

Broker/Agent Licensing Provincial Guide

Questions? Contact us toll free at 1-866-362-8585 or get in touch with your [local Institute or Chapter](#).

Province	Restricted Auto	Level 1 Course Requirements	Level 2 Course Requirements	Level 3 Requirements	Licensing Body (Regulator)
British Columbia	N/A	<p>OPTION 1: C81: General Insurance Essentials – Part 1 C82: General Insurance Essentials – Part 2</p> <p>OPTION 2: C11: Principles and Practice of Insurance C130: Essential Skills for the Insurance Broker and Agent</p>	<p>OPTION 1: Level 1 – Option 1 requirements C130: Essential Skills for the Insurance Broker and Agent C131: Advanced Skills for the Insurance Broker and Agent</p> <p>OPTION 2: Level 1: Option 2 requirements C130: Essential Skills for the Insurance Broker and Agent C131: Advanced Skills for the Insurance Broker and Agent</p>	<p>OPTION 1: Level 2 – Option 1 requirements C132: Practical Issues in Broker Management</p> <p>OPTION 2: Level 2 – Option 2 requirements C132: Practical Issues in Broker Management</p>	Insurance Council of BC
Alberta <i>Note: Northern & Southern have the same courses</i>	N/A	<p>C11: Principles and Practice of Insurance C130: Essential Skills for the Insurance Broker and Agent</p>	<p>Level 1 Requirements C131: Advanced Skills for the Insurance Broker and Agent</p>	<p>Level 2 Requirements C132: Practical Issues in Broker Management</p>	Alberta Insurance Council (AIC)

<p>Saskatchewan</p>	<p>RESTRICTED AUTO KIT: Saskatchewan Automobile Licensing – Restricted Agent Manual</p> <p>ICS Bylaws and Schedules Note: Students must obtain these from the ICS website.</p>	<p>OPTION 1: Restricted Auto kit</p> <p>Sask. Accident & Sickness and Travel Health Supplement kit</p> <p>C81: General Insurance Essentials – Part 1</p> <p>C82: General Insurance Essentials – Part 2</p> <p>OPTION 2: Restricted Auto kit</p> <p>Sask Accident & Sickness and Travel Health Supplement kit</p> <p>C11: Principles and Practice of Insurance</p> <p>C130: Essential Skills for the Insurance Broker and Agent</p>	<p>Level 1 Requirements</p> <p>C130: Essential Skills for the Insurance Broker and Agent</p> <p>C131: Advanced Skills for the Insurance Broker and Agent</p>	<p>Level 2 Requirements</p> <p>C132: Practical Issues in Broker Management OR completed CIP Designation</p>	<p>Insurance Councils of Saskatchewan (ICS)</p>
<p>Manitoba</p>	<p>N/A</p>	<p>OPTION 1: C81: General Insurance Essentials – Part 1</p> <p>C82: General Insurance Essentials – Part 2</p> <p>OPTION 2: C11: Principles and Practice of Insurance</p> <p>C130: Essential Skills for the Insurance Broker and Agent</p>	<p>C130: Essential Skills for the Insurance Broker and Agent</p> <p>C131: Advanced Skills for the Insurance Broker and Agent</p>	<p>C132: Practical Issues in Broker Management</p>	<p>Insurance Council of Manitoba</p>

<p>Ontario</p>	<p>N/A</p>	<p>LEVEL I – ENTRY LEVEL C81: General Insurance Essentials – Part 1 C82: General Insurance Essentials – Part 2 Ontario Automobile Insurance Licensing Supplement Habitational Insurance Policy Wordings OAP 1 – Ontario Auto Insurance Wording Travel Health Insurance Manual (supplied by IBAO)</p>	<p>LEVEL II - TECHNICAL C130: Essential Skills for the Insurance Broker and Agent C131: Advanced Skills for the Insurance Broker and Agent</p>	<p>LEVEL III - MANAGEMENT C132: Practical Issues in Broker Management</p>	<p>Registered Insurance Brokers of Ontario (RIBO)</p>
<p>Nova Scotia</p>	<p>N/A</p>	<p>OPTION 1: C81: General Insurance Essentials – Part 1 C82: General Insurance Essentials – Part 2 Atlantic Canada Automobile Insurance Licensing Supplement NSPF No. 1 Standard Automobile Policy (Owner’s Form) for Nova Scotia Comprehensive Homeowner, Tenant, condominium Unit Owner Package Policy OPTION 2: C11: Principles and Practice of Insurance C130: Essential Skills for the Insurance Broker and Agent</p>	<p>C11: Principles and Practice of Insurance C130: Essential Skills for the Insurance Broker and Agent C131: Advanced Skills for the Insurance Broker and Agent</p>	<p>C11: Principles and Practice of Insurance C130: Essential Skills for the Insurance Broker and Agent C131: Advanced Skills for the Insurance Broker and Agent C132: Practical Issues in Broker Management</p>	<p>Superintendent of Insurance</p>

