

# 2023/2024 IBAM EDUCATION

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SYLLABUS & COURSE CALENDAR



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*Note: Program courses, CECs, pricing and dates are subject to change at any time. All courses are offered on a first come first serve availability and will be subject to sufficient enrollment numbers. For finalized information on any course and to register for any of our offerings, visit the IBAM website at [www.ibam.mb.ca/education](http://www.ibam.mb.ca/education)*

# 2023 / 2024 Course Calendar Snapshot

## June 2023

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

12	Fundamentals Exam / Online Exam Proctoring
19-23	Fundamentals of Insurance Immersion - Page 16
26	Fundamentals of Insurance Immersion Exam - Page 16

## July 2023

S	M	T	W	T	F	S
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2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

5	CAIB / CPIB Exam
10	Fundamentals Exam / Online Exam Proctoring
11-14	IWS Immersion- Page 16

## August 2023

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

14	Fundamentals Exam / Online Exam Proctoring
30	YBN-IBAM Dale Rempel Memorial Golf Tournament

## September 2023

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

6	CAIB / CPIB Exam
6	Equipment Breakdown Webinar - Page 8
11	Fundamentals Exam / Online Exam Proctoring
11-15	Fundamentals of Insurance Immersion - Page 16
11-15	CAIB 2 Immersion - Page 18
18	CAIB 2 Immersion Exam - Page 18
18	Fundamentals of Insurance Immersion Exam - Page 16
18-22	CAIB 3 Immersion - Page 18
25	CAIB 3 Immersion Exam - Page 18

## October 2023

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

2-6	CAIB 4 Immersion - Page 18
5	Cyber Liability Webinar - Page 8
10	CAIB 4 Immersion Exam- Page 18
10	Fundamentals Exam / Online Exam Proctoring
17-20	IWS Immersion - Page 16
23-27	Auto Broker Immersion - Page 14

# 2023 / 2024 Course Calendar Snapshot

## November 2023

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

13	Fundamentals Exam / Online Exam Proctoring
15	Errors & Omissions Webinar - Page 6
20-24	Fundamentals of Insurance Immersion IN PERSON - Page 16
21	Solid Fuel Heating Webinar - Page 8
27	Fundamentals of Insurance Immersion Exam - Page 16

## December 2023

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

6	CAIB / CPIB Exam
11	Fundamentals Exam / Online Exam Proctoring

## January 2024

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21	22	23	24	25	26	27
28	29	30	31			

8	Fundamentals Exam / Online Exam Proctoring
9-12	IWS Immersion - Page 16
10	Commercial Extensions and Endorsements Webinar- Page 9
15-19	CAIB 3 Immersion - Page 18
22	CAIB 2 Immersion Exam - Page 18
22-26	CAIB 3 Immersion - Page 18
29	CAIB 3 Immersion Exam - Page 18
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30	Business Ethics for the Insurance Professional- Page 12
TBA	Auto Broker Immersion - Page 14

## February 2024

S	M	T	W	T	F	S
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4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		

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5	CAIB 4 Immersion Exam - Page 18
5-9	Fundamentals of Insurance Immersion - Page 16
8	Insuring Unique Homes Webinar - Page 9
12	Fundamentals of Insurance Immersion Exam - Page 16
12	Fundamentals Exam / Online Exam Proctoring
13	Residential Plumbing and Electrical Webinar - Page 9
14	CAIB / CPIB Exam
21	Surety Bonds Webinar - Page 10

## March 2024

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10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

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11	Fundamentals Exam / Online Exam Proctoring
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# 2023 / 2024 Course Calendar Snapshot

## April 2024

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

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## May 2024

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

- 6 Fundamentals Exam / Online Exam Proctoring
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- 13-17 Fundamentals of Insurance Immersion IN PERSON- Page 16
- 21 Fundamentals of Insurance Immersion Exam - Page 16
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## June 2024

S	M	T	W	T	F	S
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2	3	4	5	6	7	8
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23	24	25	26	27	28	29
30						

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## July 2024

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

- 10 CAIB / CPIB Exam
- 15 Fundamentals Exam / Online Exam Proctoring

## August 2023

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

- 12 Fundamentals Exam / Online Exam Proctoring

## Sept

- 9 Fundamentals Exam / Online Exam Proctoring
- 11 CAIB / CPIB Exam

# Continuing Education Seminars / Webinars

We continually develop educational sessions that touch on everything from specific industry issues to general business topics. We have a great vantage point of the industry as a whole - our job is to keep you informed and at the top of your game by providing quality seminars at every level.

Many of the courses and exams in this catalogue are available via a virtual delivery method, to keep up with today's busy business professional and the growing needs of brokers, and for more accessible access to education across province.

Our facilitators are some of the best in the business. They range from active brokers chosen for their expertise on a specific topic to insurance company personnel, and independent consultants. All of our facilitators are dedicated to providing quality education. Let us know if facilitating is something you have always wanted to do.

