: Online, 7 days prior to exam

Certification: Must be certified prior to registration. CIPR

ID: Valid government-issued photo ID

Breaks: 30 minutes between exam modules.

¹ Fees are expected to increase as of August 01, 2024

² Fees are expected to increase as of August 01, 2024

Licence

Name: Life Insurance Representative
A&S Insurance Representative

Fee: \$125

Duration: 1 years

Expiry Date: No expiry date, annual filing due at the end of the month of the anniversary date of issue.

Errors & Omissions Insurance

Mandatory: Yes

Exemptions: None

Coverage: \$1 million

Deductible: \$10,000 (maximum, unless approved by Superintendent)

Fraud: Yes

Tail: None

Continuing Education

Mandatory: No

Credit hours/year: n/a

Restrictions on credits: n/a

Reporting period: n/a

Reporting protocol: n/a

Carry forwards: n/a

Record retention period: n/a

Non-resident licensee: n/a

Sponsorship/Supervision

Mandatory: Sponsorship, continuous

Exemptions: None

Sponsor qualifications: Licensed life insurance company

Supervisor qualifications: n/a

Other Conditions/Limitations

Part-time permitted: Yes, but restricted, new licencees are required to work a minimum of 21 hrs per week.

Other occupations, general: No conditions

Other occupations, financial services: No prohibitions on agents engaging in sale of other financial services

Insurance (other than E&O) or bond: Fidelity Insurance for an amount of at least \$100,000 in respect of an occurrence. Policy shall not contain a deductible clause in an amount greater than \$10,000 unless approved by the Superintendent

Credit check: None

Police check: None

Reinstatement for inactive agents: 2 years from date at which the licence was last active

Information

Licence Status: List of valid licences posted on website <https://www.gov.nl.ca/dgsnl/insurance/licences-valid/>

Contacts: Digital Government and Service NL

Consumer and Financial Services Division

Tel: (709) 729-2595

Fax: (709) 729-6998

Email: FSRD@gov.nl.ca

Examination

Fees:

Initial: Life \$35 per module, A&S \$35 per module
Rewrites: Life \$35 per module, A&S \$35 per module
Online Initial: Life \$82 per module, A&S \$82 per module
Online Rewrites: Life \$82 per module, A&S \$82 per module

Sittings:

Location: St. John's (College of the North Atlantic). Other locations as needed

Frequency: Bi-monthly in St. John's

Online Examinations are through Durham College. Please refer to the Durham College website for the online examinations schedule.

Procedures:

In-Person Examinations:

Registration: In person by 3:30 pm on the Friday prior to the exam. May register at local college

Certification: Must be certified prior to registration. Canadian Insurance Participant Registry (CIPR)

ID: Valid government-issued photo ID

Breaks: Maximum two modules per sitting; no breaks scheduled between modules

Online Examinations:

Registration: Email

Certification: Must be certified prior to registration. Canadian Insurance Participant Registry

(CIPR)

ID: Valid government-issued photo ID

Breaks: No breaks are permitted during each 75-minute exam session

Northwest Territories

Agent Licensing
Requirements

Licence

Name: Life Insurance Agent
A&S Insurance Agent
Life and A&S Insurance Agent Licence

Fee: \$214 for Life Licence, \$214 for A&S Licence, \$428 for Life and A&S Licence

Duration: 2 years

Expiry Date: 2 years after effective date

Errors & Omissions Insurance

Mandatory: No

Exemptions: n/a

Coverage: n/a

Deductible: n/a

Fraud: n/a

Tail: n/a

Continuing Education

Mandatory: No

Credit hours/year: n/a

Restrictions on credits: n/a

Reporting period: n/a

Reporting protocol: n/a

Carry forwards: n/a

Record retention period: n/a

Non-resident licensee: must meet the requirements of the home jurisdiction where initially licensed

Northwest Territories

Agent Licensing Requirements

Sponsorship/Supervision

Mandatory: Sponsorship, continuous

Exemptions: None

Sponsor qualifications: Licensed insurance company in the NWT

Supervisor qualifications: n/a

Other Conditions/Limitations

Part-time permitted: Yes

Other occupations, general: Agents may engage in another occupation provided no conflict of interest

Other occupations, financial services: Life agents may not work as mortgage brokers. Mutual funds and Real Estate are regulated by other legislation

Insurance (other than E&O) or bond: None

Credit check: None

Police check: criminal record on application

Reinstatement for inactive agents: 1 year from date when most recent licence expired with conditions

