

NOVA SCOTIA INSURANCE AGENT LICENSING FAQ'S

Agent Licensing and Application FAQ

What is the Individual Insurance License Application Form used for?

The Individual Insurance License Application Form is used for licensing all types of agents and sometimes for updating your insurance license information.

What do "New," "Transfer," "Renew/Transfer," and "Re-Instate" mean on the application form, and which one should I choose?

These are application types, and you should choose ONLY one of the four options based on your situation:

New: If you are applying for any agent license for the first time OR if you currently hold a LLQP A&S license and are now applying for LLQP Life or A&S license.

Transfer: When your sponsor has changed within the three-year licensing period.

Renew/Transfer: If your sponsor has changed, and it's time to renew your license.

Re-Instate: If your license has expired or been canceled, and you are applying to be licensed again.

Note: If you want to renew your license without any changes, please use the form mailed to you. Only use the Insurance Agent Application form if you are renewing and changing your sponsor simultaneously. Select the application type "Renew/Transfer."

What are the "life," "general," and "travel" boxes below application types, and how do I fill them in?

Each box represents a different "License type," which refers to the class of insurance the license is for. You need a separate application form for each class of insurance you want to be licensed for. For instance, if you want to be licensed for both A&S and General insurance, you must submit TWO forms, one for A&S and another for General Insurance.

On the form, choose ONE license type, and then in that box, select ONE and only ONE of the available options.

How do I cancel my license, and can I get a refund?

To cancel your license, please notify us in writing. Refunds are given for any full year remaining on the license term, and they are paid to the party that originally paid the fee (which may be the agent or agency). You do not need to re-submit the Individual Insurance License.

I want to upgrade my General Insurance Level I to Level II. Do I need to send another Individual Insurance License form?

No, you do not need to send another form. Please contact us by mail and provide the transcripts of the prescribed IIC Courses or CAIB courses you have completed. There is no fee to upgrade your license.

My contact information has changed. How do I get my information updated?

Please inform us in writing or by email about any changes to your contact information. There is no fee charged for this service.

International Applicant Nova Scotia License FAQ

Who can apply for a Nova Scotia license to sell insurance?

International applicants, including those residing outside of Canada, can apply for a Nova Scotia license to sell Life, Accident, and Sickness or General insurance.

Can applicants with a valid license in their jurisdiction qualify for any exemptions?

Yes, applicants with a valid license in their jurisdiction may qualify to challenge the Nova Scotia Life Licensing Qualification Program (LLQP) and General Exams.

What documents are required for the application process?

The following documents must be submitted to OSI for review:

- Resume with relevant work experience and references.
- Certificate of authority from their jurisdiction for the same class of insurance they are applying for.
- Certified copies of academic documentation required for insurance licensing in their jurisdiction.
- Completion of LLQP / General course from an online provider
- Confirmation of sponsorship by a licensed insurance agency in Nova Scotia
- Current criminal record check from their residing jurisdiction
- Certified translations of all non-English documents from an accredited(authorized) translator in the country where the translation is being completed.

How long does the registration process take?

Completed applications will be registered within 10 business days, provided all required documents have been submitted with the application.

Where can I find more information or assistance regarding the application process?

For further information or assistance, you can contact [OSI \(Office of the Superintendent of Insurance\)](#) or refer to the OSI's [guidance and resources](#).

Please note that the information provided in this FAQ is subject to change, and it is recommended to verify the latest guidelines and requirements before submitting your application.

Consideration of Alternative Information for Licensing FA

What if I am unable to provide certain required documents for my insurance licensing application?

The [Office of the Superintendent of Insurance \(OSI\)](#) understands that there might be circumstances beyond your control preventing you from providing certain required documents. In such cases, the OSI will work with you to accept alternative information without compromising the integrity of the licensing process.

How can I request consideration for alternative information?

If you cannot provide specific required documents, you should contact the OSI in writing and submit a request for consideration of alternative information. Your request should include:

- A list of the required documents you cannot provide.
- The reason you cannot obtain the required documentation.
- Details of your attempts to obtain the necessary documents.
- Information about the documents you can provide to demonstrate your qualifications for licensure.
- Consent to the OSI contacting third parties to obtain relevant information and documentation regarding your qualifications.

What happens after I submit my request for alternative information?

The OSI may ask you to provide additional information or evidence explaining why you are unable to submit the required documentation. If the required documentation is needed by a third-party assessor, the OSI may direct you to contact the third-party directly.

What alternative information will be considered for educational credentials?

When assessing educational credentials, the OSI will consider the following alternative information if required documentation cannot be provided:

- Certified copies of original academic documentation
- Photocopies of academic documentation with an affidavit attesting to their authenticity

- An affidavit from you describing your academic qualifications, the institution attended, and detailed course descriptions, with supporting evidence if available.
- Affidavits from former professors and classmates verifying your course descriptions and academic performance.
- Information obtained from third parties with your consent, verifying your educational credentials.
- Any other information you offer to demonstrate your academic qualifications.

What alternative information will be considered for professional qualifications?

