
OFFICE OF THE
SUPERINTENDENT
OF INSURANCE
(OSI)

Fair Registration
Practices Act (FRPA)
Review
April 2019

Province of Nova Scotia

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Executive Summary

The Office of the Superintendent of Insurance (OSI) in Nova Scotia has demonstrated its commitment to improving registration practices and ensuring compliance with the FRPA. The development of a Policy and Procedures Manual for Insurance Agents will improve the transparency and procedural fairness of its registration processes. The OSI's commitment to compliance with the FRPA is also evident in its plan to create more consistent processes for the assessment of international applicants and provision of detailed registration information on the OSI website.

Through collaboration at the national level with Canadian Insurance Services Regulatory Organizations (CISRO) working groups, the OSI has facilitated the streamlining of registration processes for Canadian-trained applicants. In 2016, the OSI adopted the renewed Life Licensing Qualification Program (LLQP), which requires all life insurance agents in Canada to pass the same exam, except for applicants from Quebec who must take the civil law component of the LLQP Program. Collaboration at the national level also supports the development of solutions to common regulatory issues, ensuring that registration practices employed by all Canadian jurisdictions continuously improve.

In this context, I expect the OSI to address the recommendations that resulted from the FRPA Review Process, which include:

- Provision of fulsome information on the OSI website for international applicants, including information on:
 - criteria against which their education and work experience will be assessed,
 - methods of assessment to be employed by OSI,
 - what international qualifications are considered equivalent,
 - whether a course-by-course assessment through WES is required, and
 - what steps of the licensing process can be done pre-arrival.
- Working with a third-party assessor to create policies regarding exam administration and decision-making.
- Developing formal policies around:
 - internal review process,
 - training for decision-makers,
 - provision of written decisions with reasons, and
 - provision of information for unsuccessful applicants on measures that may be available to assist them in obtaining registration in the future.

I appreciate the OSI's cooperation and openness during the FRPA Review Process and would like to thank the staff for their participation.

Sincerely,



Cara Spittal, Ph.D.
FRPA Review Officer

Introduction

The purpose of the Fair Registration Practices Act (FRPA) Review is to share the Review Officer's understanding of the Office of the Superintendent of Insurance's (OSI) practices regarding the fair consideration of individuals applying for registration.¹ During the FRPA Review Process, a regulatory body's registration practices are measured against both the specific and general duties outlined in the *Fair Registration Practices Code*—all of which encompass the overarching principles of transparency, objectivity, impartiality and procedural fairness.²

The analysis is based on the FRPA Review Officer's work with the Office of the OSI to date. The *Office of the Superintendent of Insurance 2018 Review* captures the results of the FRPA Review Process and includes an inventory of exemplary licensing practices and an Action Plan that holds the OSI accountable for continuous improvement within two years of the review.

Through the 2018 FRPA Review, the FRPA Review Officer aims to build on the work of the OSI to date and identify opportunities to further improve and evolve its registration practices.

¹ For more information on the FRPA Review Process, see the *Guide to Fair Registration Practices Act*: http://novascotia.ca/lae/RplLabourMobility/documents/FRPA_GuidetoReviewProcess_WEB.pdf

² The *Fair Registration Practices Code* is delineated in Sections 6-12 of the Fair Registration Practices Act. *Government of Nova Scotia*. Ch. 38 of the Acts of 2008, as amended by 2014, c. 14.

Context of the Profession in Nova Scotia

Occupational Profile

The Office of the Superintendent of Insurance regulates the business of insurance in the province and enforces the Insurance Act.

Organizational Description

The office issues license to all insurers operating in the province and all insurance agents/brokers, agencies, and adjusters.

The Office of the Superintendent's mandate is to promote and enhance consumer confidence and public trust in the insurance, credit union and trust and loan companies' sectors through the regulation of market conduct and financial monitoring and to inform and protect consumers pertaining to these sectors.

Active Membership Requirements

Active Membership requirements are based on the status of the license. Agents/Agencies must keep their licenses up-to-date and seek renewal accordingly. Failure to renew causes the license to be null and void with the status deemed as terminated.

Registration Requirements

There are four types of registrations: Agents, Adjusters, Agencies and Insurance companies. All registrations require the submission of the respective application along with the supporting documents required based on the kind of license being applied for. The Requirement of Agents is successful completion of the requisite exam (s) based on the type of license being applied for. There are two type of agents (general agents and Life Insurance agents). Registration of Adjusters requires successful completion of IIC courses based on the level of license applied for. Agency Registration is subject to the submission of the CRA Business Number and Registry of Joint Stock Companies Number. Insurance companies must be licensed in order to operate in Nova Scotia. Most insurance companies are licensed federally, with a smaller number licensed directly by the Nova Scotia Government.

Canada Free Trade Agreement (CFTA) Transfers

All extra provincial registrations are CFTA Transfers.

International Applicants

Applications from International Applicants are considered on a case-to-case basis. Based on the education and experience of the applicant, the various steps of licensing are explained during the registration process. Eligibility is explained either via email or phone call to insure applicants are able to complete their paperwork before they immigrate to Canada.

Organizational Structure and Staffing

The OSI is made up of two licensing clerks whose responsibilities include the adjudication of insurance licensing for various types of insurance products.

Types of Licenses/Certificates Issued

The OSI office is responsible for issuing licenses for insurance agents selling life, accident and sickness insurance, general insurance (property and casualty coverage including commercial insurance), travel and baggage insurance. Different types of licenses require different qualifications.

Overview of Registration Process

Registration Information

Registration information can be accessed by applicants by Phone/ Website through the course provider. Information regarding the licensing process including fees and academic requirements is available on the website of the Superintendent of Insurance, which is part of the Finance & Treasury Board. In some instances, individuals wanting to relocate to Nova Scotia may also obtain information from their current licensing authority prior to reaching out to our office.

Registration Process

The procedure for licensing in Nova Scotia is as follows:

The application form has to be downloaded from our website:

<http://www.novascotia.ca/finance/en/home/default.aspx>.

An individual application will be submitted if it is an individual that is applying. If it is an agency looking to be licensed, a business application is downloaded.

Individual Licensing

Any agent selling or soliciting in Nova Scotia must be licensed to do so.

Applicants must complete the individual application in full and have the sponsor (insurer) complete "Part F - Certificate of Sponsor" section. If non-resident, the OSI requires an original and current (no more than three months old) Certificate of Authority from the resident province attached to the application. A Certificate of Authority is available from the Insurance Council. (If the Insurance Council notes the status of an agent on-line, then only a copy of the agent's license is required and the status is confirmed on-line). Submit the completed application and Certificate of Authority (or copy of license) if applicable along with the appropriate licensing fee **(\$398.10)** to our office.

If the applicant requests an "LLQP" certified license, then a copy of the LLQP Provincial Exam Results (in letter format) must be attached if LLQP is not noted on the Certificate of Authority.

NS resident individuals must also include a current Criminal Records Check.

If the applicant is requesting a "General" license, an original and current Certificate of Authority from the home jurisdiction is required from the Insurance Council to determine level of licensing. In some instances, the OSI will require copies of either their CIP/CAIB Certificates or course transcripts to be attached to the application in order to determine level of licensing. Please see <http://www.gov.ns.ca/just/regulations/regs/iagent.htm> for the requirements of each level of licensing.

If the applicant is requesting an "Adjuster's" license, copies of their Institute courses must be attached to the application in order to determine level of licensing.

Agency Licensing

If the business is advertising the business name in any way, either by letterhead, business cards, envelopes, etc., then the business must be licensed separately and must first be registered with the Nova Scotia Registry of Joint Stock Companies at 902-424-7770

<http://www.gov.ns.ca/snsmr/access/business/registry-joint-stock-companies/contact.asp>

Once this has been done, the form can be downloaded (website noted above). The Business application must be completed in full, with the sponsor (insurer) completing "Part E -Certificate of Sponsor" section. If non-resident, the OSI requires an original and current (no more than three months old) Certificate of Authority from the resident province attached to the application. A Certificate of Authority is available from the Insurance Council. (If the Insurance Council notes the status of an agency on-line, then the OSI only requires a copy of the agency's license and will then confirm the status on-line). Applicants must submit the completed application and Certificate of Authority (or copy of license), if applicable, along with the licensing fee to one of the addresses noted above.

In order to license an agency, the agency must have an agent-in-charge who is also licensed in Nova Scotia and if applying for a General license, must qualify for a Level 3.

The licensing fee for each application submitted is \$398.10 for a three-year license.

A Nova Scotia Life license includes Accident and Sickness. Any application received indicating Life must have a Certificate of Authority (or copy of license) which indicates that the applicant holds a Life and Accident & Sickness license in their home province.

