REGISTERED INSURANCE BROKERS OF ONTARIO

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RIBO Exam Rules

1. Examination Eligibility Requirements:

1.1. Examinees must ensure they are eligible for the exam(s) they intend to take before registration. Individuals with an active license (OTL or licensed in another jurisdiction) are required to do a self-check on their eligibility on RIBO's Equivalency. All other individuals must obtain RIBO approval to waive the Level 1 exam requirements and be eligible to write the equivalency exams.

1.2. Original, valid (non-expired) government-issued photo identification (e.g., passport, Canadian driver's license, Canadian health card, Canadian Permanent Resident card) is required for identity verification before taking the exam. Digital copies or photocopies are not accepted. Failure to provide valid identification will result in rescheduling, at the examinee's own expense.

1.3. The name and date of birth on the government-issued photo identification must match exactly with the name and date of birth used for exam registration. Any discrepancies will require rescheduling, at the examinee's own expense.

1.4. Examinees with score reports issued in a name other than their legal name must request a new score report verified against their government-issued ID from their exam service provider. Service fees may apply.

1.5. Candidates must register for their RIBO exam(s) directly through the Insurance Institute of Canada (IIC) or the Insurance Brokers Association of Ontario (IBAO). They are the only two RIBO approved exam service providers.

1.6. RIBO and its exam service providers reserve the right to refuse access to an exam, terminate, pause, postpone, or add conditions for any reason, including but not limited to, security concerns, ethical considerations, conflicts in current licensing status, unpaid/disputed exam fees, or any other circumstances deemed necessary to uphold the integrity and security of the examination process.

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2. General Examination Rules:

2.1. Only the registered examinee is permitted to take the exam.

2.2. Examinees are strictly prohibited from accessing physical or digital resources, including but not limited to, books, notes, cell phones, smartwatches, tablets, and headphones.

2.3. Recording or copying of exam content, including writing, copying and pasting, taking screenshots, photos, or recordings of questions and answers, is strictly prohibited.

2.4. Sharing of exam content or discussing it with anyone is prohibited, both before, during, and after the exam. Posting exam content online or sharing it in person is also strictly prohibited.

2.5. Only tools and resources provided within the examination interface, such as an online calculator and/or note-taking section, may be used during the exam.

2.6. Communication with anyone other than authorized personnel (e.g., proctor) is not allowed during the exam.

2.7. All written responses must be expressed using the examinee's own words. Submitting content that is identical to passages in textbooks, or to any other source, is strictly prohibited.

2.8. Examinees are not allowed to hide or place any prohibited materials in the test-taking area that could be viewed or accessed during the exam.

2.9. Reading, copying, or attempting to/from any other person is prohibited.

2.10. Food is not allowed in the examination area.

2.11. Drinks are allowed but must be in a clear container with no markings, labels, or branding. For In-person examinations, the bottle or container must have a lid which may be non-transparent.

2.12. Leaving the examination area requires permission from the proctor. Unauthorized breaks will result in termination of the exam and nullification of the results.

2.13. Examinees must maintain professionalism and courtesy with the proctor at all times.

2.14. Examinees must follow all proctor instructions and warnings.

2.15. Examinations are routinely reviewed for irregularities and/or breaches of exam rules. Candidates whose examinations indicate irregularities and/or breaches of examination rules may have their examination nullified by their exam service provider. If the examination is determined to be null and void, the examination fee will automatically be forfeited.

2.16. Candidates must remove and place out of reach any head coverings that are not deemed essential for their identity or self-expression (e.g., religion, cultural identity) such as hats, watches, sunglasses, and other head coverings.

2.17. Candidates are responsible for verifying their eligibility for licensure prior to taking the exam. Passing the exam does not guarantee full eligibility, as additional background checks (including but not limited to, criminal records and conflicts of interest with other licensing bodies) will be conducted during the formal licensing application process.

2.18. Examinees are not allowed to retake an exam for two weeks after their failed attempt. Doing so will result in nullifying your exam results.

2.19. Remarking for exams written are only available for Level 2 Technical and Level 3 Management exams as they contain constructed questions. All exams with 100% multiple choice questions don't qualify for a remark or an appeal.

2.20. Candidates are eligible to write the exam twice per exam provider. After two failed attempts they are subject to an 8-month waiting period following their second failed attempt with the same

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service provider. If a candidate takes the exam during this 8-month period, the waiting period will reset from their most recent attempt, the results will be nullified, and additional restrictors might apply.

3. Rules for Virtually Proctored Examinations Only:

3.1. The examination area must be free of prohibited materials, including but not limited to books, notes, cell phones, electronic devices, and smartwatches, for the entire duration of the exam, including breaks.

