



2025/2026

IBAM Education

SYLLABUS & COURSE CALENDAR

600-1445 Portage Avenue Winnipeg, MB R3G 3P4 | 204.488.1857 | ibam.mb.ca



2025 IBAM AFFINITY PARTNERS



IBAM TECH CENTRE

A free resource for IBAM members.

Check out our Tech Talk webinars, browse our tech Affinity Partners and gain access to IBAC's Tech Website.

Must be an IBAM member to access.



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2025/2026 Course Calendar Snapshot

August 2025

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

- 11 Fundamentals Exam / Online Exam Proctoring
- 27 IBAM Dale Rempel Memorial Golf Tournament

September 2025

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
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- 4 Webinar: Introduction to Farm Insurance
- 8 Fundamentals of Insurance Exam / Online Exam Proctoring
- 10 CAIB / CPIB Exam
- 8-12 CAIB 2 Immersion
- 8-12 Fundamentals of Insurance Immersion
- 15 CAIB 2 Immersion Exam
- 15 Fundamentals of Insurance Immersion Exam
- 15-19 CAIB 3 Immersion
- 22 CAIB 3 Immersion Exam
- 22-26 CAIB 4 Immersion
- 29 CAIB 4 Immersion Exam

October 2025

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12	13	14	15	16	17	18
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- 2 Webinar: D&O Insurance: A Must-Have for Every Board Member!
- 6-10 CAIB 1 Immersion
- 8 Webinar: Navigating the Technological Jungle - Personal Cyber Coverage
- 14 CAIB 1 Immersion Exam
- 14 Fundamentals of Insurance Exam / Online Exam Proctoring
- 14-17 Introduction to Autopac : Get IWS Certified
- 21 Webinar: Getting Started in Commercial Lines - Module 1

November 2025

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- 4 Webinar: Travel Insurance
- 6 Webinar: Errors & Omissions
- 3-7 Fundamentals of Insurance Immersion
- 10 Fundamentals of Insurance Immersion Exam
- 10 Fundamentals of Insurance Exam / Online Exam Proctoring
- 18 Webinar: Getting Started in Commercial Lines - Module 2

December 2025

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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 Webinar: Getting Started in Commercial Lines - Module 3
- 2-5 Introduction to Autopac: Get IWS Certified
- 8 Fundamentals of Insurance Exam / Online Exam Proctoring
- 8 Webinar: Getting the Lowdown on Contract Law
- 10 CAIB / CPIB Exam

2025/2026 Course Calendar Snapshot

January 2026

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
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- 12 Fundamentals of Insurance Exam / Online Exam Proctoring
- 12-16 Fundamentals of Insurance Immersion
- 12-16 CAIB 2 Immersion
- 19 Fundamentals of Insurance Immersion Exam
- 19 CAIB 2 Immersion Exam
- 19-23 CAIB 3 Immersion
- 20 Webinar: Getting Started in Commercial Lines - Module 4
- 22 Webinar: Insuring Unique, Secondary and Seasonal Homes
- 26 CAIB 3 Immersion Exam
- 26-30 CAIB 4 Immersion

February 2026

S	M	T	W	T	F	S
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- 2 CAIB 4 Immersion Exam
- 2-6 CAIB 1 Immersion
- 9 CAIB 1 Immersion Exam
- 9 Fundamentals of Insurance Exam / Online Exam Proctoring
- 10-13 Introduction to Autopac: Get IWS Certified
- 18 CAIB / CPIB Exam
- 19 Webinar: CCDC 2; A Deeper Dive
- 24 Webinar: Residential Plumbing and Electrical

March 2026

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- 9 Fundamentals Exam / Online Exam Proctoring
- 16-20 Fundamentals of Insurance Immersion
- 23 Fundamentals of Insurance Immersion Exam
- 31 Webinar: Manufactured Homes and Trailers

April 2026

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- TBA BROKERCON 2026!
- 20 Fundamentals of Insurance Exam / Online Exam Proctoring
- 21-24 Introduction to Autopac: Get IWS Certified

