

## COVID-19 Frequently Asked Questions (FAQs)

Updated Apr 2/20

---

*The Insurance Council of Manitoba (ICM) is monitoring the rapidly evolving circumstances around COVID-19. We understand the normal course of business has been disrupted and business continuity plans have been activated at many workplaces, including at the ICM. With that in mind, the below FAQs will provide you with some guidance to questions that have arisen.*

**1. QUESTION:** Will there be an extension on annual licence renewal?

**ANSWER:** Not at this time. *The Insurance Act of Manitoba states that all agent licences expire on May 31<sup>st</sup>, and all adjuster licences expire on June 30<sup>th</sup>.* As the ICM is a delegated authority of the Superintendent of Financial Institutions and is required to work within our legislated framework the deadline to renew a licence is mandated under the *Act* and cannot be extended by ICM.

As in past years, all licence renewal functions are online, and available to be completed by the licence holder remotely. The staff at ICM are working diligently on ensuring licence renewal continues to be a seamless and efficient process.

**2. QUESTION:** Do I have to complete continuing education (CE) credits to renew my licence?

**ANSWER:** For the 2020 Licence Renewal (May 2020 for agents and June 2020 for adjusters), please refer to the [Deferral of Continuing Education Credit Hours for the 2020 Licence Renewal](#) link available on the ICM's website outlining the deferral of CE credit hours due to the COVID-19 Pandemic. Below are a few examples to assist you in determining the amount of CE that will be required.

Example #1: If a general licence holder currently has 4 credit hours applied/reported in the CE system on May 1, 2020, they would be required to obtain and report 12 additional CE credits to renew their licence in May 2021. Each year thereafter, they would be required to obtain the annual CE requirement of 8.

Example #2: If a life licence holder currently has 0 credit hours applied/reported in the CE system on May 1, 2020, they would be required to obtain and report 30 CE credits to renew their licence in May 2021. Each year thereafter, they would be required to obtain the annual CE requirement of 15.

Example #3: If a life licence holder currently has 19.5 credit hours applied/reported in the CE system on May 1, 2020, they would only be required to obtain and report an additional 10.5 CE credits to renew their licence in May 2021. Each year thereafter, they would be required to obtain the annual CE requirement of 15.

Canadian non-residents who are licensed in a jurisdiction which has mandatory CE requirements are not required to also fulfil the Manitoba annual CE credit criteria. Refer to the [Continuing Education Info](#) page on the ICM website.

**3. QUESTION:** Is the Insurance Council of Manitoba (ICM) office currently open?

**ANSWER:** The ICM continues our work as a regulator and licensing authority for insurance intermediaries. While we continue our work, the offices of ICM are temporarily closed to the public in order to ensure the safety of exam candidates, consumers and staff. We will continue to assess the situation and will re-open our offices to the public as soon as possible, in line with public health recommendations. Our staff remain available to assist you remotely via email. If you have any questions, please contact our office by email at [contactus@icm.mb.ca](mailto:contactus@icm.mb.ca). You may also telephone our office at 204-988-6800 and leave a voicemail with your email address, and one of our staff will respond to you via email.

4. **QUESTION:** Can I continue to book my provincial examination with your office?

**ANSWER:** All examinations have been temporarily suspended as of March 16, 2020. Please continue to follow our website at [www.icm.mb.ca](http://www.icm.mb.ca) for further updates. If you have already paid exam fees, your exam fees will be available for you to re-schedule and attend an exam at a later date.

5. **QUESTION:** Can our office mail a cheque to you to apply to our upcoming licence renewal(s)?

