

WKT ReadyEngine — LLQP Customer Personas & ICPs

Detailed edition · Prepared May 2026 · Confidential — Internal (Sales, Marketing, RevOps)

⚠ **DRAFT — PENDING REVIEW.** This is a working draft assembled from internal strategy, market data, and early WFG conversations. It has **not yet been reviewed or approved.** Treat all content as provisional — especially anything tagged ○ Hypothesis — and validate with the team (and customers) before relying on it or sharing beyond this group.

Numbers source of truth: *LLQP Persona Targeting Strategy* workbook. Market data: CISRO first-attempt exam results (May 2025–Apr 2026, Doc 2809) and BCC actuals.

Confidence legend — ● **Confirmed** (direct conversations / hard data) · ◐ **Partly confirmed** · ○ **Hypothesis** (strategic assumption, validate with customers).

Persona Overview

#	Persona	Segment type	One-liner
P1	MLM & RBO	B2B · Recruiting-model	High-volume recruiter; exam integrity is the #1 sensitivity. The whale accounts.
P2	Traditional MGA	B2B · Corporate/ Institutional	Independent-advisor distributor; quality + brand matter; fastest B2B revenue.
P3	Carrier-Captive	B2B · Corporate/ Institutional	Captive advisor/agent forces; procurement-heavy; warm via existing clients.
P4	Specialty Channel	B2B · Corporate/ Institutional	Funeral pre-need, P&C crossover, credit unions, Blue Cross; niche, part-time.
P5	Anxious Career Switcher	B2C · Direct	First-time challenger; high stakes, high anxiety; wants certainty.
P6	Efficient Upskiller	B2C · Direct	Existing advisor adding LLQP; time-poor; wants speed.

Two B2B campaign segments: Recruiting-model (P1) vs. Corporate/Institutional (P2–P4). B2C (P5–P6) runs in parallel and is largely employer-directed. *Winning B2B is the lever.*

P1 · MLM & RBO — Recruitment-Based Organizations (Recruiting-model) — *the whales*

• **Partly confirmed** — WFG meetings held (top recruiter approved; corporate cited cheating as #1 concern). Channel economics confirmed via FSRA/industry intel; account-level detail otherwise strategic.

Who they are

- **Typical titles:** President · Chief Compliance Officer · VP Compliance · VP Recruitment · Director of Learning · VP Training & Development · Field Training Director · Regional VP · District Manager
- **Profile:** Recruit-and-retain MLM & RBO (Recruitment-Based Organization) model. Recruits thousands of career-changers a year; **70–80% drop out before licensing**. Training is a cost center, subsidized at \$100–150/candidate. At their scale, a single exam-fraud or identity-spoofing incident is material regulatory and reputational exposure.
- **Reports to / decides:** Corporate/national level. Compliance & Legal sign-off is non-negotiable.
- **Key accounts:** WFG (~60,000 recruits/yr), Primerica (~7,000), Greatway (~4,500, former BCC client), Experior (~5,000), American Income Life (~2,000).

Geographic focus

National. WFG/Primerica coast-to-coast; Greatway HQ Calgary; Experior HQ Guelph, ON. Quebec recruits need the Civil-Code ethics stream.

Their core job & worries

- **Goal:** Maximize recruiting throughput into the licensing pipeline at minimum cost per candidate, with compliance confidence at scale.
- **Worries:** A fraud/identity incident triggers a regulator action; low pass rates extend time-to-revenue; field leaders can't see who's at risk before exam day; audit trails won't hold up.

Goals

Max recruiting throughput · minimize cost/candidate · reduce time-to-licence (= faster new-agent revenue) · maintain exam-integrity/compliance confidence.

Pain points

High dropout · low first-attempt pass rates · exam fraud & identity spoofing at volume · no visibility into readiness before exam day · insufficient audit trails for regulators.