Cost of Registration (including payment methods) Visa / Cheque / Money Order / Cash

Licensing Fees - Agent, Agency, Adjuster & Corporate Adjuster

Licensing Item	Fee
Initial application and renewal (3 yr) - all agents, agencies, and adjuster Levels I-V	\$398.10
Change of sponsor	\$66.35
Exam	\$66.35
Supplemental Exam	\$33.15

2017 Registration Data

The following is a copy of the information provided to the FRPA Review Office through the Annual Assessment Questionnaire.

#	Question	Response
1	Total number of individuals with practicing licenses/certifications. Do not report on any licenses or certificates you issue to a business, school or group.	9469
2	Number of registrations for the reporting year, from applicants who received their qualifications as indicated below:	
	<ul style="list-style-type: none"> Received qualifications (training/work experience for trades) in NS, new applicant. 	405
	<ul style="list-style-type: none"> Received qualifications in Canada, new applicant - n/a for trades - issue a Certification of Qualification. 	0
	<ul style="list-style-type: none"> Received qualifications (training/work experience for trades) internationally, new applicant. 	0
	<ul style="list-style-type: none"> AIT/CFTA Transfers, applicants already registered in another Canadian jurisdiction. 	1231
	<ul style="list-style-type: none"> Total number of applicants. 	1636
3	Types of practicing licenses/certificates you issue and total number of individuals for each type identified for the reporting year.	
	<ul style="list-style-type: none"> Insurance Agents Life, A&S 	3316
	<ul style="list-style-type: none"> Accident and Sickness 	343
	<ul style="list-style-type: none"> General Insurance Agents 	4969
	<ul style="list-style-type: none"> Travel Insurance Agents 	419
	<ul style="list-style-type: none"> Insurance Adjusters 	357
4	Number of completed applications submitted by applicants who received their qualifications as indicated below.	
	<ul style="list-style-type: none"> Received qualifications (training/work experience for trades) in NS, new applicant: 	
	<ul style="list-style-type: none"> <ul style="list-style-type: none"> ○ <i>Accepted:</i> 	405
	<ul style="list-style-type: none"> <ul style="list-style-type: none"> ○ <i>Rejected:</i> 	0
	<ul style="list-style-type: none"> <ul style="list-style-type: none"> ○ <i>Still in process:</i> 	0
	<ul style="list-style-type: none"> <ul style="list-style-type: none"> ○ <i>Withdrawn:</i> 	0
	<ul style="list-style-type: none"> <ul style="list-style-type: none"> ○ <i>File inactive or closed:</i> 	0
	<ul style="list-style-type: none"> Received qualifications in Canada, new applicant: 	
	<ul style="list-style-type: none"> <ul style="list-style-type: none"> ○ <i>Accepted:</i> 	0
	<ul style="list-style-type: none"> <ul style="list-style-type: none"> ○ <i>Rejected:</i> 	0
	<ul style="list-style-type: none"> <ul style="list-style-type: none"> ○ <i>Still in process:</i> 	0
	<ul style="list-style-type: none"> <ul style="list-style-type: none"> ○ <i>Withdrawn:</i> 	0
	<ul style="list-style-type: none"> <ul style="list-style-type: none"> ○ <i>File inactive or closed:</i> 	0
	<ul style="list-style-type: none"> Received qualifications (training/work experience for trades) internationally, new applicant: 	

	○ <i>Accepted:</i>	0
	○ <i>Rejected:</i>	0
	○ <i>Still in process:</i>	0
	○ <i>Withdrawn:</i>	0
	○ <i>File inactive or closed:</i>	0
	● AIT/CFTA transfers, applicants already registered in another Canadian jurisdiction:	
	○ <i>Accepted:</i>	1231
	○ <i>Rejected:</i>	0
	○ <i>Still in process:</i>	0
	○ <i>Withdrawn:</i>	0
	○ <i>File inactive or closed:</i>	0
5	For those new Canadian applicants (not NS), list the provinces in Canada (and associated numbers) where the level of education to qualify the applicant for licensure (training or work experience for trades) was obtained.	
	● Alberta	27
	● British Columbia	19
	● Manitoba	48
	● New Brunswick	124
	● Newfoundland & Labrador	52
	● Northwest Territories	1
	● Nunavut	0
	● Ontario	830
	● Prince Edward Island	6
	● Quebec	103
	● Saskatchewan	4
6	For new international applicants, list the source countries (and associated numbers) where the applicant received the level of education to qualify them for licensure (training or work experience for trades).	
	● Country	0
7	Average length of time (in days) between receipt of a completed application and response to the applicant, for those who received their qualifications as indicated below. Response to the applicant to include whether they meet the requirements, partially meet and need to fill gaps, or there is no match and other pathways might be a consideration.	
	● Received qualifications (training/work experience for trades) in NS, new applicant:	6
	● Received qualifications in Canada, new applicant:	6
	● Received qualifications (training/work experience for trades) internationally, new applicant:	10
	● AIT/CFTA transfers, applicants already registered in another Canadian jurisdiction:	8
8	Average registration process time (or application approval) for those who received their qualifications as indicated below.	

	<ul style="list-style-type: none"> Received qualifications (training/work experience for trades) in NS, new applicant: 	8
	<ul style="list-style-type: none"> Received qualifications in Canada, new applicant - n/a for trades - issue a Certification of Qualification 	8
	<ul style="list-style-type: none"> Received qualifications (training/work experience for trades) internationally, new applicant 	8
	<ul style="list-style-type: none"> AIT/CFTA transfers, applicants already registered in another Canadian jurisdiction 	8
9	Total costs (to the applicant) associated with registration (certification) for applicants who received their qualifications as indicated below. Separate costs that the regulatory body themselves imposes on the applicant from other necessary costs incurred related to registration.	
	<ul style="list-style-type: none"> Received qualifications (training/work experience for trades) in NS, new applicant: 	Regulatory body costs: \$132 Other:0
	<ul style="list-style-type: none"> Received qualifications in Canada, new applicant: 	Regulatory body costs: \$132 Other:0
	<ul style="list-style-type: none"> Received qualifications (training/work experience for trades) internationally, new applicant 	Regulatory body costs: \$132 Other:0
	<ul style="list-style-type: none"> AIT/CFTA transfers, applicants already registered in another Canadian jurisdiction: 	Regulatory body costs: \$132 Other:0
10	Number of appeals, internal reviews or challenges related to a registration decision from applicants who received their qualifications as indicated below:	
	<ul style="list-style-type: none"> Received qualifications (training/work experience for trades) in NS, new applicant: 	0
	<ul style="list-style-type: none"> Received qualifications in Canada, new applicant: 	0
	<ul style="list-style-type: none"> Received qualifications (training/work experience for trades) internationally, new applicant 	0
	<ul style="list-style-type: none"> AIT/CFTA transfers, applicants already registered in another Canadian jurisdiction: 	0
	<ul style="list-style-type: none"> Total number of appeals, internal reviews or challenges related to a registration decision: 	0
11	Length of time the appeals or internal review process took for applicants who received their qualifications as indicated below:	
	<ul style="list-style-type: none"> Received qualifications (training/work experience for trades) in NS, new applicant: 	0
	<ul style="list-style-type: none"> Received qualifications in Canada, new applicant: 	0
	<ul style="list-style-type: none"> Received qualifications (training/work experience for trades) internationally, new applicant: 	0
	<ul style="list-style-type: none"> AIT/CFTA transfers, applicants already registered in another Canadian jurisdiction: 	0
12	What does registration with your organization authorize?	Scope of Practice Rights and Rights to use an Occupational Title

Exemplary Practices

As part of its continuous improvement strategy, the FRPA Review Office identifies the commendable practices of regulated professions in Nova Scotia.

An Exemplary Practice is defined as program, activity or strategy that meets one or more of the following criteria:

- improves transparency, objectivity, impartiality and/or fairness of registration practices;
- produces successful outcomes for regulators and/or applicants; and
- is shown to be effective through qualitative and/or quantitative data.

