

EXAM ADMINISTRATION AND ACADEMIC INTEGRITY POLICY

Introduction

The Registered Insurance Brokers of Ontario (RIBO) has established an Exam Administration and Academic Integrity Policy to inform examinees, the profession, and the public of the measures RIBO employs to ensure the integrity of the exam results. These measures protect the credibility of the examination process and also to uphold the reputation of RIBO and the qualifications it confers.

RIBO exams are intended to assess individuals' understanding and mastery of the subject matter required to act as a licenced insurance broker in Ontario. As competency evaluation tools, exams support consumer protection by ensuring that licensed brokers meet the requirements for admission into the profession both academically and ethically.

Exam Administration Policy

RIBO is resolute in its dedication to providing a fair and equal exam process for all examinees, where genuine mastery of the subject matter is accurately assessed without any external aids or unauthorized assistance.

Responsibilities of Exam Service Providers

Exam service providers are third-party organizations approved by RIBO to administer and grade in-person and virtually proctored licensing exams on its behalf.

They are integral to ensuring exam integrity and to assist in detecting academic dishonesty.

Exam service providers have a wide array of tools at their disposal to detect any academic integrity violation or exam misconduct.

Confirmation Of Identity

Exam service providers, whether directly or through proctoring vendors, are required to collect personal information of those individuals seeking to write RIBO examinations and are required to confirm the identity of the test takers. Examinees consent to the collection and use of their personal information, including for the purposes of satisfying this academic integrity policy.

Exam service providers are responsible for overseeing the examination process, including administering the registration and examination process, monitoring for exam integrity, reporting irregularities or breaches, making decisions regarding exam nullification, and enforcing RIBO's academic integrity policy.

Proctoring

Exam service providers administer computer-based based in-person and/or virtually proctored online exams. In both cases, exams are proctored. Proctors are observers who monitor compliance with exam-taking rules. Proctors are responsible for monitoring and reporting any exam breaches to the exam service providers with details regarding breaches of examination rules.

Online exams are those that are conducted on web access-enabled devices, such as laptops or desktop computers, and are invigilated by a live, virtual proctor.

Virtual proctoring is an online procedure that uses people and technology to monitor the examinees remotely through video, audio, and screen monitoring to detect any irregularities or breaches of examination rules.

Breach Identification

Exam service providers are responsible for confirming the occurrence of any breaches of examination rules. They are authorized by RIBO to use standardized methods and techniques to ensure exam integrity, which include, but are not limited to, reviewing examinees' exam sessions, incident reports, recorded videos, and response patterns.

RIBO and its exam service providers may also use a range of advanced technologies, including automated tools, AI, data analysis, and other methods to support item development, monitor exam sessions, and flag potential irregularities or misconduct. These tools work in tandem with human review and proctoring to maintain the integrity of the exam process.

The examinee may be interviewed by their exam service provider (either in-person, over the phone, or over a virtual platform) should they feel this is warranted.

Exam service providers are required to report any level of exam breach or misconduct to RIBO, which will be further reviewed and addressed in accordance with this policy.

Examination Nullification

Exam service providers have the responsibility to grade and confirm exam results. They also have the responsibility of nullifying exam results in cases of exam misconduct or irregularity.

Nullification refers to an exam result that has been declared invalid or void by an Exam Service Provider, due to irregularities, breaches of examination rules, or issues that could compromise the fairness or integrity of the assessment.

Any nullified exam would be deemed ineligible despite the grade achieved on the examination. An exam that is nullified is recorded by the Exam Service Provider and RIBO as an exam attempt for the purpose of this Policy.

Future exam registration requests of Candidates who have an exam nullified may be approved as long as all future exams are written in person.

Notification and Communication

Examinees will receive clear and timely notifications from the Exam Service Provider regarding nullification of exam results. These notifications will be sent through official channels, and the reason for the nullification will not be included.

