

Life Licence Qualification Program (LLQP) Examination Appeals Policy

Contact: Licensing Department

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1.0 PURPOSE

To outline the Insurance Council of British Columbia's policy for Examinees wishing to appeal examination results or an issue related to the LLQP Examinations.

2.0 SCOPE

This policy applies to all Examinees wishing to appeal results or an issue related to the LLQP examination (exam).

3.0 DEFINITIONS

Examination Irregularity: any irregularity that has a significant and prolonged disturbance or impact on the examination at an in-person testing facility (e.g., fire alarms).

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

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

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

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

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

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

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

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

4.0 POLICY

4.1 Background

- Examinees who have written the LLQP examination and meet specific appeal grounds have the right to appeal their results to the Insurance Council.
- Examinations are graded via a machine grading system. However, before results are released, the answer sheet of any examinees with results below, but close to, a passing grade (passing grade is 60%) will be hand-graded to confirm the test score.
- The Insurance Council does not review appeals regarding the content of the examination or possible responses to examination questions. The content of the examination is not subject to appeal.
- Due to the sensitive nature of the examination material, Examinees are not permitted to review their examination documents.

4.2 Appeal Requirements

- Only Examinees who have written in part or in total an LLQP examination have the right to appeal a decision relating to their examination, including their examination results.

4.3 Grounds for Appeal

- Examinees may appeal a decision regarding the LLQP examination (including results) on the following grounds.

4.3.1 Grading Error

- If an Examinee believes there was a mistake in the grading process, such as an incorrect score tally, they may appeal their examination results and request a re-mark.

4.3.2 Misconduct Decision

- Examinees subject to a Misconduct investigation will be managed in accordance with the Insurance Council's *Life Licence Qualification Program (LLQP) Examination Rules, Misconduct and Investigation Policy*.
- Examinees who believe the Insurance Council's final decision regarding the Misconduct is incorrect may appeal that decision providing they clearly identify why their request merits an appeal (e.g., unfair treatment or new evidence).

4.3.3 Administrative Errors

- Examinees may appeal a decision relating to the LLQP examination if they believe Exam Staff made an administrative error that adversely impacted their ability to write the exam.
- In all examples where the Insurance Council identifies an administrative error was made, the Insurance Council will proactively attempt to identify and remedy any impacts it caused.

4.3.4 Exceptional Circumstances

- Examinees may appeal to retake a new form of the examination in exceptional circumstances, such as if they encountered a personal emergency on the day of the examination that prevented them from properly writing the examination.
- Appeal requests of this kind must be accompanied with supporting evidence (such as, but not limited to, a note from a contactable and qualified health professional).

4.3.5 Course Validity

- Course validity and wait periods (between exam attempts) are not grounds for appeal and will only be considered in instances where the Insurance Council offered no examination (e.g., where examinations have been paused).

4.3.6 Other Examination Irregularities

- Examinees may appeal a decision made by the Insurance Council on the grounds of an Examination Irregularity that compromised the fairness or integrity of the examination process.
- Examples of Examination Irregularities include:
 - Construction or excessive noise that has a prolonged impact on the examination.
 - Prolonged evacuations and fire alarms (in-person examinations only) that impacts an Examinee's ability to complete the examination in a fair testing environment.
 - In these circumstances, Exam Staff will resume the examination if there is time to do so.
 - If there is insufficient time, the Insurance Council will allow Examinees to schedule a new examination time at no additional cost. Exam Staff at the new schedule will provide a different form of the exam to the one originally written. This decision cannot be appealed.

4.4 Appeal Procedure

- Examinees wishing to make an appeal must submit an appeal request to the Insurance Council's Licensing Department via email within 10 business days of receiving exam results (or within 30 calendar days of a decision regarding misconduct investigation appeals). The Insurance Council reserves the right not to accept appeals made outside of this time.
- Examinees must clearly outline their grounds for appeal and provide any relevant supporting documentation or evidence.
- The Insurance Council will review the appeal and may request additional information from the Examinee to assist with its review.

4.5 Review Process

- The Insurance Council will review all evidence relating to an appeal. This may include:
 - The Examinee's written request for an appeal and all supporting documentation;
 - Any reports provided by Exam Staff regarding the exam day; and
 - Any other material, documentation or information relevant to the appeal.

4.6 Possible Appeal Outcome

- The Insurance Council cannot grant a passing mark or assume an Examinee would have passed the examination if the circumstances forming the basis of the appeal had not existed.
- Appealing scores or grades may result in the same score, a lower score or a higher score.
- The Insurance Council will respond to appeal requests via email.
 - For appeals relating to grading or administrative errors, the Insurance Council will endeavor to respond within 10 business days of receiving the appeal request (subject to further information requests or other operational requirements).
 - For all other matters, the Insurance Council will review the appeal within 20 business days and may request additional information to help inform the appeal request.
- After reviewing all material provided, the Insurance Council may:
 - Deny the appeal (no further action taken); or
 - Grant the appeal based on one of the listed appeal grounds.
- If the Insurance Council grants an appeal, it may make one of the following decisions:
 - Allow the Examinee to re-sit the examination without the appealed attempt being counted as one of the permitted attempts;
 - Allow the Examinee to re-sit the examination at an adjusted fee; and/or
 - Any other remedy deemed necessary.

5.0 RESOURCES

[*Financial Institutions Act*](#)

[*Insurance Act*](#)

[*Insurance Council Rules and Code of Conduct*](#)

[*Insurance Council LLQP Examination Administration Policy*](#)

[*Insurance Council LLQP Examination Rules, Misconduct and Investigation Policy*](#)