The Office of the Superintendent of Insurance is committed to ensuring that applicants have access to registration practices that are transparent, objective, impartial and procedurally fair. During the FRPA Review Process, the progressive steps that the OSI has taken to improve registration practices were brought to light, including:

Name of the Exemplary Practice:	LLQP Harmonization	
Exemplary Practice Category:	<input type="checkbox"/> Acceptable alternatives for meeting registration requirements <input type="checkbox"/> Recognition of prior learning / work experience <input type="checkbox"/> Cultural competency, equity, diversity and inclusion <input checked="" type="checkbox"/> Collaboration at regional, national level <input type="checkbox"/> Making or communicating registration decisions <input type="checkbox"/> Impartial, objective and consistent assessment <input type="checkbox"/> Preparation and pre-arrival supports <input type="checkbox"/> Assessment criteria and methods	<input type="checkbox"/> Training for decision-makers <input type="checkbox"/> Governance <input type="checkbox"/> Access <input type="checkbox"/> Outreach <input type="checkbox"/> Workforce integration <input type="checkbox"/> Exams <input type="checkbox"/> Appeals
Description:	<p>The educational requirements for Life Insurance Agents in Nova Scotia is consistent with the life insurance agents across the country. Nova Scotia adopted the renewed Life Licensing Qualification Program (LLQP) in 2016. This program requires all life insurance agents to pass the same exam except for Quebec, which has a civil law component to the LLQP Program.</p> <p>Nova Scotia is an active participant in the Canadian Insurance Services Regulatory Organizations (CISRO) working group whose mandate is to facilitate and promote an efficient and effective insurance regulatory system in Canada to serve the public interest. The OSI works together with CISRO to develop solutions to common regulatory issues.</p> <p>The principal responsibility of members of CISRO is to administer the regulatory system applicable to insurance intermediaries under their authority. Though CISRO members cannot enact legislation, they are key advisors to their governments on regulatory issues related to insurance intermediaries. The Vision of CISRO is a</p>	

	harmonized or mutually recognized qualifications and practice standards for insurance intermediaries to provide appropriate levels of consumer protection throughout Canada.
Value to Applicants:	Because Nova Scotia participates on many of the working groups of the national associations, the OSI is better prepared and informed of activities in other jurisdictions and similar approaches to situations are adopted. The OSI shares information with the other regulators and often discusses matters of concern and develops solutions in a collaborative manner. This approach benefits all applicants because where possible, there is a genuine effort among regulators to ensure consistency in the regulatory framework among the provinces and territories. All regulators share the common goal of consumer protection while ensuring individuals(agents) have access to their livelihood and businesses have an opportunity to succeed.
Value for Regulator:	The value is to have a harmonized exam system which creates credibility and uniformity and has a greater acceptance within the insurance industry.
Link to further information:	https://www.cisro-ocra.com/llqp.html https://www.cisro-ocra.com/publications/LLQP%20Project%20Overview%20FAQ%2018June2014.pdf

Fair-access Analysis

Overall, the Office of the Superintendent of Insurance’s registration practices comply with *the Fair Registration Practices Code* as outlined in Sections 6 to 12 of the *Act (FRPA)*.

Per Section 16 of the Act, the registration practices of a regulating body must be reviewed and a public report produced. The FRPA Review Office works with the regulatory bodies to assess their registration practices against the Fair-access Guidelines listed below and develop an Action Plan to help each body comply with the Act and improve their registration practices.

The OSI’s responses to the FRPA Review Survey are detailed below, along with the review findings determined by the Review Officer in accordance with the Act.

FRPA Review Questionnaire and Assessment

	Question	Respondent Answer	Compliance Guideline	Review Finding	FRPA Reference
1a	How (what methods) do you use to provide information to potential applicants on your registration practices? (i.e. internet, individual counselling, hard copies)?	<p><i>Internet</i> <i>Email</i> <i>Telephone</i> <i>Other -in-person (for walk ins)</i></p> <p><i>Links to webpage:</i> https://www.novascotia.ca/finance/en/home/insurance/licensing/default.aspx</p>	<p>Level 1 Paper forms and information made available to applicants via regular post, Telephone</p> <p>Level 2 E-mail forms and information, telephone. Forms and information can be downloaded from website to be emailed / faxed / mailed in after completion</p> <p>Level 3 Automated on-line form on website and information is easily accessible on a website Process in place for applicants to</p>	Level 2	16(3)(g)

			track application status		
1b	Can applicant begin the process outside of Canada?	<p>Yes</p> <p><i>Other than writing the LLQP and General provincial exam modules, which require the applicant to attend in person, the applicant may be able to fulfill most prerequisites of the licensing process online and via mail prior to arriving in Nova Scotia:</i></p> <p><i>All applicants must have the sponsorship of an insurer licensed to operate within Nova Scotia. It may be possible for them to arrange this prior to coming to Canada.</i></p> <p><i>Course providers in Nova Scotia may offer courses online or via correspondence. A list of some course providers can be found on the website.</i></p> <p><i>All subsequent application forms and fee payment for licensing can be completed and submitted via mail or electronically.</i></p> <p><i>Out of country applicants may also be given a license if they already have a similar license from another Canadian province.</i></p>	<p>Level 1 No</p> <p>Level 2 Yes</p>	Level 2	
2	Please provide a link to your website.	https://www.novascotia.ca/finance/en/home/default.aspx	<p>Level 1 No website</p> <p>Level 2 Website is not up to date</p> <p>Website is not in plain language</p> <p>Website does not have links for international applicants</p>	Level 2	16(3)(g)
2a	I believe that information on our website is: clear and understandable, written in plain language?	<input checked="" type="radio"/> 1 (Strongly Agree) <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 (Strongly Disagree)			
2b	On what basis do you make changes to your website?	<p><i>Feedback from Applicants</i></p> <p><i>Policy Change</i></p> <p><i>News Postings</i></p>			

2c	When was the section of the website pertaining to registration last updated?	<i>Within the last 2 years</i>	<p>Website does not contain all forms and/or guidelines</p> <p>Level 3 Website content is reviewed for accuracy and updated annually</p> <p>Website is in plain language</p> <p>Website is easy to navigate (e.g. international applicants)</p> <p>Website contains all forms and/or guidelines</p> <p>Information on pathway to licensure</p>		
3a	Are your requirements (e.g. education, work experience, examination and fees) for registration specified by legislation, regulation and/or policy?	<i>Legislation Regulation</i>	<p>Level 1 Policy describing the registration process does not exist or is not documented</p> <p>Documents only available upon specific request</p> <p>Level 2 Policy exists to describe certain aspect of registration process</p> <p>Available to the applicant</p>	Level 2	7(a), 7(c), 7(f), 16(3)(a), 16(3)(d)
3b	Specify the appropriate section(s)	<p>https://www.novascotia.ca/just/regulations/rxaa-1.htm#insu</p> <p><i>Insurance Agents Licensing Regulations--- Sec 3</i></p> <p><i>Insurance Adjusters Licensing Regulations- Section 2 onwards</i></p> <p><i>Licensing of Insurers Regulations - all sections</i></p>	<p>Level 2 Policy exists to describe certain aspect of registration process</p> <p>Available to the applicant</p>		
3c	Is this information	Yes	<p>Level 3 Policy exist to describe all</p>		

	made available to applicants	<p><i>Links to Act, bylaws and policies are on the Division website:</i></p> <p>https://www.novascotia.ca/finance/en/home/insurance/legislation.aspx</p>	<p>aspects of the registration practices</p> <p>Available to the applicant</p>		
4	Are you waiting for legislation to be passed?	<p>No</p> <p><i>There are no outstanding regulations to be passed. Some portion of the regulations were updated in 2014/15.</i></p>	N/A	N/A	
5a	Is the criteria for meeting the requirements of registration documented?	Yes	<p>Level 1</p> <p>Criteria is made available to applicants verbally but no supplemental documentation</p> <p>Level 2</p> <p>Criteria is documented and made available to applicants</p> <p>Limited information about the standard you will be assessed against</p> <p>Level 3</p> <p>Criteria is documented and made available to applicants</p> <p>Criteria clearly outlines all assessment methods to be used and what competencies are being assessed by each method</p>	Level 2	7(d), 16(3)(b)
5b	Do you provide applicants with the description of the criteria used to assess whether the requirements have been met (i.e. the number of years of schooling needed to be considered equivalent to a degree)?	<p>Yes</p> <p><i>Insurance Agents Licensing Regulations--- Sec 3</i></p> <p><i>Insurance Adjusters Licensing Regulations- Section 2 onwards</i></p> <p><i>Licensing of Insurers Regulations - all sections</i></p> <p><i>The above regulations describe the criteria for the various registrations. There are FAQ's present on the website of agents and agency's licensing requirements.</i></p> <p>https://www.novascotia.ca/finance/en/home/insurance/licensing/agents/agent-faq.aspx</p> <p>https://www.novascotia.ca/finance/en/home/insurance/licensing/agencies/agency-faq.aspx</p> <p>https://www.novascotia.ca/finance/en/home/insurance/licensing/adjuster/adjuster-faq.aspx</p>			

