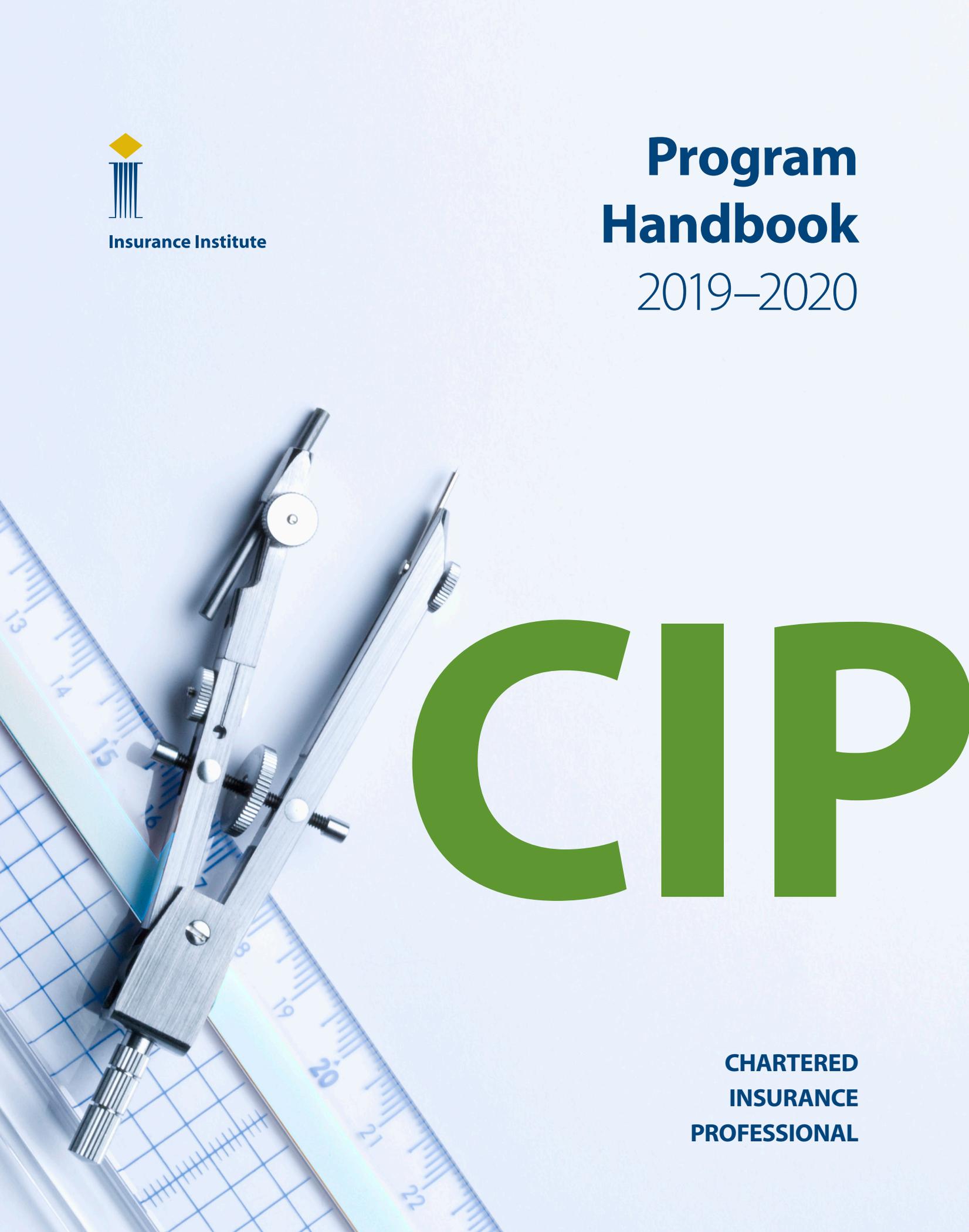




Insurance Institute

Program Handbook

2019–2020



CIP

**CHARTERED
INSURANCE
PROFESSIONAL**

The Insurance Institute on Social Media

Join the Conversation



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Visit www.insuranceinstitute.ca/socialmedia for blogs and links to your local institute and chapter Twitter accounts.



Follow The Insurance Institute of Canada on LinkedIn.

Please note: The information provided in this handbook was correct at the time of publishing. Policies and procedures are subject to change. For the most current information, please visit www.insuranceinstitute.ca and search by program.

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The CIP Program at a Glance

Mandatory 5 courses required

- C11 Principles and Practice of Insurance (must be taken as one of the first four courses)
- C12 Insurance on Property
- C13 Insurance Against Liability—Part 1
- C14 Automobile Insurance—Part 1
- C16 The Business of Insurance (must be taken as one of the last three courses)

Marine Courses

The following courses, intended for the marine specialist, can be taken in place of the applied professional course requirement:

- C57 Cargo and Goods in Transit Insurances
- C58 Marine Hull and Associated Liabilities—Part 1
- C59 Marine Hull and Associated Liabilities—Part 2

Applied Professional 3 courses required

Claims Professional Series

- C110 Essentials of Loss Adjusting
- C111 Advanced Loss Adjusting
- C112 Practical Issues in Claims Management

Underwriting Professional Series

- C120 Underwriting Essentials
- C121 Advanced Underwriting
- C122 Practical Issues in Underwriting Management

Broker and Agent Professional Series

- C130 Essential Skills for the Insurance Broker and Agent
- C131 Advanced Skills for the Insurance Broker and Agent
- C132 Practical Issues in Broker Management

Elective 2 courses required

- C32 Bodily Injury Claims
- C36 Building Construction, Fire Hazards, and Basic Hazards
- C39 Fraud Awareness and Prevention
- C40 Business Interruption Insurance
- C43 Specialty Lines
- C47 Reinsurance
- C48 Automobile Insurance—Part 2
- C49 Insurance Against Liability—Part 2
- C70 Gateway to Commercial Insurance
- C72 Introduction to Risk Management and Commercial Lines Insurance*

Other elective options:

- Extra applied professional courses, in addition to the three required, may be taken to complete the elective requirement.
- Marine courses can also be used to complete the elective requirement.
- The Insurance Institute also offers a three-course Risk Management Certificate program and a three-course Commercial Insurance Certificate program. Successfully complete either of these certificate programs and you may apply for credit for two unspecified elective courses in the Institute's Chartered Insurance Professional (CIP) designation program.

* This elective is no longer offered following the December 2018 exam. All rewrites and deferrals must be completed no later than the December 2019 exam session without exception.

NOTE: Admission and registration deadlines are subject to change in subsequent academic years. CIP course offerings in each semester are subject to demand, and registration opportunities for a specific course may be limited by the number of available student spaces.

Choose Your Educational Path

The CIP Program provides you with a wide range of courses to suit your individual career plans. To help you in your selection, we have recommended several CIP study paths that align to common career paths. We suggest one of the following programs to help you qualify for your choice of career and your professional designation. Other course choices are available and your employer may wish to offer guidance. Please take time to read the handbook and plan your education as an insurance professional.

