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Brokers Academy – Insurance Distribution Examinations

Through Becobra, employees of our members can take their recognised insurance distribution examinations. You may choose from the available examination sessions and take the examination **at Becobra in Brussels or online via proctoring**.

Below you will find everything you need to know as a candidate.

1. Brokers Academy and Becobra

What is Brokers Academy?

Brokers Academy is Becobra's examination system, recognised by the FSMA for the organisation of insurance distribution examinations.

Through Brokers Academy, candidates are registered, examinations are taken, and results and certificates are managed.

What is Becobra's role?

Becobra owns Brokers Academy and is also recognised as an examination centre.

Becobra organises examinations for employees of its members, registers candidates in Brokers Academy and is responsible for the practical organisation and support of the examinations.

You can take an examination through Becobra either **in Brussels or online via proctoring**.

2. Registering for an examination

Which examinations can I take through Becobra?

Becobra organises recognised insurance distribution examinations. The examination programme consists of four modules, divided into separate examinations:

Module 1 – Basic knowledge

- 1.1 Insurance market and legislation relating to insurance contracts
- 1.2 Various legislation

Module 2 – Non-life insurance

- 2.1 Liability insurance and legal expenses insurance
- 2.2 Motor vehicle insurance and assistance
- 2.3 Property insurance
- 2.4 Personal insurance other than life insurance

Module 3 – Life insurance in general

- 3.1 Applicable legislation and financial competence
- 3.2 Anti-money laundering legislation, insurance market, pension system and rules of conduct

Module 4 – Insurance-based investment products

- Insurance-based investment products

You may register for one or more examinations, with a maximum of two examinations per day.

Any employee of a Becobra member may take an examination, even if they are not legally required to demonstrate their professional knowledge through an examination.

Which examinations do I need to take?

Whether you need to take examinations, and which examinations you require, depends on your role, the insurance activities you perform and any exemptions that may apply.

For a person in contact with the public (PCP), knowledge of Module 1 – Basic knowledge is required.

For persons responsible for distribution (RD), insurance intermediaries who are natural persons, and effective managers who are de facto responsible for insurance distribution, Module 1 is required, supplemented by the specialised module or modules corresponding to their activities:

- Module 2 for the distribution of non-life insurance;
- Module 3 for the distribution of life insurance;
- Module 4, in addition to Module 3, for the distribution of insurance-based investment products.

This does not automatically mean that you must take examinations. In certain cases, the required professional knowledge may be demonstrated in another way, for example on the basis of a diploma, an exemption or transitional arrangements.

Are you unsure which requirements apply to you? Consult your employer or the FSMA information relating to your specific role and situation.

What are the learning outcomes?

The learning outcomes describe the knowledge you must master for each examination. The examination questions are based on these learning outcomes.

The learning outcomes are updated to reflect relevant changes in legislation and other developments. You should therefore always consult the current learning outcomes on the Brokers Academy website.

How do I register?

You register directly using Becobra's online registration form.

You select:

- the preferred date and examination session;
- the examination you wish to take;
- the language of the examination;
- whether you wish to take the examination at Becobra in Brussels or online via proctoring.

After registering, you will immediately receive a confirmation. Becobra will then register you as a candidate in Brokers Academy.

Can I take several examinations on the same day?

Yes. You may take a maximum of two examinations on the same day.

If you wish to take two examinations, you must book two consecutive examination sessions and select the required examination for each booking.

In which language can I take my examinations?

All four modules are available in Dutch and French.

At present, only Modules 1 and 2 are available in English.

Who can take an examination through Becobra and what does it cost?

Becobra examinations are available to employees of Becobra members.

No examination fees are charged.

Can I still change my registration?

Yes. Until one week before your examination, you can change or cancel your booking yourself using the link in your confirmation email. You may select another available examination session.

Are you unable to attend less than one week before the examination? Contact Becobra as soon as possible at info@becobra.be. We will then consider what options remain available.

What if my details contain an error?

Accurate personal data is important. It is used for your registration, examination results and certificates.

Have you noticed an error in, for example, your surname, first name or email address? Report it as soon as possible to info@becobra.be. Becobra will ensure that the required correction is examined and, where possible, made.

3. Preparing for your examination

How should I prepare for the content of the examination?

The examinations are based on established learning outcomes. You should therefore always consult the current learning outcomes for the examination you wish to take.

You may prepare independently or follow a training course.

Becobra is not a training provider. For employees falling under Joint Committee 307 (PC 307), CEPOM offers free training courses for Modules 1 and 2. CEPOM organises both classroom training and e-learning modules in Dutch and French.

When the training is organised by CEPOM, the related examinations are also organised through CEPOM.

What do I need for an on-site examination session at Becobra in Brussels?

Please bring:

- your valid identity card;
- your laptop;
- your charger.

Safe Exam Browser (SEB) is used for the examination. This secure browser must be correctly installed on your laptop before the examination.

Are you unable to install software on your work laptop yourself? Contact your IT department well in advance.

Without the required installation, you will not be able to take the examination.

What do I need for an online examination via proctoring?