Buying triggers

- **Regulatory:** FSRA-style enforcement on agent supervision (WFG 2023); regulator scrutiny of exam integrity.
- **Incident:** A discovered exam-fraud / identity-substitution case.
- **Leadership:** New President / Chief Compliance Officer wanting to de-risk the program.
- **Operational:** Recruiting-season ramp; a flagship recruiting event (e.g., WFG's June launch).
- **Vendor:** Incumbent (Oliver/SeeWhy) disappoints on outcomes or integrity.

Emotional drivers

- **Want to feel:** Protected against a fraud headline; confident the program is audit-defensible; credible with regulators; that more recruits are actually getting licensed and producing.
- **Afraid of:** A spoofing/fraud scandal naming them; a regulator finding systemic gaps; losing agents to a slow, frustrating licensing process.

Lean in vs. hesitate

- **Lean in:** Fraud made *detectable and pointless* (ReadyRating gate); recruiter-visibility dashboard across the downline; low-friction SSO/auto-enrollment; demonstrably higher licensing rates.
- **Hesitate:** Switching cost from entrenched incumbents; "internal system updates underway — don't complicate things"; uncertainty about regulator approval of the new proctoring model.

Buying journey

1. Trigger (enforcement, incident, leadership change).
2. Field/recruiting leader champions internally (the recruiter who owns volume).
3. Corporate compliance review — integrity is the gate.
4. Regulatory-approval confirmation requested.
5. Pilot with a region/cohort.
6. Corporate contract (often multi-year, volume pricing). **6–12 month cycle.**

Trust signals & proof points

"Integrity by Design" four-layer stack (ReadyRating™ gate · LearnerVerified ID · LearnerVerified Pro proctoring · Oliu™ credentials) · SOC 2 Type 2 · Canadian data residency · complete exportable audit trail · recruiter-visibility dashboard · ReadyEngine outcome data (higher first-attempt pass rates, faster time-to-licence).

Common objections & responses

Objection	Response
"We already use Oliver / SeeWhy."	We don't need the whole book out of the gate — get approved as <i>one</i> provider and win on integrity + outcomes. CISRO 54–72% pass rates in your channel today vs. our higher first-attempt rates.
"We're mid-internal-system-update — don't complicate things."	Low-friction by design: SSO + automated enrollment; we integrate into your workflow. We can pilot one region without disrupting the rest.
"Is the new proctoring program regulator-approved?"	Confirming the approval pathway (CISRO / AMF as exam administrator); the stack is built to <i>exceed</i> LLQP remote-proctoring requirements.
"Price vs. the incumbent."	Competitive at the high-volume tier — and every point of licensing-rate lift is worth ~\$15K/agent to you (per WFG's own math, +1% ≈ 600 agents ≈ ~\$9M).

How success is measured (their KPIs)

First-attempt **licensing rate** · **time-to-licence** · exam-integrity incidents (→ zero) · recruit throughput · revenue per licensed agent (~\$15K/yr, per WFG).

ReadyEngine value prop

Integrity by Design (4 layers): ReadyRating™ gate (must reach **ReadyRating 4** before exam eligibility — fraud becomes pointless) · LearnerVerified ID + Pro · Oliu™ credentials · recruiter-visibility dashboard. And because many recruits in this channel are **ESL career-changers**, **Riley™** coaches and answers LLQP questions in the candidate's own language, 24/7 — lifting completion and pass rates.

Hook: "Get more of your recruits licensed — with none of the integrity risk. Riley coaches every candidate in their own language, identity is verified at each step, and ReadyRating clears only those who are truly ready."

Marketing

- **Message angle:** Integrity/compliance + higher licensing rate + recruiter visibility.

- **Lead-magnet ideas:** "Exam-integrity & audit-readiness brief for high-volume recruiters"; "What FSRA expects on agent supervision."
- **Campaign type:** ABM / direct (named whale accounts) — not broad paid.
- **NAICS:** 524210 (insurance agencies & brokerages). **NOC:** buyers 00012 · 10011 · 10020 · 11109; candidates 63100.