			Applicants know the required standards that they will be assessed to		
6	If you require translation of specific documents how is the applicant informed?	<p><i>Email</i></p> <p><i>Telephone</i></p> <p><i>Other - If translation is required, applicant is informed via Email/Telephone/Letter</i></p>	<p>Level 1 No indication of translation requirements</p> <p>Available to applicants upon request</p> <p>Level 2 Translation requirements indicated but not specific</p> <p>Available to applicants</p> <p>Level 3 Translation requirements documented with specific instruction</p> <p>Available to applicants</p>	Level 1	7(a)
7	Do you have a streamlined registration process for those applicants already registered in another Canadian jurisdiction (as per Chapter 7 Canadian Free Trade Agreement)?	<p>Yes</p> <p><i>For LLQP (Life License Qualification Program) agents, registrations are always based on their home province. Licensed individuals in another province are reciprocated with the same license.</i></p> <p><i>For general insurance agents, the OSI is working on harmonizing requirements for general agents so that they are registered in their home province and that registration would be valid in other provinces. Currently, general agents received the same license if they have been registered in the province to the extent where equivalency can be</i></p>	<p>Level 1 Yes – process not documented</p> <p>Level 2 Yes – process documented</p> <p>Level 3 Yes – process documented and made public on website</p> <p>Any additional requirements</p>	Level 2	3

		<i>determined. There is a national project underway to work on harmonizing the general agents requirements.</i>	approved by government are explained on website		
8	Does your organization make accommodation for applicants with physical or mental disability?	Yes <i>The OSI makes special accommodation based on the circumstances and will reach out to the specialized organizations of the particular physical or mental disability for expert advice. Information on accommodations will be provided on the website.</i>	Level 1 Yes – process not documented Level 2 Yes – process documented Level 3 Yes – process documented and available to applicant	Level 1	16(3)(h)
9a	Is any of your assessment process conducted by a third party (i.e. national bodies, credential assessment agencies, etc.)?	Yes <i>Courses are offered by professional bodies, (Insurance Institute, Brokers Association, CAIB and outsourced to AMF)</i>	Level 1 Regulatory body assumes that the certifying organization meets FRPA standards Level 2 Regulatory body has received documentation indicating that the certifying organization meets FRPA standards Level 3 Regulatory body has influence with the certifying organization (e.g. membership) or has an agreement	Level 2	16(3)(i)
9b	If so, please specify the name of the organization and describe their role.	<i>As a prerequisite to get licensed in Nova Scotia, Our division conducts and proctors insurance exams on behalf of two national bodies. The exams are normally held every 1st and 3rd Friday of each month in Halifax.</i> <i>1. LLQP (Life License Qualification Program) exams are designed by AMF (Autorité des marchés financiers) which is based in Quebec. The exams are designed using latest Psychometric methods and updated every year. Currently there are 6 different versions of the LLQP exams which are given to the examinees on a rotational basis. The different versions ensure the no two people write the same version. The LLQP exams are held only in Halifax.</i>			

		<p>2. <i>The General Insurance exams are designed by IBAC (Insurance brokers association of Canada). There are three different version of the general exam. Unlike LLQP exams which are held in Halifax, the general exams can be also written in one of the Access Nova Scotia offices provided they request an exam sitting through our office. The provincial chapter for IBAC is called IBANS (Insurance brokers association of Nova Scotia)</i></p> <p><i>Both AMF (LLQP) and IBANS (General) are in close communication with the OSI regarding exam results and feedback from applicants. This information is then used to influence and inform the format of future exams. This influence is limited however due to the nature of the standardization.</i></p>	with the certifying organization		
9c	Please indicate the types of activities that they assist with.	<p><i>Data collection</i></p> <p><i>Credential assessment</i></p> <p><i>Examinations</i></p>			
9d	Can you describe how they adhere to the General Duties of the Regulatory Body as outlined in the Act, including transparency, objectivity, impartiality and procedural fairness?	<p><i>Service level agreement</i></p>			
9e	Are you informed of all decisions made by third parties on applicants?	<p>Yes</p> <p><i>AMF (Autorité des marchés financiers) regularly receive exam statistics from our office. They check for any inconsistencies on the data submitted. Any decisions to improve the exams is then made using this data. And based on our review they adhere to the principles of the legislation. There is a set of written guidelines to implement the testing by Canadian Insurance Services Regulatory Organizations (CISRO). pdf is attached</i></p>			

9f	Does the third party have an internal review process for unsuccessful applicants?	<p>Yes</p> <p><i>Failed examinees are checked by at least two people, one which is an external marker.</i></p>			
10a	What types of supports do you provide to applicants during the registration process?	<p><i>Internet</i> <i>Telephone</i> <i>Other</i></p> <p><i>Our office also accepts applications in person. Our office attempts to be flexible in meeting the needs of the applicant and reasonable accommodations are made. Ex: Separate exam room due to physical disability.</i></p>	<p>Level 1 None</p> <p>Level 2 Multiple types of supports exist but not well documented</p> <p>Level 3 Multiple types of support exist, well defined and accessible</p>	Level 3	7(e), 16(3)(k)
10b	Have you had applicants who need support mechanisms that you can't provide or are not available?	<p>No</p>			
11	Where practical, do you provide unsuccessful applicants with information on programs and services they can participate in to facilitate successful registration in the future?	<p>Yes</p> <p><i>All efforts are made to provide information if required by the applicant. If applicant requires information on course providers, the division has a list of course providers. It is also available online</i></p>	<p>Level 1 Only upon request</p> <p>Not documented</p> <p>Level 2 Yes – not documented</p> <p>Level 3 Yes – documented and available to applicant</p> <p>Applicants are told what their competencies gaps are that need to be addressed</p>	Level 2	8(d)

12	Do you have a reasonable timeframe to respond to inquiries from applicants?	<p><i>Very reasonable</i></p> <p><i>Queries are answered by returning phone calls/emails within 1-2 business days.</i></p>	<p>Level 1 No policy</p> <p>Level 2 Policy in Place</p> <p>Level 3 Policy in place and accessible</p>	Level 2	7(b), 8(a), 8(b), 8(c)
13a	Do you provide written decisions, responses and reasons for acceptance or rejection of an application?	Yes	<p>Level 1 Upon request, limited documentation and no standard timeline</p>	Level 2	8(b), 8(c), 10
13b	Do you have a formal policy for this process?	Yes	<p>Level 2 Some documentation</p>		
	Do you have a standard timeline	<p>Yes</p> <p><i>Exams are marked in 1 business day. Examinees are advised when and how they will expect their exam results. Results are sent for general exam in 1 business day for general, 3 -5 business days for LLQP.</i></p> <p><i>The turnaround time for issuing licenses is 10 business days from the day the application is received by our office. These timelines based on government wide standard permit/licenses timelines for Service Nova Scotia.</i></p>	<p>Level 3 Well-documented process with clearly established timelines</p>		
13c	Do you provide applicants who are not granted registration with information regarding an internal review process (including the opportunity to make submissions	<p>Yes</p> <p><i>Currently Section 46 of the Insurance Act specifies the requirements for a hearing of the applicant.</i></p>	<p>Level 1 Yes – upon request, limited</p> <p>Level 2 Yes – limited documentation</p> <p>Level 3 Yes – well documented process</p>	Level 1	

	respecting such reviews?)				
13d	Based on the previous questions, describe ways your organization could improve the timeliness of your decisions and/or how you could communicate the results.	<i>The timeliness of decisions is impacted by the quality of information submitted to us by the applicants. Normally most of the required information is provided but timelines can be affected due to missing documentation, if forms are completed incorrectly. Improving upon instructions and guidelines for clarity, including those from international and non-resident applicants, may provide for fewer errors and omissions on forms. On occasion some applications may be delayed due to office (Service NS) delays.</i>			
14a	Do you provide information on what documentation of qualifications must accompany an application?	Yes	Level 1 Documents indicated and communicated verbally Level 2 List of required documents indicated on website	Level 2	9(a), 16(3)(a), 16(3)(b), 16(3)(e)
14b	Do you include a process for verification of documentation authenticity?	<i>The OSI has a formal process in place through which they verify document authenticity, but does not make this information publicly available at this time:</i> <i>For agent licensing, the application form outlines all documentation that is necessary to make application for licensing. In terms of an established process for verification of documentation authenticity, the application form is first endorsed by an insurance provider licensed to operate in Nova Scotia chosen to act as the agent's sponsor. The OSI would then review and verify any documentation that comes in to ensure all documentation requested on the form is received and is complete. If there is anything outlined as required in the application that is missing, the OSI would contact the individual to clarify what additional information is required.</i> <i>In one section of the application the applicant must sign to state that they confirm the information presented is correct; will agree to</i>	Level 2 Process to verify document authenticity Level 3 N/A		