May 2026

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31						

- 4-8 CAIB 1 Immersion
- 6 CAIB / CPIB Exam
- 11 CAIB 1 Immersion Exam
- 11 Fundamentals of Insurance Exam / Online Exam Proctoring
- 11-15 Fundamentals of Insurance Immersion
- 14 Webinar: Wild about Watercraft
- 18 Fundamentals of Insurance Immersion Exam
- 28 Webinar: Builders Risk & Wrap Up Liability

2025/2026 Course Calendar Snapshot

June 2026

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
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- 8-12 CAIB 2 Immersion
- 8 Fundamentals of Insurance Exam / Online Exam Proctoring
- 9-12 Introduction to Autopac: Get IWS Certified
- 15-19 CAIB 3 Immersion
- 15 CAIB 2 Immersion Exam
- 22 CAIB 3 Immersion Exam

July 2026

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26	27	28	29	30	31	

- 8 CAIB / CPIB Exam
- 13 Fundamentals of Insurance Exam / Online Exam Proctoring

August 2026

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- 10 Fundamentals of Insurance Exam / Online Exam Proctoring

September 2026

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20	21	22	23	24	25	26
27	28	29	30			

- 7 Fundamentals of Insurance Exam / Online Exam Proctoring
- 9 CAIB / CPIB Exam

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.



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, can earn a 10% credit on their annual premium after they attend this seminar and remain loss free.

Date: Virtual – November 6th, 2025

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 CSRs
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 CSRs 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 – 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.

D – 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.



Online Educational 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. Find below our webinar offerings for 2025/26.

Getting Started in Commercial Lines – A Four-Part Webinar Series

Are you new to the commercial lines side of the business? Have you wondered where you can go to get the information you need to make the transition to commercial as quickly and smoothly as possible? If so, you will want to attend this webinar series.

Upon completion of the four-part series, you will have learned the basic foundation of commercial risk assessment together with a good grounding in commercial property and liability coverages. And, you will be able to apply what you've learned right away!

Module 1: Introduction to Commercial Risk Assessment Date

The ability to identify exposures to financial loss faced by business owners is an essential skill for insurance professionals involved in the commercial lines side of the business.

Topics covered during this module include:

- Introduction to Risk Management
- Assessing Commercial Property and Liability Exposures
- Methods of Risk Assessment and Analysis
- Using the CSIO Commercial Application Form
- Risk Assessment Case Study

Date: October 21, 2025

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

Module 2: Introduction to Commercial Building Construction & Property Protection Systems

Many building particulars are needed when writing and / or renewing commercial property policies. Gathering this information requires a basic knowledge of commercial building construction and a keen eye for detail. We will also touch on insuring commercial buildings to value.

Topics covered during this module include:

- C.O.P.E.
- Construction of the building (walls, roof)
- Occupancy of the building by the applicant and by other businesses in the same building
- Protection systems (fire and crime)
- Exposure to loss presented by neighbouring businesses

Date: November 18, 2025

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

Module 3: Introduction to Commercial Property Wordings

Join this webinar to build knowledge of the coverages and key exclusions under the most commonly used Commercial Property wording, the Commercial Building, Equipment and Stock. This wording forms the basis of most commercial package policies and can also be used for non-package risks.

Topics covered during this module include:

- Introduction to the CBES form
- Coverages, exclusions and extensions
- Tenant Improvements
- Equipment Breakdown Basics

- Commonly used commercial endorsements and floaters
- How a commercial package policy is structured

Date: December 2, 2025

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

Module 4: Introduction to Commercial Liability

All businesses are exposed to the risk of a claim for third-party injury. Loss control measures together with liability insurance can help reduce the financial consequences of a third-party lawsuit.

Topics covered during this module include:

- Consequences of a liability loss to commercial lines clients
- Using risk management, disclaimers and waivers
- Introduction to the CGL Policy – coverage and exclusions

Date: January 20, 2026

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

Introduction to Farm Insurance

As farms become larger and more complex, they require a combination of personal, farm and commercial coverages. Protect yourself and your clients by understanding the unique products and specialized coverage required for these enterprises, and receive an overview of farm products, both personal and commercial, including many specialized products.