Information

Licence Status: No

Contacts:

Government of the Northwest Territories

Insurance Registries

Insurance_Licensing@gov.nt.ca

Tel (867) 767-9177 ext 15252

Fax (867) 920-6133

Northwest Territories

Agent Licensing
Requirements

Examination

Fees: per the organization listed below administering the exam

Initial: n/a

Rewrites: n/a

Sittings:

Location: Durham College, Ontario for LLQP

Frequency: per the organizations listed above

Procedures:

Registration:

Certification: For LLQP Must be certified prior to registration CIPR

ID: Valid government-issued photo ID

Breaks:

Licence

Name: Life and Accident and Sickness
Accident and Sickness "only"

Fee: \$398.10

Duration: 3 years

Expiry Date: Last day of month issued

Errors & Omissions Insurance

Mandatory: No

Exemptions: n/a

Coverage: n/a

Deductible: n/a

Fraud: n/a

Tail: n/a

Continuing Education

Mandatory: No

Credit hours/year: n/a

Restrictions on credits: n/a

Reporting period: n/a

Reporting protocol: n/a

Carry forwards: n/a

Record retention period: n/a

Non-resident licensee: n/a

Sponsorship/Supervision

Mandatory: Sponsorship; agent may only place business with sponsoring company during first 2 years or use single case agreement

Exemptions: None

Sponsor qualifications: Licensed Life and Accident & Sickness Insurance Company and/or Accident & Sickness Insurance Company

Supervisor qualifications: n/a

Other Conditions/Limitations

Part-time permitted: Yes, with the approval of the Superintendent

Other occupations, general:

- Agents may engage in another occupation if there is no undue influence, coercion and/or conflict.
- Other forms of employment are approved by the Superintendent

Other occupations, financial services: No prohibitions on agents engaging in sale of other financial services

Insurance (other than E&O) or bond: None

Credit check: None

Police check: Required with all new agent applications for Nova Scotia residents only.

Reinstatement for inactive agents: 2 years from date at which the license was cancelled and/or expired

Information

Licence Status: Yes – <https://acp.novascotia.ca/novascotia/site/fionlinelookup/landing-page>

Online application portal: [Novascotia.ca/mybusiness](https://novascotia.ca/mybusiness)

Note: click on “Search Agents/Agencies” and then on “Insurance Agents” or “Insurance Agencies” Contacts:

N.S. Office of the Superintendent of Insurance, Department of Finance & Treasury Board, Financial Institutions Division
by email at Robert.Desjardins@novascotia.ca or Sandi.Brufatto@novascotia.ca
Website: www.novascotia.ca/finance
Tel (902) 424-2787, or (902) 424-7551
Fax (902) 424-1298

Examination

Fees:

Initial: \$82 per module for exam sitting.

Sittings:

Location: Durham College(Online)

Frequency: On going as per availability of exam times at Durham College. Normal wait time to get an exam scheduled is 2 weeks.

Procedures:

Registration:

done through the on-line portal at Durham College

<https://ssp.mycampus.ca/apex/f?p=630:LOGIN:4532291786119>

Certification: Must be Canada Insurance Protocol Registry (CIPR) certified prior to registration.

ID: Valid government-issued photo ID

Equipment: As this is an online exam, candidate is expected to have a working computer with a good internet connection and should be taking the exam in a quiet room.

Proctor: Online proctor will monitor the exam and give instructions before taking the exam. The exam session is recorded, and proctor has access to the desktop/laptop remotely.

Breaks: Each module is 75 mins each and there are no scheduled breaks during the exam. The modules may be taken separately on different days and times.

Nunavut



Agent Licensing Requirements

Licence

Name: Life Licence
A&S Licence
Life and A&S Insurance Agent Licence

Fee: \$100 for Life Licence, \$100 for A&S Licence , \$200 for Life and A&S Licence

Duration: 1 year

Expiry Date: September 30

Errors & Omissions Insurance

Mandatory: No

Exemptions: n/a

Coverage: n/a

Deductible: n/a

Fraud: n/a

Tail: n/a

Continuing Education

Mandatory: No

Credit hours/year: n/a

Restrictions on credits: n/a

Reporting period: n/a

Reporting protocol: n/a

Carry forwards: n/a

Record retention period: n/a

Non-resident licensee: n/a



Nunavut

Agent Licensing
Requirements

Sponsorship/Supervision

Mandatory: Sponsorship, continuous

Exemptions: None

Sponsor qualifications: Licensed life insurance company

Supervisor qualifications: n/a

Other Conditions/Limitations

Part-time permitted: Yes

Other occupations, general: Agents may engage in another occupation provided there is no conflict of interest