Courses

Broker/Agent

- C11 Principles and Practice of Insurance
- C12 Insurance on Property
- C14 Automobile Insurance—Part 1
- C13 Insurance Against Liability—Part 1
- C130 Essential Skills for the Insurance Broker and Agent
- C131 Advanced Skills for the Insurance Broker and Agent
- C39 Fraud Awareness and Prevention
- C70 Gateway to Commercial Insurance
- C132 Practical Issues in Broker Management
- C16 The Business of Insurance

Visit www.insuranceinstitute.ca for full course descriptions.

Underwriting

- C11 Principles and Practice of Insurance
- C12 Insurance on Property
- C14 Automobile Insurance—Part 1
- C13 Insurance Against Liability—Part 1
- C120 Underwriting Essentials
- C121 Advanced Underwriting
- C40 Business Interruption Insurance
- C48 Automobile Insurance—Part 2
- C122 Practical Issues in Underwriting Management
- C16 The Business of Insurance

Claims

- C11 Principles and Practice of Insurance
- C12 Insurance on Property
- C14 Automobile Insurance—Part 1
- C13 Insurance Against Liability—Part 1
- C110 Essentials of Loss Adjusting
- C111 Advanced Loss Adjusting
- C39 Fraud Awareness and Prevention
- C32 Bodily Injury Claims
- C112 Practical Issues in Claims Management
- C16 The Business of Insurance

Marine

- C11 Principles and Practice of Insurance
- C57 Cargo and Goods in Transit Insurances
- C58 Marine Hull and Associated Liabilities—Part 1
- C59 Marine Hull and Associated Liabilities—Part 2
- C43 Specialty Lines
- C70 Gateway to Commercial Insurance
- C14 Automobile Insurance—Part 1
- C13 Insurance Against Liability—Part 1
- C12 Insurance on Property
- C16 The Business of Insurance

Risk Management

- C11 Principles and Practices of Insurance
- C12 Insurance on Property
- C14 Automobile Insurance—Part I
- C13 Insurance Against Liability—Part I
- C130 Essential Skills for the Insurance Broker and Agent
- C131 Advanced Skills for the Insurance Broker and Agent
- R110 Risk Management Principles and Practices*
- R120 Risk Assessment and Treatment*
- R130 Risk Financing*
- C132 Practical Issues in Broker Management
- C16 The Business of Insurance

Students should start with C11 Principles and Practice of Insurance and finish with C16 The Business of Insurance. Students also take C12 Insurance on Property, C13 Insurance Against Liability—Part 1, and C14 Automobile Insurance—Part 1, as these courses contain technical information essential for all insurance professionals. The other courses in each program are suggestions. Note that three applied professional and two elective courses are required.

Introduction to the CIP Program

General Overview

The CIP Program is composed of 10 courses:

- Five mandatory courses
- Three applied professional courses (or three Marine Program courses)
- Two elective courses

Refer to the CIP Program chart on page 3 for a list of course options. Be sure to check the detailed course descriptions at www.insuranceinstitute.ca for any recommended prior courses. This will help you avoid taking more advanced courses before you have acquired the fundamentals.

The three available learning methods are independent study, classroom, and virtual classroom. While all courses are available by independent study, the availability of classroom and virtual classroom is subject to local demand. Consult your local institute or chapter for the course schedule in your area. (Contact numbers are listed on the inside back cover.)

Online tutorials and student resource guides are available for selected courses, providing practice questions and interactive learning tools to enhance your learning experience.

There are three semesters and three corresponding final examination sessions:

Fall semester – December exam session
Winter semester – April exam session
Spring semester – July exam session

Final examinations must be written in the session immediately following the course. You can combine the three delivery methods to complete your courses.

GIE: An Alternative Introductory Program

If you are not sure that a 10-course professional designation program is right for you, or if you only require a general program that introduces you to the insurance industry, the General Insurance Essentials (GIE) Program may be a more suitable choice. Those who successfully complete the two-part GIE Program will be granted an exemption from taking C11

Principles and Practice of Insurance in the CIP Program. GIE grades are not transferable to the CIP Program. For more information, refer to the GIE Program Handbook available on the Institute's website at www.insuranceinstitute.ca.

Becoming a Chartered Insurance Professional (CIP)

In addition to successfully completing the required CIP courses, there are a few additional steps to complete in order to be awarded the CIP designation:

1. You must become, and remain, a member of your local insurance institute. You can apply for membership when you register for your first course, or you can complete your membership form online at www.insuranceinstitute.ca. The membership year runs from June 1 to May 31 and is not prorated.
2. Meet the academic requirements of the CIP Program by completing 10 courses as described in this handbook.
3. Fulfil the experience requirement of at least one year of full-time employment in the general insurance, life insurance, or related financial services industries. If you are unsure whether you meet this experience requirement, you may request clarification by submitting a detailed work history to the Registrar before enrolling in the program.
4. Once you have completed Steps 1, 2, and 3, and provided you are in compliance with the Institute's Code of Ethics, your name will be submitted for election as a CIP in May or October.
5. Your local insurance institute will be advised of your success and will notify you of the time and location of the convocation ceremony at which you will be presented with your diploma. Prizewinners will also receive their awards at these ceremonies.

Upon election as a CIP, a letter will be mailed to you informing you of your success. You will automatically become a member of the Institute's graduate community, the CIP Society. Your membership in the CIP Society will be free of charge until you renew your institute membership the following May.

You will be entitled to use the professional designation “CIP” for as long as you maintain paid membership in your local institute and the CIP Society. Visit <https://www.insuranceinstitute.ca/en/cipsociety> for information about exciting and extensive CIP Society benefits.

Mandatory Courses

The five mandatory courses concentrate on essential insurance knowledge, including courses that cover the principal lines of business.

C11 Principles and Practice of Insurance is the introductory course for the CIP Program; therefore, we recommend that it be taken first. C11 must be one of the first four courses taken. C16 The Business of Insurance is the capstone course, and we recommend that you take it as your last (tenth) course. However, it must be one of the last three courses taken.

Applied Professional Courses

These nine courses are the heart of the CIP Program. They provide an opportunity to shape your learning according to your interests and career goals. Three courses must be taken to complete the program requirements.

Applied professional courses focus on three important career choices within the insurance industry: broker and agent; underwriter; and loss adjuster. The three courses within each series are arranged in order, according to the student’s level of experience: Essentials (introductory); Advanced (intermediate); and Management (senior).

NOTE

- » You may fulfil the program requirements by taking any three applied professional courses. There is no restriction of stream or level. It is, however, our strong recommendation that you select subjects according to your current position in the industry and your future career goals. For example, if you have recently entered the industry in an underwriting position, you would benefit by taking the three courses in the Underwriting Professional Series.
- » Marine courses are not offered in the July session. Students can take all three marine courses, or a combination of marine and applied professional courses, to fulfill the applied professional requirement within the CIP Program.

Alternatively, the marine courses can fulfill the Elective requirement.

Elective Courses

Choose two elective courses from an extensive list of options. Extra applied professional courses, in addition to the three required, may be taken to complete the elective course requirement. Select elective courses are not available in the July exam session. Refer to the Course and Examination Schedule on page 14 for more information.

The Insurance Institute also offers a three-course Risk Management Certificate program and a three-course Commercial Insurance Certificate program. Successfully complete either of these certificate programs and you may apply for credit for two unspecified elective courses in the Institute’s Chartered Insurance Professional (CIP) designation program.

