

# Frequently Asked Questions (FAQs) During Annual Licence Renewal

Q&A's include all renewal related information for all licence holders

Updated Mar 4/21

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## 1. When is the deadline to renew my licence?

The deadline to renew an agent's licence is by 11:59pm on May 31. The deadline to renew an adjuster's licence is by 11:59pm on June 30.

## 2. Where do I renew my licence? How do I renew my licence?

Licence renewal typically opens May 1 every year (*however, may open a few weeks prior to this – watch for the email notice with the precise date*). Renewal is completed on-line via the on-line portal <https://lms.icm.mb.ca/lcmPortal/Account/Login>. Log in to the portal and click on "Licences" then "Online Renewal" to proceed with licence renewal.

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## 3. What is my User ID to access the on-line licence renewal portal?

Your User ID can be found on a copy of your current ICM licence. *SAMPLE ONLY - If your licence number is G-80000-678910-2020, your User ID would be 80000.* If you have forgotten your password, select "Forgot your password?". **This will prompt you to enter your User ID and the email address previously filed with the Insurance Council of Manitoba ("ICM")** in order for the system to create a new password. The new password will be emailed to the email address you have provided.

## 4. What are the annual licence fees to renew my licence?

Annual Licence fees are outlined in [Regulation 73/93](#) as well as on the ICM website under the [Fee Schedule](#). Fees are not pro-rated and must be paid in full.

## 5. If my account is locked out, how do I unlock it to gain access to the on-line portal?

Accounts lock after a number of unsuccessful attempts at an incorrect User ID and password. An ICM staff member must unlock the account for you. Contact the ICM office at [contactus@icm.mb.ca](mailto:contactus@icm.mb.ca) to assist you with unlocking your account.

## 6. Is the on-line portal used only to access my licence renewal?

The on-line portal allows a user to:

- View a snapshot of your licensing on your home/dashboard page
- Update your personal or business address
- Apply as a new licence applicant
- Apply for a supplementary/2<sup>nd</sup> licence
- Apply for an amendment or transfer of a currently **active** licence
- Apply for a reinstatement of a previously held licence (*within 12 months of the last held licence for agents or 5 years for adjusters*)
- Apply for a reinstatement in addition to an annual licence renewal of a previously held licence (*within 12 months of the last held licence for agents or 5 years for adjusters*)
- Update mandatory licensing information, such as errors & omissions insurance (**Important Note: current E&O must be maintained in the online portal on a continual basis or the licence(s) will be disqualified**)
- Track the real-time status of the application throughout the process
- View your past exam information, or register for an examination
- Make payment for a licence application or an examination via credit card payment (*VISA or MASTERCARD only at this time*)
- View your payment history
- View or update continuing education (CE) credit hours
- Complete your annual licence renewal (*system typically opens May 1*)
- View current licenses

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## 7. Do I have to complete all questions in the on-line renewal process?

Yes, all steps must be completed. You will receive a "Finish" screen when your renewal licence has been completed.

## 8. Does my Operating Agent / Designated Representative have to renew their licence first before any other agent or adjuster attempts to renew within the agency or firm?

The licence of the Operating Agent (O/A)/Designated Representative (D/R) of the Agency/Adjusting Firm must be renewed **before** any other licensee in the organization. This allows for the updating of the agency/firm Errors & Omissions Insurance, and ensures there is a licensed person responsible for the management of the agency/firm in place. If a licensee attempts to renew their licence before their O/A or D/R, they will not be able to do so.

## 9. My residence address has changed; where do I indicate this?

This can be completed under "Information" and then "Personal Information" when you are logged into the on-line portal.

## 10. My business address has changed; where do I indicate this? Do I need to fill out a new application?

A new application is not required. This can be completed under "Information" and then "Business Information" when you are logged into the on-line portal.

## 11. I now work for a different agency or adjusting firm than the one indicated on my licence. How do I inform the Insurance Council of Manitoba ("ICM")?

- **Option 1:** If your licence remains currently active, you can perform this amendment/transfer electronically within the online portal. Follow the steps in the [User Guide - to Amend a Licence](#). The fee can be paid electronically via credit card.
- **Option 2:** If your licence has been recently cancelled, you can perform this reinstatement electronically within the online portal. Follow the steps in the [User Guide - to Reinstatement a Licence](#). The fee(s) can be paid electronically via credit card.

