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Becoming a Licensed General Insurance Agent

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.

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-general-insurance-agent> to update your bookmarks.

Requirements for an individual to obtain a licence to act as a General Insurance Agent under the Insurance Act

In order to obtain a licence, an applicant must meet the following requirements:

1. Complete a General Insurance Agent application, provide applicable supporting documents and pay the required fee of \$150.00. (As of July 4, 2006, the application must be filed electronically and can be obtained from Licensing Link, as noted below.)
2. Be familiar with the laws of Ontario relating to the licensing of general insurance agents.
3. Be sponsored by a licensed insurer.
4. Hold himself/herself out publicly and carry on business in good faith as a general insurance agent only in the name in which the agent is licensed.
5. Not be engaged in any other business or occupation that would jeopardize the person's integrity, independence or competence.
6. Be of good character and reputation.
7. Be a suitable person and meet all the licensing requirements.
8. Possess the appropriate educational background.
9. Provide FSCO with an Ontario mailing address that is suitable to permit service by registered mail.

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To become licensed as a general insurance agent, the applicant must successfully pass the qualifying examination for general insurance. Examination results are valid for one year and must be forwarded to Financial Services Commission of Ontario (FSCO) when applying. FSCO does not conduct the examinations. General agents are exempt if they have a [Chartered Insurance Professional \(CIP\)](#) designation or successfully passed the equivalent [RIBO](#) exam.

General insurance examinations are coordinated by the [Insurance Institute of Ontario](#), 18 King Street East, 16th Floor Toronto, M5C 1C4. For more information call 416-362-8586.

Sponsorship by Insurer

Sponsoring companies are responsible for investigating the record of the applicant and confirming the following:

1. That the applicant is a person of good character and reputation.
2. That the applicant possess an educational background that is appropriate to the responsibilities of an agent of the sponsoring company.
3. That the applicant meets all licensing requirements and is a suitable person to receive a licence as a general agent.
4. That the sponsoring insurer has established and maintains a system to ensure that each agent complies with the Ontario legal requirements and the requirements of the agent's licence.

Submitting a Licence Application

[Licensing Link](#) is an online application for submitting licence applications and renewals, update contact information, change or transfer sponsorship and search for agents and insurance companies. Licensing Link will process payments for new applications, renewals and transfers using a credit card.

An insurer must submit a [Licensing Link Usage Agreement](#) prior to first use of Licensing Link.

The sponsoring insurer will submit the application on behalf of the agent.

Other Licence Transactions

Renewals - Insurance agents licences are renewed every 2 years. Agents must renew their licence within 60 days prior to the expiry date on their existing licence. Applicants who have been unlicensed for two or more years will normally have to requalify as a new agent, including re-writing the general insurance examination.

Changing Addresses – Use [Licensing Link](#) to change an address. Agents are required to have a mailing address in Ontario. The system will not allow the agent to use an out-of-province address. There

is no charge for an address change.

Termination – Use [Licensing Link](#) to terminate sponsorship for an agent. Completion of the termination suspends the licence and prohibits the individual from acting as an agent. There is no charge for a termination.

Transfers - Use [Licensing Link](#) to replace another insurer as the sponsoring company. The fee for a transfer is \$50, payable to the Minister of Finance.

Payments - Payments can be made by credit card or by pre-payment. Use the [Insurance Company Pre-Payment Deposit Authorization Form](#) for the pre-payment option.

Certificate of Authority – Send a written request to FSCO to obtain a Certificate of Authority. If a third party is requesting the Certificate of Authority, the request must include a letter of authorization from the agent, authorizing the certificate to be sent directly to the third party. Individual certificates are issued for each type of licence. Specify which licence the certificate should cover if there is more than one licence. The fee for each Certificate of Authority is \$25, payable to the Minister of Finance.

Name Change - Agents can request an update to their legal name by writing to FSCO and providing applicable documentation, such as a copy of a birth or marriage certificate. The fee for a name change is \$25, payable to the Minister of Finance.

Duplicates - Sponsors can send a written request to FSCO to obtain a duplicate licence. The fee for a duplicate licence is \$25, payable to the Minister of Finance.

Note: Deposit of a cheque or money order does not automatically mean that the individual is licensed.

The effective date of an individual's licence is listed within FSCO's [Agents Licensed in Ontario Application](#), accessed from the side navigation bar of FSCO's website under: Insurance >> Licensed Representatives Listings >> Agents.

A \$35.00 fee will be charged for cheques returned for non-sufficient funds.

Are You Licensed as a General Insurance Agent in Another Province or Territory?

Effective July 1, 2011, changes to the [Agreement on Internal Trade](#) (AIT) and the [Ontario Labour Mobility Act, 2009](#) make it easier for a person who is licensed in a Canadian province or territory outside Ontario to apply for and receive a licence for the same occupation in Ontario. Under the new streamlined rules, an individual holding a licence in good standing equivalent to Ontario's general insurance agent licence is exempted from Ontario's education requirements.

In Ontario, FSCO licenses general insurance agents who are employees of insurance companies. The Registered Insurance Brokers of Ontario (RIBO) licenses persons employed by insurance brokers. Before applying under the new streamlined licensing process, the individual would need to successfully complete an exam on Ontario automobile insurance. RIBO offers this exam.

To apply for this exam print and complete the **Ontario Automobile Insurance Examination Application Form** and mail it to RIBO.

Individuals who are eligible also need to meet all other eligibility requirements for a licence in Ontario. For more information, see: **How to Become a General Insurance Agent**.

Individuals who are not eligible for the exemption from Ontario's education requirements may still apply to FSCO to be licensed. FSCO will review an applicant's education and experience to determine eligibility for an Ontario licence.

Do You Want to Be Licensed in Another Province?

If you are licensed in Ontario and want information on becoming licensed in another province or territory, please go to: **Do you want to be licensed in another province or territory?**

Who is Eligible Under the AIT?

In Ontario, an individual holding any of the following licences is exempted from the education requirement when applying for Ontario's general insurance agent licence:

British Columbia

- Level 1 General Insurance Salesperson
- Level 2 Agent
- Level 3 Agent

Alberta

- General Level 1 Agent
- General Level 2 Agent

Saskatchewan

- Level 1 Agent
- Level 2 Agent
- Level 3 Agent

Manitoba

- Level 1 General Insurance Salesperson
- Level 2 Agent
- Level 3 Agent

Québec

- Damage Insurance Agent or Broker
- Commercial-lines Damage Insurance Agent or Broker
- Personal-lines Damage Insurance Agent or Broker

New Brunswick

- Agent's Class 1
- Agent's Class 2
- Broker's Class 1
- Broker's Class 2
- Broker's Class 3
- Broker's Class 4

Nova Scotia

- Level 1 General Insurance Agent
- Level 2 General Insurance Agent
- Level 3 General Insurance Agent

Prince Edward Island

- General Insurance Agent

Newfoundland

- Property and Casualty Insurance Representative Level 1
- Property and Casualty Insurance Representative Level 2

- [Property and Casualty Insurance Representative Level 3](#)

[Yukon](#)

- [General Insurance Agent](#)

[Northwest Territories](#)

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