



1.) Name of Applicant: \_\_\_\_\_  
Last First Middle Initial (Mr.,Mrs.,Ms.,Miss)

2.) Residence Address: \_\_\_\_\_  
Mailing Address (Street, Box, R.R., Site)  
 \_\_\_\_\_  
City Province Postal Code

3.) Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ 4.) Residence Telephone: (\_\_\_\_) \_\_\_\_\_  
Day Month Year

5.) Social Insurance Number: \_\_\_\_\_ 6.) Are you a permanent resident or citizen of Canada?  Yes  No

7.) Name of Brokerage/Agency and Trade Name: \_\_\_\_\_ Council Use Only

8.) Business Address: \_\_\_\_\_  
Street/Box/R.R./Site City Province  
 \_\_\_\_\_  
Postal Code Business Telephone Business Fax

9.) Email Address: \_\_\_\_\_ Council Use Only

10.) Sponsor: \_\_\_\_\_

11.) What level of licence are you applying for? (**Check ONLY One**)  
 **Level 1 General**     **Level 2 General**     **Level 3 General**     **Auto Only** Council Use Only

12.) Are you applying for a: (**Check ONLY One**)  
 **New Licence**     **Renewal**     **Transfer/Amendment**     **Supplementary Licence**  
**\$185.00**    **\$185.00**    **\$70.00**    **\$185.00**

**NOTE:** If you are renewing your licence, Certificates of Attendance verifying you have accumulated eight (8) hours of continuing education MUST accompany this application.

13.) Present Employer & Position: \_\_\_\_\_

14.) Provide Employment History for the previous **FIVE (5) years**.  
 You are required to disclose the full date, job duties, reason for leaving and periods of unemployment.

Employer's Name and Address	Date-From	Date-To	Position Held and Reason for Leaving

Licence Number

Licence Fee

- 15.) **NEW RESIDENT LICENSEES ONLY.** Are you applying to write the Insurance Council's Examination?  Yes  No  
 If NO, attach certificate evidencing successful completion of one or more of the following courses; the Fundamentals of Insurance, CAIB 1, 2, 3, 4 or your AIIC or FIIC or CAIB or CIB or CRM designation, Auto Broker Technical Course.
- 16.) Are you a non-resident moving to Manitoba? If **YES**, you must attach a photocopy of your Manitoba Driver's Licence and Manitoba Medical Card. You are also required to satisfy Manitoba's education requirements for the issue of the licence being applied for.  Yes  No
- 17.) Do you plan to engage in any business, occupation or economic activity other than as an Insurance Agent / Broker?  Yes  No  
 If **YES**, provide details. \_\_\_\_\_
- 18.) Are you indebted to any insurance company for which you have acted as an agent or broker?  Yes  No
- 19.) Is the agency / brokerage that you will be representing registered with the Manitoba Companies Office?  Yes  No
- 20.) I will maintain Professional Liability insurance (Errors & Omissions) as required under Section 371(1.1) of the Insurance Act of Manitoba and Section 13 of the Insurance Agents & Adjusters Regulations, amendment.  Yes  No  
 If **NO**, give REASON: \_\_\_\_\_
- 21.) I have attached an **ORIGINAL SECURITY CLEARANCE FORM** (Criminal Record Check) as part of Council's licence application review process. (NOTE: a copy must be attached if you are a new applicant or have not held a licence for the past 12 months with our Council)  Yes  No
- 22.) Have you at any time:
- a) Been licensed as an insurance agent in Manitoba or elsewhere? If YES, when and where? (Non-residents must attach a non-resident endorsement including a history check from their home jurisdiction not more than sixty (60) days old.)  Yes  No
  - b) Had any licence held by you suspended, cancelled or revoked, or have you been subject to any disciplinary action by any regulatory authority?  Yes  No
  - c) Been refused a licence as an insurance agent or broker in Manitoba or Elsewhere? If YES, state when, where and why below.  Yes  No
  - d) Been convicted of a criminal offense or received a conditional or absolute discharge? Those submitting renewal or transfer applications are not required to obtain criminal record checks, unless answered yes.  Yes  No
  - e) Been a defendant in any proceeding wherein fraud was alleged?  Yes  No
  - f) Been discharged for cause by an employer?  Yes  No
  - g) Been subject to proceedings in Bankruptcy?  Yes  No
  - h) Been subject to a demand by an insurer for premiums in default under any agency agreement?  Yes  No

If you answered **YES** to any part of question 22 you **MUST** provide full details on a separate sheet and attach supporting documentation.