Other occupations, financial services: Life agents may not work as mortgage brokers. Mutual funds and Real Estate are regulated by other legislation

Insurance (other than E&O) or bond: None

Credit check: None

Police check: None

Reinstatement for inactive agents: 1 year from date when most recent licence expired

Information

Licence Status: Yes

Please note that all correspondence or request must be send only to insurance@gov.nu.ca

Contacts: Government of Nunavut, Office of the Superintendent of Insurance

Tracy Kolta-Webb

TKolta-Webb@gov.nu.ca

Tel (867) 975-6852

Nunavut



Agent Licensing
Requirements

Examination

Fees:

Initial: Check with Durham College

Rewrites: Check with Durham College

Sittings:

Location: Iqaluit (arrangements can be made for exams in other communities)

Frequency: As required

Procedures:

Registration: Contact office to state intent.

Register with Durham College. Arrange exam time with office at least 2 weeks in advance

Certification: Must be certified prior to registration. Confirmation of registration from Durham College

ID: Valid government-issued photo ID

Breaks: 15-20 minutes between morning and afternoon modules with a ½ hour lunch break in the middle

Licence

Name: Life Insurance Agent
A&S Insurance Agent

Fee: \$170

Duration: 2 years

Expiry Date: Anniversary of date of issue, less 1 day

Errors & Omissions Insurance

Further to the requirements outlined in the Insurance Act, FSRA has published Guidance which outlines life insurance agents' reporting responsibilities and related life insurer oversight obligations for Errors and omissions (E&O) insurance. View the Guidance on FSRA's Website: [FSRA Guidance No. PC0043INT](#)

Mandatory: Yes

Exemptions: A&S Insurance Agent

Coverage: \$1 million in respect of any one occurrence (O. Reg. 347/04, s 13)

Deductible: None specified.

Fraud: Yes - extended coverage for loss resulting from fraudulent acts (O. Reg. 347/04, s 13)

Tail: None specified

Continuing Education

Further to the requirements outlined in the Insurance Act, FSRA has published Guidance which outlines life insurance agents' reporting responsibilities and related life insurer oversight obligations for Continuing education (CE). View the Guidance on FSRA's Website: [FSRA Guidance No. PC0043INT](#)

Mandatory: Yes, Life Insurance Agent
No, A&S Insurance Agent

Credit hours/year: 30 hours every two-year licensing cycle

Restrictions on credits: Eligible topics for CE must be related to the technical aspects of life insurance or accident and sickness insurance. Education related to increasing sales and lead generation does not meet the CE requirement. Please see [FSRA's website](#) for details of eligible topics.

CE hours cannot be claimed for:

- a course where course details cannot be supplied
- a course/program the agent registered for but did not attend
- hours spent as an instructor or teaching a course
- repeating a course, unless there is demonstrated new content
- hours spent on courses that an agent fails

Reporting period: 2 years, at licence renewal

Reporting protocol:

To confirm that CE hours have been completed, agents are required to report the following details at licensing renewal:

- course name
- course provider
- CE hours
- date of completion

Carry forwards: None. Hours of CE exceeding the minimum requirement within any licence term may not be used to meet the CE requirement for subsequent periods

Record retention period: At least 4 years

Non-resident licensee:

FSRA considers its CE requirements to be met if FSRA is satisfied that:

- the non-Ontario resident's home jurisdiction has a CE requirement that is equivalent to or exceeds Ontario's requirement of at least thirty (30) hours of continuing education every two years, and
- the agent has taken the necessary courses to meet those requirements

If the home jurisdiction requires less than thirty (30) hours every two years, the agent must complete additional hours to meet Ontario's thirty (30) hour requirement

Sponsorship/Supervision

Mandatory: Sponsorship, Life Insurance Agents (first 2 years only)
Sponsorship, A&S Insurance Agents

Exemptions: Life Insurance Agents with more than 2 years of experience in their home jurisdiction

Sponsor qualifications: Licensed life insurance company

Supervisor qualifications: n/a

Other Conditions/Limitations

Part-time permitted: Yes

Other occupations, general: Agent may not engage in occupations which would jeopardize the agent's integrity, independence or competence.