<p>Newfoundland & Labrador</p>	<p>N/A</p>	<p>OPTION 1: C81: General Insurance Essentials – Part 1 C82: General Insurance Essentials – Part 2</p> <p>NL Automobile Supplement</p> <p>S.P.F. No. 1 Standard Automobile Policy (Owner’s Form) Newfoundland & Labrador</p> <p>IBC-1155: Comprehensive Homeowners Form</p> <p>OPTION 2: C11: Principles and Practice of Insurance</p>	<p>C12: Insurance on Property C14: Automobile Insurance</p> <p>C17: Claims</p> <p>C72: Introduction to Risk Management and Commercial Lines</p> <p>C110: Essentials of Loss Adjusting</p>	<p>IIC Chartered Insurance Professional</p>	<p>Superintendent of Insurance</p>
<p>New Brunswick</p>	<p>N/A</p>	<p>OPTION 1: C81: General Insurance Essentials – Part 1 C82: General Insurance Essentials – Part 2</p> <p>OPTION 2: C11: Principles and Practice of Insurance C130: Essential Skills for the Insurance Broker and Agent</p>	<p>Same as Level 1</p>	<p>C130: Essential Skills for the Insurance Broker and Agent</p> <p>C131: Advanced Skills for the Insurance Broker and Agent</p> <p>Level 4</p> <p>C132: Practical Issues in Broker Management</p>	<p>Superintendent of Insurance</p>

Prince Edward Island	N/A	<p>OPTION 1: C81: General Insurance Essentials – Part 1 C82: General Insurance Essentials – Part 2</p> <p>OPTION 2: C11: Principles and Practice of Insurance</p>	N/A	N/A	Superintendent of Insurance
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Québec Requirements

Minimum Qualifications

- Diploma of Collegial Studies from Québec (DCS);
- Diploma of Collegial Studies (DCS) Insurance and Financial Advisory Services;
- Attestation of collegial studies in damage insurance recognized in an agreement entered into for that purpose between the AMF and a Québec college-level institution;
- Two university certificates of 30 credits each from a Canadian university;
- Bachelor’s degree, specialized graduate diploma (D.E.S.S.), Master’s degree or doctoral degree from a Canadian university;
- Decision issued by the AMF recognizing a level of education equivalent to the Diploma of Collegial Studies;
- Comparative evaluation for studies done outside Québec issued by the ministère de l’Immigration et des Communautés culturelles du Québec, indicating a minimum of 13 years of studies;
- Secondary school diploma or equivalent level of education and a decision issued by the AMF recognizing at least 3 years of full-time work experience.

AMF Examinations

The AMF requires future professionals to pass the following examinations, based on the sector or sector class in which they plan to practice, in order to ensure they have the necessary skills to properly advise clients.

For personal lines damage insurance:

05-105
05-401
05-402

05-501

For commercial lines damage insurance:

05-105

05-403

05-406

05-409

05-502

An examination is valid for two years from the date passed. A failed exam may be rewritten three times.

Probationary Period

Once all examinations are passed, a probationary period must be completed. During this time, at least 28 hours of work a week must be completed, under supervision.

All examinations must be valid when beginning the probationary period, which extends for:

- 12 weeks for the claims adjustment sector;
- 6 weeks for the claims adjustment in personal lines damage insurance sector class; and
- 6 weeks for the claims adjustment in commercial lines damage insurance sector class.

Certification

- Must submit an application to the AMF before the examinations expire.
- If the examinations expire during the probationary period, the applicant has 30 days from the end of this period to apply.
- While the application is being processed and on receipt of a notice to this effect from the AMF, the probationary certificate will remain in effect for a maximum of 45 days as of the end of the probationary period.