Online Tutorials

Enhanced online tutorials are gradually being introduced for all CIP courses (replacing the Student Resource Guides), offering additional tools for learning CIP course content. Features include practice exam questions, study summaries, flashcards, and a range of interactive components, such as game-based learning.

The enhanced tutorials are rolling out course by course over the next two academic years as they get developed. On an interim basis, until the enhanced tutorial is available, each mandatory and applied professional course comes with a printed Student Resource Guide and access to a simplified online tutorial.

Online tutorial access is provided with the purchase of the textbook from the Insurance Institute of Canada. If you obtained your books from a third party, a receipt must be provided to Member Services to gain access to the online tutorial. Access to an online tutorial is not provided when textbooks are shared.

Course Final Examinations

Examinations are written at Institute-approved proctored exam centres.

Final examinations for all CIP courses are held in April, July, and December each year over a three-week exam window, from Monday to Friday. Examinations for

marine courses and selected elective courses are held in December and April sessions only. Most exams provide you with the opportunity to demonstrate your knowledge of the course material with three types of question styles: multiple choice, narrative, and application. All CIP examinations are three hours long.

To enhance question security and minimize question exposure, The Insurance Institute of Canada's examinations use multiple examination forms. A

statistical process of forms equating is used to ensure that the examination forms are of equal difficulty. The result is that the performance required to meet the standardized passing score is the same for each examination form and that student results from different forms are comparable.

Refer to page 16 of this handbook for exam rules and regulations.

Classroom Learning

Classroom instruction is offered through local institutes, chapters, some community colleges, and universities across the country. Each course includes approximately 36 hours of instruction. Students must write the national final exam at the end of the session in which they received their instruction. During the term, students complete assignments, quizzes, and a mid-term examination, which are combined in a final term mark. A student's final course grade is based on a combination of the term mark and the final examination mark.

The classroom courses offered each session depend on the number of students and availability of instructors, and can vary among locations. Independent study is available for courses not offered locally (see next section).

Contact your local institute or chapter (see inside back cover) for current course options, locations, and registration information.

Registration for Classroom Courses

Registration fees include tuition, the final examination fee, and the course text(s). To register for a classroom course, you must do the following:

1. Become a member of your local institute (see inside back cover); refer to the website at www.insuranceinstitute.ca.
2. Register for the course and the final examination at www.insuranceinstitute.ca, or at your local institute, chapter, college, or university.
3. If the current text is not included in your enrolment package, specifically for students in a full-time insurance program, textbooks must be purchased from your university/college bookstore or local institute.

Textbooks are typically distributed on the first day of class.

Registration periods for classroom courses may vary. Check with the local institute, chapter, or school where the course is being offered for more information on textbooks and registration periods. Although the

registration period for the course may vary, the **deadlines for final exam registration are fixed.**

For information on Examinations, please refer to the Student Examinations Schedule section on page 16.

Withdrawals and Refunds

Students wishing to withdraw from an examination must withdraw from the course and the examination. Withdrawal and refund policies for classroom tuition are subject to the rules and guidelines of each local institute and chapter. For more information on the withdrawal policy, refer to page 18 or contact your local institute or chapter.

Term Work and Marks

Within the first few classes, students will receive a course outline from the instructor that will explain how they will be evaluated during the semester. The marks from the instructor are out of 100, and will count as one-third of the final course grade. Classroom students will be marked as follows:

» Instructor's mid-term examination marks	60
» Instructor's assessment (based on participation, assignments, tests, and attendance) marks	40
» Final examination marks	200

The instructor's mark (out of 100) is combined with the final examination mark (out of 200) to determine the final course grade (out of 300). Students must achieve a minimum mark of 55% (110/200) on the final examination and a minimum combined classroom mark and final exam mark of 60% (180/300) to pass the course. To obtain honours, an overall course grade of 80% (240/300) is needed, including a minimum final exam mark of 80% (160/200).

EXAMPLE 1

If you receive a classroom mark of 60% (60/100) and the required minimum final exam mark of 55% (110/200)—a total combination mark of 170/300—you will not receive a passing mark for the course, because you did not achieve the minimum required 60% (180/300) needed to pass the course.

EXAMPLE 2

If you receive a classroom mark of 90% (90/100) and a final exam mark of 53% (106/200)—a total combination mark of 65%, or 196/300, more than the minimum 180 marks required—you will not receive a passing mark for the course, because you did not achieve the required minimum 55% on the final exam.

Final grades will be made available on the Institute website at www.insuranceinstitute.ca. Grades are released on a course-by-course basis. Students will be notified by email when their grade becomes available per course. Transcripts on page 24 of this handbook outlines the steps to obtain these results.

Student Checklist

- Ensure that your membership dues are paid. If you are not a member of your local institute, please join. See the inside back cover of this handbook for locations, or complete your membership application on the Institute website at www.insuranceinstitute.ca.
- Before registering in a course, make sure you are eligible.
- Check with your local institute for class registration times and deadlines.
- Submit your registration for classroom, independent study, and virtual classroom examinations to The Insurance Institute of Canada prior to the deadlines noted above.
- Payment of all fees is the responsibility of the individual student, even if the course is being sponsored by someone else.
- Independent study and examination fees may be paid by credit card (Visa, MasterCard, or American Express); register early to avoid missing deadlines.
- If you have to transfer or withdraw from an independent study course or an examination, your request must be received by The Insurance Institute of Canada by the required deadline (see page 18 for more information). Refund of classroom fees must be discussed directly with the college or local institute that is offering the course.

NOTE: Admission and registration deadlines are subject to change in subsequent academic years. CIP course offerings in each semester may be subject to demand, and registration opportunities for a specific course may be limited by the number of available candidate spaces.

Virtual Classroom Learning

Virtual classes bring the lecture to you. At the Institute, our technology allows instructors to deliver traditional classroom learning experiences over the Internet.

Virtual classes typically include two main components: real-time instruction in virtual classrooms and supplemental materials available on the Learning Management System. A key feature of a virtual class is its interactive elements—the ability to give, receive, and discuss information. They are convenient, economical, and save travel time. All you need is a connection to the Internet.

Registration for Virtual Classroom Courses

Registration fees include tuition, the final examination fee, and the course text(s). To register for a virtual classroom course, you must do the following:

1. Become a member of your local institute (see inside back cover); refer to the website at www.insuranceinstitute.ca.
2. Register for the course and the final examination at www.insuranceinstitute.ca, or at your local institute, chapter, college, or university.

Textbooks are mailed prior to the start of the semester. We will not send out textbooks for classes that have not been confirmed. You are welcome to pick up your textbook in person at your local institute prior to the start of the course. The availability of virtual classes will depend on student enrolment and the availability of instructors. Independent study is available for courses not offered virtually.

Contact your local institute or chapter for information about current virtual classroom courses, schedules, and registration information.

For information on examinations, refer to the Student Examinations Schedule section on page 16.

Withdrawals and Refunds

Students wishing to withdraw from an examination must withdraw from the course and the examination. Withdrawal and refund policies for virtual learning are subject to the rules and guidelines of each local institute and chapter. For more information on the

withdrawal policy, see page 18 or contact your local institute or chapter.