**Following the email verification of this amendment or reinstatement, you would still be required to renew your licence with the full annual licence renewal fee. Amendments and renewals are separate processes subject to completion of separate applications and fees.**

**To clarify, you are required to complete this amendment or reinstatement with the ICM office and receive confirmation of the completed amendment or reinstatement prior to renewing your licence under the incorrect agency or firm name.**

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12. I am a non-resident and I submitted a Certificate of Authority/Non-Resident Endorsement when I first became licensed in Manitoba. Must I submit another certificate to renew?

In the on-line licence renewal, you must declare that you currently hold a valid licence in your home province, in the class that you are renewing in Manitoba. Another certificate is not required.

13. I have completed my on-line licence renewal. How do I know if it has been issued, and when can I expect my new licence?

If you receive the "Finish" screen in the on-line renewal system, you have completed your on-line licence renewal. Your licence will be automatically emailed to the email address that you have listed under the "Personal Information" section. You can also confirm your licensing status on the ICM's website under [Licence Search](#) or view it within the your on-line profile.

## **Continuing Education (CE) Specific Questions**

14. What are the annual CE requirements?

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

15. Do I have to complete continuing education (CE) credits to renew my licence?

Reporting of Manitoba's annual CE hours must be completed for both the 2020 and 2021 years prior to licence renewal for 2021. *We encourage you to complete them prior to May 2021 and to enter them into the ICM online portal immediately following receipt of the CE certificate.*

CE reminder notices are posted to the [COVID-19 Information Page](#) of the ICM website outlining the *deferral* of the 2019/2020 annual CE hours to May 2021 for agents and to June 2021 for adjusters. These notices provided examples of CE requirement scenarios that may be of assistance to some licence holders. Please review the notices at the [COVID-19 Information Page](#).

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Licence Holders that are required to complete and report CE in Manitoba	Non-residents residing in Canadian jurisdictions	Residents of the United States of America
<p>The following number of CE credits will be required <b>to be completed and entered</b> into your online portal before being able to renew your licence(s):</p> <ul style="list-style-type: none"> <li>• <b>General</b> insurance agents: <b>16</b> CE credits completed and reported prior to May 31, 2021;</li> <li>• <b>Auto Only</b> insurance agents: <b>8</b> CE credits completed and reported prior to May 31, 2021;</li> <li>• <b>Adjusters</b> (N/A to Hail Adjusters): <b>16</b> CE credits completed and reported prior to June 30, 2021;</li> <li>• <b>Life and/or A&amp;S</b> agents: <b>30</b> CE credits completed and reported prior to May 31, 2021.</li> </ul> <p>*New Licensees as of June 1, 2020 (July 1, 2020 for adjusters) MUST ensure that their CE is accumulated in the 2020/2021 licence year. Refer to <a href="#">this page</a> on the ICM website for additional information.</p>	<p>Agents/Brokers residing in a jurisdiction where CE is mandatory: you will be deemed to have met the requirement in Manitoba.</p> <p>Agents/Brokers residing in a jurisdiction where CE is NOT mandatory: you are required to comply with Manitoba's CE requirements, and must report them within the on-line portal prior to renewing their licence.</p> <p>*New Licensees as of June 1, 2020 (July 1, 2020 for adjusters) MUST ensure that their CE is accumulated in the 2020/2021 licence year. Refer to <a href="#">this page</a> on the ICM website for additional information.</p>	<p>Residents of the United States of America are required to comply with Manitoba CE requirements, and must report them within the on-line portal prior to renewing their licence.</p> <p>*New Licensees as of June 1, 2020 (July 1, 2020 for adjusters) MUST ensure that their CE is accumulated in the 2020/2021 licence year. Refer to <a href="#">this page</a> on the ICM website for additional information.</p>

\*For those stakeholders that are required to meet Manitoba's annual CE requirement, you will be unable to renew your licence(s) in May 2021 (June 2021 for adjusters) if you do not complete and report the 2020 CE credit requirements **in addition to** the 2021 CE credit requirements.

Below are a few examples to assist you in determining the amount of CE that will be required.

