



# Insurance Institute of Canada Examinations Guide



EMPOWERING INSURANCE CAREERS

[insuranceinstitute.ca](http://insuranceinstitute.ca)

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# Introduction

This guide supplements the information found on the [IIC Exams](#) and [ProctorU](#) websites and is an additional resource to help you prepare for and take your Insurance Institute of Canada (“Institute”) exams. You are responsible for knowing the content of these resources.

## About Institute Examinations

### Exams Offered

The Institute offers final exams for its national program courses, as well as provincial licensing exams. Visit [National Programs](#) and [Provincial Insurance Licensing](#) for more information about these programs, course offerings, exam schedules, exam results and contact information.

### Schedules

Exam Administration Period	When
<a href="#">National Programs</a>	first 2-3 weeks of April, July and December
<a href="#">Registered Insurance Brokers of Ontario (RIBO)</a>	3 weeks every month
<a href="#">Provincial Insurance Agent Licensing Exams</a>	3 weeks every month

### Computer-based Exams

All Institute exams are computer-based. The exam platform includes an online calculator, note pad, question bookmarking, and other available features. Before every exam, log in to your [IIC Exam Portal](#) and complete the “Exam Tutorial” to practice using these features.

### Administration formats

All Institute exams are offered in two formats: in person (IP) or virtually proctored (VP).

In-person exams are written at IIC local institute chapter offices or partner exam centres. Exam centres provide you with a computer to use and the exam centre proctors manage the environment and assist you with technical issues.

Virtually proctored exams are convenient because you can write at a wider range of times. You find your own dedicated and secure space that is quiet and free of distractions. You use your own personal computer and Internet connection and are strongly discouraged from using a work device.

### In-person or virtually proctored exams

Before deciding which format to book, think carefully about whether the IP or VP format better suits your needs.

If you are considering a VP exam, review [Virtually proctored exams](#) and [Taking your virtually proctored exam](#) to check if this format is right for you. You will need:

- To watch the [Candidate Experience Video](#).
- A suitable testing environment: [Is there anywhere I am not allowed to take a test?](#).

- A personal laptop or computer that meets the [Equipment Requirements](#) and can download the [Guardian Browser](#). It is advisable **not to use a work computer** or a computer where you do not have administrative rights.
- A webcam and built-in microphone (no headsets).
- A stable internet connection with at least 3 Mbps upload & download speed. [Take a speed test](#).
- To pass the [system check](#) (Test It Out).

It is important to be aware that virtually proctored exam results may be nullified for reasons including, but not limited to, missing or poor video quality, internet connection issues, an inability to verify your ID, or an inability to verify the security of the exam environment.

If you anticipate having issues with any of the above requirements and/or you are not comfortable with the risks of taking a VP exam, it is advisable to book an IP exam instead.

IP exams are more suitable for examinees who do not have a secure or quiet place to write, a stable internet connection, and/or the required technical requirements for VP exams.

## Examination Scheduling (Booking)

Availability is limited for both IP and VP exams, and bookings are on a **first-come, first-served basis**. When a location, date or time of day is fully booked, you will need to select from the remaining options. You can keep checking for availability in case of cancellations. The Institute does not guarantee the availability of your preferred location, date or time of day. IIC Member Services and the Examinations and Assessments Department are not able to make additional spots available when fully booked.

After registering for your course or exam, you will immediately receive the **Action Required – Schedule (Book) Your IIC Exam Now** email. To increase the likelihood of booking your preferred location, date and time of day, you must book early, preferably as soon as you receive the email. To book your exam:

1. Decide if you wish to take your exam in the IP or VP format.
2. Open the [IIC Exam Portal](#) to schedule (book) your exam.
3. Log in with your Member ID and password.
4. Select **Book** beside your exam.
5. Choose your preferred exam format:
  - For IP exams, select the **In-Person Proctoring** tab, then your preferred location
  - For VP exams, select the **Online Proctoring** tab
6. Select your preferred date and start time:
  - Note that for VP exams, times shown are based on the 24-hour clock, e.g. 04:00 is 4 AM and 16:00 is 4 PM. To reduce waiting times, book your exam during less busy periods, such as earlier in the week, before 9 AM (09:00) or after 5 PM (17:00), and not on the hour.
7. Click **Book** to complete booking.

Once you have scheduled your exam, you will receive the **Insurance Institute Exam Booking Confirmation** email with additional information and instructions. You can also view your exam details in the [IIC Exam Portal](#).

