

EXAMINATION RULES, REGULATIONS AND INFORMATION

Examinations are conducted for those students who have received instruction through in-class programs, distance learning, or continued tuition prior to the examination date. Examinations must be written during the semester in which the student receives instruction.

Examinations will be held in April, July, and December each year for all students in the CIP program.

Candidates' Regulations and Timetable

Instructions to candidates containing the candidate's registration number, address of the examination centre, and a timetable will be issued about two weeks before the start of the examinations to everyone entered.

Any candidate who has not received these documents one week before the examinations are due to be held should contact the local institute.

At the Examination Centre

1. A candidate will be permitted to sit examinations only in subjects for which the candidate has registered with The Insurance Institute of Canada and at the date and time scheduled.
2. Candidates may attempt only one examination paper per session. Conflicts in examination times are the responsibility of the candidate and may not be resolved by concurrent or consecutive writing of examinations at the one session.
3. Candidates who arrive after the starting time of the examination shall be allowed to sit for the unexpired time only, but no candidate may enter the examination room after one half-hour has elapsed from the starting time of the examination.
4. Candidates may not withdraw from the examination room until one half-hour has elapsed from the starting time of the examination.
5. Candidates may only leave the examination room if accompanied by a supervisor or after their attempts at answering have been completed and their answer books handed in.
6. Course texts, dictionaries, books, notes, papers, or other matter whatsoever are prohibited from use during the exam and in the examination room, as are cameras, telephones, PDA's and any other communication, translation, or recording device.
7. Calculators are permitted for use in the examinations provided they are math-only, non-programmable, silent, and battery-operated. The Chief Supervisor at the Centre will rule on a calculator's admissibility.
8. Communication of any kind between students, or with anyone other than authorized personnel, during the examination is prohibited.
9. Candidates may not use or have in their possession or vicinity any unauthorized or illegitimate materials or information nor make any attempt to obtain such during the examination.
10. Examination question papers must be handed in to the supervisor when the candidate leaves the examination room, together with any paper used for rough work.
11. Any breach of regulations 3 through 10 above will result in disqualification and the candidate will not be permitted to register for examinations in any of the next following nine examination sessions. The circumstances will be referred to the candidate's local institute for disciplinary action additional to the automatic and minimum suspension of registration privileges mentioned herein. Any subsequent breach of regulations 3 through 10 will result in permanent disqualification for all examinations of this Institute.
12. Ensure arrival in the examination room ten minutes before the scheduled start. Check in with the supervisor and take your place as directed.
13. Complete the front cover of the answer book, but do not begin writing answers until so advised by the supervisor.
14. **BE SURE YOU RECEIVE THE CORRECT EXAMINATION PAPER**
15. Answers must be written in pen (not pencil) and only in the books or paper provided. Do NOT use red ink.
16. Candidates must refrain from identifying themselves anywhere in their answer books except as required on Form B on the front covers and by use of their registration numbers on the covers and on any supplementary pages used.
17. Supervisors will warn candidates 15 minutes before the allotted time expires. Candidates will cease writing immediately when time has expired and will hand in their answer books. No time extension is permitted.
18. No persons other than the supervisors and candidates eligible to write the examination shall be present during the session.
19. Candidates must be members in good standing of a local institute.

Students with Disabilities

The Institute will try to accommodate the needs of students with disabilities who may require special arrangements to write the final examination. Full details regarding the nature of the disability and how it affects writing the final examination should be submitted to the Registrar at the time of registration for the course or examination. Medical information will be required.

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Changes of Exam Location

Students should notify the Institute of any change of address. We will try to accommodate a change to another established exam centre. To help us facilitate your change request, please submit changes to us by the exam registration deadline for the session in which you are writing your exam. For exam locations, check with your local Institute or chapter (inside front cover).

Withdrawal and Transfers

- **Distance Learning students** may withdraw from courses by returning all material, including texts, sent to them. Provided the texts are in a re-saleable condition, students will receive a refund of their entire fee less an administration charge of \$50.00 plus GST or HST per student. Students wishing to retain texts will have an additional amount deducted equivalent to the cost of the text. Late-entry and extra-late-entry fees and overseas student surcharges are non-refundable.

A refund or withdrawal will not be allowed if received by the Institute after January 31 for the April examination session, after April 30 for the July examination session or September 30 for the December examination session.

- **In-class students** wishing to withdraw from the examination must have their withdrawal notice delivered to the Institute prior to the entry deadline for the appropriate examination. They will receive a refund of their fee less an administration charge of \$50.00 plus GST or HST.