## Errors & Omissions Loss Control Webinar

Understanding your exposures to Errors & Omissions claims as a Broker is key to developing your operations strategy.

During this seminar, you will examine what clients expect of you, what courts expect of you, and what others expect of you.

It is during the discussions that you will be able to answer the questions you need to answer in order to establish the procedures that best suit your brokerage.

### Objectives

This seminar will examine those expectations and review some methods to address your exposures. You will:

- Review the duty of care required by professionals
- Examine sources of claims and claim trends as a learning tool
- Gain understanding of the need for consistency in procedures
- Learn of some tools and actions to assist in controlling your exposures
- Insight into how social media can expose your brokerage to a possible E&O Situation

### Recommended for

All brokerage staff wishing to minimize their exposure to Errors & Omission incidents.

IBAM members who are insured through the Association's E&O Program and, who meet the requirements for representation, will earn a 10% credit on their annual premium after they attend this seminar and remain loss free.

### Date

Virtual - November 15, 2023

### Time

9:00 am - 1:00 pm

### Cost

\$150 per member  
\$185 per non-member

### Facilitator

Katrina Hueging

### Accreditation

3 General ICM CE Credits / 3 GICS CE Credits

## IBAM Loss Control Seminar Discount

Available to IBAM members only, this seminar provides qualifying brokerages a 10% premium credit on your next renewal under the members' Errors & Omissions Program, which is required every three years. See table below for qualifying criteria.

### A - Seminar Attendance Requirements:

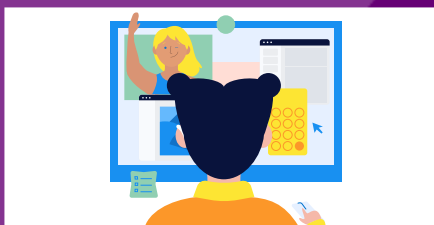
Brokerage Staff Size	Number Required	Position in Brokerage
1 to 4	1	Active Agency Principal, Owner, Partner or Officer
5 to 11	3	1 Active Agency Principal, Owner, Partner, or Officer AND Any 2 additional combinations of Producers or CSR's
12+	25 % of Staff But no more than a max of 15 employees	1 Active Agency Principal, Owner, Partner, or Officer AND Any combination of Active Agency Principal, Owner, Partner, Officer, Operations Manager, Producer, or CSR's until number required reached

B - No claims are made against the Insured in each of the three policy periods following attendance at the seminar.

C - 1) If there are no claims made against the Insured during the three year "Risk Management credit" term, the Insured may re-qualify for credit by attending another seminar during the third year of the "Risk Management credit" term and prior to the policy period expiration date. Insureds must meet the risk management criteria every 3 years.

2) If a claim is made against the Insured during any of the three years of the "Risk Management" term the credit will be lost at the next policy anniversary date. The Insured may re-qualify by attending a seminar during the policy period for which the credit is lost, provided there are no additional claims made during the policy period. However, the risk management credit will not be applied to any renewal for the year in which the claim was made. If any additional claims are made, the Insured must wait an additional year before they are eligible to re-qualify for the credit.

*For more information on IBAM's Online Courses as well as upcoming Webinars and Seminars, contact:*



*Kate Murray*  
*Professional Development and Education*  
[kate@ibam.mb.ca](mailto:kate@ibam.mb.ca)  
204-488-1857 Ext. 3

# Online Educational Webinars

We are continually developing new webinars that touch on relevant and timely topics industry-wide. Learn from the comfort of your own office environment.

If you are looking for something specific or an offering that had been available previously, we can tailor webinars to your brokerage needs. Let us know what you are looking for.

**\*NEW\*** to 2023/24, please join us for our business skills webinars. While these webinars do not qualify for credits, they are a fantastic way to learn valuable lessons on improving your office environment and brushing up on your work ethics. Read more about them on page 12.

## Equipment Breakdown

This entry-level course is for anyone who wants to learn more about the infamous Equipment Breakdown exposures. Whether it be a mechanical breakdown, electrical damage, or certain types of explosions that are excluded from standard commercial property coverage forms. The Equipment Breakdown policy fills these gaps in coverage, but the form is oftentimes a confusing one. Join Melanie as we explore covered causes of loss, covered equipment, direct damage, and indirect coverage options.

**Date**  
September 6<sup>th</sup>, 2023

**Time**  
9:30 am - 11:45 am

**Cost**  
\$30 per member  
\$150 per non-member

**Facilitator**  
Melanie Needham, MRD Training & Consulting Inc.

**Accreditation**  
2 General ICM or GICS CE Credits

## Cyber Liability

With the ever-increasing threat of a data breach, cyber liability insurance needs to be an integral part of your clients daily business. The misconception that Cyber Liability is just for big companies needs to be broken as this coverage can make the difference between staying in business or shutting down after an attack. Cyber liability insurance can protect your business not only from threats such as hackers, lost or stolen laptops, business interruption, but also a long list of other threats that can leave a lasting impact on your business. In this seminar, you will learn what threats companies are facing and how to mitigate that risk. This seminar is for all insurance professionals.