**Example #1:** If a general licence holder currently has 4 credit hours applied/reported in the CE system on May 1, 2020, they would be required to obtain and report 12 additional CE credits to renew their licence in May 2021. Each year thereafter, they would be required to obtain the **annual** CE requirement of 8.

**Example #2:** If a life licence holder currently has 0 credit hours applied/reported in the CE system on May 1, 2020, they would be required to obtain and report 30 CE credits to renew their licence in May 2021. Each year thereafter, they would be required to obtain the **annual** CE requirement of 15.

**Example #3:** If a life licence holder currently has 19.5 credit hours applied/reported in the CE system on May 1, 2020, they would only be required to obtain and report an additional 10.5 CE credits to renew their licence in May 2021. Each year thereafter, they would be required to obtain the **annual** CE requirement of 15.

For the May 2021/June 2021 licence renewal **only**, you will be able to enter credit hours accumulated from June 1, 2019 to May 31, 2021 for agents and from July 1, 2019 to June 30, 2021 for adjusters – due to the COVID-19 deferral of CE from May 2020/June 2020.

When you renew your licence in 2021, you will not be able to enter any further CE credits until the new licence year begins on June 1 (agents) or July 1 (adjusters).

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16. How many continuing education (CE) credits do I need to renew my insurance licence?

*Refer to the COVID-19 deferral of CE hours in question #15 above.* For the credit amount required for each class, please see the "[Continuing Education Info](#)" section of the ICM website.

Licence holders can also 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 determine how many CE hours are required by you**, but rather log in to the portal to confirm your specific requirement. 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. In the sample below, due to COVID-19, the 19.25 "2019-2020" CE credits were *deferred* and applied to the "2020-2021" year. As there are now 30 required for the "2020-2021" year (15 + 15 for the Life/A&S class), the stakeholder requires 10.75 additional CE to be entered for the "2020-2021" year to be satisfied (19.25 + 10.75 = 30.00). Once satisfied, the red exclamation mark will change to a green checkmark. You will not be able to renew your licence until you have a green check mark under "Requirements Met" for the 2020-2021 year.

## Continuing Education Status

Show  entries Search

	Year	Insurance Class	Required	Required After Reduction	Carry Fwd fr. Prev. Year	Total	Carry Fwd to Next Year	Requirements Met
<a href="#">View</a>	2020-2021	Life and/or A&S	15.00	30.00	19.25	19.25	0.00	
<a href="#">View</a>	2019-2020	Life and/or A&S	15.00	0.00	0.00	19.25	19.25	

*\*Please note that the CE required for the 2019-2020 year was deferred for only this one year, thus carrying forward any completed CE to the following year of 2020-2021. Typically, Life and/or A&S agents are not able to "carry forward" any excess CE credits to the following year.*

17. How do I register my CE courses in the on-line system?

Register your CE completion within the [On-line Portal](#) as the "2020-2021" CE Year. Refer to the "[User Guide - Instructions to enter your continuing education credits](#)" to assist you with this.

18. When I enter my CE courses on-line, I receive a question asking if I want to apply my credits to the "Previous" year or the "Current" year. What year am I to choose?

You want to apply your credit hours to the "Current" period in order to renew your licence for the **2020-2021** licence year. If you chose "Previous" in error, you must delete the course(s) and re-enter it/them by selecting the "Current" period.

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

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.



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

**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

## 21. Do I have to complete CE credits to renew my licence?

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.

## 22. How do I find out how many credits I have carried forward from the prior year's renewal?

**Important Note:** *Refer to the COVID-19 deferral of CE hours in question #15 above.* Life and/or Accident & Sickness agents may not carry forward credit hours.

**All other classes of licenses:** Your on-line CEC 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. With the completion of the LLQP Provincial examination, am I required to obtain credit hours for the upcoming renewal?

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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24. 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?

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.

25. 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

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.

26. Do I receive credit hours for completion of a challenge examination through the ICM's office?

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

27. I cannot find the certificates for the courses I have taken. What do I do?

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.

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28. 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?

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).

29. I have not renewed my licence for this year as of yet. I have logged into my CEC page, but it will not let me enter my carry forward courses from the previous CE year. How do I do this?