Date: September 4, 2025

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

D&O Insurance: A Must-Have for Every Board Member!

Did you know that learning about D&O (Directors and Officers) Insurance isn't just for commercial brokers? It's essential for anyone sitting on a board! As clients increasingly request this coverage, it's time to understand why YOU should consider it too.

Who Needs D&O Coverage?

- Board members of non-profits and for-profits
- Executives and senior management
- Advisory board members
- Anyone involved in decision-making roles

What's Included?

- Legal defense costs for covered claims
- Settlements and judgments for wrongful acts
- Protection against allegations of mismanagement

How to Underwrite an application:

1. Review financial statements
2. Analyze by-laws
3. Identify common underwriting flags

Join us as we dive deep into the nuances of D&O Insurance! We'll discuss how to interpret the application and highlight key aspects to look for.

Date: October 2, 2025

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

Navigating the Technological Jungle - Personal Cyber Coverage

In a world where technology evolves faster than we can blink, protecting ourselves in the digital realm is more crucial than ever. Topics we will discuss in this webinar include:

- Educate Yourself: Stay informed about the latest cyber threats. Knowledge is your first line of defence!
- Current Coverages: Take a dive into the current coverage available in the marketplace.
- Client Tips: Share tips and resources with clients to build a community of cyber-aware individuals who can understand the need for coverage.

Date: October 8, 2025

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

Travel Insurance

Ever wonder if your provincial health covers you while travelling? How much does it cover? What about different types of travel policies on the market? Join us in this session where we will discuss everything from different types of travellers to typical coverage and exclusions.

Date: November 4, 2025

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

Getting the Lowdown on Contract Law

Contract law may feel overwhelming but that's because you aren't a lawyer, you are an insurance professional. This is why you may be questioning the need to understand Contract Law, but negotiating deals in the business world requires a fundamental understanding of contract law; and your clients will be signing contracts and coming to you to purchase insurance to make sure they are covering their exposure. This webinar will help you understand the basics!

Date: December 8, 2025

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, Secondary and Seasonal Homes

Join us for this course to finally understand the difference in all the diverse models, unique exposures to each, coverage availability and current industry trends.

Date: January 22, 2026

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

CCDC 2: A Deeper Dive

Stipulated Price Contract is the industry standard prime contract between the Owner and the prime Contractor. The contract outlines the high-level administrative requirements and procedures needed for construction projects, including the role and authority of the consultant, procedures for changes in the work, work by other contractors, insurance requirements, prerequisites for Ready-for-Takeover, dispute resolution procedures, early occupancy by the Owner, and more. This contract can be super overwhelming to a new broker, so join us for a deep drive into it!

Date: February 19, 2026

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 dwelling ages, so does its 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 24, 2026

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

Manufactured Homes and Trailers

Trailers, Mobile Homes, Manufactured Homes, Modular Homes...this list goes on and on. Join us for this webinar to finally understand the differences in all the types of models on the market, unique exposures to each, coverage available and the current industry trends.

Date: March 31, 2026

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

Wild About Watercraft

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

Date: May 14, 2026

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

Builders Risk & Wrap up Liability

When building construction occurs as either ground-up new or renovation of an existing structure, there are many complex exposures and coverage options the underwriter, broker and risk manager must consider. They must also ensure the project is in compliance with the contract of the risk presented. In the event of a claim that arises during or after completion of a project, the adjuster must also be aware of available protections and clauses that may play a role in settlement of the claim.

Date: May 28, 2026

Time: 9:30 am – 11:45 am

Cost: \$30 per member / \$150 per non-member

Facilitator: Melanie Needham, MRD Training & Consulting Inc.