**Date**  
October 5<sup>th</sup>, 2023

**Time**  
1:00 pm - 3:15 pm

**Cost**  
\$30 per member  
\$150 per non-member

**Facilitator**  
Melanie Needham, MRD Training & Consulting Inc.

**Accreditation**  
2 General ICM or GICS CE Credits

## Solid Fuel Heating, An Insurance Perspective

A client asks you the following questions. Are you prepared to answer them?

- Why is my insurance company worried about my woodstove or pellet stove?
- What is a WETT inspection and who is qualified to perform one?
- Why do I need to clean my chimney every year?
- Why do I need a back-up heat source when I already have an outdoor wood-fired boiler?

Wood-burning appliances in all their variations require extra care and handling by the client but also by the broker!

**Date**  
November 21<sup>st</sup>, 2023

**Time**  
2:00 pm - 4:15 pm

**Cost**  
\$30 per member  
\$150 per non-member

**Facilitator**  
Jo Anne Mitchell, CIP, Effective Training Communications Plus

**Accreditation**  
2 General ICM or GICS CE Credits



## Commercial Insurance- Commercial Extensions and Endorsements

In this course on Commercial Extensions and Endorsements, you will learn about building by-law endorsement, stock spoilage, mortgage rate guarantee, and floater policies.

**Date**

January 10<sup>th</sup>, 2024

**Time**

9:30 am - 11:45 am

**Cost**

\$30 per member

\$150 per non-member

**Facilitator**

Melanie Needham, MRD Training & Consulting Inc.

**Accreditation**

2 General ICM or GICS CE Credits

## Insuring Unique Homes

Homes today run the gamut from 250 square foot Tiny Homes to 25,000 square foot Mansions. Somehow insurance professionals need to find the right way to insure them all. Partly due to skyrocketing real estate prices, but also due to concerns for the environment, and a yearning for a simpler life, the tiny homes movement has taken off, and with it, concerns about the proper way to insure tiny structures. While insurance products readily exist to cover heritage and high-value homes, concerns about underinsurance and replacement cost value are extremely common.

**Date**

February 8<sup>th</sup>, 2024

**Time**

9:30 am - 11:45 am

**Cost**

\$30 per member

\$150 per non-member

**Facilitator**

Melanie Needham, MRD Training & Consulting Inc.

**Accreditation**

2 General ICM or GICS CE Credits

## Residential Plumbing & Electrical - An Insurance Perspective

Everything has a shelf life, even houses. As a dwellings ages, so do it's plumbing and electrical systems. Many insurers will not provide or renew coverage on older dwellings unless these critical components are updated. Your clients will want to know why!

Following this webinar participants will understand the exposures to loss presented by older plumbing & electrical systems and be able to explain the insurance concerns associated with these critical components including:

- Residential water lines (old and new)
- Sump pumps and back-up valves
- Aluminum wiring and the reasons why it can present a fire hazard
- How knob & tube wiring differs from modern day wiring and why it must be updated
- Potential issues when a home has only a 60-amp electrical panel

**Date**

February 13<sup>th</sup>, 2024

**Time**

2:00 pm - 4:15 pm

**Cost**

\$30 per member

\$150 per non-member

**Facilitator**

Jo Anne Mitchell, CIP, Effective Training Communications Plus

**Accreditation**

2 General ICM or GICS CE Credits



## Surety Bonds

In this interactive session we will cover the basics of Surety to understand how surety works, the parties to a bond, how indemnity applies. We will then dive further into the Surety world to cover Construction Bonds and Commercial Bonds. This is a robust session that will make you feel comfortable with surety on many levels!

**Date**

February 21<sup>st</sup>, 2024

**Time**

1:00 pm - 3:15 pm

**Cost**

\$30 per member

\$150 per non-member

**Facilitator**

Melanie Needham, MRD Training & Consulting Inc.

**Accreditation**

2 General ICM or GICS CE Credits

## Condominium Insurance

Condo insurance is an often-misunderstood product. Misconceptions are common and many stem from confusion about coverage provided by the Condo Corporation's insurance vs. the unit owner's condo insurance. Whether you're a Broker, Underwriter or Adjuster, learn about this in-demand product.

**Date**

March 5<sup>th</sup>, 2024

**Time**

9:30 am - 12:45 am

**Cost**

\$30 per member

\$150 per non-member

**Facilitator**

Melanie Needham, MRD Training & Consulting Inc.

**Accreditation**

3 General ICM or GICS CE Credits

## Green Acres, Intro to Farm Ins. Part 1

Farming is big business in Manitoba. Not only do these farms provide our food, but they also feed the provincial economy.