For an online examination, you take the examination remotely under digital supervision.

You will need:

- a computer with a working webcam and microphone;
- a smartphone with a camera;
- a stand or holder on which to place or prop up your smartphone;
- a stable internet connection;
- Google Chrome;
- the required ProctorExam plug-in;
- your valid identity card.

Test your installation well before the examination. If you are unable to install software or plug-ins yourself, contact your IT department beforehand.

After registering, you will receive detailed technical instructions.

If your technical set-up does not meet the requirements, you will not be able to take the examination.

What requirements must my room meet for an online examination?

You must take the examination in a room that:

- is quiet and well lit;
- is tidy;
- has a completely clear desk;
- remains free of other people throughout the examination.

You must remain visible through your webcam during the examination. Your smartphone is also used to show the examination room.

If the examination room does not meet the requirements, you will not be able to take the examination.

Which rules apply during an online examination?

An online examination is taken under the supervision of a proctor, who acts as a remote invigilator.

Your identity will be checked and, during the examination, you, your examination room and your computer screen will be monitored, among other things.

You must be alone in the room, remain visible to the camera and follow the proctor's instructions. Unauthorised documents, aids, applications or web pages must not be used.

The complete rules for online examinations are set out in the examination regulations, which you can consult on the Brokers Academy website. The policy on examination integrity and the prevention and combating of fraud also applies. You can find this policy on the Becobra website.

What if I have specific needs?

Do you require a reasonable adjustment because of a disability or a specific need? Contact us as early as possible at info@becobra.be.

Together, we will consider which adjustment may be possible within the examination regulations, without changing the content, level of difficulty or required knowledge of the examination.

4. On the day of your examination

When do I need to be present or online?

Your examination starts promptly at the stated time.

Are you taking the examination at Becobra?

Please ensure that you arrive at least 15 minutes before the start time so that the identity check and technical preparation can be completed before the examination.

Are you taking the examination online?

Connect at least 20 minutes before the start time. Before the examination starts, you must complete a mandatory system check. This checks your computer, internet connection and proctoring software and gives you time to resolve any technical problems before the start time.

Late arrival may result in you no longer being able to take the examination.

How will my identity be checked?

For every examination, you must identify yourself using a valid identity card.

For an examination at Becobra, this is carried out by the invigilator. For an online examination, the identity check forms part of the proctoring process.

How does the examination work?

The examination is taken electronically.

The examination questions are prepared centrally by Brokers Academy. Becobra does not know in advance either the questions or the combination of questions you will receive during your examination.

Whether you take the examination at Becobra or online via proctoring has no effect on the content or level of difficulty of the examination.

How long does an examination take?

Each examination lasts a maximum of one hour. You may take a maximum of two examinations per day.

There is no minimum duration. Once you have completed your first examination, you may begin your second examination immediately after the technically necessary start-up steps.

What if I experience a technical problem during my examination?

Report any technical problem immediately to the invigilator or proctor and follow the instructions you receive.

Do not open other programs or applications on your own initiative and do not interrupt the examination environment unless you are instructed to do so.

The incident will be recorded. Depending on the nature of the problem, the next steps will be determined in accordance with the examination regulations.

A technical incident therefore does not automatically result in a pass, an invalid examination or a new examination: the specific circumstances are assessed first.

How can I contact the proctor or invigilator?

Before the examination

You will find the proctor's telephone number in the email confirming your examination. If you can no longer use your telephone because it is already part of the examination set-up during the system check, communicate with the proctor using the chat window on the right-hand side of your screen.

During the examination

Once the examination has started, communicate with the proctor using the chat window on the right-hand side of your screen.

5. After your examination

When will I receive my result and certificate?

Your examination result will be communicated by email within a few days after the examination.

If you have passed, you will also receive your pass certificate by email.

What if I have not passed?

You may retake the examination, subject to the waiting period specified in the examination regulations.

You may then book a new available examination session through Becobra.

I have a question or complaint about my examination. Who should I contact?

Practical question or complaint

Does your question concern your registration, the location, the examination session or the practical organisation of your examination? Contact Becobra at info@becobra.be.

Have you not passed and would you like to review your examination?

Within 10 working days after your result has been communicated, you may submit a reasoned request to review your examination. You will be given access to the questions you answered incorrectly and the answers you provided.

The review takes place by appointment with the person responsible for the examination system. The contact details of this person can be found on the Brokers Academy website.

Would you like to challenge your examination result?

After the review, you may submit a reasoned complaint about your examination result to the person responsible for the examination system within 10 working days.

Was your examination declared invalid, for example following an incident or suspected fraud?

You will then receive a reasoned decision containing information about the possibility of lodging an appeal.

- The complete procedure for review, complaints and appeals is set out in the examination regulations.

Where can I find more information?

The examination structure, current learning outcomes, contact details of the person responsible for the examination system and the examination regulations can be found on the Brokers Academy website. The policy on examination integrity and the prevention and combating of fraud can be found on the Becobra website.

For practical questions about an examination taken through Becobra, please contact info@becobra.be.