The Exam Service Providers will also provide the same clear and timely notification to RIBO, which will be kept on file for the potential candidate.

No Appeal of Exam Results

As per RIBO's Academic Integrity Policy, RIBO considers all decisions in respect of exam grading, and the nullification of all exams made by the Exam Service Providers and suspension made by RIBO to be final. Should a licensee wish to request that such record of an exam nullification be expunged from their examinee records, they may request the Qualification & Registration Committee of RIBO to review their record.

Examination Rewrite Policy

RIBO has established exam rewrite policies as part of its General Exam Rules. Individuals are allowed two attempts at any RIBO exam in any eight-month period per Exam Service Provider. After two failed attempts with the same service provider, examinees must wait eight months from the date of their last attempt before attempting the examination again with that same service provider.

An individual is eligible to rewrite the exam with a different exam service provider without waiting the eight-month period.

Nullified exams count as an exam attempt and follow this same rewrite policy, however, further restrictions or terms regarding the writing of the examination by RIBO and administered by the exam service providers might apply.

RIBO can set restrictions or terms that are administered by exam service providers that include the suspension of exam privileges for a set period of time, virtually proctored online examination privileges, adjusted waiting periods for examination retakes, assigned seating arrangements for in-person examinations, varied question sets, and technology-driven

monitoring of behavior during exams. The Exam Service Provider may impose any restrictions in accordance with their own policies.

Academic Integrity Policy

The Academic Integrity Policy outlines the guidelines and consequences regarding academic dishonesty displayed by examinees writing any RIBO exams. Academic integrity is a fundamental principle, and all examinees are expected to uphold it before, during, and after their exam period.

Academic integrity is defined as the practice of being fair, honest, respectful, responsible, and trustworthy in the examination context. Having integrity means engaging in the highest level of honesty, professionalism, and writing exams in an ethical way. It also means respecting exam content and the entire exam process.

Cheating, plagiarism, and other forms of dishonest behavior undermine RIBO's commitment to protect the public by ensuring that only qualified, suitable, and competent individuals are authorised to provide insurance advice.

Types of Irregularities and Academic Dishonesty

There are different types of exam breaches and misconduct, which range from low-level breaches to high-level academic misconduct and systematic cheating.

An exam rule violation or low-level breach is a failure to follow the preestablished exam administration procedures that could alter the exam result of one or more examinees and compromise exam integrity.

Exam misconduct is more serious and can include any action or attempted action by an examinee or a group of examinees that may result in creating a false evaluation for the examinees or any conduct that could gain oneself or other examinees unearned advantage or benefit in evaluation.

This includes any conduct occurring during exam registration, as well as conduct that occurs before, during, and after the administration of an exam that may amount to cheating or abuse of the exam rules. In the context of an in-person exam, misconduct also includes any disruptive action that prevents other examinees from performing as they should.

Exam misconduct and any other unethical behaviour in the exam process amounts to, at minimum, academic dishonesty and could be considered fraud or another criminal offence.

Types of exam irregularities and academic dishonesty include but are not limited to:

- **Behaviour:** Disruptive behaviour, acts to sabotage the examination.

- **Data Anomalies:** Exam data when analysed shows irregular patterns of responses that are outside the norm of regular exam data.
- **Breach of Rules:** Any breach of RIBO's exam rules or the exam service provider policies for virtually proctored online and in-person exam.
- **Unpermitted Resources:** Using or attempting to use unauthorized materials, information, or study aids.
- **Copying:** Copying other people's answers who are taking the same test.
- **Exam Breach:** Stealing, sharing, or otherwise distributing exam content to others and/or the unauthorized possession of examination materials.
- **Impersonation:** Impersonating another person in a test or exam or sending someone else to take a test on your behalf.
- **Integrity Breach:** Any breaches of integrity which would compromise exam results.
- **Plagiarism:** Presenting someone else's work, ideas, or intellectual property as one's own without proper attribution.
- **Suspicious Behaviour:** Suspicious behaviour detected by proctoring or other techniques suggesting an exam irregularity.
- **Unauthorized Collaboration:** Working with others, without explicit permission from RIBO, during an individual exam.
- **Unauthorized devices:** The use of devices or aids not expressly permitted by RIBO during the exam.
- **Use of Artificial Intelligence:** Any use of AI in the writing, translating, or answering questions in an exam.