While farms face many of the same risks as other businesses, they also have unique characteristics requiring a combination of coverages to address both the personal and business aspects of the risk.

Part 1 of this webinar primarily covers farm dwellings and farm outbuildings.

Part 2 covers farm equipment, livestock and farm liability.

It is strongly recommended to attend both parts.

By attending Part 1 of this webinar, you will be able to:

- Discover the variety of products grown and/or raised in the province
- Evaluate and explain the key differences between full time and hobby farms
- Learn about the types of farm dwellings and outbuildings
- Explain insurance rating methodology for farm outbuildings

**Date**

March 7<sup>th</sup>, 2024

**Time**

2:00 pm - 4:15 pm

**Cost**

\$30 per member

\$150 per non-member

**Facilitator**

Jo Anne Mitchell, CIP, Effective Training Communications Plus

**Accreditation**

2 General ICM or GICS CE Credits



## Green Acres, Intro to Farm Ins. Part 2

Farming is big business in Manitoba. Not only do these farms provide our food, but they also feed the provincial economy.

While farms face many of the same risks as other businesses, they also have unique characteristics requiring a combination of coverages to address both the personal and business aspects of the risk.

Part 1 of this webinar primarily covers farm dwellings and farm outbuildings.

Part 2 covers farm equipment, livestock and farm liability.

It is strongly recommended to attend both parts.

By attending Part 2 of this webinar, you will be able to:

- Evaluate the exposure to Equipment Breakdown losses faced by many farmers
- Describe the difference between types of farm equipment and how to insure them
- Review basic livestock coverage (please note: horse mortality insurance will not be covered)
- Assess your farm clients' exposure to third party liability loss and recommend adequate coverage

**Date**  
April 11<sup>th</sup>, 2024

**Time**  
2:00 pm - 4:15 pm

**Cost**  
\$30 per member  
\$150 per non-member

**Facilitator**  
Jo Anne Mitchell, CIP, Effective Training Communications Plus

**Accreditation**  
2 General ICM or GICS CE Credits

## Wild About Watercraft

This interactive session teaches you almost everything you need to know about watercraft! We will learn basic marine terminology, explore different types of watercrafts and their uses. Once we know the basics, we will delve into the policy wording of a Yacht policy and review a marine survey and some applications. Jam-packed session on a topic that is so overwhelming!

**Date**  
March 14<sup>th</sup>, 2024

**Time**  
1:00 pm - 3:15 pm

**Cost**  
\$30 per member  
\$150 per non-member

**Facilitator**  
Melanie Needham, MRD Training & Consulting Inc.

**Accreditation**  
2 General ICM or GICS CE Credits

## Demystifying Subscription Policies

What in the world is a subscription policy? In a nutshell, it is a policy where two or more insurance companies agree to rating and coverage, at a split percentage between the insurers, to total one hundred percent of the required limits. Sounds simple right? Well, it is a little more complicated than that! Join us we explain subscriptions in layman's terms so the next time you are at an event you don't feel like a fish out of water.

**Date**

May 7<sup>th</sup>, 2024

**Time**

9:30 am - 10:45 am

**Cost**

\$30 per member  
\$150 per non-member

**Facilitator**

Melanie Needham, MRD Training & Consulting Inc.

**Accreditation**

1 General ICM or GICS CE Credits

## Water Water Water

This interactive session teaches you almost everything you need to know about water! We will learn basic terminology around water, floods and coverage. Once we know the basics we will delve into the policy wording of a homeowners policy, Sewer Back-Up and Overland Water and Flood. Once we are done you will be so comfortable with the peril of water and be able to confidently explain why each coverage is required, what is covered and excluded and how to ensure your client understands the exposure.

**Date**

May 22<sup>nd</sup>, 2024

**Time**

1:00 pm - 3:15 pm

**Cost**

\$30 per member  
\$150 per non-member

**Facilitator**

Melanie Needham, MRD Training & Consulting Inc.

**Accreditation**

2 General ICM or GICS CE Credits

## \*NEW\* Business Skills Webinars

### Business Ethics for the Insurance Professional

Join us as we discuss what ethics really means while we analyze the grey areas of ethical expectations within the context of corporate decision-making and ethical business practice. Explore the elements of decision-making that are directly affected by ethical considerations and social expectations using case scenario examples and more.

**Date**

January 30, 2024

**Time**

9:30am - 10:45am

**Cost**

\$30 per member  
\$150 per non-member

**Facilitator**

Melanie Needham, MRD Training & Consulting Inc.

### Managing Different Generations in the Work Place

As different generations work together, this can lead to friction due to misunderstandings and different preferences in terms of things such as communication styles. Thus, it is important to make sure that people of different ages can work together well and that everyone feels included, to ensure good productivity. Join us to delve into learning about the characteristics of different generations, analyzing the possible areas of friction between generations, and developing strategies to resolve the differences.