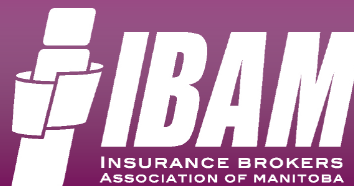
Accreditation: 2 General ICM or GICS CE Credits



**AT OUR PLACE,
POP-INS ARE
ALWAYS
WELCOME.**

THERE'S A BROKER NEXT DOOR.

Throughout Manitoba, P&C brokerages account for over 2,600 employees, in 300 storefronts, in over 120 communities. These brokers not only understand your needs, but can offer you a wide range of products from many companies. Talk to your local insurance broker today and make sure that you have the right insurance policy for your lifestyle.





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. Working with a mentor of your selection, you will receive a certificate of completion once verification is received from your mentor of each module you succeed in completing.

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 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. Students are asked to have a mentor arranged before registering for the CSIP modules, IBAM is happy to assist those who can not find a mentor in locating a possible candidate to help them through the program.

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.

Phase 1 – Auto Broker Technical Course

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 Online Tutorials via MPI

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 – Introduction to Autopac : Get IWS Certified

After completing their online tutorials in Phase 2, students may then move on to the final phase. Through 3 days of online instruction, students will complete training required to sell Autopac Products using MPI's systems. Students successfully completing and passing the MPI Autopac Exam taken at the end of Phase 3, will become certified to sell MPI products, in conjunction with the license they obtained in Phase 1, after submitting their results to the Insurance Council of Manitoba.

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

Exam Dates:

- | | |
|---------------------|---------------------|
| • August 11, 2025 | • March 9, 2026 |
| • September 8, 2025 | • April 20, 2026 |
| • October 14, 2025 | • May 11, 2026 |
| • November 10, 2025 | • June 8, 2026 |
| • December 8, 2025 | • July 13, 2026 |
| • January 12, 2026 | • August 10, 2026 |
| • February 9, 2026 | • September 7, 2026 |

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

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).

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 Online Tutorials via MPI

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 – Introduction to Autopac

After completing their online tutorials in Phase 2, students may then move on to the final phase. 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 taken at the end of Phase 3, will become certified to sell MPI products, in conjunction with the license they obtained in Phase 1, after submitting their results to the Insurance Council of Manitoba.

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

2025/2026 Semester Schedule - Fundamentals with Introduction to Autopac Immersion

Dates:

Phase 1: September 8 -12, 2025	Exam: Sept 15, 2025
Phase 3: October 14 -17, 2025	
Phase 1: November 3 -7, 2025	Exam: Nov 10, 2025
Phase 3: December 2 - 5, 2025	
Phase 1: January 12 - 16, 2026	Exam: Jan 19, 2026
Phase 3: February 10 - 13, 2026	
Phase 1: March 16 - 20, 2026	Exam: Mar 23, 2026
Phase 3: April 21 - 24, 2026	
Phase 1: May 11 - 15, 2026	Exam: May 18, 2026
Phase 3: June 9-12, 2026	

Dates:

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 with the exam on Friday morning

Cost:

Full Program: Members \$650 / Non-Members \$900

Phase 1 Only: Members \$450 / Non-Members \$700

Phase 3 Only \$325

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:

- August 11, 2025
 - September 8, 2025
 - October 14, 2025
 - November 10, 2025
 - December 8, 2025
 - January 12, 2026
 - February 9, 2026
 - March 9, 2026
 - April 20, 2026
 - May 11, 2026
 - June 8, 2026
 - July 13, 2026
 - August 10, 2026
 - September 7, 2026
- (for registration deadlines, please refer to the IBAM website)

Cost: \$325 Member

*Students may also register for rewrites on any of the prescribed exam dates at a cost of \$125 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.

Looking for additional assistance studying for the Fundamentals of Insurance Exam? Visit the IBAM website for information about our **Supplemental Study Guide** available for purchase. The guide includes additional explanation on terms, worksheets, quizzes, practice exams and more!

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Becoming an insurance broker can get you there.

Canadian Accredited Insurance Broker Program (CAIB)

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.