23.) **Consent (Investigation Authorization)**

I \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_  
Name in Full of applicant Date Month

in the year \_\_\_\_\_, hereby authorize the Insurance Council of Manitoba to undertake a criminal record check and confirm with any police agency the details of any convictions which may have been made against me for any offence under any federal or provincial legislation as well as for any charge which may be outstanding against me under such legislation. I further hereby consent to and authorize any police agency to release to the Insurance Council of Manitoba such details of convictions and outstanding charges as aforesaid and for so doing this shall be their good and sufficient warrant, discharge and authority.

In addition, I authorize the Insurance Council of Manitoba to conduct ongoing investigations, including but not limited to checks for outstanding criminal charges, a criminal records check and a credit check, as required. This authorization shall be in effect during the entire course of my employment with my insurer; and I agree to give the Insurance Council of Manitoba, as and when requested, any additional authorization that may be required by the Insurance Council of Manitoba or others for the purpose of permitting the Insurance Council of Manitoba to conduct any such ongoing investigations. I understand that my refusal to provide any such additional authorization may be grounds for cancellation of my application and that cancellation of my application would prohibit my insurer from continuing to employ me.

\_\_\_\_\_  
 Signature of Applicant

\_\_\_\_\_  
 Date

**APPLICANTS ARE INSTRUCTED TO READ THIS INFORMATION CAREFULLY**

- 1) “Agent” means a person who, for compensation solicits insurance on behalf of any insurer or transmits for a person other than himself, an application for or a policy of insurance to or from such insurer or offers or acts or assumes to act in the negotiation of such insurance or in negotiating the continuance or renewal of other than life insurance contracts.
- 2) No person in the province shall enter into a contract of insurance with an insurer not licensed under the Insurance Act of Manitoba, except through a special broker duly licensed.
- 3) Unfair or deceptive acts or practices in the business of insurance includes any payment, allowance or gift, or any offer to pay, allow or give, directly or indirectly, any money or thing of value as an inducement to any prospective insured to insure.
- 4) No person shall engage in any unfair or deceptive act or practice in the business of insurance.
- 5) No person shall act, or offer or undertake to act, as an insurance agent in the province without having first obtained a licence under *The Insurance Act of Manitoba*.
- 6) Every licence expires on the 31<sup>st</sup> day of May next within one year of its issue but may be renewed on application to the Insurance Council of Manitoba together with the payment of the prescribed fee.
- 7) A licence may be revoked or suspended by the Insurance Council of Manitoba if, after due investigation it is determined that the holder of the licence:
  - (a) has been guilty of misrepresentation, fraud, deceit, or dishonesty; or
  - (b) has violated any provision of the Insurance Act of Manitoba or any rule or regulation under the Insurance Act of Manitoba; or
  - (c) has unreasonably failed to pay over to the insurer or agent entitled thereto any monies collected by him and retained beyond the term stipulated in his agency contract or agreement; or
  - (d) has placed insurance with insurers other than those licensed in the province under the Insurance Act of Manitoba, without complying with the provisions relating to unlicensed insurance; or
  - (e) has demonstrated his incompetence or untrustworthiness to transact the business of insurance agency for which the licence was granted.
- 8) No insurer licensed under the Insurance Act of Manitoba, and no officer, agent, or employee of such an insurer, and no insurance agent authorized under the Insurance Act of Manitoba, shall, directly or indirectly, pay or allow, or offer or agree to pay or allow, any commission or other compensation or anything of value to any person for acting or attempting or assuming to act as an insurance agent in respect of insurance in the province or for having or claiming or appearing to have any influence or control over the insured or prospect for insurance unless that person holds at the time a subsisting insurance agent’s licence.
- 9) No insurer, and no officer, employee, or agent thereof, shall, directly or indirectly, make or attempt to make an agreement as to the premium to be paid for a contract of insurance other than as set forth in the contract.
- 10) No insurer, and no officer, employee, or agent thereof, shall, directly or indirectly, pay, allow, or give, or offer or agree to pay, allow, or give, any rebate of the whole or part of the premium stipulated by the contract, or any other consideration or thing of value intended to be in the nature of a rebate of premium, to any person insured or applying for insurance.
- 11) Any person who, not being duly licensed as an agent, a broker, or an adjuster, represents or holds himself out to the public as being an agent, broker, or adjuster, or as being engaged in the insurance business, by means of advertisements, cards, circulars, letterheads, signs or other methods, or being duly licensed as such an agent, broker, or adjuster, advertises as aforesaid or carries on such a business in any other name than that stated in the licence, is guilty of an offence.
- 12) An agent or broker is personally liable to the insured on all contracts of insurance unlawfully made by or through him, directly or indirectly, with any insurer not licensed to undertake insurance in the province, in the same manner as if the agent or broker were the insurer.
- 13) An agent or broker who acts in negotiating, or renewing or continuing a contract of insurance, other than life insurance, with a licensed insurer, and who receives any money or other consideration, as a premium for such a contract, from the insured, shall be deemed to hold the premium in trust for the insurer, and, if he fails to pay it over to the insurer within 15 days after written demand made upon him therefor, less his commission and any deductions to which, by the written consent of the insurer, he is entitled, the failure is evidence that he has applied the premiums to his own use or to a use contrary to his trust.