**Date**

April 4, 2024

**Time**

9:30am-12:45pm

**Cost**

\$30 per member  
\$150 per non-member

**Facilitator**

Melanie Needham, MRD Training & Consulting Inc.

### Mental Health in the Work Place

The overall health of a workplace includes both the physical and psychological well-being of its workers. By treating mental health and its psychological component equally with the physical environment, a workplace can support its workers' overall well-being. In this session, we will discuss what mental health is, discuss the stigma around mental health and what we can do to support the ones around us.

**Date**

June 5, 2024

**Time**

9:30am -10:45am

**Cost**

\$30 per member  
\$150 per non-member

**Facilitator**

Melanie Needham, MRD Training & Consulting Inc.

# The Customer Service for the Insurance Professional Program (CSIP)

As a customer service representative, your ability to deliver excellent service to your clients is critical to your brokerage's success. In this four-part program, you will explore every aspect of brokerage operations from a customer service perspective. You will develop the skills required to ensure that your office maintains a consistent, high quality, customer service approach in all market conditions. The Customer Service for the Insurance Professional program is an excellent resource, whether you are new to the insurance brokerage field or a seasoned professional.

## Program Overview

The Customer Service for the Insurance Professional program is different from other programs in that there are no examinations to write. You will receive a certificate of completion once verification is received from your mentor or course facilitator.

**You will explore the following topics:**

### Module 1: The Role of the Insurance Broker

- Understanding the Broker's Role
- Quality Service and its Benefits
- Client Expectations
- Effective Communications

### Module 2: Adding Value to your Brokerage

- Selling Skills
- Client Negotiation
- Public Relations
- Time Management
- Brokerage Operations

### Module 3: Office procedures and brokerage workflows and their impact on:

- Client Service
- E&O Liability Exposure
- Office Efficiency
- Industry Issues

### Module 4: The Broker and the Law

- Inadequate Coverage
- Industry Organization
- Career Development

## CSIP Workshop

All four modules are taught over the course of a 4-month period consisting of a day long Webinar for each module.

### Dates\*

TBA

### Time

9:00pm - 12:00pm Thursday and Friday

### Cost

\$250 per Module for members

\$300 per Module for non-members

### Accreditation

6 General ICM CEC's per module

## CSIP Correspondence

This format allows you to work at your own pace with the assistance of a mentor (i.e. manager or owner) from your brokerage. At the end of each module, there is a summary and review of the text including multiple choice and short answer questions.

Registration of this format is ongoing. Your mentor will send a letter stating that you have satisfied the requirements for each of the modules before a certificate can be issued.

### Dates

Ongoing

### Cost

\$165.00 per Module for members

\$195.00 per Module for non-members

### Accreditation

6 General ICM CEC's per module  
(Student)

4 General ICM CEC's per module (Mentor)



## Auto Broker Technical Course

With the need to provide excellent customer service, brokers require more knowledge and expertise than ever before in the marketing of Autopac products. This program was developed to give new brokers the skills needed to provide a higher level of expertise to their auto clients than ever before.

The Auto Broker Technical Course is an approved pre-licensing course, and successful completion satisfies the education requirement for an Auto-Only License.

We offer this course in two formats:

### Facilitated Study:

- 4-day sessions with a virtual facilitator
- Textbook
- 1 exam attempt during final class
- Option to add IWS Certification
- **Cost:** \$425.00

### Self-directed:

- Textbook
- 1 exam attempt within six months of registration
- **Cost:** \$250.00

### Exam Details:

- 1 ½ hours to complete the exam
- Pass mark: 60%
- If required, exam rewrite fee is \$90

### Course Details:

- October 23-26, 2023      Exam: Oct 27, 2023
- Jan and March dates TBA

### Phase 1 - Fundamentals of Insurance

Available on its own or in conjunction with Phases 2 & 3. Four days of an overview of auto insurance (focusing on the history, terminology and basics of this area of the business), an overview of the Insurance Council of Manitoba and a customer service component.

The course will run Monday to Thursday with an exam written on the Friday afternoon and students attaining a grade of 60% or higher will move on to the next phase of the program. Successful completion allows a person to apply for an Auto-Only Insurance License.

### Phase 2 - IWS Tutorial

Any brokers who wish to sell Autopac products on behalf of MPI must be qualified to do so by MPI. Before training can be taken on the business rules and policies of the Autopac program, brokers must complete online training of the Insurance Work Station (IWS) by the Friday before phase 3 begins. IWS computer assisted instruction (tutorial) leads students through a variety of Autopac transactions, screen by screen. Students who are not employed at a brokerage must secure their own placement at a brokerage for this phase of the course.

### Phase 3 - MPI Training

Through 3 days of online instruction, brokers will complete training required to sell Autopac Products using MPI's systems. Students successfully completing and passing the MPI Autopac Exam will become certified to sell MPI products, in conjunction with the license they obtained in part 1, after submitting their results to the insurance council of Manitoba.





