
Alberta Insurance Council Accreditation Framework

Self-accredited course provider accreditation



Table of Contents

Self-accredited course providers	3
Purpose & scope	3
Definition of Continuing Education	3
Course providers	3
Eligibility to become a self-accredited course provider	3
Application requirements	4
Application submission	4
Application form	4
Application decisions	4
Request for more information	4
Decisions	4
Decision review	5
Self-accredited course provider CE responsibilities	5
Course content requirements	5
Course submission	5
Number of hours	5
Accreditation categories	6
Course instructor qualifications	6
Certificate requirements	6
Course provider CE record responsibilities	6
Modifications to existing courses	7
Withdrawal of accreditation status	7
Renewal	7
Audits	7
Appendix A	8
Classes of insurance for accreditation	8
Appendix B	10
Accreditation categories	10



Self-accredited course providers

Purpose & scope

To outline the standards and responsibilities for organizations seeking self-accreditation, ensuring that courses offered maintain academic integrity, align with insurance industry requirements, and support the professional development of licensees through consistent, high-quality education.

Definition of Continuing Education

Continuing Education (CE) refers to structured learning activities designed to maintain and enhance the professional knowledge, skills, and expertise of insurance professionals in Alberta. These CE activities ensure consistency, academic integrity, and relevance to professional development within the insurance industry.

Course providers

A self-accredited course provider is an organization approved by the Alberta Insurance Council (AIC) to deliver high quality CE courses that meet the requirements set out by the AIC. Once a course provider has been approved to be self-accredited, they can determine if the courses they offer meet the accreditation expectations of the AIC without applying for single course accreditation.

Eligibility to become a self-accredited course provider

- Self-accredited course providers must:
 - Be an insurance related association offering education or a post-secondary institution.
 - Offer insurance designation courses, or a curriculum of courses, which lead to a recognized insurance designation (e.g. CIP, CAIB, CPIB, CCIB, etc.).
 - Offer a minimum of five insurance-related courses per year.
 - Have a course approval policy that identifies how courses are developed/delivered.
 - Appoint a person to liaise with the AIC.
 - Submit a \$250 fee. Note this fee is not pro-rated.
- Insurance companies, agencies, or adjusting firms are not eligible to become a self-accredited course provider.



Application requirements

Application submission

Completed applications must be submitted by the organization requesting self-accredited provider status. Applications submitted by a third party or incomplete applications will not be accepted.

Application form

- The self-accredited course provider application must include the following information:
 - Name of the company requesting accreditation.
 - Answers to all the questions on the application.
 - A historical summary of the organization.
 - A copy of the organization's Code of Ethics.
 - An acknowledgement of the commitment to being a self-accredited course provider and to provide courses in accordance with AIC requirements.
 - The required fee.

Application decisions

Request for more information

The AIC may request more information on an application. Correspondence will be made by email within 20-30 business days from the time of a complete and paid application.

Decisions

- The AIC will make decisions that include:
 - Approval of the application as submitted.
 - Rejection of the application.
- Letters informing course providers of the decision whether or not they are approved as a self-accredited course provider will be issued within 20-30 business days from the time the AIC receives a complete application and payment. If additional information has been requested by the AIC to make a decision, these timelines may shift.
- Applications are approved until December 31 each year.



Decision review

- If there is disagreement with the AIC's decision, requests for review of a decision must be submitted by email correspondence to the AIC at accreditation@abcouncil.ab.ca. If there is more information to provide it can be done at that time.
- Requests for review must be submitted to the AIC within 30 days of the course decision date.

Self-accredited course provider CE responsibilities

Course content requirements


- Course material must be directly related to:
 - The insurance industry.
 - The operation of an insurance office.
 - The training and career development of an insurance professional.
- Course material must directly relate to one of the insurance classes listed in Appendix A.
- Course material must be presented in English. If content is presented in a language other than English, English translations must be provided.
- Course material may not meet requirements for accreditation if it involves:
 - a meeting or conference call that deals with day-to-day management or organizational strategy of a specific business or company
 - job training or employee orientation or onboarding

Course submission

- Self-accredited course providers are provided with a template to submit all courses to the AIC so they can be provided with a course number and entered into the AIC portal. The start date of the course must be within 60 days of the AIC receiving a course submission.
- Courses not entered into the AIC portal are not considered accredited.

Number of hours

- The course submission must indicate the number of hours that are being requested and the hours for each class of insurance.
- Courses must be a minimum of 30 minutes in length.
- The AIC rounds approved hours to the nearest half hour (30 minutes).

- 
- Once a course is accredited, participants must attend the full course to earn a certificate. A course provider can not assign partial hours for partial attendance. Attendance must be confirmed by sign in/out, scan badge, or other verifiable methods.
 - For self-study courses the assessment time is included in accredited time. Length of exam is to be at the discretion of the course provider, but should reflect the breadth of content covered, academic rigor, and total instruction time.

Accreditation categories

Courses should be offered based on the guideline of suggested categories and sub-categories for each class of insurance provided in Appendix B. The list in Appendix B is not exhaustive and if learning is in a category that is not listed it may still be considered for accreditation if it relates directly to the insurance industry.