No refunds will be made after the exam entry deadline. Late-entry fees are non-refundable.

- **Rewrite fees** will be refunded, less an administration fee of \$50.00 plus GST or HST, if the withdrawal notice is delivered to the Institute prior to the entry deadline for the appropriate examination.
- **Distance Learning students** may transfer to an in-class equivalent if that course becomes available during the distance learning semester. The student will be responsible for payment of the in-class tuition, but the Institute will credit the student with the examination fee and textbook fee, if applicable, and refund the balance of the distance learning fee.
- **Distance Learning students** may transfer into the next distance learning session at any point prior to the transfer deadline indicated in each session. A written request to transfer is required along with a transfer fee of \$50.00 plus GST or HST if received after the deadline. Students may be required to submit fees to cover the difference in tuition costs between sessions. Please contact the Institute prior to submitting your payment.

No other refunds or credits will be made.

Absence from Examinations and Exam Deferral Requests

Examinations must be written at the session immediately following completion of the tuition semester. Absence from a scheduled exam does not entitle a student to write the examination at another date.

Permission must be obtained to defer an exam by submitting a request with supporting documentation, to the Registrar by January 1, May 1, or August 1—whichever date is closest to the original examination. Medical deferrals, with acceptable documentation, may be granted with no fee. Other deferral requests will be considered on their merits and may require an administrative fee. When an exam is deferred, it is the responsibility of the student to obtain any course or text revisions and updates, and pay any additional fees, where applicable. Ineligible absence from an examination will require the student to enroll in Continued Tuition.

Examination Results

Results will be announced at the end of the fifth week following the examination week. Results can be obtained from our website at www.iic-iac.org. Individual results will continue to be sent by mail. Students will require their Personal Identification Number (PIN) to access their results. Contact the Institute to obtain your PIN at (416) 362-8586 or at pins@iic-iac.org.

Exam Session:	Release Date
December 2005 Session	- January 14, 2006
April 2006 Session	- May 13, 2006
July 2006 Session	- August 12, 2006
December 2006 Session	- January 13, 2007

Results will not be available prior to these dates.

The Institute does not return examination answer papers or copies thereof and registration in an examination waives any right of access a student may have to the same. Refer to the Appeals Section on the following page.

Examination results may be released to the student's employer.

A student or member who tampers with or amends the official notice of examination result or transcript published by the Institute or utters a document falsely purporting to be a true copy of such notice or transcript will be subject to the penalties described in item 11 under the heading "At the Examination Centre."

CIP Honours Certificate

To qualify for an Honours certificate, a student must obtain a minimum of EIGHT (8) honours grades out of TEN (10) subjects.

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Examination Marks

Honours standing will be granted in each subject if not less than 80% of the possible marks are obtained and the candidate's final examination paper is of an Honours calibre.

Pass standing will be granted in each subject if not less than 60% of the possible marks are obtained.

Passes will be signified using the following grades:

B = 75-79% of the available marks.

C = 65-74% of the available marks.

D = 60-64% of the available marks.

A minimum of 55% (110 marks) must be obtained in the final examination by all In-Class students and by Distance Learning students eligible for bonus marks.

Unsuccessful students will receive individual notification that their results fall into one of the following categories:

X = 55-59% of the available marks.

Y = 40-54% of the available marks.

Z = less than 40% of the available marks.

No other individual marks or grades will be published.

Final Course Grades

Students who are unsuccessful and receive an X grade (55-59% of the marks) often feel they may have missed passing by only a mark or two. It should be noted that, as in-class courses are out of a total of 300, 1% is equivalent to three marks. Therefore, 55-59% is a range of three to 15 marks, and students may be more than the one or two marks away from a pass.

Likewise, with the final exam grade, as the final exam is out of 200, 55-59% is a range of two to 10 marks.

Examination Rewrites

Examination rewrites will only be accepted from those who received notification of results in the X and Y categories. Students will only be allowed to rewrite the examination on one occasion, which is specified on the notice of result. Students with a Z grade and students unsuccessful in their second attempts will be required to re-enrol as Continued Tuition students or re-enter an in-class program. Rewrite results will be based on the final examination only. In-class or tutorial marks may not be carried over. Students should ensure that they obtain any course revisions and updates, where applicable.

In extenuating circumstances, **prior approval** may be obtained from the Registrar to rewrite an examination at an exam session following that specified in the notice of result, provided this does

not result in a lapse of time greater than one year from when the original exam was written. Students may withdraw from the exam prior to the rewrite entry deadline indicated on the **Notice of Result** subject to the withdrawal fee on the fee schedule.

