

Continuing Education (CE) Frequently Asked Questions (FAQs)

Last updated Feb 11/21

****Refer to the [Frequently Asked Questions during COVID-19](#) for detailed information on the deferral of CE from the 2019/2020 CE period to the 2020/2021 CE period.**

1. **QUESTION:** What are the annual CE requirements?

ANSWER: Refer to the [Requirements and Definitions](#) page of the ICM's website for this information.

2. **QUESTION:** How do I obtain CE?

ANSWER: Refer to the [CE Search](#) page on the ICM website for assistance with locating CE courses with accredited course providers or those CE providers that have received individual approval.

3. **QUESTION:** Can the ICM advise what CE courses I could take?

ANSWER: As a Regulator, we can only refer you to the [CE Search](#) page on the ICM website for assistance with locating CE courses with accredited course providers or those CE providers that have received individual approval. There are over 300 accredited course providers that provide courses, many of them available for online completion.

4. **QUESTION:** I only need 1 final CE hour; is there anything I could take?

ANSWER: As a Provincial Regulator, and to help licence holders understand their obligations, Council has developed Code of Conduct quizzes available on the ICM website at <https://icm.mb.ca/compliance-and-enforcement>. Licensees may take a free online quiz, and once completed, they will qualify for a full 1-hour of CE credit.

5. **QUESTION:** With the completion of the LLQP Provincial examination, am I required to obtain credit hours for the upcoming renewal?

ANSWER: If you successfully complete the LLQP Provincial examinations and obtain your licence in the same licensing period, you are exempt from the required annual CE for that licensing period, and will not have to complete additional CE hours. If you complete the LLQP Provincial examinations in one licensing period, but do not obtain your licence until the following licensing period, you will have to complete the regular required number of CE credit hours for renewal.

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6. **QUESTION:** If I am already licensed as a Life Insurance Agent and successfully complete the A&S portion of the LLQP provincial examinations to obtain my individual A&S licence, can I claim CE credits?

ANSWER: If you successfully complete the LLQP Provincial examinations and obtain your licence in the same licensing period, you are exempt from the required annual CE for that licensing period, and will not have to complete additional CE hours. If you complete the LLQP Provincial examinations in one licensing period, but do not obtain your licence until the following licensing period, you will have to complete the regular required number of CE credit hours for renewal.

7. **QUESTION:** I am a brand new licensee and have not been through a renewal period before. With the successful completion of any one of the following courses and examinations **within the same licence year that I obtained my licence**, am I required to obtain additional credit hours?

- Fundamentals of Insurance through IBAM
- CAIB 1, 2, 3 and/or 4 courses through IBAM
- ILS Level 1 General and Adjuster Insurance Licence Program (ILS L1)
- C11 Principles and Practice of Insurance through the Insurance Institute of Canada
- C130 Essential Skills for the Insurance Broker and Agent through the Insurance Institute of Canada
- General Insurance Essentials: C81 Part 1 and C82 Part 2 through the Insurance Institute of Canada

ANSWER: A brand new licensee is responsible for entering the credit hours that they have received from their educational provider. Typically, the above courses qualify for at least the minimum annual CE requirement, however, each licensee should confirm this with the educational provider **PRIOR** to attempting to renew the annual licence.

8. **QUESTION:** Do I receive credit hours for completion of a challenge examination through the ICM's office?

ANSWER: No. Credit hours are not granted with the completion of a challenge examination through ICM's office.

9. **QUESTION:** Do I obtain additional CE hours if I instruct the course?

ANSWER: Any holder of a licence who serves as an instructor in any of the continuing education courses that have been approved on the ICM website, is entitled to two credit hours for each credit hour awarded to a participant in the course.

10. **QUESTION:** How do I enter my CE credits to apply towards my annual requirement?

ANSWER: Refer to the "[User Guide - Instructions to enter your continuing education credits](#)" to assist you with this.

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11. QUESTION: Do Non-Resident Agents/Brokers or Adjusters need to complete and report CE credits on-line?

ANSWER:

Non-residents residing in Canadian jurisdictions that have mandatory CE requirements will be deemed to have met the requirement in Manitoba.

Non-residents residing in Canadian jurisdictions where CE is not mandatory are required to comply with Manitoba's CE requirements. CE Credits **must** be obtained from an [Accredited Course Provider](#) or a course that has been [individually approved](#) by the ICM.

Residents of the United States of America are required to comply with the Manitoba CE requirements. CE Credits **must** be obtained from an [Accredited Course Provider](#) or a course that has been [individually approved](#) by the ICM.

If a Canadian non-resident or U.S. resident has completed a course that meets the applicable Manitoba requirements, the agent may apply for consideration of individual approval. The [Individual CE Approval Application](#), along with the required fee, must be submitted to the ICM at least 30 days in advance of the course to ensure sufficient time to make an informed determination as to whether the CE course qualifies for Manitoba CE credits. More information can be found on the ICM website under "Continuing Education Info".

