Get Started Here...

Steps in Obtaining Life License Sponsorship

Take the LLQP course provided by an authorized course provider and pass their final examination

Write the LLQP provincial examination and pass

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Obtain Errors & Omissions Insurance Contract with an insurance MGA Request a contract and license sponsorship from an insurance carrier through the insurance MGA

Complete and submit the licensing application with the provincial regulator and pay applicable licensing fee

Provincial regulator will issue your life license



Once you have completed your APEXA profile setup and criminal background check, and have requested, signed and submitted a contract with Carte Risk Management Inc., Carte Risk Management Inc. will approve and onboard you to the MGA



You will be required to provide Carte Risk Management Inc. with a copy of your LLQP exam results



You will then request a contract and license sponsorship from an insurance carrier through Carte Risk Management Inc. (See below, HOW TO SUBMIT A CONTRACT AND SPONSORSHIP REQUEST ON APEXA)



You will complete, sign and submit the insurance carrier contract and Carte Risk Management Inc. will ratify it and submit it to the insurance carrier for processing



The insurance carrier will perform its due diligence process and if the insurance carrier agrees to sponsor your life license, the insurance carrier will initiate your license sponsorship with the Financial Services Regulatory Authority of Ontario ("FSRA")



You will receive, via email, a licensing link from "Licensing Compliance Unit" at FSRA for you to complete, sign, pay the licensing fee and submit your online application



You are now actively life licensed and now able to sell life insurance products and services



Once you've uploaded a copy of your life license to your APEXA profile, the respective insurance carrier whom sponsored your life license will approve your contract



You will then be responsible for sending a copy of your life license to *licenses@cartewm.com* and uploading a copy to your APEXA profile



Once your life license has been posted and activated, you will click on the "Download/Print License" button and save a copy of your life license to your computer



After submission, you will be responsible for periodically checking FSRA's website - http://alias2a.fsco.gov.on.ca/agents.aspx - to see when your life license has been posted and activated

NOTE: To sell the life insurance products and services of a particular life insurance carrier, you must first obtain an agent contract with that particular insurance carrier.

To request an agent contract, please email contracting@cartewm.com.