P2 · Traditional MGA (Corporate/Institutional) — *fastest B2B revenue*

○ **Hypothesis** — based on industry structure and CAILBA / Sun Life partner data; several are existing BCC clients (IDC WIN, Crius, Hub — share TBD).

Who they are

- **Typical titles:** President · Managing Director · EVP Distribution · VP Business Development · Director of Advisor Services · VP Advisor Experience · Head of Recruiting · Training Manager
- **Profile:** An MGA sits between the carriers and the field — holding contracts with many insurers and recruiting **independent advisors** to sell their products for override commissions. The MGA channel is the predominant independent distribution channel for individual life & health insurance. Because MGAs compete to attract and keep good advisors, onboarding and training are a recruiting tool, not just a cost. Advisors are independent professionals — a smaller, higher-quality pool than the high-volume MLM channel, reaching the exam and passing at higher rates (~33% licence conversion vs. ~15% in MLM). *Note:* new-advisor attrition is high across the whole industry (LIMRA: ~15% of new advisors remain after 4 years), so the MGA edge is advisor **quality and exam conversion, not low turnover**. First-attempt pass rates and a polished experience reflect on the MGA's standing with its carriers.
- **Key accounts:** Financial Horizons (Kitchener), Hub Financial (Woodbridge), IDC WIN (Mississauga, Desjardins-owned), PPI (Montreal/Toronto, iA-owned) + ~40 regional MGAs.

Geographic focus

National + strong regional clusters (ON, QC, BC, West). CAILBA conference (April, Victoria BC) is the key networking moment.

Their core job & worries

- **Goal:** Attract quality recruits with superior onboarding; protect MGA reputation with carriers via high first-attempt pass rates.
- **Worries:** Generic training reflects poorly on their brand; slow/clunky onboarding loses good advisors; no visibility into advisor readiness; can't track progress across branches.

Goals

Attract quality advisors · maximize first-attempt pass rates · white-glove differentiation · faster time-to-production.

Pain points

Generic training doesn't reflect the MGA's brand · slow or clunky onboarding costs good advisors · hard to track progress across branches & cohorts · no readiness visibility before exam day.

Buying triggers

New recruiting drive / branch expansion · carrier pressure on advisor quality · dissatisfaction with a generic incumbent · a peer MGA adopting a better platform (CAILBA word-of-mouth).

Emotional drivers

- **Want to feel:** Their MGA looks premium and modern to advisors and carriers; advisors succeed and stay.
- **Afraid of:** Advisors failing/churning; looking second-rate next to a competitor MGA.

Lean in vs. hesitate

- **Lean in:** ReadyRating proof-of-readiness + faster time-to-production; advisor & cohort dashboards; Riley AI coach (EN/FR); IDV + verifiable credentials; named account manager; fast, low-friction onboarding.
- **Hesitate:** Switching effort; price vs. a "good enough" incumbent.

Buying journey

1. Recruiting/quality trigger. 2. MD/VP + regional input. 3. Demo + reference from a peer MGA or carrier. 4. Pilot with a branch/cohort. 5. Rollout. **3–6 month cycle, relationship-driven.**

Trust signals & proof points

ReadyRating advisor/cohort dashboards · Riley AI (EN/FR) · digital identity verification + verifiable credentials · named account manager · CISRO pass-rate advantage · existing-client references (IDC WIN, Crius, Hub).

Common objections & responses

Objection	Response
"Our advisors already get licensed fine."	First-attempt rate + speed-to-production protect your carrier reputation and get advisors selling sooner.
"Will this slow our onboarding?"	No — fast setup and self-serve enrollment; advisors start in days, not weeks.
"We're a smaller MGA."	Co-branded, dashboard-driven, with a named account manager — enterprise polish without enterprise overhead.

How success is measured (their KPIs)

First-attempt pass rate · time-to-production · advisor satisfaction/retention · carrier relationship health.

