



**Notice to all General Insurance Agents**  
**Level 1 General Agents working from home**  
**Temporary Plan Extended up to and including Dec 31/21**

*Emailed and Posted March 8, 2021*

*Sent to all General Insurance Agents*

The Insurance Council of Manitoba continues to monitor and assess developments with COVID-19. The health and safety of the public, our licensees and our staff are our priority. Council has been taking special measures to ensure that we continue to provide services and carry out our role as a regulator. As COVID-19 health recommendations and restrictions continue across Canada, Council recognizes that full or partial remote work for insurance brokerages may continue to be the norm for the foreseeable future.

**LEVEL 1 GENERAL INSURANCE AGENTS:**

Under Manitoba's General Insurance Licensing Rules, Level 1 general agents are required to work inside the office of a general insurance agency and under the supervision of a Level 2 or 3 licence holder. Recognizing work from home plans and protocols that have been put in place by agencies, the following plan has been made to assist industry with business continuity.

With the ongoing challenges relating to COVID-19 in Manitoba and across Canada, this temporary plan has been extended up to and including **December 31<sup>st</sup>, 2021**.

**The Superintendent of Financial Institutions has approved that the requirement for Level 1 general licence holders to only work inside the office of a general insurance agency will continue to be temporarily suspended up to and including December 31<sup>st</sup>, 2021, with the following restrictions, designed to ensure consumer protection is still of the utmost importance:**

- 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, and are not required to provide the form again.*

**The above restrictions apply to all Level 1 General insurance agents working remotely outside of an office of a general insurance agency. Further, 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.**

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.

**ERRORS AND OMISSIONS INSURANCE:**

Errors and Omissions (E&O) insurance for licence holders is a critical component to public protection. It is essential that agents and agencies continue to ensure that their E&O insurance is current **and** provides appropriate levels of coverage. Licensees should plan for timely completion of E&O renewals to ensure there are no gaps in coverage. Due to the changing nature of the business environment, it is strongly recommended that licensees review with their E&O provider any conditions or changes that would affect their current coverages.

**PLEASE NOTE: The vast majority of licensing transactions can be submitted and completed on [ICM's online licensing portal](#). Please visit your dashboard in ICM's licensing portal regularly for additional 'News and Bulletins' that may relate to your licence class.**