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

Program Outline

The topics covered in the four CAIB courses include:

CAIB 1 - General Insurance

- Purpose of and understanding Insurance Contracts
- Getting to know the insurance landscape
- Regulation of Insurance Brokers
- Canadian legal system
- Introductions to: Automobile, Travel Medical, Habitational, Personal Liability, and Farm Insurance.
- Underwriting and claims process

CAIB 2 - Commercial Insurance

- Introduction to Commercial Property Insurance
- Commercial Property Insurance – Policy Forms, Exclusions and Additional Coverage Forms
- The Roles involved with Commercial Property Insurance
- The Law in Canada
- Commercial General Liability and Exclusions
- Commercial Automobile Insurance

CAIB 3 - Commercial Insurance

- Business Interruption Insurance
- Crime Insurance
- Cyber Insurance
- Ocean Marine and Aviation Insurance
- Reinsurance
- Director's & Officer's Liability Insurance
- Surety Bonding
- Risk Assessment

CAIB 4 - Brokerage Management

- Organizing and Insurance Brokerage
- Brokerage & Insurance Company relations
- Strategic Management: Process, and Implementation
- Human Resources Management
- Organizational Behavior
- Marketing
- Creating Long-Term Client Relationships
- Financial Management
- Technology and Brokerage Operations

2025/2026 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 1

October 6 – 10, 2025 (exam October 14, 2025)

February 2 – 6, 2026 (exam February 9, 2026)

May 4 – 8, 2026 (exam May 11, 2026)

Cost:

\$900 Members

\$1350 Non-Members

CAIB 2

September 8 – 12, 2025 (exam September 15, 2025)

January 12 – 16, 2026 (exam January 19, 2026)

June 8 – 12, 2026 (exam June 15, 2026)

CAIB 3

September 15 – 19, 2025 (exam September 22, 2025)

January 19 – 23, 2026 (exam January 26, 2026)

June 15 – 19, 2026 (exam June 22, 2026)

CAIB 4

September 22 – 26, 2025 (exam September 29, 2025)

January 26 – 30, 2026 (exam February 2, 2026)

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 the final week of September until December, exam December 10. Winter semester classes run from the final week of February until May, exam May 6.

CAIB 1 – Monday Evenings

CAIB 2 – Thursday Evenings

CAIB 3 – Wednesday Evenings

CAIB 4 – Wednesday Evenings

Discussion Group Cost:

\$650 Members \ \$950 Non-Members

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 9, 2025

September 10, 2025

December 10, 2025

February 18, 2026

May 6, 2026

July 8, 2026

September 9, 2026

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

Cost:

\$630 Members

\$900 Non-Members

Canadian Professional Insurance Broker (CPIB)

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"> • Law & Ethics • Claims Management & Administration • Advanced Personal Lines 	<ul style="list-style-type: none"> • Law & Ethics • Claims Management & Administration • Advanced Commercial Lines 	<ul style="list-style-type: none"> • Law & Ethics • Claims Management & Administration • Business Strategies

Elective Courses offered by a Post-Secondary Institution (3 required):

<ul style="list-style-type: none"> • Accounting / Finance • Marketing • Sales Management • Communications • Business Administration • Organizational Behaviour 	<ul style="list-style-type: none"> • Accounting / Finance • Marketing • Sales Management • Communications • Business Administration • Risk Management • Organizational Behaviour 	<ul style="list-style-type: none"> • Management Accounting • Marketing • Human Resources • Sales Management • Communications • Business Finance • Organizational Behaviour • Management Information Systems (MIS)
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Mandatory 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 & Ethics

Law & 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 & 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 various functional areas of managing a brokerage. Topics include Strategic Leadership, Financial Management, Human Resources, Inside the Brokerage, Sale & Service, Marketing Strategies, Strategic Communication, and Growth, Valuation & Perpetuation.

