



Notice to all General Insurance Agents
Level 1 General Agents working from home
Temporary Plan Extended up to and including Jun 30/22

Emailed and Posted November 16, 2021

Sent to all General Insurance Agents

The Insurance Council of Manitoba continues to monitor and assess developments with COVID-19. Council recognizes that full or partial remote work for insurance brokerages may continue to be the norm for the foreseeable future.

*This notice advises industry that the current temporary Rules easement as outlined below has been extended by the Superintendent of Insurance up to and including **June 30th, 2022**.*

Under Manitoba's [General Insurance Agents 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.

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 June 30th, 2022, 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 an attestation to the ICM via email (on the form available [here](#) on the ICM website) 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. ***Operating Agents who have already provided this form to the ICM office 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.

PLEASE NOTE: Council intends to seek information and input from industry through a consultation focused on the potential for a permanent change to the Rules' requirement that Level 1 general agents work only inside the office of a general insurance agency. Information about this consultation will be circulated to industry and stakeholders in the coming weeks.

Additional current 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.

INSURANCE COUNCIL OF MANITOBA

contactus@icm.mb.ca

www.icm.mb.ca