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# Alberta Insurance Council Accreditation Framework

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*Single course accreditation*

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# Single course accreditation

## **Purpose & scope**

This framework establishes the standards and requirements for accrediting Continuing Education courses. It supports consistency, academic integrity, and relevance to professional development across the insurance industry in Alberta.

## **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 support consistency, academic integrity, and relevance to professional development within the insurance industry.

## **Course content requirements**

The Alberta Insurance Council (AIC) expects to receive accreditation applications for CE courses that demonstrate high educational quality and uphold established professional standards. Priority is placed on the quality of course content rather than the volume of material, ensuring that accredited learning meaningfully supports insurance professionals in fulfilling their regulatory and professional responsibilities.

- 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/employee orientation or onboarding.

## **Application requirements**

### **Course submission**

Completed applications must be submitted by the course provider. Applications submitted by a third party or incomplete applications will not be accepted.



## Accreditation categories

The AIC will accredit courses based on a guideline of suggested categories and sub-categories for each class of insurance. Further information is 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.


## Application form

The course application must:

- Include the start date of the course and indicate if accreditation is being requested for one year, two years, or three years (maximum duration of accreditation). The start date of the course must be within 60 days of the AIC receiving a completed application.
- Provide a sample of course content (maximum of 10 pages), a course outline (if available), and a copy of the assessment (if applicable). **Note:** Course content presented in the form of a transcript will not be accepted. The sample of course content must show a direct relation to the insurance industry and align with the course's learning objectives/outcomes.
- If more than one class of insurance is requested, please provide sample course content that includes reference to each class. Provide a clear and concise description of how the course content relates to the class(es) of insurance being requested (maximum of 500 words). For example, if you are applying for general insurance class, provide a summary of how the course content aligns with general insurance.
- For courses delivered through self-study, the course must have a method of assessment (example: quiz) presented with the sample content.
- The standard course accreditation approval by the AIC is for a two-year duration. If the application reflects a request for three-year accreditation, the course provider is required to provide information on how the content will not change over a three-year period.

## Number of hours

- The application 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).
- Course providers must provide the full hours accredited. Once a course is accredited, participants must attend the full course to earn a certificate. A course



provider cannot assign partial hours for partial attendance. Attendance must be confirmed by sign in/out, scan badge, or other verifiable methods.

- Course providers may submit one application (and the associated fee) if a conference is offered over multiple dates. A course provider may choose to submit multiple applications if they anticipate different attendance each day or for certain sessions.
- 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.

## **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 include:
  1. Participant's full name
  2. Full course name as appears on the application
  3. Course provider name as appears on the application
  4. Course completion date
  5. Number of CE hours and class(es) of insurance
  6. AIC's name and course ID number
  7. 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.



## 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 course as submitted
  - Approval of the course with modifications
  - Rejection of course
- When a course is approved with modifications, the modifications may include adjustments to the class of insurance that was requested or the length of time in which a course was approved.
- The length of time in which a course is approved may be reduced due to any, or all, of the following reasons:
  - the course has a focus on an investment fund that is anticipated to change within a year
  - the course is current and subject to rapid change (e.g. topics relating to the economy, politics, taxes, cybersecurity, Artificial Intelligence, etc.)
  - the course has a focus on product promotion
  - other reasons that may impact the relevance of the course for a longer period of time
- Letters informing course providers of the decisions will be issued within 20-30 business days from the time a complete application and payment is received by the AIC. If additional information has been requested by the AIC to make a decision, these timelines may shift.
- Decisions will also be posted on the AIC course lookup page on the website at the time the decision letter is issued.
- In the case of a course being approved with modifications or rejected, reasons will be provided in the decision letter.

### 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](mailto:accreditation@abcouncil.ab.ca). If there is more information to provide, it can be submitted at that time.

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- Requests for review must be submitted to the AIC within 30 days of the course decision date.

## **Modifications to existing courses**

- If the title of the course, content, or structure has changed, the course is considered a new course and requires a new application.
- New methods of delivery for existing courses must be approved. The AIC will approve new methods of delivery for an existing course to a maximum of 60 days from the original date of submission.
- 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 the AIC at [accreditation@abcouncil.ab.ca](mailto:accreditation@abcouncil.ab.ca) to determine next steps.

## **Withdrawal of accreditation status**

The AIC reserves the right to revoke or cancel the approval of an accredited course should there be any changes to course content/method of course delivery after approval has been granted.



## 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 practicing 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



## 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 the *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
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- Understanding E&O insurance requirements and managing complaints.

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- Operations management of an insurance agency
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- Customer service strategies including explaining policy benefits clearly