## Fundamentals of Insurance Program

Fundamentals of Insurance is an approved pre-licensing course, and successful completion satisfies the education requirement for a Level 1 license. This level of license authorizes the license holder to sell, inside but not outside the office of a general insurance brokerage and under the supervision of the holder of a Level 2 license, every category of insurance including accident and sickness insurance (excluding life insurance).

We offer this course in two formats:

### Facilitated Study:

- 5-day either in class or virtual sessions with a facilitator
- Textbook (for each phase)
- 1 exam attempt during final class
- Option to add IWS Certification

### Self-directed:

- Textbook
- 1 exam attempt within six months of registration

### Facilitated Study:

Fundamentals of Insurance (FOI) with IWS Certification is a complete licensing and training solution for Manitoba Brokers. While our distinguished CAIB designation upon completion provides the opportunity to secure a level 3 license, the FOI course quickly provides the opportunity to gain a level 1 license with IWS Certification.

### Phase 1 - Fundamentals of Insurance

Available on its own or in conjunction with Phases 2 & 3. This session will include training from a qualified facilitator to assist an individual new to the industry in passing the FOI exam as well as notes and quizzes to help prepare students for the exam. Courses are held on a Monday to Friday basis with the exam being conducted by IBAM on the following Monday. Successful completion allows a person to apply for a Level 1 General Insurance License.

### Phase 2 - IWS Tutorial

Any brokers who wish to sell Autopac products on behalf of MPI must be qualified to do so by MPI. Before training can be taken on the business rules and policies of the Autopac program, brokers must complete online training of the Insurance Work Station (IWS) by the Friday before phase 3 begins. This training can be done wherever a person has Internet access once their employing / sponsoring brokerage has signed them up for access to the IWS system. This Internet based training can take anywhere from 6 to 12 hours depending on the person's previous knowledge of insurance. Successful completion allows a person to attend the Phase 3 training.

### Phase 3 - MPI Training

Through 3 days of online instruction, brokers will complete training required to sell Autopac Products using MPI's systems. Students successfully completing and passing the MPI Autopac Exam will become certified to sell MPI products, in conjunction with the license they obtained in part 1, after submitting their results to the insurance council of Manitoba.

## Looking for additional assistance studying for the Fundamentals of Insurance Exam?

Visit the IBAM website for information about our new Supplemental Study Guide available for purchase.

The guide includes additional explanation on terms, worksheets, quizzes, practice exams and more!

### 2023/2024 Semester Schedule

#### Fundamentals with IWS Immersion

##### Dates:

Phase 1: July 20 - 24, 2023      Exam: Jun 27, 2023  
Phase 3: July 12-15, 2023

Phase 1: September 11 - 15, 2023      Exam: Sept 18, 2023  
Phase 3: October 17-20, 2023

**\*Phase 1: November 20-24, 2023\***      Exam: Nov 27, 2023  
Phase 3: January 9-12, 2024

Phase 1: February 5-9, 2024      Exam: Feb 12, 2024  
Phase 3: March 12-15, 2024

**\*Phase 1: May 13-17, 2024\***      Exam: May 21, 2024  
Phase 3: June 11-14, 2024

##### Time

Phase 1: Monday to Friday - 9am - 4:30pm with the exam the following Monday morning (9am to 12pm)  
Phase 3: Tuesday to Thursday - 9am - 4:30pm

##### Cost

Full Program: \$850.00  
Phase 1 Only: \$640.00  
Phase 3 Only: \$325.00

**Note** - Phase 1 only can be purchased if the student does not require the Phase 2 & 3 IWS Training or cannot find a sponsor. No refunds are provided if the student is denied entry to the Phase 3 class for not completing all of their Phase 2 Online Tutorial requirements in time.

**\* NEW \*:** Indicated FOI classes will be offered via in person classroom training, taking place at the IBAM office in Winnipeg, Manitoba.

#### Self-Directed:

An individual can register for the self-directed Fundamentals Course at any time. Once the registration is processed, the individual will have 6 months to write the exam which they must register 1 week before writing the exam. Subject to availability.

##### Exam Dates\*:

June 12, 2023

July 10, 2023

August 14, 2023

September 11, 2023

October 10, 2023

November 13, 2023

December 11, 2023

January 8, 2024

February 12, 2024

March 11, 2024

April 8, 2024

May 6, 2024

June 10, 2024

July 15, 2024

August 12, 2024

September 9, 2024

##### Cost

\$325.00

*\*Students may also register for rewrites on any of the prescribed exam dates at a cost of \$125.00 per attempt. Exams cannot be attempted more than 3 times in a 6 month period.*

Online exams are now available which allows students to write any day they like with an approved proctor. Please see the IBAM website for more details.





## The Canadian Accredited Insurance Broker Program

Increase your business competence, confidence and credibility as an insurance professional with the Canadian Accredited Insurance Broker program.