Term Work and Marks

For every CIP course (other than independent study), there is a class mark out of 100 and a final exam mark out of 200. The class mark is always made up of a mid-term exam mark out of 60; the remainder of the marks are made up of a combination of tests, assignments, and attendance at the instructor's discretion. Your instructor will provide you with a course outline during the first class and advise you how the 40% of your class mark will be distributed.

You must achieve a minimum mark of 55% (110) on the final examination and a minimum combined class mark and final exam mark of 60% (180) to pass a virtual classroom course. To obtain honours, an overall course grade of 80% (240) is needed, including a minimum final exam mark of 160 out of 200.

EXAMPLE

If you receive a mid-term mark of 42/60 (70%), a classroom mark of 28/40 (70%), and a final exam mark of 106/200 (53%), your final mark will be 176/300, or 59%. You will not receive a passing mark, as the combined total grade is less than 180 marks, and the final exam mark is less than 110 (55%). You will receive a course grade of "X."

Mid-Term Exams: Special Information for Virtual Classrooms

There is an online mid-term examination for virtual classes that must be supervised by your employer. The Rules and Regulations of the Mid-Term Supervision Agreement must be submitted once you have received confirmation of enrolment. Students must arrange to have the online mid-term supervised by their employer. Students may have the option of writing a paper version of the mid-term at their local institute office on the same date and time if they are unable to arrange for required supervision. The Mid-Term Supervision Agreement can be found on our website.

How It Works: Virtual Classroom Technology

Virtual classrooms operate on a web-conferencing platform. In a virtual classroom, the instructor interacts with students through the use of text, presentations, slides, chat, and interactive tools. Neither instructors nor students use web cameras in the virtual classroom. Students are able to ask the instructor questions and get answers in real time, as well as view the online media during the lecture.

Participation is required to be successful in learning your course material for professional development and preparing for the final exam. The virtual classrooms are recorded and are available for three weeks in the event you miss a class due to work or personal commitments. The mid-term exam is completed online within an allocated time. There may be additional quizzes and assignments throughout the semester.

For more information on the virtual classroom option, please visit the CIP section of the Institute website, and look for “CIP Learning Options.”

Independent Study Learning

For students who may not have access to classroom instruction or prefer self-study, independent study is an excellent way to continue their professional development and earn a CIP designation.

Registration fees include tuition, the final examination fee, and the course text. Students complete courses independently and may choose to enhance their knowledge by obtaining policy wordings from other sources. All final examination questions are drawn directly from the textbooks.

Within two weeks of registration, students will receive their course materials and a packing slip. Student final examination details are emailed, and are also accessible on the website under “My Courses” upon registration. An examination timetable reminder email is sent approximately two weeks before the examination session start date.

Independent Study Registration Periods and Deadlines

December Final Examinations

Early registration period: May 1–July 31
Standard registration period: August 1–September 30
Withdrawal/Session Transfer deadline: September 30
Receipt of test papers at the Institute: September 30

April Final Examinations

Early registration period: September 1–November 30
Standard registration period: December 1–January 31
Withdrawal/Session Transfer deadline: January 31
Receipt of test papers at the Institute: January 31

July Final Examinations

Early registration period: December 1–February 28
Standard registration period: March 1–April 30
Withdrawal/Session Transfer deadline: May 31
Receipt of test papers at the Institute: April 30

See the Fee Schedule on page 15 for price listings.

Registration for Independent Study Courses

To register for an independent study course, you must do the following:

1. Become a member of your local institute. Refer to the website at www.insuranceinstitute.ca.
2. Verify that you have met the course prerequisites before you make your course selections.
3. Complete the independent study registration process online at www.insuranceinstitute.ca.

For information on examinations, refer to the Student Examinations Schedule section on page 16.

Test Papers

Enrollment in the independent study program allows students to submit optional tests for bonus marks. Each textbook or student resource guide includes several tests that students may complete and submit for comments and evaluation. The tests are optional, but marks awarded on these tests may count toward the final result/grade. By submitting a minimum of two test papers prior to the appropriate deadline, students are eligible to receive a maximum of 10 marks toward their final grade. Students are encouraged to submit their test papers early in order to receive the timeliest feedback. The final course grade will be calculated by adding the mark on the final exam (out of 200) to the average of the marks awarded on the tests (out of 10).

EXAMPLE

Final exam mark: 130/200
Average test paper mark: 7/10
Final mark: 137/200

Registering close to the deadline may not leave sufficient time to submit test papers for bonus marks. The deadline to submit test papers will not be extended. To take advantage of the opportunity for bonus marks, a student should register as early as possible.

You must submit original test papers for each session you are enrolled in a course.

Your test papers must be only your own individual, distinct work.

Submit tests by email to tests@insuranceinstitute.ca.

Final Marks

If students earn bonus marks from test paper submissions, they must obtain at least 55% of the total marks on the final exam and an aggregate of 60% in order to pass. A minimum of 80% on the final exam is required to achieve an honours mark. For example, if a student receives 7/10 on two test paper submissions, the student will need a minimum mark of 113/200 on the final exam to receive a pass mark (i.e., $113 + 7 = 120$ marks out of 200, or 60%).

Students who choose not to submit test papers will be graded on the final exam alone. These students must earn 60% (120/200) to pass and 80% (160/200) to obtain an honours grade.

Transferring to a Classroom Course from Independent Study or Continued Tuition

Many students prefer classroom instruction, and many institutes have formulated long-term schedules of courses to assist students in planning their education. Independent study registration opens prior to classroom and virtual classroom registration. To avoid missing the opportunity to write in the desired examination session, students may register in an independent study course and then transfer to a classroom or virtual classroom course of the same subject once registration commences. The following conditions apply:

1. The final examination for the classroom or virtual classroom course must be scheduled for the same session as the independent study course examination.
2. The student must pay the difference in tuition cost of the classroom or virtual classroom course but will not be required to pay the examination fee or purchase the textbook, as the independent study course fee includes both these items. This information is available at www.insuranceinstitute.ca.

Note: Transferring to independent study registration from a classroom or virtual classroom course is not permitted. Availability of classroom and virtual classroom courses may vary based on the institute or

chapter. Registration opportunities may be limited by the number of available candidate spaces.

For information about transferring between independent study sessions, or withdrawing, see pages 18–19.

Students Outside Canada

While Institute courses are prepared specifically for the Canadian market, enrolments are accepted from students outside of Canada. An outside Canada student surcharge will be applied to tuition enrollment. Please see the Fee Schedule on page 15 for details.

Tuition Method

CIP courses are available through independent study or virtual classroom options. Visit the CIP program page at www.insuranceinstitute.ca to view all available learning options.

Arranging an Exam Centre and Proctor

The examination centre must be able to accommodate computer-based exams and meet the technical requirements. All arrangements are subject to approval by the Institute.

International students are required to make their own arrangements to write examinations. They must forward a letter of consent from a responsible proctor from a professional organization such as a company, association, or college, along with the individual's contact information. This information must be received at The Insurance Institute of Canada no later than two months prior to the scheduled examination. All arrangements are subject to approval by the Institute. The student is responsible for all charges incurred for the exam centre and supervision.