When assessing professional qualifications, the OSI will consider the following alternative information if required documentation cannot be provided:

- Reference letters from prior employers and colleagues
- An affidavit from you describing your professional qualifications and detailed descriptions of prior work performed, with supporting evidence if available.
- Copies of reports supporting your involvement in a project
- Statements of professional standing from other regulatory bodies
- Certified copies of professional licenses or certificates
- Any other information you offer to demonstrate your professional qualifications.

Will there be any costs associated with alternative assessments?

Yes, the applicant is responsible for the costs of alternative assessments.

Do I need certified translations for original documents not in English?

Yes, all original documents not in English require a certified translation.

Special Accommodations FAQ

How do I request accommodations for the licensing process?

To request accommodations, individuals must identify themselves to the [Office of the Superintendent of Insurance \(OSI\)](#) and, if necessary, provide appropriate documentation of their disability or disabilities.

When should I make the request for accommodation?

The request for accommodation must be made at the time of registration. Providing sufficient lead time at registration allows for a smoother process, especially for individuals with well-described disabilities and straightforward accommodation needs.

Are accommodations personalized to individual needs?

Yes, accommodations are often individualized based on specific needs. The OSI will develop a reasonable and effective accommodation in response to the request, considering available resources.

Can I choose the adaptive equipment and support services for my accommodation?

The Superintendent's office reserves the right to select the specific adaptive equipment and support services it provides, based on what is deemed reasonable and effective for the accommodation.

Application Status Notification FA

How are successful applicants notified of their registration approval?

Typically, successful applicants receive an official notification confirming their registration approval, which is conveyed through either an email or a letter sent by post.

What does the approval notification include?

The approval notification includes a formal license certificate sent via postal mail or email. The certificate serves as confirmation that the applicant has met all the necessary requirements and is now eligible to practice as an insurance agent in Nova Scotia. It may contain details such as their name, registration number, date of registration, and the registration period (usually 3 years in the normal term).

Is there any additional information provided to successful applicants?

Yes, if applicable, the communication may also provide information about the registration renewal process. This includes details about timelines, fees, and any additional requirements for renewing their registration in the future.

How are applicants who are not granted registration informed of the decision?

Applicants who are not granted registration will be informed of the decision through communication via postal mail or email.

What does the denial notification entail?

The denial notification is an official communication that states the applicant's registration has been denied. It clearly indicates that the applicant has not met the necessary criteria for registration.

Will the communication explain the reasons for the denial of registration?

Yes, the communication will provide specific reasons for the denial of registration. These reasons may include insufficient qualifications, failure to meet educational or training requirements, or issues identified during the assessment process.

Is there any support provided to applicants whose registration is denied?

In some cases, the division may offer guidance and support to help the applicant address the identified deficiencies and reapply in the future. This support could include information on additional training programs, educational opportunities, or specific areas for improvement that the applicant can work on before reapplying for registration.

Internal Review Process FA

What is the Internal Review Process?

The Internal Review Process allows applicants who disagree with a licensing decision by the Office of the Superintendent of Insurance (OSI) to have their case reviewed by an independent Internal Review Committee established according to the OSI's Internal Review Policy.

How can I initiate an Internal Review of my registration decision?

To request an internal review, a written request must be submitted to the OSI stating reasons for disagreement with the registration decision within 30 days of the date the decision is received by the applicant.

Who reviews the case during the Internal Review Process?

Should a request for an internal review be received, an Internal Review Committee (the "Committee") is established. If required, training will be provided to Committee members. The Committee will conduct a thorough examination of your case, considering all relevant information and submissions.

Can I provide additional information or submissions during the review?

Yes, during the internal review process, new information, additional documentation, or written submissions that support the case may be submitted. The Committee will specify in writing deadlines for submission.

How long does the Internal Review Process typically take?

The time frames for the process may vary, but you can expect a decision to be provided by the Committee between 30 to 90 days from the receipt of the request for internal review. The process may also include a hearing, where both parties have the opportunity to appear and speak before the Committee.

How will the Internal Review Decision be communicated to me?

The Committee communicates its decision to all parties in writing within 14 days following the hearing, or completion of the internal review process if there is no hearing. The communication will include a

clear explanation of the decision, considering all arguments and any new information or submissions provided.

- If the committee decision overturns the initial decision, you may receive a revised registration approval and associated documentation within 7 days of the decision.
- If the internal review upholds the initial decision, you will be informed of the confirmation of the original decision and the reasons for its affirmation.

Is the Internal Review Process impartial and independent?

Yes, to ensure fairness and impartiality, individuals who acted as decision-makers in the initial registration decision are not involved in the internal review process or are a part of the Committee.

For More Information please contact the Nova Scotia Office of the Superintendent of Insurance

General Enquiries:

902-424-6331

Consumer assistance and complaints:

902-424-5613

Agent, agency and adjuster licensing enquiries:

902-424-2787 or 902-424-7551

Insurer licensing enquiries: 902-424-6331

Fax: 902-424-1298

Email: fininst@novascotia.ca