This list is not meant to be exhaustive but is illustrative of the wide variety of behaviors considered academic dishonesty. The table below is also not exhaustive, nor does it represent the only actions that can be taken. It is intended to illustrate some examples of these breaches and their potential outcomes.

Example Situation	Potential Outcome
Infractions that violate RIBO Exam Policies and/or exam service providers' policies (IIC, IBAO) but do not amount to exam misconduct.	Issuing a verbal and/or written warning by the exam service provider. Shutdown if the action continues with a grade of zero. The violation counts as a first attempt. Examinees may reattempt the exam at their own cost and the exam can be delivered in a virtually proctored format.

<p>Decisions concerning the nullification of any exam is made based on a set of factors that RIBO and its exam service providers have agreed upon.</p> <p>Factors include, but are not limited to: data reviews which suggests the examinee falls outside the norm of an exam taker, as well as other observed irregularities in test-taking behaviour.</p>	<p>Nullifying the exam result to which the misconduct or rule violation refers, and a notation of an attempt logged on the examinee's file.</p> <p>Re-write an exam in person, on a date, time, & location specified by the exam service provider.</p> <p>Once exam results have been nullified by a service provider, RIBO requires any future re-attempts to be administered in-person.</p> <p>The initial rewrite will count as a second attempt and is at their own expense, and individuals are provided 90 days to schedule their rewrite.</p> <p>Future license applications of examinees may be automatically referred to the Qualification & Registration Committee for review at any time.</p>
<p>Impersonating another person in a test or exam or using another person to take an exam for you; Using or attempting to use unauthorized materials, information, or study aids.</p> <p>The unauthorized possession of examination materials.</p>	<p>Nullifying the exam to which the misconduct or rule violation refers and a notation of an attempt logged on the examinee's file.</p> <p>Licensees: Individuals would have their registration referred to the Qualification and Registration & Committee review with a recommendation to revoke their registration.</p> <p>RIBO Candidates and Licensed Examinees: Prohibition from participating in the exam process for a period of two years (from the date of the decision) and RIBO license application cancellation.</p> <p>An examinee whose exam results have been nullified as a result of a high violation, is required to write all future RIBO exams in-person. These exams would be written at their own expense.</p> <p>Writing of all future exams at the exam service provider's specified date, time, and location.</p> <p>Any future applications for RIBO registration would be automatically referred to the Qualification & Registration Committee for review.</p>

Consequences of Academic Dishonesty

RIBO has a public duty to ensure that candidates for admission and licensees have the educational and ethical qualifications to act as an insurance broker in Ontario.

Exam service providers are tasked with making the determination with respect to whether any irregularities, violations or misconduct have occurred and will provide notice to the examinee and to RIBO in accordance with those findings.

In addition, RIBO uses advanced data analytics, automated review tools, AI, and other technology-driven methods to assess whether past exam response patterns or behavior indicate potential academic dishonesty. These same technologies may be applied during item development and quality assurance processes to help ensure exam consistency and integrity.

If academic dishonesty is identified, whether before, during or, after the exam, the exam will be nullified by the exam service provider and appropriate sanctions will follow in line with this policy.

Consequences for RIBO Candidates

A RIBO Candidate examinee refers to an examinee not yet granted a certificate of registration by RIBO and is therefore not currently licensed as an insurance broker in Ontario.

If a candidate examinee is found to have committed a low-level violation, they will have their results nullified by the exam service provider. The exam cannot be used for application for a RIBO license.