		<p><i>abide by the Insurance Act & Regulations and authorize the Department of Finance to verify the information given with the appropriate sources.</i></p> <p><i>To protect consumers, certain questions on the application are character based, and may lead to the requirement for further documentation. This supporting documentation nor the implications of their responses can't be pre-determined due to each situation being unique. In these cases, a response may trigger the Internal Review Process which is outlined in the report and would be provided to the applicant as well.</i></p>			
15	Do you provide information on the steps in the registration process including supporting documentation required at the various steps?	<p>Yes</p> <p><i>Information is provided on the application form itself. Any queries or questions regarding the registration process are answered by licensing staff at FI. FAQ's for also available for registration of agents/agencies/adjuster are on: https://www.novascotia.ca/finance/en/home/insurance/forms.aspx</i></p>	<p>Level 1 General information</p> <p>Not broken into steps</p> <p>Level 2 Step by step process indicate where applicant needs to supply information</p> <p>Level 3 Step by step process indicate where applicant needs to supply information</p> <p>Pathway to licensure</p>	Level 2	7(c), 16(3)(a), 16(3)(b)
16	Do you accept alternative information if required documents cannot be obtained for reasons beyond the applicant's control (i.e. a	<p>Yes</p> <p><i>The requirements for registration are very specific and alternate documents can be accepted if the required information can be submitted through the alternate basis.</i></p>	<p>Level 1 Yes – on a case by case basis</p> <p>Level 2 Yes – examples documented</p> <p>Process not clearly laid out or documented</p>	Level 1	9(b), 16(3)(c)

	sworn statement in lieu of full documentation) ?		Level 3 Yes – process clearly documented		
17	What difficulties or obstacles are faced by applicants who received their qualifications in a country other than Canada?	<p><i>Obtaining original documents</i></p> <p><i>Verification of credentials</i></p> <p><i>Identifying and participating in gap training programs</i></p> <p><i>Language proficiency or professional technical language</i></p> <p><i>Outside Canada applications are very few. As documentation required is standard, the OSI requires local police reports as well as proof of any insurance exams taken by the applicant. Based on what is received, it is sometimes difficult to ascertain whether the qualifications are equivalent to NS standards. e.g: different course titles, certification, equivalent job experience. If local sponsorship is ready to sponsor the applicant then it is easier to accept out of country applicants.</i></p>	N/A	N/A	6, 9(b), 16(3)(c)
18a	Do you have a process for which requests for access documentation related to registrations are considered?	<p>Yes</p> <p><i>If a client asks for copies of documentation related to their application, it will be provided. Should they request documentation that did not originate from them, it is referred to FOIPOP to determine the approach. If there is no clear guideline, the request would also be referred to the FOIPOP office.</i></p>	<p>Level 1 Not documented</p> <p>Level 2 Documented</p> <p>Level 3 Documented and made available to applicants</p>	Level 3	12, 16(3)(j)
18b	Is this made available to applicants?	<p>Yes</p> <p>https://oipc.novascotia.ca/sites/default/files/publications/2017%20Citizen%27s%20Guide%20FINAL%20%2818%20Sep%2017%29.pdf</p>			
18c	What information may you exclude?	<i>Subject to FOIPOP advice.</i>			
18d	Do you charge a fee?	No			
19	Does your Act include an	Yes	Level 1 N/A	N/A	7(a)

	authority to conduct an internal review of the registration decision?	<i>Section 45 & 46 of the Insurance Act.</i>	Level 2 N/A Level 3 Yes		
20	Do you have a regulation or by-law that defines the internal review process?	Yes <i>Insurance Act Section 45 & 46</i> <i>There is a hearing by our office if a license is to be revoked. If there is no license issued, then appeal is through the courts.</i>	Level 1 N/A Level 2 N/A Level 3 Yes	3	7(a), 10
21	When are unsuccessful candidates informed of their right to internal review of the registration decision?	<i>Prior to a decision being made with regards to an application, the applicant would be contacted to discuss the matter to determine whether additional documentation or rationale can be provided to support overturning the decision. The applicant is involved immediately in this process, and would be informed fully throughout the entire process.</i>	Level 1 No specific timeline Level 2 Specific timeline Not documented Level 3 Specific timeline Documented and communicated	Level 1	7(a), 10(1)
22a	Do you have an internal review process and procedures document (policy document)?	Yes	Level 1 Yes Not documented Level 2 Yes Documented	Level 2	7(a), 10(1)
22b	Does this include time frames for the internal review?	Yes <i>Any response to an appeal is within 10 business days.</i>	Level 3 Yes Documented and available to applicant		
23a	With regards to the internal review process you make available to applicants that are not granted	1. <i>Appeal process if registration is denied.</i> <i>Each application is reviewed for eligibility requirements and majority of the applications are accepted and licenses are issued subject to receiving the fee. Any application if denied are</i>	Level 1 Not documented Level 2 Documented Level 3	Level 2	7(a), 10, 16(3)(m)

	registration: summarize the process of the internal review.	<p><i>usually due to a type of criminal record which is not acceptable to get an insurance agent license.</i></p> <p><i>A denied applicant can appeal by following the steps below:</i></p> <p><i>Step 1: License clerk will try to resolve issue when application is received or by phone if an applicant is checking eligibility requirements. If not resolved, applicant can request issue to be escalated to supervisor.</i></p> <p><i>Step 2: Deputy Superintendent of Insurance will review case and make decision on the case. If decision not accepted, issue can be further escalated.</i></p> <p><i>Step 3: Superintendent of Insurance will issue final decision after reviewing the case.</i></p>	Documented and made available to applicant		
23b	Describe the opportunities made available to an applicant to make submissions respecting such review.	<i>The applicant is asked to submit a written summary of the reason for the appeal and to provide any supporting documentation</i>			
23c	Specify the format for the internal review submission	<i>Written</i>			
23d	What is the timeline for submitted supporting evidence?	<i>Days - 10 business days</i>			
23e	Do you believe this is enough time to receive supporting evidence from outside Canada?	<p><i>Yes</i></p> <p><i>Extra time can be given upon request</i></p>			
24a	Are the results of the internal	<i>Yes</i>	Level 1	Level 2	

	review made available to applicants in writing with reasons?		Yes Level 2 Yes Specific timeline		
24b	In what timeframe are the results of the internal review made available to applicants?	<i>Less than 1 month</i>	Level 3 Yes Specific timeline and communicated		7(a), 10(3)
24c	Are these timelines communicated?	Yes			
25	Have individuals who make internal review decisions received appropriate training?	Yes <i>The Superintendent of Insurance & Deputy Superintendent routinely attends conferences and workshops which include training on internal review process.</i>	N/A	N/A	7(a), 11, 16(3)(p)
26	Do you have a prohibition that states that 'no one who acted as a decision-maker in respect of a registration decision acted as a decision-maker in an internal review?	No	Level 1 N/A Level 2 N/A Level 3 Yes	Level 1	7(a), 10(5), 16(3)(n)
27	Do you have any international agreements (i.e. reciprocal recognition) endorsed by your regulatory body or national organization?	No	N/A	N/A	7
28	Has your organization experienced any	No	N/A	N/A	3

	unintended consequences— defined as an unintended negative impact on labour market, economic, social or other condition— arising as a result of the implementation of Chapter 7 of the Agreement on Internal Trade / Canadian Free Trade Agreement?	<i>Our office is flexible with the approach and have encouraged other provincial exams to be held in our office regularly. RIBO(Ontario) and Quebec exams are regularly held in our office for applicants who want to write exams in NS. Providing this service has led to positive economic impacts such as a prominent insurance company opening a call centre in Halifax due to the flexible licensing approach from the OSI. An agent can thus write an Ontario exam in NS and work in the call centre answering Ontario clients.</i>			
29	Does your legislation and/or regulations include labour mobility provisions (i.e. the ability to accept applicants already certified in another Canadian jurisdiction regardless of the requirements in the previous jurisdiction?	Yes <i>As the OSI is flexible in its approach, applicants from other provinces find it easy to register with NS due to higher acceptability of qualifications from other provinces. For example, BC has established higher eligibility requirements for license agents than NS so any agent from BC finds it easier to register with NS. the OSI also follows national requirements set by AMF for the LLQP and this makes it easier for any applicant in other parts of the country to register with NS.</i>	N/A	N/A	Chapter 7, CFTA
30	Do you review the requirements of the other provincial regulatory bodies regularly?	Yes <i>There are regular Semi-annual meetings with other regulatory bodies in the country. The Superintendent and the Deputy Superintendent regularly attends the meetings to share inter-provincial jurisdictional reports and ways to</i>	N/A	N/A	3, Chapter 7, CFTA

		<i>harmonize issues brought forward by the Insurance licensing industry.</i>			
31a	Has your organization made any changes to the occupational standards in your legislation, regulations and/or by-laws (i.e. entry to practice standards, continuing education requirements, codes of ethics) within the last two years?	No	N/A	N/A	
31b	If yes, did you work with the Labour Mobility Coordinator or a Provincial Government representative to complete an AIT/CFTA notification (i.e. notification form sent prior to approval that informs other Canadian jurisdictions of the proposed change)?	No <i>The OSI follows the Fair Treatment of Customers policy. Any new government policy changes regarding treatment of consumers (e.g. gender neutrality, code of ethics) is incorporated by our division. Any changes made to legislation/divisional policy is informed nationally by the Superintendent via the semi-annual regulatory meets. The OSI also follows IBC (Insurance Bureau of Canada) guidelines/policies which are adopted nationally. E-Commerce solutions (issuing of electronic insurance(pink) cards) has been incorporated by the OSI to enhance consumer protection and experience.</i>			

FRPA Action Plan

In accordance with the *Fair Registration Practices Code*, the FRPA Action Plan outlines the measures that the OSI has agreed to work towards before the commencement of its next FRPA Review.