Course instructor qualifications


The course provider is responsible for verifying the qualifications of course instructors/leaders, and all courses should be delivered by qualified instructors.

Certificate requirements

- A course provider must issue a certificate to those attending courses that includes:
 - Participant's full name
 - Full course name as appears on the application
 - Course provider name as appears on the application
 - Course completion date
 - Number of CE hours and class of insurance
 - AIC's name and course ID number
 - Signature of course provider

Course provider CE record responsibilities

- Ensure certificates are only issued to individuals who attended the whole course; in the case of self-study ensure a certificate is issued only to those that have passed the assessment.
- Issue certificates to participants within 30 days of course completion or course approval date.
- Keep records of participant attendance for four certificate terms after the term it was earned for verification purposes. Certificate term refers to the period from July 1 to June 30 of the following year.

- 
- Ensure all in-person courses and live webinars have a verifiable method of confirming attendance for the entire presentation.
 - Course providers are required to submit attendance records to the AIC upon request.

Modifications to existing courses

- Self-accredited course providers must receive a new course number if there are changes of course content and/or course delivery methods to the AIC.
- Company name changes must be submitted to the AIC with a request to change CE courses accordingly.
- If an error in submission is identified by the course provider after it has been entered in the AIC portal, contact AIC to determine next steps.

Withdrawal of accreditation status

A self-accredited course provider may contact the AIC to withdraw their status at any time.

The AIC retains the ability to revoke or cancel the approval of a self-accredited course provider if it is determined the provider is no longer adhering to the stated expectations.

Renewal

Self-accredited course providers are required to renew their status with the AIC on an annual basis. The AIC will send out renewal applications a minimum of 30 days in advance of the renewal deadline. The renewal term is January 1 – December 31 and requires payment of a \$250 fee.

Should the provider not renew by the deadline they will no longer be considered self-accredited.

Audits

The AIC reserves the right to monitor, review, or audit the content and delivery of course material at any time.



Appendix A

Classes of insurance for accreditation

Life

Defined in the *Classes of Insurance Regulation* (AR 144/2011), Section 1(1) (l) (i) – (ii).

- Means any insurance that is payable:
 - On death
 - On the happening of an event or contingency dependent on human life
 - At a fixed or determinable future time
 - For a term dependent on human life, and
 - Without restricting the generality of the above, includes:
 - Insurance under which an insurer, as part of a contract of life insurance, undertakes to pay an additional sum of insurance money in the event of the death by accident of the person whose life is insured,
 - Insurance under which an insurer, as part of a contract of life insurance, undertakes to pay insurance money or to provide other benefits in the event that the person whose life is insured becomes disabled as a result of bodily injury or disease, and,
 - An undertaking to provide an annuity, or what would be an annuity except that the periodic payments may be unequal in amount, for a term dependent solely or partly on the life of a person.

Accident & Sickness

Defined in the *Classes of Insurance Regulation* (AR 144/2011), Section 1 (1) (a) (i) – (v).

- Means insurance against loss resulting from bodily injury to, or the death of, a person caused by an accident,
- Under which an insurer undertakes to pay a certain sum or sums of insurance money in the event of bodily injury to, or the death of, a person caused by an accident,
- Against loss resulting from the sickness or disability of a person, excluding loss resulting from an accident or death, under which an insurer undertakes to pay a certain sum or sums of insurance money in the event of the sickness or disability of a person not caused by an accident, or
- Under which an insurer undertakes to pay insurance money in respect of the health care, including dental care and preventative care, of a person.



General

Defined in the *Insurance Agents and Adjusters Regulation* (AR 122/2001), Section 1(1) (g), Section 1(1) (m) and Section 1(1) (h).

Means any class of property and casualty insurance, including automobile, residential property, liability, and travel insurance.

Adjuster

Defined in the *Insurance Act* Section 2(1).

Means a licensed individual who is authorized under the *Insurance Act* to adjust any class of insurance claims and who, for compensation, directly or indirectly, undertakes or offers to undertake any of the following activities on behalf of an insurer or a reciprocal insurance exchange:

- Investigates or examines a loss or claim
- Analyzes, evaluates, or reports on a claim arising under a contract of insurance
- Negotiates, or solicits the right to negotiate, the settlement of a loss or claim

An Insurance Adjuster does not include:

- a lawyer acting in the ordinary course of practising law;
- an insurer;
- an employee of an insured who negotiates the settlement of a loss or claim on behalf of the insured; or
- a property owner, trustee, or agent of a person with an insurable interest in property who negotiates a settlement in respect of that property.



Appendix B

Accreditation categories

The Alberta Insurance Council will accredit courses based on the following categories for each class of insurance. The bullet lists represent examples of concepts that fall under each category, but it is not an exhaustive list.