## Preparing for the Examination

In preparation for your exam, you must read, understand, and abide by the [Academic integrity policy](#) and [Requirements and rules for writing an exam](#). RIBO examinees must read RIBO's [Exam Administration & Academic Integrity Policy and RIBO Exam Rules](#). The exam platform will prompt you to agree to these policies before starting your exam.

### Academic Integrity and Requirements and Rules

The reputation of the Institute, the value of its certifications and validity of its exam results are based on maintaining the highest levels of integrity for its exams. This relies on all examinees demonstrating utmost good faith and professionalism in all their actions during the exam process.

Exams undergo extensive security reviews to safeguard against content compromise and breaches of exam rules. These security reviews are both direct, such as proctor observations, as well as indirect, including data-driven methods to detect exam irregularities and misconduct.

If the Institute finds reason to believe that examinees have engaged in activities that compromise exam security or otherwise violate its policies, the consequences of exam irregularities and/or breaching the [Academic Integrity](#) and/or the [Requirements and rules for writing an exam](#) will apply. These consequences include, but are not limited to, nullification of exam results, suspension of exam privileges, legal action taken against the examinee, and/or loss of license, as applicable.

Consequences for RIBO examinees are found in RIBO's [Exam Administration & Academic Integrity Policy and RIBO Exam Rules](#).

For VP exams, also read [What am I allowed and not allowed to do during my exam?](#)

### Testing Accommodations

Testing accommodations are provided for tests, midterms, and exams and will be based on functional limitation(s) resulting from a documented disability or other restrictions due to a protected ground under human rights legislation that impact a student's ability to take tests, midterms and/or exams under standard conditions.

All the information needed to request testing accommodations is available in the [Testing Accommodation](#) policy, which includes downloading and submitting the required *Testing Accommodation Request Form*. The *Testing Accommodation Request Form* specifically deals with the protected ground of disability under the human rights code. If your request for testing accommodations is based on any other protected ground, explain your request in an email to [accommodations@insuranceinstitute.ca](mailto:accommodations@insuranceinstitute.ca).

### Examination Question Format

The format of exams varies across [Institute programs and courses](#). Exams consist of either all multiple-choice questions (MCQ), all constructed response (narrative and application) questions, or a combination of both.

[Exam Format](#) explains more about types of questions and provides examples for Chartered Insurance Professional (CIP) courses. Course specific pages also provide more information.

Other certificate or designation exams offered by the Institute are all MCQ: [General Insurance Essentials \(GIE\)](#), the [Canadian Managing General Agent \(CMGA\)](#) and the [CEGEP damage insurance program](#).

Visit [Insurance Licensing](#) for information about question format for specific licensing exams or contact your local institute chapter.

[How to study for exam success](#) provides useful study tips.

## ID Requirements

### Acceptable ID Types

You must present original, valid (not expired) government-issued photo identification (e.g., passport, Canadian driver’s license, Health Card, Permanent Resident Card) for identity verification. The following ID formats are not permitted: IDs without a photo, digital/electronic, paper, photocopies, images, or laminated IDs without any security features.

Proctors will verify your identity before you can write your exam. Proctors have the right to reject any government-issued photo identification if authenticity cannot be verified. If you do not present original, valid (not expired) government-issued photo identification on exam day, you will not be permitted to write your exam and will be required to reschedule, subject to availability. A rescheduling fee will apply for unacceptable ID issues.

For Institute programs, if you are unable to present an acceptable ID by the end of the same exam administration period, you will be marked absent and will be required to reenroll in the course, i.e., register for continued tuition.

### First and Last Name Requirements

The legal first and last names on your ID must exactly match the names in your IIC member account:

- You are responsible for ensuring that the names match in advance of any IIC exam. If the names do not exactly match, you may be prevented from taking your exam.
- If the first and last names do not exactly match, log in to your IIC member account or call Member Services to change your name **before you schedule your exam**.
- If you change your name **after you schedule your exam**:
  - For IP exams, no further action is required
  - For VP exams, follow these instructions:

Time before your scheduled start time	More than 24 hours	Less than 24 hours
What to do	Log in to your <a href="#">IIC Exam Portal</a> , cancel your exam, then reschedule your exam, subject to availability.	Contact Member Services for assistance
Is there a rescheduling fee?	No	Yes

## Water

You are permitted to bring and keep at your desk one transparent water bottle with all labels removed. The bottle can have a non-transparent lid. The bottle must not have any writing, logos or designs that are not transparent. Proctors have the right to approve or deny any water bottle. If your water bottle is denied, you may access it on a break.