To establish yourself as a trusted insurance advisor, you need to have in-depth knowledge and understanding of all aspects of property and casualty insurance. You need the CAIB program. You will immerse yourself in the study of Personal Lines, Commercial Lines and Brokerage Management. Each course in this four-course program culminates in a national examination. Upon successful completion, eligible candidates are awarded the nationally recognized professional designation CAIB.

### The Qualifications

Graduates' use of the CAIB designation, as with all IBAC designations, will be restricted to licensed Property and Casualty insurance brokers who are members of their provincial or regional brokers' association. Non-members are welcome to take the CAIB program and will receive a Certificate of Completion upon graduation.

### Program Outline

The topics covered in the four CAIB courses include:

#### CAIB 1 - General Insurance

- Introduction to General Insurance
- Habitational Insurance
- Personal Liability Insurance
- Farm Insurance
- Basic Personal Auto Insurance
- Building Professionalism
- Travel Insurance

#### CAIB 2 - Commercial Insurance

- Introduction to Commercial Property
- Commercial Property Insurance - Policy Forms
- Commercial Property Insurance - Additional Coverage Forms
- Commercial Property Insurance - Miscellaneous Property Forms
- Crime Insurance
- Business Interruption Insurance

#### CAIB 3 - Commercial Insurance

- Commercial General Liability - A Legal Perspective
- Commercial General Liability Insurance Policy
- Commercial Automobile Exposure
- Ocean Marine and Aviation Insurance
- Surety Bonds
- Risk Management

#### CAIB 4 - Brokerage Management

- Planning
- Organizing
- Human Resources
- Leading
- Broker/Insurance Company Relations
- Marketing
- Building Long-Term Relationships
- Technology
- Financial Management
- Monitoring

## Benefits in attaining your CAIB designation:

- *Provides you with formal fundamental insurance knowledge*
- *Earn confidence from clients*
- *Encourages you to develop specialized skills*
- *Offers career advancement opportunities*
- *Achieve personal goals*

The CAIB Program has been designed to address the varied insurance knowledge required for brokers whether they come from a personal lines, commercial lines or a management background.

## 2023/2024 Semester Schedule

### CAIB 5-Day Immersion *\*Online Classes\**

This is a 5-day instructor led virtual course where you can participate in an intensive week of discussions, hands on exercises and practice exams. The exam will be written on first Monday online after the 5 days of training have concluded. This platform is suited best if you need to focus on the subject matter at hand without work or personal distractions.

All classes are held via an online platform Monday to Friday with the exam held on the following Monday online.

#### CAIB 2

September 11 - 15, 2023 (exam September 18)  
January 15 - 19, 2024 (exam January 22)

#### CAIB 3

September 18 - 22, 2023 (exam September 25)  
January 22 - 26, 2024 (exam January 29)

#### CAIB 4

October 2 - October 6, 2023 (exam October 10)  
January 29 - February 2, 2024 (exam February 5)

#### Time

8:30am - 4:30pm

#### Cost

\$900 members  
\$1350 non-members

#### Facilitator

Wayne Vokey (CAIB 2 & 3) / Debbie Pearson (CAIB 4)

### CAIB Discussion Group *\*Online Classes\**

This format emphasizes active participation through a 10 week learning platform where students meet in the evening virtually with a facilitator to review the course material leading to the next exam date.

Fall Semester classes run from late September until December, exam December 5. Winter Semester classes run from late February until May, exam May 8. Exact start dates TBA

CAIB 1 - Wednesday Evenings

CAIB 2 - Thursday Evenings

CAIB 3 - Monday Evenings

CAIB 4 - Tuesday Evenings

#### Time

6:30pm - 8:30pm

#### Cost

\$650 members  
\$950 non-members

#### Facilitator

Various

### CAIB Self-Study

This platform was created if you prefer to set your own pace and organize your own study schedules. You also can get access to additional study material resources to assist in your preparation for the upcoming exam.

#### Exam Dates

July 5, 2023  
September 6, 2023  
December 6, 2023  
February 14, 2024  
May 8, 2024  
July 10, 2024  
September 11, 2024  
(for registration deadlines, please refer to the IBAM website)

#### Cost

\$630 members  
\$900 non-members

### CAIB Licensing Levels

Successful completion of CAIB 1 qualifies a student to apply for a Manitoba Level 1 General License

Successful completion of CAIB 2 & 3 qualifies a student to apply for a Manitoba Level 2 General License

Successful completion of CAIB 4 as well as 2 years as a Manitoba Level 2 General Licenses broker qualifies a student to apply for a Manitoba Level 3 General License.

# Canadian Professional Insurance Broker

The property and casualty insurance industry is constantly changing, with new demands and challenges arising on an ongoing basis. You need to meet these demands and challenges with confidence that can only be gained from experience and knowledge. You already have both, so why not take the next logical step in your insurance career with the Canadian Professional Insurance Broker (CPIB) program. All you need to qualify for admission is the CAIB or CIP designation.