ReadyEngine value prop

"End the Guesswork" — ReadyRating gives advisors certainty they'll pass and gets them there faster, so they're contracted and producing sooner; advisor & cohort dashboards, Riley AI (EN/FR), named account manager. The B2B differentiator no competitor has: **digital identity verification + verifiable wallet-based credentials** — fraud prevention and credential integrity that protect the MGA's standing with its carriers.

Hook: "Give your advisors a competitive edge from day one — licensed faster, with credentials your carriers can trust."

Marketing

- **Message angle:** Quality + speed + white-glove ("End the Guesswork, faster").
- **Lead-magnet ideas:** "MGA advisor-onboarding benchmark"; "First-attempt pass-rate playbook."
- **Campaign type:** LinkedIn B2B (titles/firms) + CAILBA presence + referral.
- **NAICS:** 524210. **NOC:** buyers 10020 · 00012 · 10011; candidates 63100 · 11102 (financial advisors).

P3 · Carrier-Captive (Corporate/Institutional) — *start now via existing relationships*

• **Partly confirmed** — carrier structures public; several are existing BCC clients (Co-operators, IG Wealth, MD Financial — share TBD). **Pursue now, not Year 2** — lead with existing relationships, then expand.

Who they are

- **Typical titles:** SVP/EVP Distribution · VP Learning & Development · Director of Agency Development · Head of Career Distribution · Chief Agency Officer · Chief Compliance Officer
- **Profile:** Carriers and captive advisor networks whose agents sell **exclusively their parent's products** (or a captive financial-planning model). Internal L&D often runs licensing but **must still use a CISRO-approved provider** — they're buyers, not competitors. Risk-averse, procurement-heavy.
- **Key accounts:** Sun Life FSD, Manulife (MFA), Canada Life/Freedom 55, iA, Desjardins, Co-operators, Empire, Equitable, ivari, Foresters, Combined, Beneva, banks (TD/RBC/BMO/Scotia/CIBC/NB), **IG Wealth, Edward Jones, CI Assante, MD Financial.**

Geographic focus

National; HQ concentration in Toronto, Waterloo, Winnipeg, Quebec City/Lévis, Montreal. Quebec carriers need Civil-Code stream.

Their core job & worries

- **Goal:** Get new agents licensed and producing fast (**speed-to-licence**); consistent quality across regions; audit-ready compliance; lower internal L&D cost while keeping brand control. They value **trust, quality, and speed-to-licence** above all.
- **Worries:** L&D stretched thin; content currency with CISRO changes; vendor change triggers heavy legal/compliance/procurement review.

Goals

Speed-to-licence (new agents producing fast) · consistent, high-quality training across regions · compliance & audit readiness they can trust · lower internal L&D burden while keeping brand control.

Buying triggers

New agency-development push · L&D capacity strain · CISRO content-update burden · existing-client expansion conversation · procurement cycle / RFP window · warm intro (e.g., iA via PPI/IDC WIN).

Emotional drivers

- **Want to feel:** The program is enterprise-grade and audit-proof; L&D can focus on higher-value work.
- **Afraid of:** A compliance gap; a messy vendor transition; data-residency/security exposure.

Lean in vs. hesitate

- **Lean in:** Enterprise security (SOC 2 Type 2, SSO, Canadian residency); automatic regulatory updates; immutable, exportable, regulator-ready audit trail; **existing BCC relationship.**
- **Hesitate:** Long procurement; legal/IT-security review; switching risk.

Buying journey

1. Trigger / existing-client expansion.
2. Formal evaluation (L&D, Compliance, Legal, Procurement, IT Security).
3. Security & data-residency review.
4. Pilot.
5. Enterprise rollout. **6–18 month cycle** (revised down from 12–24+; more accessible than assumed).

Trust signals & proof points

SOC 2 Type 2 · Canadian data residency · SSO · automatic CISRO content updates · immutable audit trail · existing-client proof (Co-operators, IG, MD Financial) · CIRO track record.

