

BOP

Where it all begins

EDUCATION

Register for HLLQP
Certification



LICENSING

Pass Provincial
Licensing Exam

MENTORSHIP

Sponsorship and
support for success

START YOUR JOURNEY

**"The best way to
predict the future is
to create it."**

Abraham Lincoln

Get a CIPR number

Steps to Get Your CIPR Number:

1. Visit the Registry: Go to www.cipr.ca and select "Register".
2. Select Regulator: Select the insurance regulatory body specific to your province.
3. Enter Information: Enter your personal information, ensuring it matches your government-issued ID exactly.
4. Complete Registration: Click the register button to submit your information. You will receive an email confirmation containing your unique CIPR number.

Important Reminders

- Cost: Obtaining a CIPR number is free.
- Usage: You need this number to enroll in the Life License Qualification Program (LLQP) course, write the provincial exam, and apply for your license.
- Purpose: It acts as a single, secure identifier for individuals in the Canadian insurance industry.
- Missing Number: If you have forgotten your number, try to log in to the portal to retrieve it or use the "forgot email/password" option.
- Keep this number for future use, as you will need it for licensing and continuing education (CE) credits.

Enroll in the Harmonized Life Licensing Qualification Program
to become a licensed insurance agent in Canada.

Visit our Recruitment Page:

<https://partners.remic.ca/ajinsurance/>

Select your licensing course option:

Online Self-Study **\$218**

Work at your own pace and
finish fully online anywhere
from 1 week or up to 1 year



Online Live Class **\$298**

Choose between a 5-day
Monday to Friday class or a 2
Weekend Sat/Sun, Sat/Sun
live intensive webcast.



GuaranteedPass™

Your success, or retake for free



4.9 Stars on Google

Based on 1,950+ student reviews



Official Certification

Licensed by the insurance regulator



93% Pass Rate

93% pass their licensing exams!

This FSRA-approved course prepares you to become a licensed life insurance agent in Canada. Designed for flexibility, it can be completed fully online, at your own pace or through optional live instruction.

Course Length: Approximately 80 hours.
Most students complete it in 2–3 weeks.

Format: Self-paced online access, with options to join live webinars or in-class sessions.

Practice Exams: Unlimited, with instant feedback.
Certification Exams: Four modules, each with up to four attempts.

Passing grade: 60%.

Enrollment Period: 12 months of access from registration.
Language: English.



The Guaranteed Pass is valid for 12 months from your original date of registration. After this period, the guarantee expires, regardless of your course completion status or number of exam attempts.

Bonus Live Webinar Access

As part of our commitment to your success, you are eligible to enroll free of charge in one of our weekday or weekend Live Webinar courses. These sessions are led by experienced instructors and include real-world scenarios to help reinforce your learning.

Online Course Access

Upon re-registration, you will receive full access to the online learning platform and course materials for another 12-month period.

Eligibility for Re-enrollment

If you are unsuccessful in passing the provincial licensing exams within 12 months, you may re-enroll in the course at no additional charge, provided the following conditions are met:

- You must re-register within 30 days of your last failed provincial exam.
- You must have completed all course content in the system, including videos, quizzes, and modules.
- You must have used all four attempts on any one of the four provincial exams (e.g., all four attempts at Segregated Funds), and provide proof of failure for all attempts within 10 business days of your last attempt.

Non-Transferability

Your HLLQP course registration is strictly non-transferable. Access and benefits apply only to the individual named at enrollment and cannot be shared, assigned, or transferred.

No Cash Refunds

The Guaranteed Pass does not include any cash refund or cashback option under any circumstances.

How to Redeem the Guarantee

To re-enroll under the Guaranteed Pass offer, please follow these steps:

- Email support@remic.ca within 10 business days of your last failed attempt.
- Attach proof of all four failed attempts for a single provincial exam.
- Ensure you have completed all required course content before submitting your request.

Once verified, we will provide you with instructions for re-registration and renewed course access.

**"The most
important step
YOU can take
is the next one."**



Provincial Exams

- Complete and pass your HLLQP (Harmonized Life License Qualification Program) certification exam through the Remic site.
- After passing, you have 1 year to complete your provincial licensing exams in British Columbia.
- Vancouver has 2 locations: Surrey Library near KPU and UBC Robson square
- Use this link to register: <https://www.insurancecouncilofbc.com/llqp/exam-information-and-registration/>
- Choose your license type:
 - Full Life + Accident & Sickness (A&S) License → Pass 4 exam modules (75 minutes each)
 - A&S Only License → Pass 2 modules: Ethics + A&S
- Note: An A&S Only License allows you to sell only critical illness, disability, and travel insurance.
- Visit the Insurance Council of BC website to check exam details and register for your provincial exams.
- Prepare for each module carefully and complete all required exams within the 1-year deadline.



Pass the provincial exams within three months of your enrollment date, and your tuition fee with REMIC will be fully reimbursed!

Exam Costs

EXAM MODULE	AMOUNT	BY JUNE 1, 2026
Full-day Bundled Exam Package*	\$200	\$210
Life Insurance	\$75	\$80
Segregated Funds and Annuities	\$75	\$80
Accident & Sickness Insurance	\$75	\$80
Ethics and Professional Practice	\$75	\$80
Rewrite of a single module	\$75	\$80

***Only applicable to examinees writing all four modules in one day in Metro Vancouver (Vancouver or Surrey)**

<https://www.insurancecouncilofbc.com/llqp/exam-schedules-and-fees/>

**Our next step is the licensing
and contracting.**



Get Sponsored!

We will activate your APEXA profile.
Instructions on how to complete your profile will follow.
Provide the email address you will use to access your Apexa profile

Confirm the first digit of your SIN

Fill out the links below and scan completed documents:

<https://www.insurancecouncilofbc.com/Website/media/Shared/Getting%20a%20Licence/Forms/Licence-Application-Individual.pdf>

<https://www.insurancecouncilofbc.com/Website/media/Shared/Getting%20a%20Licence/Forms/Conflict-of-Interest-Form.pdf> (only if applicable - you have other employment)

<https://www.insurancecouncilofbc.com/Website/media/Shared/Licence%20Resources/Forms/Supervisor-Undertaking-Form.pdf>



Complete the Council Rules Course

(attached is the guide, \$150 fee)

<https://www.insurancecouncilofbc.com/licensee-resources/continuing-education/courses/council-rules-course/>

(Please make sure to choose the right course:

Life and/or accident & sickness insurance

as the fee is nonrefundable.

Obtain police clearance from your local detachment or online through Triton (~\$17 fee). If you have resided in Canada for less than 5 years, a valid police clearance from your previous country of residence is also required.

Copy of government issued photo ID

Copy of void cheque

\$350 licensing application fee (ONLINE) -> Insurance Council will contact you to process payment online after we've submitted your papers.

Copy of your Remic receipt
(for tuition reimbursement, if applicable)

E&O Application Process (with LaTurquoise)

Apply for an E&O Professional Liability Insurance – Add a little bit of body text

Click ProtecPRO programs > Choose Financial Services

Representant Program > Click Online Quote > Fill out the online form.

<https://drive.google.com/file/d/1tG1eV5PF139dq6Clr1USJCJV sna6xZel/view?usp=sharing>

"One man can be a crucial ingredient on a team, but one man cannot make a team."

Kareem Abdul-Jabbar