Students currently residing outside Canada who will continue to reside outside Canada for the duration of the course are not required to remit GST/HST with their fees.

To learn more, please contact a Member Services associate toll-free at 1-866-362-8585 or email iicmail@insuranceinstitute.ca.

Course and Examination Schedule 2019–2020

Semester	Semester Dates	Exam Dates (Monday to Friday)
Fall	September to December	Exams are offered on select dates between December 2 and 20, 2019
Winter	January to April	Exams are offered on select dates between April 1 and 23, 2020
Spring	April to July	Exams are offered on select dates between July 2 and 21, 2020

Once registration is complete, the examination dates schedule is available online.

The following table shows which courses are offered in each semester.

Courses	Fall Semester 2019	Winter Semester 2020	Spring Semester 2020
C11 Principles and Practice of Insurance	•	•	•
C12 Insurance on Property	•	•	•
C13 Insurance Against Liability—Part 1	•	•	•
C14 Automobile Insurance—Part 1	•	•	•
C16 The Business of Insurance	•	•	•
C32 Bodily Injury Claims	•	•	•
C36 Building Construction, Fire Hazards, and Basic Hazards	•	•	•
C39 Fraud Awareness and Prevention	•	•	•
C40 Business Interruption Insurance	•	•	•
C43 Specialty Lines	•	•	•
C47 Reinsurance	•	•	•
C48 Automobile Insurance—Part 2	•	•	•
C49 Insurance Against Liability—Part 2	•	•	•
C57 Cargo and Goods in Transit Insurances	•	•	•
C58 Marine Hull and Associated Liabilities—Part 1	•	•	•
C59 Marine Hull and Associated Liabilities—Part 2	•	•	•
C70 Gateway to Commercial Insurance	•	•	•
C72 Introduction to Risk Management and Commercial Lines Insurance*	•		
C110 Essentials of Loss Adjusting	•	•	•
C111 Advanced Loss Adjusting	•	•	•
C112 Practical Issues in Claims Management	•	•	•
C120 Underwriting Essentials	•	•	•
C121 Advanced Underwriting	•	•	•
C122 Practical Issues in Underwriting Management	•	•	•
C130 Essential Skills for the Insurance Broker and Agent	•	•	•
C131 Advanced Skills for the Insurance Broker and Agent	•	•	•
C132 Practical Issues in Broker Management	•	•	•

*This elective is no longer offered following the December 2018 exam. All rewrites and deferrals must be completed no later than the December 2019 exam session without exception.

Fee Schedule 2019–2020

Effective Date: August 1, 2019

Note that fees are subject to tax (GST or HST as applicable) and are in Canadian dollars.

For classroom and virtual classroom course fees, contact your local institute, community college, or human resources department.

INDEPENDENT STUDY (includes cost of text kit or textbook, tuition, and examination)	ALL OTHER PROVINCES (base fee)	QUEBEC (base fee)	
*Courses with a Text Kit	- Standard Rate	\$899	\$909
	- Early Registration Rate	849	859
*Courses with Textbook Only	- Standard Rate	854	864
	- Early Registration Rate	804	814
Marine Program	Contact Institute for fees		
*Continued Tuition (tuition and exam fee only)	- Standard Rate	675	675
	- Early Registration Rate	625	625
Outside Canada Student Surcharge (no tax applicable)		300	300
Exam Rescheduling Fee (may vary – see regulations on page 18)		100	100
Withdrawal (see page 18)		50	50

* See Textbooks section below for further details; refer to page 12 for standard and early registration deadlines.

EXAMINATIONS		
Exam Fee	295	295
Rewrites	295	295
Exam Deferral Requests	See page 19	
Exam Withdrawal (prior to deadline)	50	50
Exam Appeals		
Re-evaluation Fee	115	115
Re-assessment Fee	90	90

TEXTBOOKS AND OTHER RESOURCES		
**CIP Text Kits (including textbook plus online tutorial or Student Resource Guide)	224	234
**CIP Textbooks (applies only to courses for which a text kit is not available)	179	189
The Dictionary of Insurance	55	55
5% GST applies to all book sales, and shipping fees apply to all orders.		
For special orders, including Marine texts, please contact the Institute.		

**Text kits featuring enhanced online tutorials are being introduced for all CIP courses. Once a text kit has been introduced for a course, purchase of the full kit is required. On an interim basis, the text kit for some courses currently includes a printed Student Resource Guide and basic online tutorial instead of the enhanced tutorial.

MISCELLANEOUS		
◆ Matriculation Fee (added to the C11 course registration or credit fee)	44	44
Credit Fee	50	50
Resalable Textbook Return Administrative Fee	50	50
Returned Cheques (NSF)	52	52
Transcripts	21	21
Certificate Replacement Fee	21	21

◆ Covers the cost of creating a student record.

Examinations: Rules, Regulations, and Information

Final examinations are conducted for those students who have received instruction through classroom programs, independent study, virtual classroom, or continued tuition prior to the final/national examination date. Examinations must be written during the semester in which the student receives instruction.

Examinations for all CIP courses are held in April, July, and December each year over a three-week exam window (Monday to Friday). Examinations for marine courses and selected elective courses are held during the December and April sessions only.

Examinations are available at proctored exam centres, with keyboards and monitors. Exam sites have a secure computer set-up, including screen protection and locked-down browser software.

Three hours are allowed for CIP exams. This time is applicable to all examinations and locations.

Student Examination Schedule

Upon registration for an examination, a booking confirmation containing the exam date, time, and location as well as other important information pertaining to the scheduled examination will be emailed to students. The automated date reserves a spot to write the exam. Students will have an opportunity to change the randomly selected date within a specified time frame, subject to availability. A new confirmation will be emailed to students for changes they make.

Exam details are also available on students' online member accounts.

To obtain exam details:

1. Log into the online member account
2. Go to "My Education"
3. Go to "My Courses" > "Course Record"
4. Click "Exam Details" beside the exam in question

Examinations are generally held twice daily in morning and afternoon sittings.

Student examination timetables, outlining the date and location of the exam, will be available two weeks before the final examination and accessible on the website under "My Courses."

It is recommended that students arrive a minimum of 15 minutes prior to the scheduled exam time.

Computer-based Examination (CBE) Centres

CBE centres are selected at the time of exam registration. Students will be automatically booked into an exam centre within approximately 100 kilometres of their residence. However, it's not always a guarantee that all dates and times within the three-week window will be available during the session.

The exam centre is listed on the booking email received after booking the exam. This information is also accessible from the student's online member account.

All examination centres have limited seating. Students who do not have an examination centre close to their residence, and require arrangements to travel to an examination centre within approximately 100 kilometres of their residence, are required to register at least eight weeks in advance of the start of the exam session. The Institute will strive to arrange a CBE centre within approximately 100 kilometres of a student's residence; however, after the eight-week deadline the student will have to select an established exam centre or be assigned to the closest established exam centre based on availability.