Should the ICM determine that the CE course is not applicable to the Manitoba CE definition, the licensee would be required to complete additional CE courses to meet the mandatory Manitoba CE requirement

12. QUESTION: Do I have to complete CE credits to renew my licence?

ANSWER: With the exception of Canadian non-residents who are licensed in a jurisdiction which has mandatory CE requirements, hail agents and adjusters, and restricted insurance agents (RIA), all other licensees are required to fulfil annual CE credit criteria.

13. QUESTION: How do I register my CE courses in the on-line system?

ANSWER: Register your CE completion within the [On-line Portal](#). All agent licensees are required to complete the mandatory CE requirements prior to May 31 of each year (licence year is June 1 – May 31). Adjuster licensees are required to complete the mandatory CE requirements prior to June 30 of each year (licence year is July 1 – June 30).

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14. QUESTION: I'm trying to enter my approved CE courses on-line, but some are not listed. What should I do?

ANSWER: If you have an ICM/MB course number listed on your certificate of attendance, first try searching by this course number only (numerical data only). Don't enter any other criteria when searching your CE course. If you are still unable to find your course, contact your course provider. It is the provider's responsibility to ensure the courses are entered on the ICM's website, if the course has been assigned ICM credit hours.

15. QUESTION: I cannot find the certificates for the courses I have taken. What do I do?

ANSWER: Contact your course provider(s) for the information required to renew your licence: ICM Course Number, Course Date, Course Name and Number of Credits. Note that while you do not require a copy of the certificate to complete your renewal, you are required to retain a copy of this document for compliance purposes and must submit the document if you are audited.

16. QUESTION: If I have completed a CE course in the past, but have taken it again this year, can I claim this towards my CE requirement?

ANSWER: If licence holders wish to repeat a CE course, they are able to allocate CE credits from this repeated course to their annual CE requirement as long as the course was completed over 2 years ago (the start of the 3rd year). Prior to 2020, repetition of CE courses was not allowed for any timeframe. This CE enhancement allows licence holders to refresh their knowledge in a particular course area. The repeat courses will be tracked in the system, and will be allowable towards fulfilling the stakeholder's annual CE requirement, as long as the course is taken within the timeframe as noted above.

17. QUESTION: The CE course in your system shows different credit hours than on my certificate. What do I do?

ANSWER: Contact the course provider that you completed the course through to determine why there is a discrepancy. A [listing of accredited course providers](#) along with their contact information is available on the ICM website.

18. QUESTION: Can I claim credit for a course that I completed through an organization that is not listed as a Manitoba Accredited Course Provider (ACP)?

ANSWER: CE credits must have been obtained from an accredited course provider, or have received individual course approval by the ICM. If a licensee intends to apply a course or seminar that is not offered by an Accredited Course Provider, completion and submission of the [Individual CE Approval Application](#) is required, along with the required fee. The application form must be submitted to the ICM at least 30 days in advance of the course to ensure sufficient time to make an informed determination as to whether the CE course qualifies for Manitoba CE credits. More information can be found on the ICM website under "Continuing Education Info".

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19. QUESTION: I have logged into my CE page, but it will not let me enter my carry forward courses from the previous CE year. How do I do this?

ANSWER:

Important Note: Life and/or Accident & Sickness agents may not carry forward credit hours. Credit hours must be earned within the licensing year of June 1 to May 31 of each year. Credit hours accumulated outside of the licence year cannot be applied.

All other classes of licenses: If you have excess carry forward courses that you have neglected to add in your previous CE licence renewal, you may add these as course name "*Carry Forward unclaimed Credit Hours to*" (**ensure you choose the correct year as this course number changes annually depending on the CE period**) to the maximum of your allowable limit as below:

- Maximum of 4 unused CE credits for General Licensees
- Maximum of 2 unused CE credits for Auto Only Licensees
- Maximum of 4 unused CE credits for Insurance Adjusters

When adding as the above, the date you completed this course would need to be the start date of the licensing year that you are currently in (June 1 for agents or July 1 for adjusters). To clarify, this is the start of the licensing year that you are carrying forward credit hours to. *NOTE: Agents licensing year runs from June 1-May 31 and Adjusters licensing year runs from July 1-June 30 each year.*

For example, if you are wanting to add excess carry forward credit hours that were completed May 15 of the prior licensing year, you would select, "*Carry Forward unclaimed Credit Hours to*" (choosing the correct year) and would add the date the course was completed as June 1 of the licensing year that you are currently in.

Further details regarding CE issues are outlined under the "[Requirements and Definitions](#)" page on the ICM website.

20. QUESTION: I have renewed my licence for the new year which starts June 1 for agents or July 1 for adjusters. I have logged into my CEC page to attempt to log carry forward credit hours towards next years licence renewal, but it will not let me enter these carry forward courses. How do I do this?

