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:** 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.

3. **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.

4. **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:** No. A brand new licensee would be exempt from the required annual CE credit hours for the first licence renewal only.

5. **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.
6. **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.
7. **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.

8. **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.

9. **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).

10. **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.
11. **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.

12. **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:** Entry of CE for the same course more than once may be permitted on an exception basis only. If an agent wishes to claim credit for a course more than once, the agent must contact Council for prior approval and provide written reasons. This review is subject to the individual course review fee of $50.

13. **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.

14. **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”.
15. **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 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 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.

16. **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.