At the Examination Centre

1. Students will be permitted to sit examinations only in subjects for which they have registered with The Insurance Institute of Canada and at the date and time scheduled.
2. Students may attempt only one examination per course, per session.
3. Students may schedule two exams on the same day at the same exam centre for different courses—one in the morning and one in the afternoon.
4. Students must have their Institute account sign-on information (Member ID and password) to access the exam.
5. Students who arrive after the starting time of the examination shall be allowed to sit for the unexpired time only, but no student may enter the examination room after one half-hour has elapsed from the starting time of the examination.
6. Students may not withdraw from the examination room until one half-hour has elapsed from the starting time of the examination.
7. Students may only leave the examination room if accompanied by a proctor or after their attempts at answering have been completed and their exam has been submitted.
8. The following are prohibited from use during the exam and prohibited in the examination room, washrooms, and any accessible area during an examination: course texts; dictionaries; books; notes; papers; calculators; translation books, devices, or information; recording devices; cameras; cell phones, smartphones, or telephones of any type; personal digital assistants; MP3 players; Blackberrys; iPods; pagers; cellular equipment; iPads or other tablets; Bluetooth or other reception/transmission devices; smartwatches (Apple, Samsung, or any make or model); Google eyeglasses or similar devices; any other electronic device, other form of information, or any other matter whatsoever unless authorized by the Insurance Institute. Students may not take photos or make copies, images, or recordings of the examination or computer screens before, during, or after the examination at the examination centre.
9. Students will not be permitted to use any tools other than those provided within the exam interface. The exam interface includes a section where students can type their notes and access an online calculator during the exam.
10. Communication of any kind between students, or with anyone other than authorized personnel, during the examination is prohibited.
11. Students may not use or have in their possession or vicinity any unauthorized or illegitimate materials or information nor make any attempt to obtain or provide such during the examination. Students may not provide any information about an examination that they are taking or that they have taken to anyone. Students may not hide or place, or arrange to have hidden or placed, any unauthorized or illicit material that may be accessed by themselves or others during an examination.
12. Students must read and agree to the Examination Rules and Regulations Agreement before starting the examination.
13. **Any breach of the preceding regulations will result in disqualification and the student will not be permitted to register for examinations in any of the next following nine examination sessions.** The circumstances will be referred to the student's local institute for disciplinary action additional to the automatic and minimum suspension of registration privileges mentioned herein. Any subsequent breach of the regulations will result in permanent disqualification from all examinations of this Institute.
14. Food, snacks, and beverages (including water) may not be consumed by or be in the vicinity of students during an examination.
15. Students who require food, water, or medication in the examination room for medical reasons must submit a request in advance pursuant to the Accommodation policy.
16. Students must arrive in the examination room 15 minutes before the scheduled start time.
17. Students must bring **government-authorized photo identification** (passport, Canadian driver's licence, Canadian health card) for identity verification to take their exam. Students without valid government-authorized photo identification will be required to reschedule their exam to another date and time, if space permits.
18. Students must not begin their examinations until advised to do so by the proctor.
19. **Students are responsible for ensuring they receive the correct examination.**
20. Students will cease typing when time has expired.
21. No persons other than the proctors and students eligible to take the examination shall be present during the exam session.

22. Students must be members in good standing of a local institute (membership paid in full).

Rescheduling Examinations Within the Three-Week Exam Session

Students have the option to reschedule their exam booking prior to the three-week exam session in which they are scheduled. Students may change their exam location, date, and/or time up to **seven days prior to the exam session start date** at no cost, if space permits.

To reschedule:

- » Log into the Institute’s website (www.insuranceinstitute.ca)
- » Click on “My Education”
- » Click “My Courses”
- » Click “Exam Details” under “Course Record”

After the seven-day deadline, students may no longer reschedule. If a student is unavailable to attend the scheduled examination due to medical, work-related, or bereavement reasons, they should refer to the Absence from Examinations and Exam Deferral Requests policy.

Please note that all examination centres have limited seating and availability.

PLEASE NOTE:

Students may change their exam location, date, and/or time up to **seven days prior to the exam session start date** at no cost, if space permits.

<u>Examination Schedule</u>	<u>Rescheduling Deadline</u>
December 2019	November 25, 2019
April 2020	March 25, 2020
July 2020	June 25, 2020

Withdrawal

- » Students wishing to withdraw from an examination must withdraw from the course and examination, where applicable.
- » Independent study students may withdraw from courses by returning all material, including textbooks, sent to them. Provided the textbooks are in a resalable condition, students will receive a refund of their entire fee less an administrative

charge (see the Fee Schedule on page 15).

Students wishing to retain textbooks will have the cost of the textbook deducted from their refund. Membership, shipping fees, and overseas student surcharges are non-refundable.

A refund or withdrawal will not be permitted if received by the Institute after the following dates:

- » January 31 for the April examination session
- » May 31 for the July examination session
- » September 30 for the December examination session
- » Classroom and virtual classroom students wishing to withdraw from the examination and course must have their withdrawal notice delivered to the Institute prior to the local institute and chapter entry deadline for the appropriate examination. For more information on withdrawal policies and deadlines, refer to your local institute and chapter page, which can be found at www.insuranceinstitute.ca.
- » **Rewrite fees** will be refunded, less an administrative fee (see the Fee Schedule on page 15), if the withdrawal notice is delivered to the Institute prior to the rewrite withdrawal deadline for the appropriate examination session.

Transfers

Transferring to a Classroom Course from Independent Study

- » *Independent study students* may transfer to a classroom equivalent if that course becomes available during the independent study semester. The student is responsible for payment of the difference in classroom tuition, but will not be required to pay the examination fee or purchase the textbook, as the independent study course fees include both these items.

Transferring to independent study registration from a classroom course is not permitted.

Session Transfer

- » *Independent study students* may transfer into the next independent study session at any point prior to the transfer deadline indicated in each session, at no charge. A fee (see the Fee Schedule on page 15) is applicable when written transfer requests are received within two weeks following the transfer deadline. Additional fees may be required

to cover any difference in tuition costs between sessions. Please contact the Institute prior to submitting your payment. This type of transfer is allowed once per session.

No other refunds or credits will be made.

Students Requiring Accommodation

The Institute will make every effort to accommodate students who may require alternative arrangements to write the final examination. Students can obtain the Accommodation Request Form by contacting Member Services (1-866-362-8585) or their local institute/chapter manager. Local office contact information can be found at www.insuranceinstitute.ca.

In order to provide accommodation, full details regarding the nature of the need or disability and how it affects writing the final examination must be submitted to the Examinations Department no later than **10 weeks before** the start of the examination session. Medical information must be provided so that the Institute can assess and determine the nature of suitable accommodation.

No medical information will be shared with other parties.

When the appropriate accommodation has been determined, information indicating the required modification will be communicated from the Examinations Department:

1. The student will be notified by email or phone.
2. The student's local institute manager will receive information in order to facilitate the accommodation.
3. The onsite examinations proctor will receive an accommodation form detailing the modification.

PLEASE NOTE:

For students in a full-time insurance program, the Insurance Institute's policies and procedures for accommodation are separate from those of the full-time program and must be followed.

Absence from Examinations and Exam Deferral Requests

Examinations must be written at the session immediately following completion of the tuition semester.

Absence

Students who are unable to attend their examination on the scheduled exam date due to medical, work-related, or bereavement reasons must contact Member Services (1-866-362-8585) **prior** to the examination date. They may have the option to reschedule their exam to another available date within the current three-week scheduled exam session. Supporting documentation is required.

