



FSRA is actively reviewing all FSCO regulatory direction, including but not limited to forms, guidelines and FAQs.

Until FSRA issues new regulatory direction, all existing regulatory direction remains in force.

Follow FSCO on social media



About Insurance >

Licensed Representatives Listings >

Enforcement Actions >

Publications & Resources >

You are here: [Home](#) > [Insurance](#) > [Licensing & Registration Requirements](#) > How to Become a Life or Accident and Sickness Insurance Agent

[PRINT](#)

How to Become a Life or Accident and Sickness Insurance Agent

The content on this web page has moved to www.fsrao.ca. Visit <https://www.fsrao.ca/industry/home-life-and-health-insurance/how-become-life-or-accident-and-sickness-insurance-agent> to update your bookmarks.

On January 1, 2016, insurance regulators across Canada, including the Financial Services Commission of Ontario (FSCO), implemented a streamlined and updated entry level qualification program for new life licence insurance agents, and new accident and sickness insurance agents. This initiative was called the **Life Licence Qualification Program (LLQP)** and it involved replacing several different provincial educational standards with one common standard that is now being used across Canada.

How to Become Licensed as a Life Insurance Agent or Accident and Sickness Insurance Agent

If you are interested in becoming licensed as a life or accident and sickness insurance agent in Ontario, you need to:

1. Complete an **LLQP training course** that has been authorized by the Superintendent.
2. Write and pass the **LLQP examination** that is offered by the official exam administrator.

Note: Examination results are only valid for one year as of the first module being successfully passed; a candidate must submit their application for a licence to FSCO during this time frame. If they do not meet this deadline, they must re-take the exam.

3. **Read FSCO's FAQs** to ensure you have met all of the requirements for becoming licensed as a life or accident and sickness insurance agent.
4. Have an insurance company act as your sponsor. (Read the **FAQs** on sponsorship for more information.)

Once these steps are completed, the sponsoring insurance company may initiate a life or accident and sickness insurance agent licence application on your behalf in [Licensing Link](#).

Careers >

Explore FSCO

Contact Us >

Scheduled Online Service

Disruption Notice

Please consult our [outage schedule](#) for more details.

About the LLQP Course

You must successfully complete the LLQP course through an authorized course provider, before you can write the LLQP exam. The following LLQP course providers have been approved by the Superintendent for individuals who wish to write the LLQP exam in Ontario. Approved courses are available in both English and French. These courses are provided commercially by educational providers and insurers, and course fees are set by the individual course providers.

Different course providers cover the same material and courses are developed using the same curriculum. However, they can take different formats, such as a classroom course, correspondence, or online course. You are encouraged to research the various course options to ensure the course selected is appropriate for your needs. It takes approximately 100 hours to complete a qualifying LLQP course, though completion times will vary widely between students.

Approved Course Providers

- [Advocis \(with Foran Financial Institute\)](#) 
- [Business Career College](#) 
- [Canadian Securities Institute \(CSI\)](#) 
- [Combined Insurance Company of America](#) 
- [iA Groupe Financier](#) 
- [IFSE Institute](#) 
- [La Capitale Financial Security Insurance Company](#) 
- [London Life Insurance Company](#) 
- [Oliver Publishing](#) 
- [President's Academy](#) 
- [Primerica Life Insurance Company of Canada](#) 
- [Real Estate and Mortgage Institute of Canada \(REMIC\)](#) 
- [Seneca College of Applied Arts & Technology](#) 
- [Sun Life Financial](#) 

Additional course providers may be added in the future, if they are approved by the Superintendent. If your company wants to become an approved LLQP course provider, please refer to FSCO's [web page on how to obtain approval to offer an LLQP training course in Ontario](#).

About the LLQP Exam

To take the LLQP exam, you must successfully complete an LLQP training course through an authorized course provider. The course provider will then give you a certificate to present to the LLQP exam administrator. This certificate is only valid for one year. If more than a year has passed since you completed the LLQP course and you have not passed the LLQP exam, you must complete a new qualifying course before you can write the exam.

The LLQP exam will cover the curriculum and material that was presented in the qualifying LLQP training course, as developed by the [Canadian Insurance Services Regulatory Organizations \(CISRO\)](#). As of January 1, 2016, all LLQP exams in Ontario are administered by **Durham College**. The fee for writing the full LLQP exam is \$108. (This is for one attempt at writing each of the four modules that make up the LLQP exam). A separate fee will be charged for rewriting any failed modules. To book an exam, please contact [Durham College](#).

LLQP Exam Re-write Policy

If you do not pass the same module of the LLQP exam in your first three attempts, you must wait three months after your third unsuccessful attempt, before you are eligible to re-write the exam module.

If you do not pass the same module on your fourth attempt, you must wait an additional three months after the date of your fourth unsuccessful attempt.

If you do not pass the same module on your fifth attempt, you must wait an additional six months. This six month waiting period will also apply for each subsequent unsuccessful attempt at the same module (measured from the date of your most recent attempt).

Waiting periods apply to individual LLQP exam modules, and not to the entire exam.

Questions?

If you have any questions, please see FSCO's [web page on how to submit feedback on the LLQP](#).