## Taking your In-Person Proctored Exam

Take your exam in person at an IIC local institute chapter or partner exam centre in select locations. While at the exam centre, you must follow all proctor instructions.

### Arrival Time

You must arrive in the exam room at least 15 minutes before the scheduled exam start time. If you arrive late:

Up to 30 minutes late	30 or more minutes late
<ul style="list-style-type: none"> <li>You will be able to write your exam.</li> <li>You will not receive additional time.</li> </ul>	<ul style="list-style-type: none"> <li>You may not write the exam.</li> <li>You will be marked as absent.</li> <li>For IIC Programs, you will be required to retake the course.</li> <li>For licensing exams, you will be required to pay the full exam fee to reschedule.</li> </ul>

### Personal Belongings

Bring as few personal belongings with you as possible. You only need to bring the following:

- IIC Member ID number and password
- Original, valid (not expired) government-issued photo ID
- Water in a clear bottle with no labels (optional)

Personal belongings are not permitted at your desk, including, but not limited to, jackets/coats, bags/purses, wallets, phones of any type, watches, and hats/head coverings that are not deemed essential to your identity or self-expression. All electronic devices must be turned off and not on silent or airplane mode only. You must place all personal belongings including electronic devices in the designated area. IIC and exam centres are not responsible for lost, stolen or damaged personal belongings.

Having a phone of any type or other electronic device on you during the exam, even when not in use, is a breach of the [Requirements and rules for writing an exam](#).

Exam centres are scent-free. Your cooperation is appreciated in not using scented products prior to arriving at an exam centre.

### Identity Verification and Security Steps

You must follow Proctor instructions to verify your identity and participate in security steps:

- Proctors will check your original, valid (not expired) government-issued photo ID, confirming that the photo on the ID matches your appearance. Only examinees registered to take the exam are permitted to attend IIC exams.
- Proctors will confirm that your electronic devices are turned off and that all personal belongings are placed in the designated area.
- You will show your glasses to the Proctor and your forearms.



- You will sign your name upon arrival and initial when you leave.
- You will be shown to your assigned desk. You will place your ID on your desk for the duration of the exam.
- **In advance of your exam date**, contact [accommodations@insuranceinstitute.ca](mailto:accommodations@insuranceinstitute.ca) if you use a Bluetooth-enabled hearing aid. On exam day, you must show the proctor that the Bluetooth functionality has been disabled before you turn off your phone.

## Breaks

You are permitted to take one short break, e.g., to go to the washroom. Raise your hand and a Proctor will accompany you to the washroom and reconfirm your identity when you return. The exam timer will continue to count down while on a break. You are not permitted to access your phone or personal belongings while on a break as per the [Requirements and rules for writing an exam](#).

## Taking your Virtually Proctored Examination

### Available Information

Virtually proctored exams are taken using the ProctorU [Guardian Browser](#), an application software that you download onto your computer in advance. The Guardian Browser locks down your computer preventing you from accessing other websites, software and applications. A live proctor monitors your exam using your computer's camera and microphone.

You are responsible for knowing the policies and procedures listed on the [IIC Exams](#) and [ProctorU](#) webpages, including [Virtually proctored exams](#). Institute exams are accessed **only by logging in** to the [IIC Exam Portal](#). Therefore, you do not need a ProctorU account to take your IIC exam and must not create one. Disregard information on [ProctorU](#) webpages about creating or using a ProctorU account.

### System Check

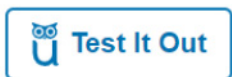
To verify your computer is compatible with the Guardian Browser and ProctorU's systems, you must complete and pass the [system check](#) (Test It Out) at least twice:

1. Well in advance of your exam date
2. Again within 4 hours of your scheduled exam start time

To complete a system check, you must log in to the [IIC Exam Portal](#) and click Test It Out:

#### Test Your Equipment

Is your equipment ready for online proctoring?



The system check confirms that your computer meets the basic technical requirements for a VP exam, i.e., camera, microphone, one monitor, CPU, RAM, Internet speed, etc. When you do the system check, you will see the following message in the Guardian Browser:

The automated equipment check does not guarantee your equipment's functionality on exam day.