ANSWER:

Important Note: Life and/or Accident & Sickness agents may not carry forward credit hours. Therefore, you cannot start accumulating credit hours for the new licence year until June 1 of that year.

All other classes of licenses: If you have carry forward courses that you neglected to add prior to renewing your licence for this new licence year, you may add these on or after June 1 (for agents) or July 1 (for adjusters) as course name "*Carry Forward unclaimed Credit Hours to*" (**ensure you choose the correct year as this course number changes annually depending on the CE period**) to the maximum of your allowable limit as below:

- Maximum of 4 unused CE credits for General Licensees
- Maximum of 2 unused CE credits for Auto Only Licensees
- Maximum of 4 unused CE credits for Insurance Adjusters

When adding as "*Carry Forward unclaimed Credit Hours to*" (**ensure you choose the correct year as this course number changes annually depending on the CE period**), the date you completed this

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course would need to be June 1 (for agents) or July 1 (for adjusters) which is the start of the new licensing year that you are attempting to carry forward credit hours to.

21. QUESTION: I have logged into my CE page, which shows that I have met the maximum annual CE requirement, but I want to enter more CE credits that I have completed. The system will not let me enter any further courses. Why?

ANSWER:

Maximum Annual Requirements are as below:

- Life and/or A&S = 15 annual CE (no carry forward)
- General = 8 annual CE + 4 carry forward = 12 maximum CE
- Adjuster = 8 annual CE + 4 carry forward = 12 maximum CE
- Auto Only = 4 annual CE + 2 carry forward = 6 maximum CE

Once the maximum annual requirement is met, additional courses that you have completed cannot be entered into the system, as there is no requirement for a stakeholder to provide additional CE which extends beyond the annual maximum unless specifically requested to do so by an employee of the Insurance Council of Manitoba (ICM).

22. QUESTION: How do I find out how many credits I have carried forward from last year's renewal?

ANSWER:

Important Note: Life and/or Accident & Sickness agents may not carry forward credit hours.

All other classes of licenses: Your on-line CE account will show how many carry forward credits you have if you entered all of your credits completed in the previous CE Year. The responsibility to track credit hours rests with the licensee.

23. QUESTION: How long am I required to retain my CE Certificates for?

ANSWER: You must retain your CE Certificates for a period of at least 2 years (3 years for those classes that carry forward credit hours).

24. QUESTION: Can I confirm that I have completed my annual CE?

ANSWER: Yes Log in to the [on-line portal](#) and follow the steps in the [User Guide](#) on pages 1-4. **We ask that you do not contact the ICM office to check if you have fulfilled your CE hours**, but rather log in to the portal to confirm.

A sample of a stakeholder's CE Status page is as below. The green check mark under "Requirements Met" for the 2019-2020 year means that year was satisfied. The red exclamation mark under "Requirements Met" for the 2020-2021 year means that there are still outstanding credits to be completed. You will not be able to renew your licence until you have a green check mark under "Requirements Met" for the 2020-2021 year.

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Search

	Year	Insurance Class	Required	Required After Reduction	Carry Fwd fr. Prev. Year	Total	Carry Fwd to Next Year	Requirements Met
View	2020-2021	General and/or Auto Only	8.00	8.00	0.00	0.00	0.00	
View	2019-2020	General and/or Auto Only	8.00	0.00	0.00	0.00	0.00	

25. QUESTION: I accidentally reported the wrong course and/or I entered the wrong completion date of my course. How do I correct this?

ANSWER:

If you have not yet renewed your licence for the licence year, log in to the [on-line portal](#) and delete the course(s) that you added incorrectly. Then re-enter the correct course with the correct date.

If you have already renewed your licence, please email the Council at contactus@icm.mb.ca with the incorrect information along with the correct information and a copy of the correct CE Certificate. A member of the Licensing Team can then make an adjustment on your CE account.

26. QUESTION: I am a Life and/or A&S licensee and am required to meet Manitoba's annual CE requirements. It appears that for the May 2021 period, I could carry forward CE from the 2019 CE year. Can I carry forward my excess credits to the any new licence year?

No. Life and/or A&S agents are not able to "carry forward" any excess CE credits to the following year. Due to the COVID-19 Pandemic, there was a deferral of CE in the 2020 renewal period, but further "carry forward" of CE hours for Life and/or A&S licence holders is not permitted.

27. QUESTION: What happens if I do not obtain the required CE prior to my renewal?

ANSWER: You will not be able to renew your licence(s) until you have met the CE requirement. If your licence is not renewed, you would then be required to renew and reinstate your licence paying both fees (\$70.00 reinstatement fee + the annual licence fee) as required under Regulation [73/93](#) (to apply for a renewal + reinstatement of the licence in the new licence year, we refer you to the [User Guide - to Reinstate a Licence](#)).