Common objections & responses

Objection	Response
"We have internal L&D."	L&D selects the vendor; candidates still need a CISRO-approved provider. We reduce your L&D burden and keep content current — you keep brand control.
"Security/data residency?"	SOC 2 Type 2, Canadian-hosted, PIPEDA-compliant, SSO.
"Procurement takes forever."	Start with the existing relationship and a contained pilot; expand once proven.

How success is measured (their KPIs)

Compliance/audit findings · content currency · L&D cost & effort · pass rate & completion · time-to-licence.

ReadyEngine value prop

Adaptive learning + ReadyRating™ get new agents to licence **faster and at higher first-attempt pass rates**, backed by enterprise trust: SOC 2 Type 2, SSO, Canadian data residency, automatic CISRO-currency updates, and an immutable, regulator-ready audit trail.

Hook: "Get your new agents licensed and producing faster — without compromising trust or quality. Enterprise-grade security, always-current content, and a full audit trail, handled for you."

Marketing

- **Message angle:** Audit-proof, enterprise-grade, regulatory currency; "preferred vendor."
- **Lead-magnet ideas:** "CISRO content-currency & audit-readiness guide for carrier L&D."
- **Campaign type:** ABM for named carriers + executive LinkedIn; warm intros first.
- **NAICS:** 524111/524112/5241 (life & health carriers); banks 522. **NOC:** buyers 00012 · 10011 · 10020 · 11109; candidates 63100 · 63102 (bank financial sales reps).

P4 · Specialty Channel (Corporate/Institutional) — *opportunistic*

- **Hypothesis** — segment structure known; specific firm engagement not yet validated.

Who they are

- **Typical titles:** Director of Pre-Need Services · VP Group Benefits · Branch Manager · Credit Union Insurance Manager · Director of Training

- **Profile:** Funeral pre-need, professional affinity, P&C brokers adding life, credit unions, provincial Blue Cross. Lower volumes, underserved by majors; staff study **part-time** around other duties.
- **Key accounts:** TruStage (Concord, ON), Canada Purple Shield, Navacord, BFL, NFP, Cowan, Alberta/Pacific/Manitoba/Sask/Medavie Blue Cross.

Geographic focus

National + provincial (Blue Cross plans by province). Quebec Blue Cross = Civil-Code/AMF (Priority 3).

Their core job & worries

- **Goal:** Enable existing staff to add life credentials with minimal disruption to the primary job.
- **Worries:** Too small for enterprise, too specialized for generic retail; staff time.

Goals

Add life credentials to existing staff · accommodate part-time learners · minimize disruption.

Buying triggers

New product line requiring licensed staff · group-benefits/pre-need expansion · seasonal staffing · a compliance requirement.

Lean in vs. hesitate

- **Lean in:** Flexible self-paced study; small-group pricing (from 5 learners); mobile-first; Riley AI 24/7.
- **Hesitate:** Perceived as enterprise/complex; cost for small cohorts; lack of niche context.

Buying journey

1. Need to license existing staff.
2. Branch/location manager (limited budget authority).
3. Quick eval.
4. Purchase (often aggregated individual seats). **1–3 month cycle.**

Trust signals & proof points

Flexible pacing · small-group pricing · mobile-first + Riley AI · CISRO approval · BCC existing relationships (Alberta/Pacific Blue Cross).

Common objections & responses

Objection	Response
"We're too small for this."	Small-group pricing from 5 learners; no enterprise commitment required.
"Our staff study part-time."	Self-paced, mobile-first, with a 24/7 AI coach — fits around the day job.

How success is measured (their KPIs)

Staff licensed/credentialed · completion rate · disruption to primary duties · cost per learner.

ReadyEngine value prop

"Adding life insurance doesn't mean adding complexity. Our flexible platform lets your team get licensed on their schedule."

Marketing

- **Message angle:** Flexible, mobile, low-disruption.