**ANSWER:** Renewal payments can be paid by 2 options:

1. Credit Card (Visa or MasterCard only; no prepaid cards at this time) if paying online during the completion of the licence renewal; or
2. Pre-payment by cheque or money order. The ICM is continuing to accept licence renewal pre-payment by cheque or money order which can be dropped through our delivery-slot at our office. Cheques and money orders must be payable to the Insurance Council of Manitoba or ICM. For the period of time the ICM office is closed to the public, we will not be accepting cash payments. If your organization intends to pre-pay the licence renewal fees of multiple licensees by cheque or money order, the Operating Agent (O/A), Designated Representative (D/R) or Appointee must create an "invoice" within the [online portal](#) and full payment totaling the "invoice" amount must be made to ICM via cheque or money order in advance of the licensee(s) completing the renewal. If the prepayment is for multiple licensees, agents must ensure that the payment is added to the ICM portal before attempting to renew. Licence fees are listed under the Insurance Agents and Adjusters Fees Regulation [73/93](#). **Please note that invoices cannot be created until the renewal system is fully open and active. The O/A, D/R or Appointee will be advised separately via email once the system is active giving them the ability to create the invoice(s).**

6. **QUESTION:** Can we continue to apply for an insurance agent or adjuster licence with the Insurance Council of Manitoba (ICM)?

**ANSWER:** Yes. Licensing applications remain available online through the [Online Portal](#). The online application system has been enhanced and is available for all application categories, with the exception of an Amendment to a Restricted Insurance Agent's (RIA) Designated Official, which will still require the completion of a [paper application](#). No other paper applications will be accepted. If you need to apply for a Level 1 General Insurance Agent licence, please review Question 12 of these FAQs before submitting an application to the ICM.

A paper application for an amendment to an RIA's Designated Official can be completed by the RIA applicant, emailed to the sponsoring insurer for review and signature by the Authorizer filed with the ICM office, and then [directly emailed by the Authorizer](#) to the ICM office at [contactus@icm.mb.ca](mailto:contactus@icm.mb.ca) for consideration of the change to the RIA Designated Official. Emailed applications will not be accepted if submitted by any other individual other than the Authorizer.

7. **QUESTION:** Your online application system, or online renewal system appears to be slower than usual. Why is this?

**ANSWER:** Due to the global number of employees working from home (tele-commuting), internet traffic volumes have increased and are causing slowdowns to all internet services. All ICM systems remain operational. If you are experiencing an issue, it could be with your provider. Please try again after a short time.

**8. QUESTION:** Can Level 1 General Agents work from home in Manitoba?

**ANSWER:** Under Manitoba's General Insurance Licensing Rules, Level 1 general agents are ordinarily 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 put in place by agencies to meet public health recommendations, 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 be suspended until April 16, 2020, however, there **must** be supervision, and there are restrictions on what the Level 1 agents may do during this allowable period. *See questions below for more information about Level 1 General Insurance Agent restrictions.*

**9. QUESTION:** Can a Level 1 General Agent, who is working from home during this allowable period, process renewals that do not have any amendments to coverage?

**ANSWER:** Yes. Appropriate supervision and training must still be in place for the Level 1 agent at all times.

**10. QUESTION:** Can a Level 1 General Agent, who is working from home during this allowable period, recalculate evaluators and forward them to insurance companies?

**ANSWER:** A Level 2 or Level 3 Manitoba licensed General Agent must review the information before the change is complete. If approved, the Level 2 or Level 3 Manitoba licensed General Agent can then send it back to the Level 1 licensed agent to complete the transaction and communicate with the client.

**11. QUESTION:** Can a Level 1 General Agent, who is working from home during this allowable period, request additional information from clients, such as heating, building details, etc.?

**ANSWER:** Yes, additional information may be requested. Appropriate supervision and training must be in place for the Level 1 agent at all times.

**12. QUESTION:** Can a Level 1 General Agent, who is working from home during this allowable period, discuss coverages with the client (either on renewal OR mid-term) and be able to advise?

**ANSWER:** A Level 2 or Level 3 Manitoba licensed General Agent must review the information before the Level 1 General Agent responds. The Level 2 or Level 3 Manitoba licensed General Agent can then provide the information back to the Level 1 licensed agent to communicate with the client/prospective client.

**13. QUESTION:** Will the Insurance Council of Manitoba (ICM) continue to issue **new** Level 1 General Agent licenses?

**ANSWER:** The ICM will not be processing any **new** applications for **new** (i.e. never licensed) Level 1 general agent applicants until at least April 17<sup>th</sup>, 2020; reinstatements, amendments and other licensing transactions will continue.