Other occupations, financial services: No prohibitions on agents engaging in sale of other financial services

Insurance (other than E&O) or bond: None

Credit check: No, except for special investigations

Criminal record check: Yes, completed through a FSRA-approved vendor, [Triton Canada](#). There is a fee of \$19.15 for completing Triton's service, payable by the applicant.

Reinstatement for inactive agents: Within 2 years from the earlier of the termination, surrender, or expiry date.

Information

Licence Status: Yes, visit Public Registry: [Agents Licensed in Ontario \(gov.on.ca\)](#)

Contacts: Financial Services Regulatory Authority of Ontario (FSRA)

by email at <mailto:contactcentre@fsrao.ca>

Website: www.fsrao.ca

Tel (416) 250-7250, or 1-800-668-0128

Examination

All rules and procedures are outlined on Durham College's website: [General Information English \(mycampus.ca\)](#)

Fees:

In-Person Initial: \$65.00 (per module)

In-Person Rewrites: \$65.00 (per module)

Virtual Initial: \$82.00 (per module)

Virtual Rewrites: \$82.00 (per module)¹

Sittings:

Virtual and In-Person

¹ In August 2024, both the in-person and virtual exam costs per module increased (from \$45 to \$65, and \$66 to 82, respectively), due to the costs of supervising the exams virtually, and upholding exam security procedures. More information can be found on FSRA's [website](#)



Location: See Durham College website [General Information English \(mycampus.ca\)](http://mycampus.ca) for exact location

Frequency: Virtual Exams available daily. In-Person exams vary. See Durham College Website

Procedures:

Registration: Online

Certification: Must be certified prior to registration. Certification must be valid on day exam is written. No refund given if candidate cannot write exam.

ID: Valid government-issued photo ID

Breaks: No breaks permitted during each 75-minute exam session.

Prince Edward Island

Agent Licensing Requirements

License

Name: Life & A&S
A&S License

Fee: \$200

Duration: 2 years

Expiry Date: Anniversary of date of issue

Errors & Omissions Insurance

Mandatory: No

Exemptions: n/a

Coverage: n/a

Deductible: n/a

Fraud: n/a

Tail: n/a

Continuing Education

Mandatory: No

Credit hours/year: n/a

Restrictions on credits: n/a

Reporting period: n/a

Reporting protocol: n/a

Carry forwards: n/a

Record retention period: n/a

Non-resident licensee: n/a

Prince Edward Island

Agent Licensing Requirements

Sponsorship/Supervision

Mandatory: Sponsorship, continuous

Exemptions: None

Sponsor qualifications: Licensed for the class of insurance the applicant requests.

Supervisor qualifications: n/a

Other Conditions/Limitations

Part-time permitted: Yes

Other occupations, general: All other occupations are reviewed on a case-by-case basis to determine if the other occupation poses a conflict of interest.

Other occupations, financial services: All other occupations are reviewed on a case-by-case basis to determine if the other occupation poses a conflict of interest.

Insurance (other than E&O) or bond: Not required

Credit check: Permitted by the application. Only completed if there is a suitability concern.

Police check: Yes, if applicant discloses a criminal record or charges.

Reinstatement for inactive agents: 2 years from the date at which license expired or was cancelled.

Information

License Status: <https://www.princeedwardisland.ca/en/feature/licensed-insurance-agents#/service/InsuranceAgent/InsuranceAgentsSearch>

Contacts: Department of Justice and Public Safety
Financial and Consumer Services Division
Prince Edward Island Superintendents Office
Roxanne Smith
Tel (902)368-4550

Prince Edward Island

Agent Licensing Requirements

Examination

Fees: \$82 per module

Sittings: All exams are written online through Durham College unless an accommodation is required or in-person testing is required by the Superintendent of Insurance.

Location: Online on Durham College website.

Frequency: Ongoing as offered by Durham College.

Procedures:

Registration: Completed through Durham College

Certification: PEI no longer requires verification at the Superintendent's office prior to registering with Durham College. Durham College will complete the verification process (ie. check CIPR, eligibility, and residency). This is consistent with the practice of other jurisdictions which use Durham College.

ID: CIPR Number and photo identification

Breaks: Modules are offered individually. No breaks during the module.