If a candidate examinee is found to have committed exam breach or misconduct, the examination is nullified and, once eligible, upon successful completion of in-person examination(s), any future registration application will be referred to the Qualification and Registration Committee to review whether the candidate meets the educational and ethical standards for admission into the profession.

Consequences for RIBO Licensees

Exam nullification for any RIBO exam may occur after the licensee has already applied for and been admitted to the profession. If their qualifying exam is nullified, they will be suspended under RIBO By-Law [No. 3](#) until such time as they receive a passing examination and receive confirmation that the suspension has been lifted.

Upon successfully passing the required exam, the licensee would be required to submit an application for the removal of suspension on their registration, which may be referred to the Qualification and Registration Committee for review. A complaint may also be filed for investigation by RIBO. If the licensee's registration has been cancelled, a new application will be required.

Powers and Duties of the Qualification and Registration Committee

The powers and duties of the Qualification and Registration (Q&R) Committee are outlined in the [Registered Insurance Brokers Act \(RIB Act\)](#)

The Q&R Committee is tasked with determining the eligibility of individuals applying for a certificate of registration or renewal in accordance with Regulation 991 made under the RIB Act, including determining whether the individual,...

(i) has attained the age of majority,

(ii) is of good character and has demonstrated reasonable grounds for belief that he or she will carry on business in accordance with law, integrity and honesty,

(iii) has not been convicted of any offence the nature of which renders him or her unfit to act as a broker,

(iv) has not been refused a license under the Insurance Act or had a license suspended or revoked for a reason that renders him or her unfit to act as an insurance broker,

(v) satisfies the educational and experience requirements established by the Qualification and Registration Committee, and

(vi) has complied with the provisions of this Regulation;

Qualification and Registration Results

The findings, decisions and reasons of the Qualification and Registration Committee are publicly available and may be published in accordance with the RIBO Publication Guidelines.

Data Collection

RIBO may collect directly, and require its service providers to collect, such information about individual examinees as may be necessary to complete or verify the information contained in any application to become a registered insurance broker.

Notation in Licensee's Broker File

Exam nullification history, instances of 'Academic Dishonesty,' and suspensions will form part of an examinee's file, which also becomes part of their registration file if they are RIBO licensed. If an examinee wishes to have any of these records removed, an application can be made in writing to the Qualification & Registration Committee of RIBO Council.

The letter should explain the reason for the request, what the examinee has learned from the experience, and what they have done to ensure violations of academic integrity will not occur again. Such applications may not be initiated before two years have passed. The decision to remove the notation is at the discretion of the Qualification & Registration Committee, and they may consider various factors in their decision-making process. Failed exams will not be removed from records.

Reporting to Authorities

In the event that an examinee's exam(s) is nullified for reasons of academic dishonesty, RIBO reserves the right to share this information, including the reasons for disqualification, with other examination providers or provincial regulatory bodies for the purpose of maintaining the integrity and ensuring that disqualified individuals do not gain unauthorized access to future examinations.

Criminal Referral

Where allegations of serious exam misconduct and/or fraud has occurred, RIBO may refer the allegations to the relevant authorities including but not limited to local police departments and/or other professional regulatory bodies.

Exam Copyright

All RIBO exams and educational materials are protected by copyright. Commercial or for-profit redistribution of the materials, in part or in whole, is prohibited except with the written consent of RIBO.

All RIBO exams, educational materials, and related resources are original and copyrighted works, owned by RIBO, and are afforded the protection of copyright laws. The copyright protection serves as a shield against unauthorized use or distribution that could compromise the quality and accuracy of the educational content.

Examinees shall not engage in actions such as capturing screenshots or attempting to replicate images, copies, downloads, and shall not discuss exam content or any components of the exam infrastructure. Similarly, any attempts to reverse engineer, decompile, or disassemble any part of the exam infrastructure are strictly prohibited. Any answers, responses, or documents submitted by persons in the context of RIBO exams become the property of RIBO.