If a student fails to appear for the scheduled exam due to medical, work-related, or bereavement reasons **without prior notice**, a \$100 fee may apply for rescheduling absent exams within the scheduled three-week exam session. Supporting documentation is required. Absence from a scheduled exam session does not entitle a student to write the examination at another session. Ineligible absence from an examination session will require the student to retake the course.

If a student is unable to attend an examination date within the three-week scheduled exam session, they should refer to the exam deferral policy below. Rescheduling or deferrals may be granted with no fee when supporting medical documentation is provided.

Deferrals

Exam deferrals to the next available examination session may be granted for medical, work-related, or bereavement reasons. A request to defer an examination due to an absence in the case of a medical or other emergency must be submitted in writing to the Registrar, along with supporting documentation, by no later than

- » January 1 for the preceding December exams
- » May 1 for the preceding April exams
- » August 1 for the preceding July exams

Requests to defer the scheduled examination to the next examination session will be considered on their merits and may require an administrative fee (full examination fee). Examinations will not be deferred to an alternate examination session unless the supporting documentation states otherwise. Examinations deferred to an alternate exam session may not exceed

one year from the original examination period. After one year, students are required to enroll in continued tuition.

When an exam is deferred, it is the responsibility of the student to obtain any course or text revisions and updates and pay any additional fees, where applicable. Eligible class marks or test paper marks will be counted in the final grade of a deferred exam. If a student is registered in a course with eligible class marks, it is the responsibility of the student to obtain all class marks in the corresponding tuition semester of a deferred exam.

Two Textbook Edition Policy

Some CIP courses and their examinations may have two textbook editions (published dates). For a listing of the textbook editions available for each CIP course, please visit the Textbooks, Student Resource Guides and Addenda page at www.insuranceinstitute.ca/CIP.

Once a new textbook edition has been released, examinations will be based on the new textbook edition and students will be automatically booked for that edition based on the course registration.

Exams based on the previous textbook will remain available for three consecutive examination sessions to accommodate deferrals, rewrites, and students taking continued tuition. In these cases, the student must select the appropriate textbook edition **prior to the day of the scheduled examination**. Students will not be able to select the textbook edition on the day of the examination.

The student will be notified via the following:

- Order confirmation email
- Online member account
- Reminder emails after the examination entry deadline is closed

If a student is notified to select their textbook edition and does not do so, the student will be given the examination based on the newest textbook edition and will be required to attempt that exam.

A \$100.00 rescheduling fee will be applicable for any examinations that are required to be rescheduled if textbook edition selection is not completed prior to taking the exam.

It is the responsibility of each student to obtain any course or text revisions and ensure they are using the correct textbook edition for their course and examination.

Course Results

Course results are available for paid members of the Institute.

Students will be notified by email when their course results are released. The release date for grades may vary by course. It is important for students to keep their email contact information up to date in their member profiles.

To obtain results:

1. Log in to your member account
2. Go to “My Education”
3. Go to “My Courses” > “Course Record”

Results will be available as PDF files from the same area of the website. Results will not be mailed except by request.

The Institute does not return examination answers or copies thereof, and registration in an examination waives any right of access a student may have to the examination answers and marks. Refer to the Appeals section on page 22.

Examination results may be released to the student’s employer if consent is provided by the member. A student or member who tampers with or amends the official notice of examination result or transcript published by the Institute, or utters a document falsely purporting to be a true copy of such notice or transcript, will be subject to the penalties described in item 13 under the heading At the Examination Centre (see page 17).

CIP Honours Certificate

To qualify for an honours certificate, a student must obtain a minimum of **eight (8)** honours grades out of **ten (10)** subjects. Students with credits should review the Credits/Exemptions section for more information (see page 24).

Course Grades

Honours standing will be granted in each subject if 80% or more of the possible marks are obtained in the course, as well as on the final exam.

A minimum of 60% of the possible marks must be obtained in order to receive a passing grade. A minimum of 55% must be obtained in the final

examination by all classroom students and by independent study students eligible for bonus marks.

Passing grades:

- H = 80–100% of the available marks
- B = 75–79% of the available marks
- C = 65–74% of the available marks
- D = 60–64% of the available marks

Failing grades:

- X = 55–59% of the available marks
 - Y = 40–54% of the available marks
 - Z = less than 40% of the available marks
- Actual exam marks will not be published.

Students who are unsuccessful and receive an X grade (55–59% of the marks) often feel they may have missed passing by only a mark or two. It should be noted that, as final grades for classroom courses are out of a total of 300, 1% is equivalent to three marks. Therefore, 55–59% is a range of three to 15 marks, and students may be more than one or two marks away from a pass.

Similarly, with the final exam grade, as the final exam is out of 200, 55–59% is a range of two to 10 marks.

Examination Rewrites

Students who receive a grade X or Y will be permitted one rewrite in the semester following their unsuccessful attempt.

Students who receive a Z grade and students unsuccessful in their rewrite attempts will be required to re-enroll as continued tuition students. (See the next section.)

Rewrite results will be based on the final examination only. Classroom or tutorial marks are not carried over.

Prior to registering for an exam rewrite, where extenuating circumstances exist, students may submit a request in writing to the Registrar for an alternate exam session. The alternate session shall be the subsequent one, and the time frame from the original exam to the rewrite may not exceed one year. After one year, students are required to enroll in continued tuition.

Students can register for an exam rewrite on the website:

1. Log into your member account
2. Go to “My Education”
3. Go to “My Courses” > “Course Record”

4. Click “Rewrite” beside the course eligible for a rewrite

Unsuccessful Session	Rewrite Session	Registration Deadline	Rewrite Withdrawal Deadline
July	December	October 15	October 31
December	April	February 15	February 28
April	July or December	June 1 or October 15	June 1 or October 31

It is the responsibility of students to ensure they register within the deadlines specified above. After the above deadlines, options to register will no longer be available to students and re-enrollment in the course is required.

Students may **withdraw** from the rewrite exam session prior to the deadlines specified in the table above, subject to a withdrawal fee noted in the Fee Schedule (see page 15). Once withdrawn, students forfeit their option to rewrite and are required to re-enroll in the course.

Other exam session change requests are subject to the Institute’s deferral policy (see page 19).

Continued Tuition

Continued tuition can be completed through independent study, classroom instruction, or virtual classroom instruction. Regardless of the mode of learning, the final course grade in continued tuition is based on a combination of the term mark or test paper mark from the continued tuition session and the final examination mark.

Continued tuition students may use the textbook they purchased with their original course enrolment if it is the current text edition. It is the student’s responsibility to ensure they are using the correct current text edition (and addenda, if applicable) in preparation for the exam. Refer to the Institute website at www.insuranceinstitute.ca for the current text edition listing.

Appeals

Appeals ensure the accuracy and fairness of the calculations and grading and are not a re-marking of the exam. Appeal information will help students understand their grade, but is not intended to be sufficiently comprehensive for review or study purposes.

There are two options for students who wish to appeal their final examination grade: re-evaluation and re-assessment. An appeal request must be received at the Institute by the following dates:

- » January 31 for the December exam session
- » May 31 for the April exam session
- » August 31 for the July exam session

Fees for each appeal are indicated in the Fee Schedule (on page 15).