Québec

Representative's Certificate Licensing Requirements

Licence

Designation: Financial Security Advisor
Accident and Sickness Insurance Representative
Group Insurance and Group Annuity Plans Advisor
Group Insurance Plans Advisor
Group Annuity Plans Advisor

Fee: Paid to the Autorité des marchés financiers (AMF)
\$111 per sector
\$47 for the representative's file study
\$441.50 per year (including taxes) for the subscription to the Chambre de la sécurité financière (CSF).
Payment varies depending on when the application is made

Duration: 1 year

Expiry Date: Last day of month, in accordance with certificate holder's last name

Errors & Omissions Insurance

Mandatory: Yes, for a representative who acts as an independent representative or acts as the representative of a firm without being an employee if the representative is not covered by the firm's insurance

Exemptions: Not required for representatives attached as employees as they are representatives covered by the firm's or independent partnership's insurance

Minimum Coverage: \$500,000 per claim
\$1 million aggregate per year

This insurance covers the representative against the monetary consequences of their liability or that of their employees, mandataries, and trainees in the event of error, including gross fault, omission, fault, or negligence committed when carrying out their activities. Professional liability insurance does not cover intentional fault.

Maximum Deductible: \$10,000 per year

Fraud: Not required (compensation funds)

Tail: The professional liability insurance contract must provide that the coverage will extend beyond the period of insurance set out in the contract for a further term of five years where a representative acting on behalf of, but not employed by, a firm ceases to pursue activities, whether or not he or she has died. This extension of coverage must apply from the date the representative ceases to pursue activities, whether temporarily or permanently.

For information about all mandatory clauses relating to professional liability insurance for representatives, firms, independent partnerships and independent representatives, consult the following page: [Professional liability insurance | AMF \(lautorite.qc.ca\)](https://www.lautorite.qc.ca/professional-liability-insurance).

Continuing Education

Mandatory: Yes

Credit hours/2 years:

- 10 professional development units (PDUs) for each registration category
- 10 PDUs in compliance with standards, ethics, and business conduct*
- 10 PDUs in general subjects

Ex.: If the representative holds a certificate in insurance of persons and one in group insurance of persons, he or she is required to obtain 40 PDUs.

** Every other reference period, or every 4 years, at least 3 of the PDUs in compliance with standards, ethics and business conduct must be obtained by following a training activity that was built by or offered in partnership with the CSF.*

Requirements relating to an application of recognition as a provider: CSF must recognize training activities; the recognition is valid for one day or for 24 months, depending on the request. The provider can renew his activities by submitting a new application for each of them.

Reporting period: 2 years starting December 1 of an odd-numbered year. PDUs must be logged in the representative's file by November 30 of an odd numbered year.

Reporting protocol: Representatives may

- 1) enter their proofs of attendance at a training activity through the CSF's website (they are not required to submit a copy of their proofs of attendance, unless required by the CSF for verification purposes); or
- 2) provide a copy of their proofs of attendance so that the CFS can enter them in their file (the transmission of these proofs can also be done via the firm on whose behalf they are acting or via the independent partnership where they are a partner or employee).

Carry forwards: A maximum of 5 excess PDUs accumulated during the last three months of a reference period (that is, from September 1 to November 30 of an odd-numbered year) may be carried over to the following reference period or after the exemption period.

Record retention period: 2 years following end of reporting period.

Non-resident licensee: Recognition of continuing education obtained in another province in Canada is possible if the applicant has a license in Quebec and subject to conditions of the CSF.

Exemptions :

- Career entry: For a period of one year. After this exemption, the representative must accumulate a number of PDUs calculated on the basis of the number of full months not elapsed during the reference period in effect.
- Other exemptions: The representative who confirm that they are suffering from an illness, is on parental leave, or is a caregivers may apply to the CSF for an exemption from professional development. The absence must last at least 4 consecutive weeks. No exemption is granted for a gradual return-to-work period.

Probationary period

A supervised training period is required at career entry. Trainees obtain a probationary certificate for this period. All products and services offered by the trainee must be approved by the supervisor prior to proposing them to the client.

Mandatory: Supervision

Insurance of persons or group insurance of persons: 12 weeks at 28 hours per week

A&S, group insurance plans or group annuity plans: 6 weeks at 28 hours per week

Exemptions: An applicant is exempt from the probationary period if his or her application for a certificate is received by the Autorité within 3 years of the surrender or non-renewal of his or her certificate, and he or she has acted as a representative for at least 1 year in the same sector or sector class as that covered by the application.

A student of a college which is recognized for the sector of insurance of persons, group insurance of persons or a class of these sectors may be exempted from a probationary period if he or she has completed a training period in accordance with an agreement entered into between a teaching institution and the AMF.