#	Action	Questionnaire Reference	FRPA Reference	Plan for Completion
1	<p>Create a policy/procedure to acknowledge receipt of an application.</p> <p>OR</p> <p>Add information to the website or application form on the timeframe for an application to be processed.</p>	1	7(b)	October 2019 - Policy will be created after consulting with back office (Service NS)
2	<p>Add information to the website specifically for international applicants, including</p> <ul style="list-style-type: none"> • requirements for registration, • criteria against which their education and work experience will be assessed, • methods of assessment to be employed by OSI, • what international qualifications are considered equivalent, • whether a course-by- 		7	<p>April 2020 -</p> <p>While there will be new guidelines made available for international applicants, availability of resources will continue to limit the OSI's capacity to provide an ongoing equivalency review of all other jurisdictions. The OSI will opt to continue to determine equivalency for international applicants based on submitted experience and the courses listed on the site subject to the approval and best judgement of the Superintendent subject to the Act and Regulations. The OSI manual will have guidelines for applicants residing outside of Canada.</p>

	<p>course assessment through WES is required,</p> <ul style="list-style-type: none"> • what steps of the licensing process can be done pre-arrival, and • under what circumstances international applicants can challenge licensing exams without taking the required courses. 			
3	Develop a policy to review and update the website on a regular (e.g. annual) basis.	2	7	<p>April 2020 -</p> <p>There is a government wide policy to revamp the website as and when required. Internal review will be done in March every year.</p>
4	List the local office contact information for LLQP Course Providers on the OSI's website.		7	<p>October 2019 -</p> <p>Course providers expect applicants to go through their national or head office in order to register. That listing is provided on the site per this link - https://novascotia.ca/sns/paal/finance/paal041.asp</p> <p>Local contact information will be provided where available. Not all course providers have a local contact.</p>
5	Add information to the website and/or exam registration form on the number of times an exam can be attempted.	5	7(d)	<p>April 2020 -</p> <p>Exam administration will be captioned on the website.</p>
6	If all documentation must be in a particular language (English or French), include this information on the	6	7	<p>September 2019 -</p> <p>Application form will be updated regarding language preference.</p>

	website or application form.			
7	Add information regarding inter-provincial transfers to the website.	7	3, 7(a)	April 2020 - Basic Information on the reciprocal agreement will be included in the website.
8	Discuss policies for re-marking exams with 3 rd party examination providers.	9	16(3)(i)	October 2019 - Exams responses are multiple choice and are either right or wrong. This helps to eliminate any subjectivity associated with the assessment process. In cases where an individual does not pass a module, the current policy requires the original marker to request another individual not involved in the original marking to do a recount of the scores to ensure the mark is correct. Policy will be created regarding exam administration.
9	Develop a policy, letter template, or checklist to provide unsuccessful applicants with the following information in writing: <ul style="list-style-type: none"> • Reasons for their application being rejected; • Information on measures or programs that may be available to assist the applicant in obtaining registration in the future, where available and • Information on how to request an internal review of the 	11, 13, 21	8(c)-(d)	April 2020 - Policy has been drafted.

	decision, including the timeline for requesting a review (where applicable).			
10	Add information to the Contact Us webpage on the timeframe for responding to enquiries.	12	8(a)	October 2019 - This will be updated if possible once the website update has been completed.
11	Seek legislative amendments to section 56 of the Insurance Act <i>or</i> develop a policy to ensure that no one who acts as a decision-maker in respect of a registration decision acts as decision maker in an internal review.	26	10(5)	October 2020 - Will develop an internal policy regarding the third party decision making. Comment: Both Secs 50 & 56 stipulate a review by the court which is an independent review from the Superintendent's office. We will review with the legal department.
12	Develop a policy regarding accepting alternative information when required documentation cannot be obtained for reasons beyond the applicant's control.	16	9(b)	April 2020 - Policy has been drafted and in process.
13	Develop/document a policy for internal reviews, including: <ul style="list-style-type: none"> the timeframe for an applicant to request an internal review the form of submissions 	20-24, 26	10	April 2020 - Policy has been drafted and in process.

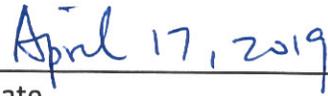
	<p>for the internal review;</p> <ul style="list-style-type: none"> • the timeframe for the internal review decision-maker to issue its decision, and • an explicit statement that no one who acted as a decision-maker in respect of a registration decision acted as decision maker in an internal review, <p>and make this policy accessible to applicants.</p>			
14	Develop a training plan for internal review decision-makers, which includes training in administrative law and cultural competency.	25	11	<p>October 2020 -</p> <p>Cultural Competency is part of the PSC diversity training course. The department will reach out with Justice to obtain training in admin law.</p>

Disclaimer

The Office of the Superintendent of Insurance hereby declares that the information contained in this report is a true and accurate representation of current registration practices of their organization.



Registrar



Date

Appendix

- ✓ Individual Insurance License Application Form
- ✓ Insurance Exam Registration Form
- ✓ CISRO Testing Guidelines



Mail this form to:
P.O. Box 1529
Halifax NS B3J 2Y4

Personal Applicant Profile Information:

Name:

First and Middle Last Name

Civic Address (Not PO Box):

Street # Street Name Unit/Suite/Apt #

City/Town/County Province Country

Postal Code

Mailing Address (If Different):

Street, P.O. Box, RR #, Site #, etc.

City/Town/County Province Country

Postal Code

Contact Information:

Home Phone # Work Phone # ext



Department of Finance
Office of the Superintendent of Insurance
INDIVIDUAL INSURANCE LICENCE:

Governing Legislation: Insurance Act

Please check "one" appropriate item

INSURANCE AGENT LICENCE		
<input type="checkbox"/> New <input type="checkbox"/> Transfer (\$66.35) <input type="checkbox"/> Reinstate <input type="checkbox"/> Renew/Transfer		
<u>INDIVIDUAL LICENCE</u> LIFE <input type="checkbox"/> LLQP Life, Accident & Sickness <input type="checkbox"/> LLQP Accident & Sickness <input type="checkbox"/> Life, Accident and Sickness <input type="checkbox"/> Accident and Sickness	<u>INDIVIDUAL LICENCE</u> GENERAL <input type="checkbox"/> Level 1 <input type="checkbox"/> Level 2 <input type="checkbox"/> Level 3	<u>INDIVIDUAL LICENCE</u> ADJUSTER <input type="checkbox"/> Level 1 <input type="checkbox"/> Level 2 <input type="checkbox"/> Level 3 <input type="checkbox"/> Level 4
		<u>INDIVIDUAL LICENCE</u> TRAVEL <input type="checkbox"/> Travel, Accident & Baggage

Make sure application has:

- (1) All questions answered.
- (2) Supporting documents attached.
- (3) Required signatures.
- (4) \$398.10 licensing fee. (Cheque made payable to "Minister of Finance")

PART A – Examination Requirements

Check box to indicate proof of Nova Scotia Provincial Licensing exam results attached, or provide following information.

- | | | | |
|---|--|--|--|
| <input type="checkbox"/> Pre-Licensing Exam Results | <input type="checkbox"/> Certificate of Authority (Non-Resident) | <input type="checkbox"/> Copy of Insurance Institute Courses (Adjuster licence only) | <input type="checkbox"/> Adjuster Agreement (Levels 1, 2 &3) (Adjuster licence only) |
|
 | | | |
| <input type="checkbox"/> General Applicant Only (Provide copy of IIC Courses or CAIB Completions) | | | |

Date Exam Written: _____

Exam marks: _____

PART B - Questionnaire

If you answer YES to any question in PART B, attach a written explanation and any documents as requested. If the Application is a transfer, only attach supporting documentation not previously submitted.