- **Lead-magnet ideas:** "Add a life-licence track to your team in weeks."
 - **Campaign type:** Targeted LinkedIn + association/industry channels; opportunistic.
 - **NAICS:** 524210 (brokerages); group benefits 524112; pre-need 524111. **NOC:** buyers 10020 · 10011; candidates 63100 · 63102.
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P5 · Anxious Career Switcher (B2C · Direct)

• **Partly confirmed** — consistent with B2C funnel behavior and BCC's D2C experience.

Who they are

First-time LLQP challenger, career changer, or recent grad pursuing LLQP **independently** (not firm-sponsored). Studying nights/weekends while working another job. High stakes, high anxiety about failing the regulatory exam. Finds providers via Google and compares carefully.

Geographic focus

National (Ontario + BC concentration for paid). Quebec needs French + Civil-Code.

Their core job & worries

- **Goal:** Pass on the **first attempt** and get licensed quickly to start earning.
- **Worries:** Overwhelmed by regulatory volume; can't tell if they're truly ready; studying alone with no one to ask; wasting money on a re-sit.

Goals

First-attempt pass · know exactly what to study · get licensed fast.

Buying triggers

Decided on a career change · accepted/considering a role that needs the licence · a peer's recommendation · a Google search after researching the industry.

Emotional drivers

- **Want to feel:** Certain they'll pass; in control of the material; supported.
- **Afraid of:** Failing and paying again; wasting weekends; choosing the wrong course.

Lean in vs. hesitate

- **Lean in:** Riley AI 24/7 tutor; ReadyRating proof-of-readiness; **Pass Guarantee**; transparent pricing; strong reviews/pass-rate claims.
- **Hesitate:** Unclear if it's "worth it" vs. cheaper options; no proof of readiness; no support.

Buying journey

Google search → compare providers/reviews → website (pricing, pass guarantee, sample) → **instant self-serve purchase**. No corporate approval.

Trust signals & proof points

ReadyRating readiness score · Pass Guarantee · reviews & pass-rate claims · Riley AI · CISRO approval.

Common objections & responses

Objection	Response
"It's cheaper elsewhere."	You pay once if you pass once — ReadyRating + Pass Guarantee are built to get you there on attempt one.
"How do I know I'm ready?"	ReadyRating gives a statistical readiness score before you book the exam.

How success is measured

Passed first attempt · time-to-licence · confidence/experience.

ReadyEngine value prop

"Don't just practice. Prepare with certainty. Our adaptive engine tells you exactly when you're ready to pass — backed by our Pass Guarantee."

Marketing

- **Message angle:** Certainty + Pass Guarantee ("End the Guesswork").
- **Lead-magnet ideas:** "Am I ready? LLQP readiness self-check"; "First-attempt study plan."
- **Campaign type:** Google Search (high-intent) + Meta (ROAS 5–6x) + reviews/SEO.
- **NAICS:** 524 (insurance, broad). **NOC (audience):** 63100 insurance agents & brokers.

P6 · Efficient Upskiller (B2C · Direct)

○ **Hypothesis** — strong logical segment; validate volume.

Who they are

Existing financial-services professionals adding LLQP to expand their practice — experienced P&C brokers, financial planners, bank/credit-union advisors. Already understand the concepts and terminology. **Price-insensitive but highly time-sensitive** — they have clients and can't spend weeks on training they don't need.

Their core job & worries

- **Goal:** Get licensed in minimum time/effort by skipping what they already know.
- **Worries:** Forced through basics; time away from revenue-generating work.

Goals

Bypass foundational content · drill only the new regulatory edge-cases · licensed in minimum time.

Buying triggers

Expanding their practice/credentials · a client need requiring a life licence · MGA/firm recommendation · adding life to a P&C or investment book.

Lean in vs. hesitate

- **Lean in:** Initial assessment that calibrates to existing knowledge; surgical gap-drilling; accelerated path (~half the time); will pay a premium for speed.