Fees:

- Issuance of a training period certificate: \$82
- Issuance of a probationary certificate: \$82
- Request for analysis of future supervisor's file: \$46

Supervisor qualifications: The supervisor must be a representative who is authorized to act at the time of the probationary period and who, for at least 24 months in the 36 months preceding the probationary period, has been licensed and acted as a representative in the same sector or sector class as that covered by the requested probationary period. In addition, during the 5 years preceding the candidate's application, the supervisor must not have been the subject of a disciplinary sanction imposed under the *Act respecting the distribution of financial products and services* or by a disciplinary council of a professional corporation. The supervisor must have no limitations or restrictions on license. Must be in good standing.

Other Conditions/Limitations

Part-time permitted: Yes

Other occupations, general: The [Regulation respecting the pursuit of activities as a representative](#) sets out the rules for the pursuit of outside activities. Representatives are allowed to carry on outside activities provided they comply with the rules.

Representatives must always maintain their professional independence and avoid any actual or apparent conflicts of interest, demonstrate availability and diligence in the pursuit of their activities.



Québec

Representative's Certificate Licensing Requirements

Representatives must declare all their outside activities in writing to each of the firms to which they are attached, where applicable. However, representatives are only required to report to the AMF those outside activities which constitute a provision of finance-related services and activities requiring the segregation of clientele.

For more information, see the page [Activities to be declared - Outside activities | AMF \(lautorite.qc.ca\)](#).

Other occupations, financial services: No prohibition on offering other financial services.

Credit check: Yes

Police check: No - Judicial records are verified by the AMF.

Reinstatement:

- Up to 1 year after the surrender or non-renewal of the certificate: the candidate must meet continuing education requirements.
- More than 1 year and less than 3 years after the surrender or non-renewal of the certificate: the candidate must have acted as a representative in the sector concerned for at least 1 year prior to the surrender or non-renewal of the certificate and must successfully write the Ethics and professional practices (Civil Code) examination.
- More than 3 years after the surrender or non-renewal of the certificate: the candidate must go through the career entry process (minimum qualifications, examinations and probationary period).
- In all cases, the advisor must apply for a certificate with the Autorité.

Foreign candidates: Certain exemptions are allowed for candidates from other Canadian jurisdictions and from other countries.

Information

[On-line](#) verification of authorization of practice.

Contacts: Autorité des marchés financiers

Website: www.lautorite.qc.ca

Tel (418) 525-0337, (514) 395-0337 or 1-877-525-0337

Fax (418) 525-9512 or 514 873-3090

or

Chambre de la sécurité financière

Website: www.chambresf.com

Tel (514) 282-5777 or 1-800-361-9989

Fax (514) 282-2225



Québec

Representative's Certificate Licensing Requirements

Examination

Fees:

- Initial: \$85 (authorization) + \$174 (registration)
- Rewrites: \$174 per registration (no matter the number of modules)
- Reporting: \$29
- Application for Result Review: \$52

Sittings:

Location: Montreal and Quebec City and various cities

Frequency:

- Twice a week in Montreal
- Once a week in Quebec City, Longueuil and Laval (LLQP only)
- Once a month in Gatineau, and Saguenay
- Once every 2 months in Rouyn-Noranda and Rimouski.
- Upon request in other cities

Procedures:

Registration: Online (paper for exceptional cases upon request).

To register for the exams, candidates must have successfully completed the mandatory training program (LLQP) and be registered with the Canadian Insurance Participant Registry (CIPR).

Candidates must then apply for authorisation to register for the exams before registering for them. Once authorised, they can register and select their examination dates and locations.

To enter the exam room, candidates must bring the following:

- Exam notice issued by the AMF
- Identity document: Valid Canadian government issued photo ID, or for candidates who do not hold a valid Canadian photo ID, a foreign passport and a valid work or study permit. Only original documents will be accepted, photocopy or other image will be refused.
- HB lead pencils and an eraser.

Exam Format: Pencil and Paper Only.

*Please note that the Saskatchewan licensing requirements changed on January 1, 2020, when their new *Insurance Act* came into effect.

Licence

Name: Life and Accident and Sickness **Agent**
A&S Agent

Fee: \$125

Duration: 1 year

Expiry Date: Anniversary of date of issue

Errors & Omissions Insurance

Mandatory: Yes, for every licensed entity (business and individual). A sole proprietor operating in their own name is considered a business.