This means that passing the [system check](#) (Test It Out) and/or successfully downloading the Guardian Browser in advance of exam day do not guarantee that the exam will successfully launch. Personal and work devices may have firewalls, security features, unpermitted software, etc., which may prevent you from successfully connecting to a proctor and/or launching your exam. Proctors will assist in resolving such issues but, in cases where the issues cannot be resolved, they will advise you to try another device and/or contact [Member Services](#) to reschedule.

**A rescheduling fee will apply if technical issues prevent you from launching or completing your exam and you did not complete and pass a [system check](#) (Test It Out) within 4 hours of your scheduled exam start time.**

## Steps to Take – Before Starting Your Exam

The [Candidate Experience Video](#) explains how to prepare your test environment in advance of your scheduled exam start time.

Before starting your exam, you must:

- Read the [Guardian Browser User Guide](#).
- Complete and pass the [system check](#) (Test It Out) within 4 hours of your exam start time.
- Download the [Guardian Browser](#).
- Uninstall remote access applications such as TeamViewer, AnyDesk, Splashtop, etc. Proctors cannot uninstall them for you and will cancel your exam if these applications are on your computer. A rescheduling fee will apply.
- Prepare your test environment:
  - Select a quiet and secure room for your test
  - Sit in a chair at a desk/table, not on a bed or the floor
  - Clear your table and surroundings from unnecessary items and distractions
  - Position your table and chair with your back to the door with the door in view of the camera
  - Have your original, valid (not expired) government-issued photo ID ready
  - On your computer, log in to the [IIC Exam Portal](#)
- Read and abide by the [Requirements and rules for writing an exam](#).
- Follow all proctor instructions.

To further prepare, read about [Tackling Common Test-Taker Challenges](#) and [Frequently Asked Questions about Exam Day](#).

If any aspect of your test environment suggests that the security, validity or integrity of your exam is compromised, the proctor and/or the Examinations and Assessments Department may terminate your exam session and/or nullify your exam results, even when a clear breach of the [Requirements and rules for writing an exam](#) is not evident. You will be required to reschedule your exam and additional fees will apply. See [Exam irregularities and misconduct](#).

## Steps to Take – When Starting Your Exam

On exam day, you will need to go through a series of steps to set up your computer and test environment:

1. Log in to your [IIC Exam Portal](#) 10 minutes before your scheduled appointment and click “Start Exam” when the countdown timer reaches 0:00:00.
2. Pre-checks: If you do not already have the Guardian Browser, you will be prompted to download it.

Accept the exam guidelines and terms of service. Click “Allow Access” when the Guardian browser prompts you to share your screen, a required part of being proctored virtually. The Guardian Brower will automatically guide you through a series of equipment checks to make sure your system meets minimum requirements.

3. **Photos & Authentication:** Take a photo of yourself as well as your government-issued photo ID for identity verification purposes.
4. **Proctor Connection & Confirmations:** Your proctor will greet you and confirm that you passed your identity verification steps. The proctor will review the exam rules with you.
5. **Remote System Check:** Your proctor will request to take remote control of your mouse and keyboard in order to make sure no unpermitted programs are running. You will be able to see everything that your proctor is doing during this step, and it is impossible for them to access any files without your knowledge.
6. **Room scan:** Your proctor will ask you to show the four walls of your room as well as your desk space via your webcam. You will also show your computer monitor using a mirror or Smartphone camera in selfie mode. Lastly, your proctor will make sure your phone is out of reach. You must follow all proctor instructions to make your testing area secure.

## Breaks

You are permitted one short break (for example, to go to the washroom). Inform the proctor you wish to take a break by speaking aloud or sending a message in the chat box. When you return from your break, the proctor will instruct you to use your computer camera to show your room again. The exam timer will continue to count down while on a break. You are not permitted to access your phone (cell/Smart/etc.) or personal belongings while on a break as per the [Requirements and rules for writing an exam](#).

## Live Proctors

Live proctors continuously check that your equipment (camera, microphone, video feed, etc.) is functioning and that you are abiding by the [Requirements and rules for writing an exam](#). At any time during your exam session, proctors may communicate with you to address equipment issues or behaviours that breach the exam rules, or to request an additional room scan. The exam timer may continue to count down during these times. It is your responsibility to follow the proctor’s instructions and take corrective actions. Communication with the Proctor for any of the above reasons and time spent to resolve issues are not valid grounds for complaint.

## ProctorU Support

For technical assistance before connecting to a proctor, students can contact ProctorU by phone at 1-855-772-8678, Option 1 or click the chat icon in the bottom right hand corner of this webpage to connect with [ProctorU Support](#) (URL: <https://auto.proctoru.com/chat>).