Cost:

\$530 Members / \$820 Non-Members

Program Format: Self-Study

Exam Dates:

July 9, 2025

September 10, 2025

December 10, 2025

February 18, 2026

May 6, 2026

July 8, 2026

September 9, 2026

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



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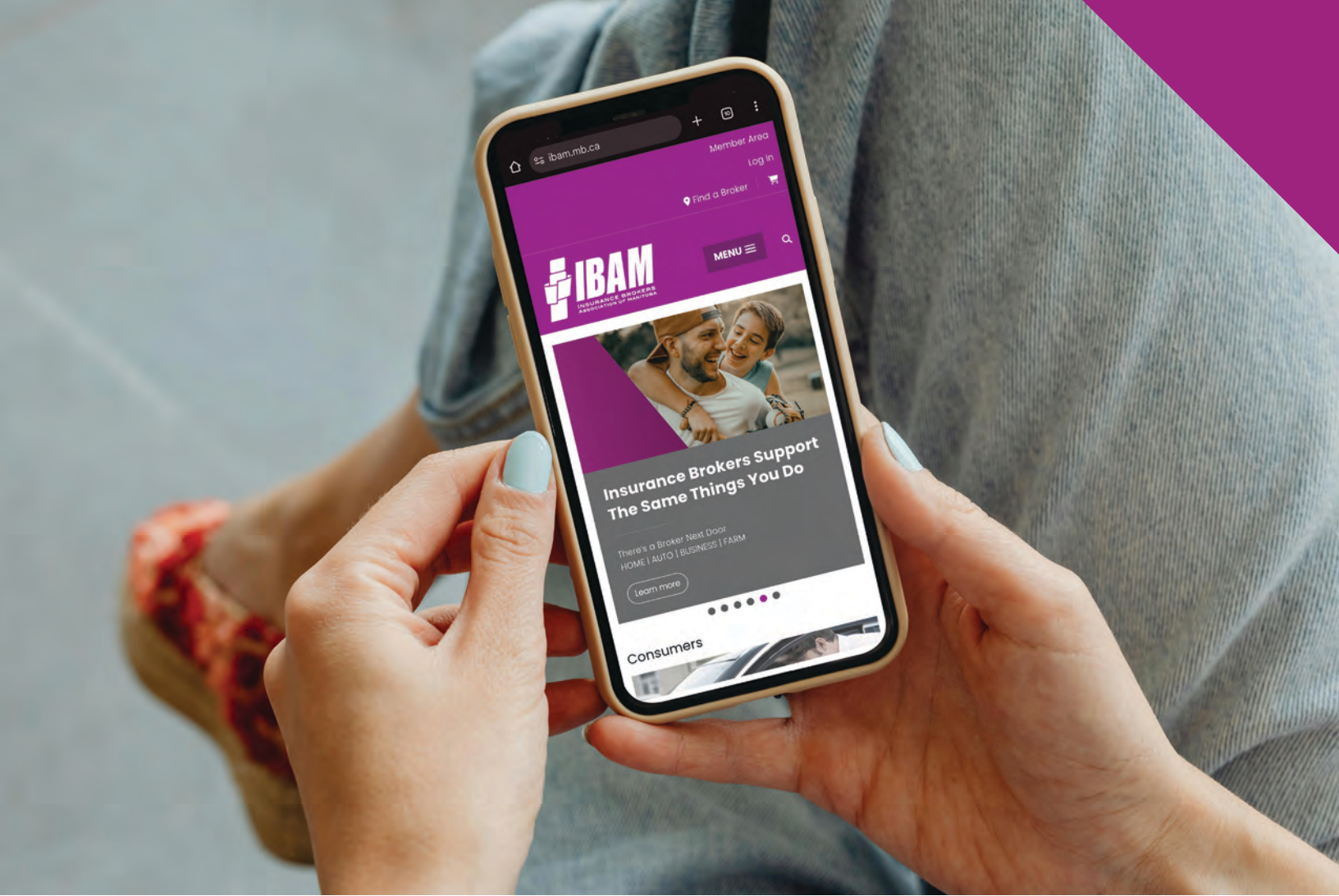
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