Exemptions: None

Coverage: \$1 million

Deductible: None

Fraud: \$1 million

Tail: None

Continuing Education

Mandatory: Yes

Credit hours/year: 15

Restrictions on credits: Definition of CE included in the Council Bylaws (CE covered in Part IX)

Reporting period: Annually

Reporting protocol: Agent lists credit hours and makes a declaration on the annual reporting form

Carry forwards: None

Record retention period: 4 years

Non-resident licensee: Non-residents must comply with Saskatchewan CE requirements or provide evidence that they are complying with a continuing education requirement in their resident jurisdiction.

Continuing Education – Mandatory Ethics Training

All resident licensees must, within the cycles set out below, complete one or more Council approved ethics courses totaling at least three hours in duration.

- (1) Resident licensees who hold a licence issued prior to January 1, 2013 must complete ethics training:
 - (a) by their annual reporting date in 2016; and
 - (b) within each subsequent five-year cycle.
- (2) Resident licensees who hold a licence issued on or after January 1, 2013 must complete ethics training within:
 - (a) three years of becoming licensed; and
 - (b) each subsequent five-year cycle.

Recommendation (Sponsorship)/Supervision

Mandatory: Supervision – a minimum of one year, plus 50 placed and inforce policies

Exemptions: No current exemptions

Sponsor qualifications: n/a

Supervisor qualifications: A Life including A&S agent licensee shall not:

- a) act as a supervisor unless he or she has:
 - i) at least three years experience as a licensed agent;
 - ii) is not subject to New Agent Supervision as outlined in subsections 7-3(4) and (5); and
 - iii) is knowledgeable about the product being sold by the supervised licensee; or
- b) act in the transaction of or supervision of segregated funds transactions unless he or she has passed an investment funds course approved by council.

Other Conditions/Limitations

Part-time permitted: Yes

Other occupations, general: Agents may engage in another occupation provided no coercion or undue influence, but conditions may be applied based on the nature of the other occupation

Other occupations, financial services: No prohibition on agents engaging in sale of other financial services, but conditions may be applied based on the nature of the other occupation

Insurance (other than E&O) or bond: None

Credit check: None

Police check: Criminal record check must be submitted with initial licence application

Reinstatement for inactive agents: If a person applies for reinstatement of their licence within two years of giving it up, the Council will reinstate them without requiring the re-completion of the pre-licensing requirements. If the reinstatement is more than 2 years after they give up their licence, they need to re-complete the pre-licensing requirements.

Examination

Fees:

\$66 per exam module

Sittings:

Location: online through Durham College – applicants are no longer required to send LLQP Exam applications to Council office. Council no longer processes LLQP exam applications.

Procedures:

Applicants can apply to directly to Durham College <https://llqp.durhamcollege.ca/> (link for LLQP online exams).

Any questions regarding the online process can be emailed to llqpadmin@durhamcollege.ca

Certification: Must be certified prior to registration. CIPR

ID: Valid government-issued photo ID

Information

Licence Status: Yes, go to “[Licensee Search](#)” on home page at www.skCouncil.sk.ca

Contacts: Life Insurance Council of Saskatchewan

Karlie Schultz, Manager of Licensing

Tel (306) 347-0862

Fax (306) 347-0525

Karlie.schultz@skCouncil.sk.ca

*Please note that the Saskatchewan licensing requirements changed on January 1, 2020, when their new *Insurance Act* came into effect.

Licence

Name: Life and Accident and Sickness **Insurer Representative**
A&S Insurer Representative

Fee: \$125

Duration: 1 year

Expiry Date: Anniversary of date of issue

Errors & Omissions Insurance

Mandatory: No

Exemptions: N/A

Coverage: N/A

Deductible: N/A

Fraud: N/A

Tail: N/A

Continuing Education

Mandatory: Yes

Credit hours/year: 15

Restrictions on credits: Definition of CE included in the Council Bylaws (CE covered in Part IX)

Reporting period: Annually

Reporting protocol: Agent lists credit hours and makes a declaration on the annual reporting form

Carry forwards: None

Record retention period: 4 years

Non-resident licensee: Non-residents must comply with Saskatchewan CE requirements or provide evidence that they are complying with a continuing education requirement in their resident jurisdiction.

Continuing Education – Mandatory Ethics Training

All resident licensees must, within the cycles set out below, complete one or more Council approved ethics courses totaling at least three hours in duration.

- (3) Resident licensees who hold a licence issued prior to January 1, 2013 must complete ethics training:
 - (a) by their annual reporting date in 2016; and
 - (b) within each subsequent five-year cycle.
- (4) Resident licensees who hold a licence issued on or after January 1, 2013 must complete ethics training within:
 - (a) three years of becoming licensed; and
 - (b) each subsequent five-year cycle.