3.2. Multiple monitors or TV screens are not permitted near the examination area.

3.3. Actions that may be interpreted as attempts to communicate with others or consult unauthorized resources, including but not limited to the actions listed here, are strictly prohibited.

- 3.3.1. Repeatedly/excessively looking off screen
- 3.3.2. Obstructing their face with anything such as papers or hands
- 3.3.3. Speaking to someone else in the room
- 3.3.4. Speaking, whispering, or singing in any language
- 3.3.5. Moving outside of camera view, turning off their camera, or turning off their microphone
- 3.3.6. Interacting with another person, other than the proctor, in any way
- 3.3.7. Accessing any content, software applications, or websites during the examination other than the examination platform
- 3.3.8. Excessive noise in the environment or playing music

3.4. Rescheduling due to technical issues on the examinee's end (excluding software incompatibility) is allowed, with a potential rescheduling fee, and will not count as an attempt.

3.5. If there is any loss of video, audio, or screen for a period exceeding 5 minutes during the exam, it will result in the termination of the exam and nullification of the results.

3.6. One short break of 5 minutes or less is permitted during the exam, with prior approval from the proctor. Prohibited materials must not be accessed or used during this break. The exam timer continues during the break.

3.7. Any attempt to tamper with or manipulate the examination software, including but not limited to unauthorized access to system settings or other software during the exam, is strictly prohibited.

3.8. Examinees should ensure that their webcam is properly positioned to capture their entire face, head, and shoulders for the entire duration of the exam.

3.9. Examinees are responsible for ensuring that they have the necessary technical equipment, including a computer and a stable internet connection, to participate in the Virtually Proctored Examination. Technical disruptions due to internet instability may lead to exam termination and nullification of exam results.

3.10. Examinees should perform a system check before the scheduled exam time to ensure that their computer, webcam, microphone, and any required software are functioning correctly and up to date. Failure to do so may result in delays and could affect the examination experience.

- 3.10.1. Equipment Requirements
- 3.10.2. What Operating Systems/Devices Are Supported?
- 3.10.3. Online Proctoring FAQ

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4. Rules for In-Person Proctored Examinations Only:

4.1. Examinees must arrive at the examination center no later than 15 minutes before the scheduled examination start time.
4.2. Examinees who arrive less than 30 minutes after the exam start time will be able to write their examination with no additional time given. Examinees who arrive 30 minutes or more after the exam start time may not write the examination.
4.3. Examinees may not leave the examination room within the first 30 minutes of the exam.
4.4. Examinees must comply with specific rules regarding personal belongings, behavior, and interactions during in-person proctored examinations set by the exam center and the exam provider.

5. Data Collection:

5.1. Examinee Data: During the examination process, certain personal information may be collected, including but not limited to, the examinee's name, date of birth, member ID, address, email address, and other relevant identifying details.
5.2. Exam Grade: Information regarding the examinee's exam performance, such as grades and scores, will be recorded and stored.
5.3. Technical Data: To ensure the integrity of the examination process, technical data such as IP address and device ID may be collected.
5.4. Exam Footage: In the case of virtually proctored examinations, video and audio footage of the examinee during the exam will be recorded.
5.5. Other Pertinent Information: Any other data deemed necessary for the administration and security of the examination may also be collected, stored, and analyzed.

6. Data Storage and Sharing:

6.1. All collected data will be securely stored by the RIBO and their exam service providers in accordance with relevant privacy laws and regulations.
6.2. RIBO exam service providers may share this data with other relevant parties for the purposes of exam administration, security, compliance, and data analysis.
6.3. Examinee data may also be used for statistical and research purposes, with any personally identifiable information anonymized to protect examinee privacy.
6.4. The handling and sharing of examinee data will be done in strict compliance with applicable data protection and privacy laws.

7. Examination Registration Policies:

7.1. Please refer to RIBO exam service provider exam policies for information on eligibility, withdrawal, rescheduling, rewrite policy, transfer, absence, technical issues, legal name, failure to book the exam, and accommodations.
7.2. Examinees are responsible for familiarizing themselves with these rules and policies. Violations may result in forfeiture of exam fees, disqualification, or other consequences as deemed appropriate.
7.3. *Examination irregularities and/or breaches of examination rules may result in suspension of examination privileges, refusal of the individual's registration application, a suspension of the*

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registration, a review by the Qualification & Registration Committee which may result in the individual's licence being revoked, and/or legal action taken against the candidate.

8. Accommodation

8.1. RIBO is committed to accommodating different needs and the Exam Service Providers are required to make every effort to accommodate examinees with documented disabilities/impairment or needs relating to a protected ground and who may require alternative arrangements to write an examination.

8.2. Examinees can seek an accommodation by submitting a request form and supporting documentation, if applicable, to their exam service provider in accordance with the Exam Service Provider's policies.

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