CPIB is unique in that it allows you to focus your studies and interests in one of three professional streams: Personal Lines, Commercial Lines and Brokerage Management.

## Program Overview

Earning the CPIB designation requires completion of six courses in your chosen stream, specifically three courses that are mandatory and insurance specific and three of a broader nature and offered by recognized universities or colleges. You may also take the program's courses individually for general interest or Continuing Education (CE) credits.

Use of the CPIB designation, as with all IBAC designations, will be restricted to licensed property and casualty insurance brokers who are members or associate members of their provincial or regional brokers association. Non-members are welcome to take the CPIB program and will receive a Certificate of Completion upon graduation.

## The Qualifications

You must be, at the time of registering for the examinations, employed by a property and casualty insurance brokerage that is a member in good standing of a member association that is and continues to be a member of IBAC. The right to use and maintain the CPIB designation shall only continue if membership status is maintained.

## Program Courses

You must complete 6 courses (3 mandatory and 3 elective) in your stream of specialization in order to obtain the designation.

Mandatory Courses offered by IBAM via Self-Study:		
Personal Lines	Commercial Lines	Broker Management
<ul style="list-style-type: none"><li>• Law &amp; Ethics</li><li>• Claims Management &amp; Administration</li><li>• Advances Personal Lines</li></ul>	<ul style="list-style-type: none"><li>• Law &amp; Ethics</li><li>• Claims Management &amp; Administration</li><li>• Advances Commercial Lines</li></ul>	<ul style="list-style-type: none"><li>• Law &amp; Ethics</li><li>• Claims Management &amp; Administration</li><li>• Business Strategy</li></ul>
Elective Courses offered by a Post-Secondary Institution (3 required):		
<ul style="list-style-type: none"><li>• Accounting / Finance</li><li>• Marketing</li><li>• Sales Management</li><li>• Communications</li><li>• Business Administration</li><li>• Organizational Behaviour</li></ul>	<ul style="list-style-type: none"><li>• Accounting / Finance</li><li>• Marketing</li><li>• Sales Management</li><li>• Communications</li><li>• Business Administration</li><li>• Risk Management</li><li>• Organizational Behaviour</li></ul>	<ul style="list-style-type: none"><li>• Management Accounting</li><li>• Marketing</li><li>• Human Resources</li><li>• Sales Management</li><li>• Communications</li><li>• Business Finance</li><li>• Organizational Behaviour</li><li>• Management Information Systems (MIS)</li></ul>

## Course Outline:



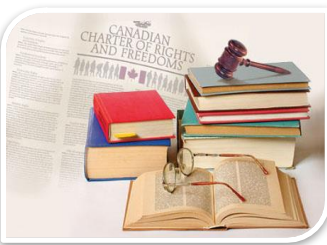
### Advanced Personal Lines

Take your knowledge of personal lines learned in the CAIB program and expand on it to prepare you to deal with the more complex issues that face insurance brokers like you on a daily basis. Topics include beyond the personal liability policy; dealing with exceptional homes; other residences; valuations; home-based businesses; fraud; unlicensed vehicles; sales and promotion.



### Advanced Commercial Lines

Take your knowledge of commercial lines learned in the CAIB program and expand that to prepare yourself to deal with more complex issues that you face on a daily basis. Topics include Commercial Property, Liability, Miscellaneous Coverages, Financial Analysis, Financial Applications, Emerging Coverages, Risk Management, Proposals and Presentations, Sales, and Account Management.



### Law and Ethics

Law and Ethics are applied to the needs of the Canadian insurance broker in this advanced course. Topics include business law; ethical principles and issues; personal and organizational ethics; insurance brokers as professionals at common law; developing a risk management strategy for professional liability; corporate law; insurance broker and its business contracts; e-commerce, privacy rights, legislation and practice; employment contracts; employment relationship and termination.



### Claims Management and Administration

Take an advanced look at the claims process from the perspective of an insurance broker. Topics include the claims process; responsibilities and rights of the insurer; the brokerage and claims management; claims by assignees and third parties; recent developments and future directions.



### Business Strategies

This advanced course will assist brokerage managers to integrate what they have learned in prior courses on the various functional areas of managing a brokerage. Topics include Strategic Leadership, Financial Management, Human Resources, Inside the Brokerage, Sales & Service, Marketing Strategies, Strategic Communication, and Growth, Valuation & Perpetuation.

#### Cost

\$530 members  
\$820 non-members

#### Program Format

Self-Study

#### Exam Dates

July 5, 2023  
September 6, 2023  
December 6, 2023  
February 7, 2024  
May 8, 2024  
July 10, 2024

*(for registration deadlines,  
please refer to the IBAM  
website)*



# IBAM'S MAJOR PARTNERS



POTENTIAL, REALIZED.

GET STARTED AT [IBAM.MB.CA](http://IBAM.MB.CA)

Becoming an insurance broker can get you there.





## Insurance Brokers Association of Manitoba

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