

**Canadian Council of Insurance Regulators
Canadian Insurance Services Regulatory Organizations**

**APPLICATION FOR NEW LIFE OR NEW ACCIDENT AND SICKNESS
INSURANCE AGENT'S LICENCE**

General Instructions

Note: When using the attached form to apply for an insurance licence in the provinces of Newfoundland and Labrador, Quebec, and Saskatchewan, references in the instructions and forms to “agent” should be taken to have the same meaning as “representative”, the equivalent term used in Newfoundland and Labrador and Quebec, and “salesperson” the equivalent term used in Saskatchewan.

1. This form is to be used by an individual seeking a licence as a life insurance and/or accident and sickness insurance agent in any jurisdiction in Canada. Prior to completing the form, applicants must familiarize themselves with Appendix A, which sets out the requirements for each jurisdiction. It is the applicant's responsibility to ensure that they meet all of the requirements for the jurisdiction to which they are applying.
2. Answer all the questions fully. If there is not enough space on the form for your answers, please attach a signed statement.
3. It is an offence to act as an insurance agent or broker prior to a licence being issued.
4. It is an offence to provide false, misleading or incomplete information on this application and/or any attachments, and doing so may be sufficient grounds to reject the application, or revoke a licence, or prosecute you.
5. In most jurisdictions, when an applicant makes an application, a criminal record search is part of the regular screening process, and your name WILL be searched. Non-disclosure or any misrepresentation of your history of offences will result in significant delays in processing your application and may necessitate a public hearing, as well as possible charges under the law in the jurisdiction to which you are applying.
6. The application may be required to have the Sponsor's Attestation completed and signed by an authorized representative of that company. Jurisdiction specific instructions are in Appendix A.

Further information about obtaining a licence is available on the websites of regulators or sponsors. Regulator contact Information and website addresses are listed in Appendix B.

DETAILED INSTRUCTIONS FOR COMPLETING AN APPLICATION FOR A LIFE INSURANCE OR ACCIDENT AND SICKNESS AGENT'S LICENCE

Note: Do not post-date cheques. All cheques and money orders are to be made payable to the appropriate authority in the jurisdiction to which you are applying (see Appendix B). An application is only considered complete if all questions are answered and all documents are received. Depositing of your cheque does not mean that your licence has been issued or will be issued. Each jurisdiction has its own policy regarding refunds. Incomplete applications that are missing any of the items listed below will be returned without processing.

- Responses to all questions
- Relevant attachments and supporting documents
- Required signatures
- The correct fee

1. **Language of Preference**

Applications are available in both English or French, in Prince Edward Island, New Brunswick, Quebec, Ontario and Manitoba. In all other jurisdictions, the application is available in English only.

2. **Applicant Information**

Please provide your legal name, and given names in full.

Date of birth: Other than in British Columbia and Quebec, all jurisdictions require that you must be a minimum of 18 years of age to obtain an insurance agent's licence. (In British Columbia, the minimum is 19 years of age).

Business Address: Please provide if applicable. Your sponsor's head office is not considered your business address. Leave this section blank if your business address is the same as your personal address.

3. **Consent To The Collection Of Personal Information**

Personal information requested on this application is collected under the authority of enabling legislation in all jurisdictions. This information will be used to determine if an applicant is qualified to have a licence issued. The information may be disclosed to a sponsoring company, other regulators or law enforcement agencies and can be subject to access under freedom of information requests in some jurisdictions.

4. Qualification Details

No application for licensing will be accepted until after an agent has passed the qualifying examinations or provided documentation to support examination equivalency.

Provide licence number for any life insurance or accident and sickness licences you currently hold in your home jurisdiction. Please attach a Certificate of Authority for each of the relevant licences if this is a requirement of the jurisdiction to which you are applying. Jurisdiction-specific requirements are in Appendix A.

5. Employment History

Include all employment over the past five years, including current occupation. If you have been a student or a homemaker within this time, please indicate these periods.

6. Disciplinary Action, Bankruptcy, Judgements and Civil Proceedings

Read all of the questions in this section carefully. If you answer yes to any question in this section of the application, please provide a full explanation in your own words and attach any relevant official documents.

If you are in doubt as to previous dealings you may have had with any regulatory body or law enforcement agency, or if you have questions about how to answer any question in this section, please contact your sponsor or a legal advisor.

Errors and Omissions

A number of jurisdictions require life and accident and sickness agents insurance agents to carry Errors and Omissions insurance coverage. The policy limits and conditions vary from jurisdiction to jurisdiction. It is the responsibility of the applicant to be aware of and acquire the appropriate E&O coverage required by the jurisdiction to which they are applying, and to maintain that coverage through the term of the licence. Jurisdiction-specific requirements are in Appendix A.

8. Sponsor's Attestation

Licence applications for agents required to be sponsored by an insurer, must be completed and signed by an authorized officer of the insurer. The licence application must be submitted through the head office of the sponsoring insurer. Jurisdiction-specific requirements are in Appendix A.