- (1) Have you ever had any licence or registration of any kind refused, suspended, revoked or subject to a disciplinary hearing? YES NO
- (2) Have you ever been convicted of an offence in any province, territory, state or country or are you currently the subject of any charges? YES NO
- (3) Have you ever been involved in a personal or corporate bankruptcy within six years of the date of this application? (If yes, attach statement of affairs and/or discharge) YES NO
- (4) Are there any unpaid judgements against you? YES NO
- (5) Will you be engaged or employed in any other business, occupation or profession? YES NO
- (6) Have you ever had an employment or business relationship terminated for breach of trust or confidentiality, fraud, misappropriation of funds, theft, forgery, sexual harassment or physical assault? YES NO
- (7) Do you currently hold, or have you previously held, an Insurance Agent Licence in the Province of Nova Scotia? YES NO

PART C – General Information

1) Date of Birth: _____
 Day Month Year

Name, address and Revenue Canada Business Number of Agency where you will be employed:

2) Are you currently licenced/registered for the sale of any other financial products or services. If yes, please provide details.

3) List the complete range of financial products you propose to sell:

4) Are you a director, officer or employee of a bank, loan corporation, finance or trust company? (If yes, specify which and provide name and address of such bank, loan corporation, finance or trust company)

5) General Agents Only – Are trust monies payable to (check one):

Agency

Sponsor

You

Provide name and address of financial institution in which you deposit all monies:

PART D – Employment History

Provide employment history during the past three years.

Name & Address of Employer	Nature of Employment	Period of Employment (give dates) From: dd/mm/yyyy To: dd/mm/yyyy	

PART E – Applicants Signature

I, the undersigned:

- (1) confirm the information presented is correct;
- (2) agree to abide by the Insurance Act & Regulations
- (3) authorize the Department of Finance to verify the information given with the appropriate sources.

Date of Application

Signature of Applicant

PART F - Certificate of Sponsor

Agent Name

Is hereby sponsored to apply for a licence under the Insurance Act of Nova Scotia and to act as an (please designate): agent _____, adjuster _____ of _____

Name of Sponsoring Insurer or Corporate Adjuster upon issuance of a licence by the Superintendent of Insurance.

The information given by the applicant in this application is true to the best of my knowledge. If, and when, this sponsorship is terminated, the sponsor will provide written notice of withdrawal to the Superintendent of Insurance including the date and reason for termination.

Date _____

By _____

Authorized Signature

Title of Signing Official

Print Name

LEVEL I - PROBATIONARY ADJUSTER AGREEMENT

I, the undersigned being an officer of a company that holds a valid Level V - Partnership or Corporate Adjusters Licence issued under the Insurance Act, hereby undertake to provide for continuous supervision of _____ by a Level IV licensee employed in the same office premises as this Level I licensee. I agree to be accountable for all business activities of the applicant.

I, _____, the holder of Level I - Probationary Adjuster Licence, hereby agree to act under continuous supervision of the holder of a Level IV licence.

I acknowledge that, in accordance with Section 3 of the Regulations pursuant to Part IV of the Insurance Act, approved on November 24, 1992, that I may perform any activities relating to adjusting except that I may not:

- (a) make or sign a report to any insurer,
- (b) negotiate an insurance settlement, or
- (c) attempt to interpret insurance coverage.

If this agreement is terminated by either party, written notice of termination and the reason must be provided to the Superintendent of Insurance, by the Level V licensee within 14 days of the termination date.

Date (d/m/y)

Firm Name

Officer or Partner of Level V Adjuster Company
(Please sign and print name)

Level I - Probationary Adjuster
(Please sign and print name)

LEVEL II - ASSISTANT ADJUSTER AGREEMENT

I, the undersigned being an officer of a company that holds a valid Level V - Partnership or Corporate Adjusters Licence issued under the Insurance Act, hereby undertake to provide for continuous supervision of _____ by a Level IV licensee employed in the same office premises as this Level II licensee. I agree to be accountable for all business activities of the applicant.

I, _____, the holder of Level II - Assistant Adjuster Licence, hereby agree to act under continuous supervision of the holder of a Level IV licence.

I acknowledge that, in accordance with Section 5 of the Regulations pursuant to Part IV of the Insurance Act, approved on November 24, 1992, that I may perform any activities relating to adjusting and that I may:

- (a) make or sign a report relating to insurance claims,
- (b) negotiate an insurance settlement, or
- (c) interpret insurance coverage.

If this agreement is terminated by either party, written notice of termination and the reason must be provided to the Superintendent of Insurance, by the Level V licensee within 14 days of the termination date.

Date (d/m/y)

Firm Name

Officer or Partner of Level V Adjuster Company
(Please sign and print name)

Level II - Probationary Adjuster
(Please sign and print name)

LEVEL III - ADJUSTER AGREEMENT

I, the undersigned being an officer of a company that holds a valid Level V - Partnership or Corporate Adjusters Licence issued under the Insurance Act, hereby undertake to provide for continuous supervision of _____ by a Level IV licensee employed in the same office premises as this Level III licensee. I agree to be accountable for all business activities of the applicant.

I, _____, the holder of Level III - Adjuster Licence, hereby agree to act under continuous supervision of the holder of a Level IV licence.

I acknowledge that, in accordance with Section 7 of the Regulations pursuant to Part IV of the Insurance Act, approved on November 24, 1992, that I may perform any activities relating to adjusting and that I may:

- (a) make or sign a report relating to insurance claims,
- (b) negotiate an insurance settlement, or
- (c) interpret insurance coverage.

If this agreement is terminated by either party, written notice of termination and the reason must be provided to the Superintendent of Insurance, by the Level V licensee within 14 days of the termination date.

Date (d/m/y)

Firm Name

Officer or Partner of Level V Adjuster Company
(Please sign and print name)

Level III - Probationary Adjuster
(Please sign and print name)



-
1. Visit the Nova Scotia Business Registry online at www.nsbr.ca
 2. In the non-subscribed services, click on the Enter button.
 3. Select the Financial Institutions - Office Of the Superintendent of Insurance - Select type of Licence.

OR

Mail To: Service Nova Scotia & Municipal Relations
Nova Scotia Business Registry
PO Box 1529 Halifax, NS B3J 2Y4

Drop Off: Office of the Superintendent of Insurance
1723 Hollis Street, 4th Floor, Halifax, NS B3J 1V9

For your protection, this page containing financial information will be shredded once processed

Payment Type: Cheque Money Order Visa MasterCard American Express

(Credit Card Account Number)

(Card Holder's Name)

(Expiry Date mm/yy)

(Signature)

- This authorizes the Department of Service Nova Scotia & Municipal Relations to process all Licence Fees required by the above mentioned Applicant through the credit card indicated and understands that the credit card slip may not be signed by the Card Holder.
- Post dated cheques will not be accepted.
- All payments must be in Canadian funds and made payable to: **The Minister of Finance.**
- To obtain your new licence this application must be submitted with payment; however the submission of an application with payment does not guarantee application approval or licence issuance.

INSURANCE EXAM REGISTRATION

FULL NAME (print or type) _____

EMAIL ADDRESS _____

FULL MAILING ADDRESS (print or type) _____

HOME PHONE # _____

WORK PHONE # _____

EXAMINATION DATE _____

<input type="checkbox"/> General (Property & Casualty exams) Location in which you wish to write (Halifax or Regional Offices) _____ Have you written the exam before? () No () Yes If yes, when? _____	<input type="checkbox"/> LLQP Accident & Sickness * LLQP EXAMS ARE ONLY OFFERED IN THE HALIFAX AREA Please indicate exam(s) to be written: <input type="checkbox"/> LLQP Accident & Sickness <input type="checkbox"/> LLQP Ethics & Professional Practice Have you written the exam before? () No () Yes If yes, when? _____ Course Provider _____ CIPR # _____ (Make sure you are certified prior to registering)	<input type="checkbox"/> LLQP Life Accident & Sickness * LLQP EXAMS ARE ONLY OFFERED IN THE HALIFAX AREA Please indicate exam(s) to be written: <input type="checkbox"/> LLQP Accident & Sickness <input type="checkbox"/> LLQP Ethics & Professional Practice <input type="checkbox"/> LLQP Life Insurance <input type="checkbox"/> LLQP Segregated Funds & Annuities Have you written the exam before? () No () Yes If yes, when? _____ Course Provider _____ CIPR # _____ (Make sure you are certified prior to registering)
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ALL APPLICANTS ARE REQUIRED TO HAVE PICTURE IDENTIFICATION AT TIME OF EXAM

Original Signature of Applicant _____

INSTRUCTIONS

- | | |
|---|---|
| How to register: (1) Send completed registration to:
Finance and Treasury Board
Insurance Licensing -Financial Institutions
PO Box 2271
Halifax, NS B3J 3C8
Drop off Location:
1723 Hollis Street, 5 th Flr Halifax, NS B3J 1V9 | (2) Enclose a cheque or money order payable to the Minister of Finance
NO POST DATED CHEQUE ACCEPTED
First Exam sitting \$66.35
Supplemental exam sitting \$33.15 |
|---|---|

Registrations for the Metro, Sydney & Truro areas must be received by 12 noon on the Wednesday preceding the exam. Halifax exams are restricted to the first 30 registrations received.