Re-evaluation

A re-evaluation is available only to students who obtain an unsuccessful final grade (X, Y, or Z). The re-evaluation is done by an independent reviewer who checks the addition of marks and completes an assessment of the accuracy of the original marking and an analysis of the student's performance on all learning objectives tested on the final examination. Learning objectives at the beginning of each study in the course textbook identify for students the key areas they are to focus on and may be examined on.

Re-assessment

A re-assessment is available to all students, regardless of final grade. The re-assessment includes a check of the addition of marks and a review of the student's performance on the learning objectives for which the student scored less than 60%. Students who request a re-assessment are not eligible to request a re-evaluation afterward. Students who have been successful in the course may request a re-assessment in order to achieve an honours (H) grade only. The re-assessment to honours will include a review of the student's performance on the learning objectives for which the student scored less than 80%.

NOTE CAREFULLY

1. Appeals rarely change the original result, as great care is taken with the marking, and a system of checks and balances is in place to prevent oversights. The original marking will be carefully reviewed to ensure fairness and accuracy. In the event that a re-assessment or re-evaluation

produces a passing grade from a failing grade or an H grade is achieved, the full appeal fee will be returned.

2. Only the final examination can be re-evaluated or re-assessed.
3. Students who are eligible to rewrite a failed examination should register for the rewrite when applying for re-evaluation or re-assessment to avoid missing the entry deadline date. If the result of an appeal is not available prior to the examination, the student may request that the rewrite be deferred to the next session.
4. General Insurance Essentials (GIE) examinations are not eligible for review.
5. An appeal (re-evaluation or re-assessment) is the final review of a student's answers and grade, and no further reviews or appeals are available.

It is The Insurance Institute of Canada's policy not to return students' answers or copies thereof. However, in jurisdictions where there is a requirement by law to return answers, they will be returned to students upon receipt by The Insurance Institute of Canada of a request in writing and the fee of \$50 plus GST or HST per exam. This request is to be received within 30 days of the publication date of the grades on the website. Once a student acts upon this legal requirement, there will be no further appeals, discussion, or review of the student's answers or marks.

Cancellations of Examinations

Examinations will only be held as determined by The Insurance Institute of Canada and published in this handbook.

If a technical disruption occurs during an exam and the sitting is cancelled by the Institute, students will be required to rewrite the exam. Students will not receive the same exam as they did originally and the rewrite exam mark will contribute to the final course grade.

In the event of a single examination sitting cancellation for a single or multiple users, the exam will be held after the end of the three-week exam session.

- » During the April and July sessions, exams will be held during the fourth week of the respective month.
- » During the December session, exams will be held during the first week of January.

The Institute will provide students with timely information on exams that are rescheduled. Information on revised times, dates, and locations for

exams that are rescheduled will be emailed to all affected students.

In the event that any other extraordinary circumstance arises that prevents an examination from being held at the published time, students must contact the Insurance Institute to determine their options.

Examinations held at times other than those expressly authorized by The Insurance Institute of Canada will be invalid.

Please see the Liability of the Institute section below regarding the Institute's obligations in these circumstances.

Liability of the Institute

If the Institute, for reasons outside its control, should find it impossible to hold any of its scheduled examinations, or if a student's completed examination is lost or destroyed, the Institute's liability shall be limited to a complete refund of the examination fee paid in respect of the examination concerned.

In lieu of a refund and in order to obtain a grade for the course, students may opt to write a subsequent examination in the same subject at no additional cost.

Program Information

Credits/Exemptions

Credits granted will be recognized as transfer credits only and will be assigned a passing grade (P grade). This may affect qualification for an honours CIP certificate and a student's chance at winning an academic prize. Credits are available for the following programs:

Insurance Institute of Canada—Commercial Insurance Certificate

With successful completion of the Institute's three-course Commercial Insurance Certificate, applicants may be eligible for a maximum of two (2) unspecified CIP elective credits.

Insurance Institute of Canada—Risk Management Certificate

With successful completion of the Institute's three-course Risk Management Certificate, applicants may be eligible for a maximum of two (2) unspecified CIP elective credits. Please note that these credits are awarded for completion of the Insurance Institute's Risk Management Certificate program only; other risk management courses or programs are not recognized for CIP credit.

Insurance Brokers Association of Canada

With completion of all the courses required for the CAIB designation, applicants are eligible for three (3) course credits: C11, C130, and one (1) unspecified elective course.

Provincial Agent/Broker Licensing

Course credit is available for successfully obtaining a provincial licence, which includes meeting all the provincial regulatory, academic, and/or sponsorship requirements. Contact your local institute or chapter for information, or visit www.insuranceinstitute.ca.

Associate Insurance Broker (Quebec)

With a completed AIB designation, applicants are eligible for three (3) course credits. AIB graduates receive credit for C11, C12, and C14.

To apply for course credits, you are required to do the following:

1. Be a member of your local institute.
2. Complete and submit the relevant Credit Application Form available from the "Credits &

Exemptions" section of www.insuranceinstitute.ca.

3. Submit copies of the official result or evidence of success, including the actual mark and certificate.
4. Submit the applicable credit fee (see the Fee Schedule on page 15).

For more information, please email credits@insuranceinstitute.ca.

Credit Fees

Refer to the Fee Schedule.

Payment of Fees

Payment may be made by cheque, money order, debit, or credit card (Visa, MasterCard, or American Express). Availability of payment options may vary according to local institutes.

Postdated cheques are not acceptable. Cheques not honoured by the bank will be subject to a charge (see the Fee Schedule on page 15) and must be replaced by certified cheque or money order.

Failure to comply promptly will result in registration being nullified and any examination attempt disqualified.

Transcripts

A complete list of courses taken is available from the "My Student Records" area of the Institute website.

For an official transcript, complete the Transcript Request Form on the "My Education > My Courses" area of the website, and submit it to the Institute along with payment of the transcript fee (see the Fee Schedule on page 15).

A student's membership must be in good standing to access "My Student Records" online or to purchase a transcript.

Institutes and Chapters

The Insurance Institute of Canada

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Toronto, ON M5C 1C4
Telephone: 416-362-8586 or 1-866-362-8585
Fax: 416-362-2692
www.insuranceinstitute.ca
IICmail@insuranceinstitute.ca

The Insurance Institute of British Columbia

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The Insurance Institute of Northern Alberta

204, 10109-106 Street NW
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780-424-1268
Fax: 780-420-1940
IINAmail@insuranceinstitute.ca

The Insurance Institute of Southern Alberta

1110 Canadian Centre-833 4th Avenue SW
Calgary, AB T2P 3T5
403-266-3427
Fax: 403-269-3199
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The Insurance Institute of Saskatchewan

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306-525-9799
Fax: 306-525-8169
IISmail@insuranceinstitute.ca

The Insurance Institute of Manitoba

303-175 Hargrave Street
Winnipeg, MB R3C 3R8
204-956-1702
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IIMmail@insuranceinstitute.ca

Insurance Institute of Ontario GTA (Greater Toronto Area)

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Cambrian Shield Chapter

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Conestoga Chapter

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Hamilton/Niagara Chapter

1439 Upper Ottawa Street, Units 4 & 5
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905-574-1820
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