



**Notice to all General Operating Insurance Agents**  
**ICM Now Processing New (never-licensed)**  
**Level 1 General Agents working from home**

*Emailed and Posted November 24, 2020*

*Sent to all Operating Agents*

Due to sharply increasing COVID-19 case numbers and recommendations from public health officials, many brokerages in Manitoba have transitioned back to remote work, either on a full-time or part-time/rotating basis; remote work also continues to be the norm in many jurisdictions outside of Manitoba for the foreseeable future.

***With this in mind, effective immediately***, the ICM will begin processing Level 1 General Insurance Agent Licences for new (never-licensed) applicants who will ***either*** be working from the office or working from home. Before this time during the pandemic, new (never-licensed) entrant applications were only processed if the new Level 1 agents would be working exclusively within the office of an agency.

ICM and the Superintendent of Financial Institutions recognize the importance of business continuity for industry, and will now allow new (never-licensed) Level 1 licensees to work remotely on the same restrictions as other Level 1 licensees.

**Whether a Level 1 General Licensee works inside the office of the agency or from home, they must continue to be appropriately supervised by a Level 2 or 3 General Licensee.**

As has already been communicated to industry, the Superintendent of Financial Institutions has approved that the General Insurance Licensing Rules requirement for Level 1 general licence holders to work only inside the office of a general insurance agency will be suspended up to and including March 31, 2021, with restrictions on their activities designed to ensure consumer protection is of the utmost importance.

**The following restrictions continue to apply to all Level 1 agents working remotely outside of the office of a general insurance agency:**

- That Level 1 general agents working from home may only deal with processing renewals that do not have any amendments to coverage; any changes to coverages or remarketing of policies for Manitoba clients must be referred to a Level 2 or 3 agent for action; after review and approval by the Level 2 or 3 agent, the Level 1 agent may complete the transaction;
- With respect **only** to Manitoba Public Insurance (MPI) auto transactions with no SRE, a Level 1 licence holder working from home may make coverage changes on the MPI policy as long as the Level 1 licence holder has consistent and immediate access to communicate with a Level 2 or 3 licence holder if required; AND
- That the Operating Agent **must provide the attestation to the ICM** (on the form that was emailed directly to all Operating Agents available [here](#)) that the agency has an appropriate supervision plan in place for all Level 1 general agents working from home, and that the agency agrees that the Level 1 agents' business activity will be restricted to processing renewals as outlined above. Although the supervision plan does not have to be filed, ICM may at any reasonable time request a copy of the supervision plan. *Many Operating Agents have already provided this form to the ICM office.*

Additional information and FAQs regarding Level 1 general agents working from home can be found on ICM's website under [COVID-19 Important Information](#). Agents are also advised to log in to ICM's licensing portal on an ongoing basis for additional 'News and Bulletins' that may relate to licensing matters.

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