**Important Note:** *Refer to the COVID-19 deferral of CE hours in question #15 above.* Life and/or Accident & Sickness agents may not carry forward credit hours.

**All other classes of licenses:** *Refer to the COVID-19 deferral of CE hours in question #15 above.* If you have carry forward courses that you have neglected to add in your previous CE licence renewal of 2019/2020, you may add these as course name "Carry Forward unclaimed Credit Hours to 2020/2021" (**Course #34419**) 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 June 1, 2020 (for agents) or July 1, 2020 (for adjusters) which is the start of the licensing year that you are carrying forward credit hours to.

*Note: as there was a deferral of CE for the 2020 year, if you have carry forward courses that you did not add for the prior CE period which would normally have been added for the 2019 CE renewal (**excess** courses accumulated from June 1, 2018 to May 31, 2019 for general agents, or July 1, 2018 to June 30, 2019 for Adjusters), you may add these as course name "Carry Forward unclaimed Credit Hours to 2019/2020" (**Course #32584**) to the maximum of your allowable limit as noted above. When adding, the date you completed this course would need to be June 1, 2019 (for general agents) or July 1, 2019 (for adjusters) which is the start of the licensing year that you were carrying forward credit hours to. Keep in mind that you cannot carry forward more than 50% of the **excess** annual credit hour requirement. For example, a general agent that already has 12 CE for the 2018/2019 year cannot then list the "Carry Forward unclaimed Credit Hours" course for 4 credit hours as he has already maxed out with the annual requirement of 8 + 4 carry forward = 12 credits.*

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

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30. I have renewed my licence for the new year which starts June 1, 2021 for agents or July 1, 2021 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?

**Important Note:** *Refer to the COVID-19 deferral of CE hours in question #15 above.* 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, 2021.

**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, 2021 (for agents) or July 1, 2021 (for adjusters)** as course name "*Carry Forward unclaimed Credit Hours to 2021/2022*" 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 2021/2022*", the date you completed this course would need to be June 1, 2021 (for agents) or July 1, 2021 (for adjusters) which is the start of the new licensing year that you are attempting to carry forward credit hours to.

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

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.

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

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](mailto: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.

33. 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?

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.

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## 34. Do I obtain additional CE hours if I instruct the course?

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.

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

**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".



## 36. Can I confirm that I have completed my annual CE?

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.

In the sample below, due to COVID-19, the 19.25 "2019-2020" CE credits were *deferred* and applied to the "2020-2021" year. As there are now 30 required for the "2020-2021" year (15 + 15 for the Life/A&S class), the stakeholder requires 10.75 additional CE to be entered for the "2020-2021" year to be satisfied (19.25 + 10.75 = 30.00). Once satisfied, the red exclamation mark will change to a green checkmark. You will not be able to renew your licence until you have a green check mark under "Requirements Met" for the 2020-2021 year.

## Continuing Education Status

Show  entries Search

	Year	Insurance Class	Required	Required After Reduction	Carry Fwd fr. Prev. Year	Total	Carry Fwd to Next Year	Requirements Met
<a href="#">View</a>	2020-2021	Life and/or A&S	15.00	30.00	19.25	19.25	0.00	
<a href="#">View</a>	2019-2020	Life and/or A&S	15.00	0.00	0.00	19.25	19.25	

*\*Please note that the CE required for the 2019-2020 year was deferred for only this one year, thus carrying forward any completed CE to the following year of 2020-2021. Typically, Life and/or A&S agents are not able to "carry forward" any excess CE credits to the following year.*

# Frequently Asked Questions (FAQs) During Annual Licence Renewal

*Q&A's include all renewal related information for all licence holders*

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## 37. How do I obtain CE?

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.

## 38. Can the ICM advise what courses I could take?

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.

## 39. I only need 1 final CE hour; is there anything I could take?

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.

## 40. I am a Life and/or A&S licensee and am required to meet Manitoba's annual CE requirements. Can I carry forward my excess credits to the new licence year of June 1, 2021 to May 31, 2022?

No. Life and/or A&S agents are not able to "carry forward" any excess CE credits to the following year.

## 41. What happens if I do not obtain the required CE prior to my renewal?

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](#)).