Recommendation (Sponsorship)/Supervision

Mandatory: Supervision – a minimum of one year, plus 50 placed and inforce policies

Exemptions: No current exemptions

Sponsor qualifications: n/a

Supervisor qualifications: A Life including A&S agent licensee shall not:

- c) act as a supervisor unless he or she has:
 - i) at least three years experience as a licensed agent;
 - ii) is not subject to New Agent Supervision as outlined in subsections 7-3(4) and (5); and
 - iii) is knowledgeable about the product being sold by the supervised licensee; or
- d) act in the transaction of or supervision of segregated funds transactions unless he or she has passed an investment funds course approved by council.

Other Conditions/Limitations

Part-time permitted: Yes

Other occupations, general: Agents may engage in another occupation provided no coercion or undue influence, but conditions may be applied based on the nature of the other occupation

Other occupations, financial services: No prohibition on agents engaging in sale of other financial services, but conditions may be applied based on the nature of the other occupation

Insurance (other than E&O) or bond: None

Credit check: None

Police check: Criminal record check must be submitted with initial licence application

Reinstatement for inactive agents: If a person applies for reinstatement of their licence within two years of giving it up, the Council will reinstate them without requiring the re-completion of the pre-licensing requirements. If the reinstatement is more than 2 years after they give up their licence, they need to re-complete the pre-licensing requirements.

Examination

Fees:

\$66 per exam module

Sittings:

Location: online through Durham College – applicants are no longer required to send LLQP Exam applications to Council office. Council no longer processes LLQP exam applications.

Procedures:

Applicants can apply to directly to Durham College <https://llqp.durhamcollege.ca/> (link for LLQP online exams).

Any questions regarding the online process can be emailed to llqpadmin@durhamcollege.ca

Certification: Must be certified prior to registration. CIPR

ID: Valid government-issued photo ID

Saskatchewan



Agent Licensing
Requirements

Information

Licence Status: Yes, go to “[Licensee Search](#)” on home page at www.skcouncil.sk.ca

Contacts: Life Insurance Council of Saskatchewan
Karlie Schultz, Director of Licensing
Tel (306) 347-0862
Fax (306) 347-0525
Karlie.Schultz@skcouncil.sk.ca



Licence

Name:

Life, including A&S Insurance Agent

A&S Insurance Agent

Fee:

\$200 for Life, including A&S licence, \$100 for A&S licence. Fees are halved for Yukon residents.

Duration: 1 year

Expiry Date: September 30

Errors & Omissions Insurance

Mandatory: No

Exemptions: n/a

Coverage: n/a

Deductible: n/a

Fraud: n/a

Tail: n/a

Continuing Education

Mandatory: No

Credit hours/year: n/a

Restrictions on credits: n/a

Reporting period: n/a

Reporting protocol: n/a

Carry forwards: n/a

Record retention period: n/a

Non-resident licensee: n/a



Sponsorship/Supervision

Mandatory: Sponsorship, continuous

Exemptions: n/a

Sponsor qualifications: Licensed life insurance company

Supervisor qualifications: n/a

Other Conditions/Limitations

Part-time permitted: Yes

Other occupations, general: Agents may engage in another occupation provided no conflict of interest or the possibility of undue influence arising (i.e. various health professions, teachers, social workers, etc.). Please contact Yukon's Professional Licensing and Regulatory Affairs for our policy on "Other Business Activities for Insurance Agents and Adjusters – Licence Conditions".

Other occupations, financial services: No prohibitions on agents engaging in sale of other financial services

Insurance (other than E&O) or bond: None

Credit check: None

Police check: Required with all new agent applications

Reinstatement for inactive agents: No reinstatement

Information

Licence Status: Yes -

<https://yukon.ca/en/check-online-insurance-company-professional-register>

Contacts: Yukon Government, Office of the Superintendent of Insurance
Forms, fees and information available on the Yukon Government website:
<https://yukon.ca/en/professional-licensing>

Licensing Officer
Email insurance.plra@yukon.ca
Tel (867) 667-5111



Examination

Fees:

Initial: Contact Office

Rewrites: Contact Office

Sittings:

Location: Online or in-person

Frequency: Exams are currently done through Durham College. Yukon is working on getting exams local again, proctoring with the Yukon University.

Procedures:

Registration: E-mail, Phone, Contact office

Certification: Must be certified prior to registration. CIPR

ID: Valid government-issued photo ID

Breaks: 10-minute break after each module