

LLQP STAKEHOLDER ENGAGEMENT COMMITTEE

TERMS OF REFERENCE

1. PURPOSE:

The LLQP Stakeholder Engagement Committee (the Committee) will provide input and feedback on matters of interest to LLQP course providers or industry participants with respect to the LLQP.

Input from the Committee will be shared with CISRO's LLQP Governance Committee (the LLQP GC).

2. COMPOSITION:

The Committee must have a minimum of five members. Any LLQP course provider, any licensed entity that recruits or employs new life insurance representatives and any associations representing insurers or agents may join.

The Committee must appoint its own Chair.

3. MEETING SCHEDULE OF THE COMMITTEE:

The Committee shall meet as often as it determines. Agenda topics will be determined by the Committee.

4. MEETING SCHEDULE OF THE GOVERNANCE COMMITTEE WITH THE COMMITTEE:

The Committee will be given the opportunity to meet with the LLQP GC at least once a year in conjunction with a CISRO meeting, and more frequently at the LLQP GC's discretion.

The LLQP GC will use these meetings to communicate information regarding the operation of the LLQP and the Committee will also have the opportunity to provide the LLQP GC with feedback on the existing LLQP and/or on future directions for the program.

At least one week in advance of meeting with the LLQP GC, the Chair of the Committee will provide requested agenda items to the Chair of the LLQP GC.

The LLQP GC reserves the right to call upon the Committee to meet for any purpose.

5. CONFIDENTIALITY:

All materials produced by the LLQP GC will be kept confidential. Each Committee member will be required to sign a confidentiality agreement prior to the first meeting with the LLQP GC.

From time to time the LLQP GC may require additional confidentiality measures and embargo conditions regarding specific topics of discussion and/or documents for review with Committee members. Such measures could include limiting the discussion with Committee members present at the meeting and requiring Committee members to sign for numbered copies of specific documents with the requirement for them to be returned.

6. FACILITIES AND EXPENSES:

The Committee members will be responsible for their own expenses.



October 17, 2017

TO: ALL LLQP STAKEHOLDERS

Subject: LLQP Update

This letter will provide an update on the following three items related to the LLQP program:

- The release of a follow-up Psychometric Export report;
- An invitation to form a Stakeholder Engagement Committee; and
- An update on collusion/cheating detection that has been conducted by CISRO and its members.

Release of Follow-up Psychometric Report

In September of 2016, CISRO published the Psychometric Audit Report of the LLQP Exam which was completed by Yardstick Testing & Training Experts (Yardstick).

In addition to that initial analysis, CISRO engaged Yardstick to do a follow-up analysis based on exams written in the first quarter of 2017. The report from that analysis is attached for your information and review. We believe the comments outlined in the report are self-explanatory.

We welcome any feedback you may have and would like comments to be received no later than November 30, 2017. Comments on the report should be addressed to:

Ron Fullan,
c/o Insurance Councils of Saskatchewan
310 – 2631 28th Ave
Regina SK, S4S 6X3
Or electronically to ron.fullan@skcouncil.sk.ca

Formation of Stakeholder Engagement Committee

As discussed at the last stakeholder meeting, we are extending an invitation for stakeholders to form an LLQP Stakeholder Engagement Committee. The Terms of Reference for the committee are attached. We have asked representatives from CLHIA to initiate contact with interested stakeholders to begin the process of forming the committee.

Collusion/Cheating Detection

In an effort to uphold the validity and integrity of the LLQP exam, the LLQP Governance Committee has implemented various initiatives in recent months. One of these includes collusion analyses conducted by Yardstick, the firm that was hired to review the program in 2016.

In light of the findings drawn from these exercises, the Committee wishes to inform stakeholders of the means it will use to remain proactive regarding the confidentiality and integrity of its licensing exam. The following steps have been undertaken:

- Collaborative multi-jurisdictional investigations are ongoing in cases where data suggested a strong possibility of exam fraud.
- Punitive measures have been adopted and will continue where reasonable proof is collected demonstrating that candidates and/or their managers/trainers attempted to compromise the exam testing process.
- Planned initiatives such as pilot testing have been approved and implemented to increase the size of the question databank.
- Regular and recurring collusion analyses will now be included in the program's annual maintenance activities.
- Course Provider certification audits are being considered. The Licence Agreement provides for such measures. Financial audits were conducted earlier this year. Based on the evidence collected, we are concerned that the collusion/cheating is occurring at the certification level as well, and we are currently examining appropriate steps to ensure cheating is kept in check at the certification stage.
- Finally, we are reviewing whether adjustments to the program may be necessary in order to counteract the collusion/cheating activities that have been uncovered.

In closing, the Committee wishes to underline the fact that stakeholder collaboration is key in maintaining life insurance qualification standards.

Yours truly,

Ron Fullan
Chair, Canadian Insurance Services Regulatory Organizations