Life Insurance

1. Insurance & related products

- Types of life insurance products (Term, Whole Life, Universal Life)
- Types of investments (RRSP, LIRA, LIF, RRIF, TFSA, RESP, SRSP)
- Riders & supplementary benefits
- Beneficiary designations
- Taxation
- Policy assignments & claims

2. Financial planning

- Tax planning
- Estate planning
- Retirement planning
- Investment funds
- RRSP/LIRA/RESP/RDSP/TFSA
- Annuities, pension plans & government benefits
- Budgeting, banking, & CPP death benefits

3. Compliance & legislation

- Education related to Insurance Council rules
- Education related to Insurance Council's Code of Conduct
- Education related to the Financial Institutions Act
- Education related to the Insurance Act
- Privacy legislation & anti-terrorism/money laundering legislation
- Cybersecurity, Artificial Intelligence, & recordkeeping

4. Ethics & professional conduct

- Ethical behavior & conduct
- Integrity, transparency, & honesty
- Conflict of interest avoidance
- Fair treatment of consumers
- Confidentiality
- Understanding E&O insurance and managing complaints.

5. Agency & management

- Operations management of an insurance agency
- Employee supervision
- Financial management of an insurance agency

- Catastrophe management & business continuity
 - Human Resources related topics for recruitment, evaluation, supervision, & workplace equity
 - Policies & procedures
 - Needs-based selling and product suitability
- 6. Excluded/ineligible content**
- Sales and marketing promotional techniques strategies, motivational and/or inspirational content, computer skills training, workplace orientation/onboarding, workplace planning/outlook, or personal development.

Accident & Sickness Insurance

- 1. Insurance & related products & financial planning**
- Accident & sickness insurance product knowledge (disability, critical illness, health/dental, travel, & long-term care)
 - Income replacement strategies
 - Government benefits (CPP, Disability)
 - Estate & retirement planning
 - Tax planning
- 2. Compliance & legislation**
- Education related to Insurance Council rules
 - Education related to Insurance Council's Code of Conduct
 - Education related to the Financial Institutions Act
 - Education related to the Insurance Act
 - Privacy legislation & anti-terrorism/money laundering legislation
 - Cybersecurity, Artificial Intelligence, & recordkeeping
- 3. Ethics & professional conduct**
- Ethical behavior & conduct
 - Integrity, transparency, & honesty
 - Conflict of interest avoidance
 - Fair treatment of consumers
 - Confidentiality
 - Understanding E&O insurance and managing complaints
- 4. Agency & management**
- Operations management of an insurance agency
 - Employee supervision
 - Financial management of an insurance agency
 - Catastrophe management & business continuity
 - Human Resources related topics for recruitment, evaluation, supervision, & workplace equity
 - Policies & procedures
- 5. Excluded/ineligible content**

- Sales and marketing promotional techniques strategies, motivational and/or inspirational content, computer skills training, workplace orientation/onboarding, workplace planning/outlook, or personal development.

General Insurance

1. Insurance product & technical knowledge

- Personal lines, commercial lines, surety, travel, liability
- Coverage features, exclusions, and policy wording
- Underwriting & claims practices
- Risk identification & management strategies
- Loss prevention & risk management

2. Compliance, regulatory & legal requirements

- Education related to Insurance Act & Regulations
- Education related to Council Rules & Codes of Conduct
- Education related to privacy, anti-money laundering, & anti-terrorism legislation
- Cybersecurity & safeguarding client data
- Recordkeeping & filing standards
- Legal concepts & implications
- Contract law related to insurance

3. Ethics & professional conduct

- Ethical behavior & conduct
- Integrity, transparency, & honesty
- Conflict of Interest avoidance
- Fair treatment of consumers
- Confidentiality
- Understanding E & O insurance requirements and managing complaints

4. Agency & business/customer management

- Operations management of an insurance agency
- Employee supervision
- Financial management of an insurance agency
- Catastrophe management & business continuity
- Human Resources related topics for recruitment, evaluation, supervision, & workplace equity
- Policies & procedures
- Customer service strategies including explaining policy benefits clearly
- Risk evaluation



Insurance Adjuster

1. Insurance products / technical knowledge

- Insurance product knowledge such as insurance policy wordings, interpretations, & options
- Insurance adjusting knowledge such as evaluation of claims, fraud detection & investigation, risk management & damage assessment
- Emerging industry trends in cybersecurity, Artificial intelligence & related topics

2. Compliance, regulatory & legal requirements

- Education related to Insurance Act & Regulations
- Education related to Council Rules & Codes of Conduct
- Education related to privacy, anti-money laundering, & anti-terrorism legislation
- Cybersecurity & safeguarding client data
- Recordkeeping & filing standards
- Legal concepts & implications
- Contract law related to insurance

3. Ethics & professional conduct

- Ethical behavior & conduct
- Integrity, transparency, & honesty
- Conflict of Interest avoidance
- Fair treatment of consumers
- Confidentiality
- Understanding E & O insurance requirements and managing complaints.

4. Agency & business/customer management

- Operations management of an insurance agency
- Employee supervision
- Financial management of an insurance agency
- Catastrophe management & business continuity
- Human Resources related topics for recruitment, evaluation, supervision, & workplace equity
- Policies & procedures
- Customer service strategies including explaining policy benefits clearly