- **Hesitate:** Can't test out of intro modules; feels like a beginner course.

Buying journey

Self-directed or MGA-recommended → assessment → accelerated path → exam. Fast.

Trust signals & proof points

Adaptive initial assessment · ReadyRating · time-to-complete proof (ReadyEngine outcomes) · Riley AI.

How success is measured

Time-to-licence · minimal hours invested · first-attempt pass.

ReadyEngine value prop

"Stop wasting time on what you already know. The ReadyEngine™ identifies your exact knowledge gaps so you can level up faster."

Marketing

- **Message angle:** Speed / efficiency ("get there faster — we assess what you already know").
- **Lead-magnet ideas:** "Add LLQP in [X] hours — accelerated path for experienced advisors."
- **Campaign type:** Google Search + LinkedIn (financial advisors) + MGA referral.
- **NAICS:** 524 / 523930 (investment advice). **NOC (audience):** 11102 financial advisors · 63102 financial sales reps · 63100 agents & brokers.

Appendix A · Buyer Role Map (B2B)

In B2B deals, multiple people play different roles. Mapping them prevents stalls.

Role	Who fills it (LLQP)	How they engage	Watch-outs
Discovers	Field/recruiting leader, Training Coordinator, L&D specialist	Champions internally after a trigger	Often a researcher, not the approver
Recommends / Influences	Field Training Director, peer firms (CAILBA), carrier partners	Internal advocacy; cites peer adoption	Carrier/peer influence often invisible until late
Approves budget	President, Chief Agency Officer, VP Distribution, CFO	Wants a 1-page business case + ROI	May defer to Procurement past a threshold
Compliance / Legal gate	Chief Compliance Officer, VP Compliance, Legal	Reviews integrity, audit trail, data residency	The decisive gate for P1/P3 — engage early
Manages day-to-day	Training Manager / L&D / Advisor Services	Enrollment, tracking, reporting	Protect this relationship — it drives renewal
Uses the training	Recruits / advisors / candidates	Self-paced + proctored exam	Poor UX or low pass rates surface fast
Blocks / delays	Procurement, IT Security, Finance	RFP gates, security review, freezes	Qualify their involvement early

Appendix B · Anti-Personas — who we *don't* chase (now)

Segment	Why deprioritize	What to do instead
Quebec-only firms	Need Civil-Code SKU + French content; BCC's Civil-Code pass rate is weak today (50%, small n)	Priority 3; build the Civil-Code capability before pursuing
Micro-volume firms (handful of recruits/yr)	Don't justify B2B sales effort	Capture via B2C / self-serve
Firms with no exam-integrity or quality pressure	Our wedge (integrity + outcomes) doesn't resonate	De-prioritize vs. compliance-sensitive accounts
Pure price-only buyers	We don't win on price vs. discount incumbents	Reframe to outcomes/\$-per-licensed-agent or disengage

Appendix C · NAICS & NOC targeting summary

NAICS (industry): 524210 Insurance agencies & brokerages (P1, P2, P4) · 524111/524112 Life & health carriers, individual & group (P3, benefits) · 5241/524 Insurance (umbrella) · 522 Credit intermediation (bank parents).

NOC (occupation): | Code | Occupation | Role | |---|---|---| | 00012 | Senior managers — financial/business services | Exec buyers (President, CCO, Chief Agency Officer) | | 10020 | Insurance, real estate & financial brokerage managers | Agency/branch/MGA managers | | 10011 | Human resources managers | Training, L&D, recruiting leaders | | 11109 | Other financial officers | Compliance officers / VP Compliance | | 63100 | Insurance agents & brokers | Core candidate / agent | | 11102 | Financial advisors | Upskiller candidates | | 63102 | Financial sales representatives | Bank / credit-union candidates |

Full per-firm detail (titles, NOC, NAICS, HQ, existing-client status) lives in the LLQP Persona Targeting workbook → "GTM Targeting Guide" tab.

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