Exam Locations:

Halifax/Dartmouth NS Art Gallery 1723 Hollis St., Educational Seminar Room Halifax, NS (Enter at lobby of Provincial Bldg. or on the corner of Bedford Row & George St.)	Access Nova Scotia - Port Hawkesbury 218 MacSween St., Unit 22	Access Nova Scotia -Truro Heights 15 Alderbrook Drive
Access Nova Scotia -Stellarton 94 Lawrence Blvd	Access Nova Scotia -Yarmouth 10 Starrs Road	Access Nova Scotia - Bridgewater 80 Logan Road
Access Nova Scotia - Kentville 5 Shylah Drive	Access Nova Scotia -Sydney Moxham Centre ,380 Kings Road	Access Nova Scotia -Antigonish 149 Church Street, Suite 3

Exam Times: Halifax/Dartmouth Area 1st & 3rd Friday of every month at 8:30 A.M. sharp Sydney (General Exam Only) & Truro Area (General Exam Only) 1st Friday of every month	<table style="width: 100%; border: none;"> <tr> <td>General (P & C)</td> <td style="text-align: right;">2 hours</td> <td style="text-align: right;">75%</td> </tr> <tr> <td>Accident & Sickness</td> <td style="text-align: right;">75 minutes</td> <td style="text-align: right;">60%</td> </tr> <tr> <td>Ethics & Professional Practice</td> <td style="text-align: right;">75 minutes</td> <td style="text-align: right;">60%</td> </tr> <tr> <td>Life Insurance</td> <td style="text-align: right;">75 minutes</td> <td style="text-align: right;">60%</td> </tr> <tr> <td>Segregated Funds & Annuities</td> <td style="text-align: right;">75 minutes</td> <td style="text-align: right;">60%</td> </tr> </table>	General (P & C)	2 hours	75%	Accident & Sickness	75 minutes	60%	Ethics & Professional Practice	75 minutes	60%	Life Insurance	75 minutes	60%	Segregated Funds & Annuities	75 minutes	60%
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Ethics & Professional Practice	75 minutes	60%														
Life Insurance	75 minutes	60%														
Segregated Funds & Annuities	75 minutes	60%														

Other Regional Offices (General Exam Only)
Applicant will be contacted to schedule a mutually convenient time.

Examination results will **NOT** be given out over the telephone.

Duration of Exams: _____ Pass Mark: _____



PRACTICAL EXAM ADMINISTRATION GUIDELINES

Life Licence Qualification Program (LLQP)

December 2015

PRESENTATION

The purpose of these guidelines is to provide a general framework for candidate eligibility criteria, LLQP exam administration and processing of exam results. The implementation of these guidelines aims to harmonize program delivery across the country all the while allowing for some amount of flexibility to take into account jurisdictional autonomy. The implementation of procedures related to eligibility criteria, LLQP exam administration and the processing of exam results is a jurisdictional responsibility.

GUIDELINES

In order to implement the present guidelines, jurisdictions should take into consideration these governing principles that form the basis of the suggested procedures that follow:

- Fairness, effectiveness, efficiency, and cost effectiveness of the process;
- Flexibility to allow for jurisdictional specificities;
- Protection of the confidentiality and sensitivity of the exam and the exam data;
- Consideration of best practices.

- **ELIGIBILITY** Minimally, a valid attestation of successful completion of the mandatory training (i.e. Course Provider certification) should be required to register for the LLQP exam, whether for a first attempt or a rewrite. This attestation is valid for one year following its issuance. The scope and validity of the attestation may be verified in the Canadian Insurance Participant Registry (CIPR).

See Schedule for the matrix linking each type of LLQP training to each combination of exam modules it renders a candidate eligible for.

- **EXAM VALIDITY** Candidates should be allowed 1 year as of their first successful exam module attempt to request their licence. Accordingly, all attestations of success for LLQP exam modules should expire on the same date, i.e. one year after the 1st attestation was issued, regardless of when the following modules were successfully written.

- **REWRITES** The following rewrite rules are strongly suggested:
 - 3 attempts for each LLQP exam module, without any restrictions;
 - 3 month waiting period before registering for the 4th and 5th attempt;
 - 6 month waiting period before registering for each additional attempt.

- **REINITIATION** A candidate that completes mandatory training a 2nd time does not reinitiate his attempt sequence. **The attempt sequence is reinitiated only when candidates demonstrate a 1-year period of inactivity following their last attempt.**

- **MODULAR EXAM** The time allotted for each module must be respected during daily sessions covering all modules, rather than administering all modules with a global time allotment.

It is recommended to include a break between each module.

- **OPEN BOOK EXAM** To allow for the LLQP exam to be open book, the exam preparation material must be provided to candidates in electronic (e-tablet) or printed format.

Candidates may require the use of a basic calculator. An application is provided on the e-tablet; otherwise, an actual calculator should be lent and returned at the end of the session.

The only other material candidates should have access to during the exam session is scratch paper and this must be collected at the end of the session to protect the exam's integrity.
- **EXAM VERSION ASSIGNMENT** The various versions of exam modules should be assigned randomly and fairly between candidates of a jurisdiction. It would be problematic, for example, to administer version 1 to all candidates writing their 1st attempt, version 2 to all candidates writing their 2nd attempt, and so forth.
- **PROCTORING** It is recommended to maintain a minimum ratio of 1 proctor per 20 candidates.

Exams should be proctored by employees of the responsible jurisdiction or by persons having signed a confidentiality undertaking with the jurisdiction. Stakeholder employees should not be eligible to act as proctors.
- **EXAM INTEGRITY** In cases where it is suspected that an exam question or module has been compromised, the jurisdictional representative must contact the Governance Committee.
- **EXAM DATA** When new exam versions are implemented, jurisdictions are required to communicate candidates' exam results to the AMF on a weekly basis using the appropriate template and the designated file sharing platform.

During this transition period, exam results should not be communicated to candidates before they have been validated by the AMF.

JURISDICTIONAL PREROGATIVES

The regulatory framework in effect in participating jurisdictions supersedes the present guidelines. Potential solutions to any discordance should respect the governing principles of these guidelines. Moreover, jurisdictions have the prerogative to set their own parameters and requirements for the following aspects of LLQP exam administration.

- **COSTS** Each participating jurisdiction sets the costs that will be charged to candidates in order to support exam registration, exam administration and exam data collection.

- **OUT OF PROVINCE CANDIDATES** Each jurisdiction is responsible for defining the exceptional cases whereby a candidate may register in a jurisdiction different from the one in which he resides. However, a jurisdiction that accepts candidates in such a situation must:
 - Ensure that it recognizes the Course Provider that issued the training attestation; and
 - Ensure through verifications that the candidate has not exceeded the number of attempts allocated for the various LLQP exam modules through retries written in other jurisdictions

- **EXEMPTIONS** Each jurisdiction is responsible for determining the acceptable reasons for granting a candidate an exemption from the LLQP exam eligibility criteria, based on an evaluation of the candidate's competencies and experience.

- **AVAILABILITY OF EXAM SITTINGS** Each jurisdiction is responsible for determining the frequency and regional availability of LLQP exam sessions based on demand.

- **ADDITIONAL REQUIREMENTS** Each participating jurisdiction may establish further requirements to supplement the present guidelines in accordance with the governing principles of the LLQP exam administration process.

SCHEDULE – TRAINING AND EXAM MODULES

The following table illustrates the relationship between types of training declared in CIPR and exam modules that these various permutations should “unlock”.

CIPR TRAINING		LLQP EXAM MODULES				
		ETHICS AND PROFESSIONAL PRACTICE (COMMON LAW)	ETHICS AND PROFESSIONAL PRACTICE (CIVIL CODE)	LIFE INSURANCE	ACCIDENT AND SICKNESS INSURANCE	SEG. FUNDS AND ANNUITIES
LLQP	CANADA	✓	✓	✓	✓	✓
	COMMON LAW	✓		✓	✓	✓
	CIVIL CODE		✓	✓	✓	✓
A&S	COMMON LAW AND CIVIL CODE	✓	✓		✓	
	COMMON LAW	✓			✓	
	CIVIL CODE		✓		✓	
ETHICS & PP	COMMON LAW	✓				
	CIVIL CODE		✓			
A&S TOP-UP	WITHOUT ETHICS & PP			✓		✓
	+ ETHICS & PP COMMON LAW	✓		✓		✓
	+ ETHICS & PP CIVIL CODE		✓	✓		✓