Appeals

There are three options should students wish to appeal their final exam grade. An appeal must be requested within 30 days of the publication date on the "notice of result." Examination answer books are not returned with any of the appeal options.

Appeals are intended to assist students who were unsuccessful in a course or those students who perceive their paper to be of an Honours calibre by having their exams reviewed by another independent marker. Appeals are not designed to otherwise improve students standing by a grade or two.

Fees for each appeal are indicated on the Fee Schedule in this Syllabus.

Re-evaluation

A re-evaluation is available to students who obtained an unsuccessful final grade (X, Y, or Z). Students requesting a re-evaluation will be provided with an analysis of their answers by an independent reviewer. The analysis will refer students to the appropriate area of the text and outline what students should have included for a more complete answer. Re-evaluations include a check of the addition, transposition of marks, and an assessment of the accuracy of the original marking.

Re-assessment

A re-assessment is available to all students, regardless of final grade. Re-assessment includes a check of the addition and transposition of marks. Students will be advised of the questions where they scored less than 60%, after those questions are reviewed to ensure the original marking was representative of the answer provided by the student. Students who request a re-assessment are not eligible to request a re-evaluation afterwards. Students who have been successful in the course may request a re-assessment in order to achieve an Honours (H) grade only.

Re-calculation

A re-calculation is a double-check of the addition and numerical transposition of marks from inside the booklet of the final exam. This appeal is available to all students, regardless of final grade. Students who request a re-calculation are still eligible to request either of the other two appeals, provided the other request is received within the required time frame.

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Note Carefully

1. Appeals rarely change the original result, as great care is taken with the marking and a system of checks and balances is in place to prevent oversights. The original marking will be carefully reviewed to ensure fairness and accuracy. In the event that a re-calculation, re-assessment, or re-evaluation produces a passing grade from a failing grade or an H grade is achieved, the full fee will be returned.
2. Only the answer paper to the final examination can be re-evaluated, re-assessed, or re-calculated.
3. Students who are eligible to rewrite a failed examination should register for the rewrite when applying for re-evaluation or re-assessment to avoid missing the entry deadline date. Should the result of an appeal not be available prior to the examination, the student may request that the rewrite be deferred to the next session.
4. GIE examinations are not eligible for review.

It is The Insurance Institute of Canada's policy not to return answer papers or copies thereof. However, in jurisdictions where there is a requirement at law to return answer papers, a copy will be returned to students upon receipt by The Insurance Institute of Canada of a request in writing and the fee of \$50.00 plus GST or HST per exam paper. This request is to be received within 30 days of the publication date indicated on the "notice of result." Once a student acts upon this legal requirement, there will be no further appeals, discussion, or review of the student's answer paper or marks.

Examination Cancellations

Examinations will only be held as determined by The Insurance Institute of Canada and published in this syllabus. In the event that an extraordinary circumstance arises that prevents an examination from being held at the published time, students must contact The Insurance Institute of Canada to determine their options.

Examinations held at times other than those expressly authorized by The Insurance Institute of Canada will be invalid.

Please see the section below, "Liability of the Institute," regarding the Institute's obligations in these circumstances.

Liability of the Institute

If the Institute, for reasons outside its control, should find it impossible to hold any of its scheduled examinations, or if a candidate's completed examination paper is lost or destroyed, the Institute's liability shall be limited to a complete refund of the examination fee paid in respect of the examination concerned.

In lieu of a refund and in order to obtain a grade for the subject, candidates may opt to write a subsequent examination in the same subject at no additional cost.

Refund Policy

Refunds of course fees are subject to the policies of the college or Institute arranging the course.

Examination, Distance Learning, Rewrites, and Continued Tuition fees are refunded, less an administration fee indicated in this syllabus, only if written notice is received before the deadline. Withdrawal deadlines have been indicated for each distance learning session and are the same date as the registration entry deadline for in-class students.

Examination Timetable

Applicable to all examinations, wherever held. Morning sessions start at 9:30 a.m., local time; afternoon sessions, at 1:30 p.m., local time. Three hours are allowed for CIP subjects.

Week Day	Morning Course Number	Afternoon Course Number
Monday	11	16, 72, 81, 131
Tuesday	33*, 71*, 121, 130	13, 47, 48, 82
Wednesday	12, 35, 36, 42*, 132	38, 46*, 54, 111, 120
Thursday	17*, 37, 45, 53, 110	31, 39, 43, 55
Friday	14, 49, 66, 112	32, 40, 122

* Discontinued course - exam available for rewrite and deferral only.

Sample Examination Papers

Copies of two previous exams are available from our Web site at www.iic-iac.org.