Once you start the exam setup process, you will have access to ProctorU’s live proctors. The proctors should be your first point of contact if technical issues occur during the exam. Contact your proctor by speaking aloud or typing a message in the Proctor chat box. If the box is closed, click the Support icon in the upper left of the Guardian Browser to re-open it.

**Your exam timer starts to count down when you click the “Start Exam” button. Time spent with the proctor setting up your exam or managing any technical issues before you click the “Start Exam” button does not use your total available exam time.**

On exam day, contact IIC [Member Services](#) if have contacted ProctorU technical support and they are unable to help you when you:

- lose internet connection during the setup process and your session time expires
- have technical issues or are unable to complete the setup process

## After the Examination - Programs

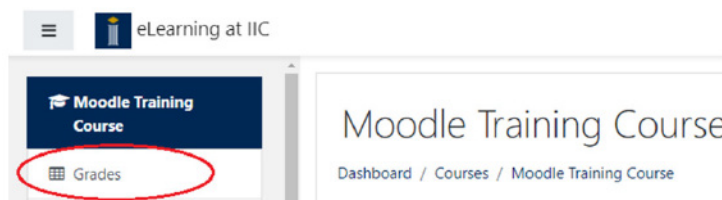
### Exam Marks

The [Results](#) section of the IIC website explains that: *The Institute does not return exam answers or copies thereof, and registration in an exam waives any right of access a student may have to the exam answers and marks. Actual exam marks will not be published.*

IIC understands that students would often like to learn their exact exam mark. Unfortunately, score reports are not currently available. If you know your course marks, you can approximate your exam mark based on the grade you received. [CIP grades](#) provides more information about how grades are calculated. This information will also help you decide whether to appeal your exam mark (see “Appeals” below).

### Class Marks

The IIC Member Services and Examinations and Assessments Department do not share class and/or midterm marks. To view these marks, log in to your eLearning/Moodle account and click on “Grades”:



Your instructor may also be able to provide these marks. If you require further assistance, contact [elearning@insuranceinstitute.ca](mailto:elearning@insuranceinstitute.ca).

### Course Grades

Final course grades are only released after you have submitted your exam, IIC has completed all quality control steps (see “Grades Release” below) and course marks have been provided, if applicable. For CIP courses, [CIP grade calculation](#) explains that: *To pass the course, you must achieve a final grade of D or above. A grade of D means that you have achieved a minimum of 55% (110 marks out of 200) on your exam and 60% (180 marks out of 300) on the course overall.*

This means that high course marks will not result in a passing grade if your exam mark is less than 55% and/or the combination of course and exam marks is less than 60%.

### Grades Release

The [Results](#) section of the IIC website explains that for grades release: *...timing may vary course by course. On average grades start being released approximately 4 weeks after the start of the exam administration period.* IIC understands that it can be frustrating to write an exam and need to wait for the final course grade; however, it is important to note that IIC takes great care with exam marking, and a system of quality control steps is in place to prevent oversights and ensure fairness to all students before releasing the grades. Therefore, course grades

may not be available for several weeks after the exam itself is written and/or marked. You will receive an email when your grade is available in MyAccount.

Thank you for not contacting IIC Member Services or the Examinations and Assessments Department to ask when your grade will be released.

## Appeals

The **Exam appeal** section of the IIC website contains all the information needed to decide whether to appeal your final exam results, including the steps to follow and the deadline. Note that re-evaluations rarely change the original result, as great care is taken with the marking, and a system of checks and balances is in place to prevent oversights.

## Rewrites

The **Exam Rewrite: Rewrite deadlines, continued tuition** section of the IIC website contains all the information available about exam rewrites, including how to register for a rewrite and the deadline. Note that: *Your course grade will be based on the results of your final exam rewrite only. Classroom or tutorial marks are not carried over.* IIC is unable to make any exceptions to this policy, no matter the reason for the exam rewrite.

## After the Examination - Licensing

For more information about how and when exam results are released for provincial licensing exams, visit your local institute chapter's **Licensing** webpage or contact your **local institute chapter** directly.

## Examination Support

The **IIC Exams** and **Licensing** webpages can answer your questions about exam policies and procedures. For all other exam enquiries, contact Member Services, Monday to Friday, 8 a.m. to 7 p.m. ET:

- 1-866-362-8585
- [iicmail@insuranceinstitute.ca](mailto:iicmail@insuranceinstitute.ca)