**I hereby declare that I have read and understood the above.**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**



## **General Insurance Agent/Broker**

### **Licensing Procedures for Individual Application Forms**

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Effective April 10, 1995, the Province of Manitoba implemented a three (3) Level Licensing System for General Insurance Agent/Brokers. Non-residents are issued a licence at the level in which they are licensed in their home jurisdiction. However, an applicant transferring from another jurisdiction must satisfy Manitoba's licensing requirements for the issue of a licence.

On November 19, 1998 the General Insurance Agents Licensing Rules were amended to include continuing education for non-residents. This means effective immediately every holder of a licence will be required to accumulate 8 hours of continuing education, pursuant to Section 9(1) of the General Insurance Agents Licensing Rules. The licence of an agent/broker who fails to comply with the continuing education will not be renewed until they have provided Council with the required number credit hours.

Effective April 11, 2001 mandatory professional liability insurance came into law. All persons applying for a licence must provide written verification of E&O insurance in the amount of \$1,000,000 per any one occurrence with an overall policy aggregate of \$2,000,000.

A Criminal Record Check must accompany first applications for licensing. This document can be obtained from your local RCMP detachment or municipal police department in advance to determine the processing requirements, cost of the service, and hours the service is available in your jurisdiction. Individuals who have a conviction must have their Criminal Record Check done by fingerprints. This process could take up to six (6) months.

In addition, all agents/brokers operating in the Province of Manitoba are required to comply with the Insurance Act of Manitoba, the General Insurance Agent's Licensing Rules and Code of Conduct.

The following defines each level of licence and their restrictions and/or authorizations. An applicant applying for a licence in their personal name must qualify for not less than a level 2 licence.

#### Level 1

- prohibited from selling outside the office of a general insurance agency;
- must operate under the supervision of a Level 2 Agent/Broker.
- can sign insurance policies

#### Level 2

- can sell inside and outside of the office of a general insurance agency;
- can sign insurance policies.

#### Level 3

- can sell inside and outside of the office of a general insurance agency;
- can sign insurance policies;
- can manage the office of a general insurance agency.

To assist in the proper completion of the Individual application form, the following steps have been set out in point form. Applications received that are incomplete, pending information or documentation will be returned to the applicant. Please note the completion of an application does not guarantee the issue of a licence. Each applicant must be found suitable to hold a licence.

1. Complete questions 1 - 6 with your personal data.
2. Complete questions 7-10 with your agency name, business data and sponsoring insurance company's name.
3. Complete questions 11 and 12 by selecting only one using a check mark.
4. Complete questions 13 and 14 with your present employment and employment history.

5. Questions 15 - 22 complete by checking only one answer and attaching supporting documentation where requested. **NOTE:** Any person who has been convicted of a criminal offence must include a Criminal Record Search which must be done by fingerprints.
6. The "Consent (Investigation Authorization)" section must be fully completed with your signature authorizing our office to undertake a criminal record check and confirm with any police agency the details of any convictions which may have been made against you for any offence under any federal or provincial legislation as well as for any charge which may be outstanding against you under such legislation. **Please ensure to read this CONSENT section carefully to fully understand it.**
7. Page 3 must evidence your signature and date stating that you declare that you have read and understood the partial sections of the Insurance Act of Manitoba as stated on this page.
8. The "Declaration" section must be signed by yourself before a witness and dated. Please ensure that you have read and understood all information printed in this application prior to signing.
9. The "Recommendation" section is to be completed by the holder of the Corporate Licence. (Referred to as the Designated Representative)

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Please ensure that the following is included with your application form:

- Attach a copy of either the Agency's or your individual Errors and Omissions Insurance obtained through a licensed insurance company in Manitoba. Coverage must be at minimum in the amount of \$1,000,000 per any one occurrence with an overall policy aggregate of \$2,000,000.
- Attach the applicable licence fee of \$185.00.  
(Cheque or Money Order must be in CANADIAN FUNDS and made payable to the "*Insurance Council of Manitoba*")
- If you are a **Non-Resident** of Manitoba, you must include an **original** Non-Resident Endorsement Form (also known as a Certificate of Authority/Certificate of Status) not more than 60 days old from your home jurisdiction.
- Attach an original [Criminal Record Check](#) not more than 6 months old. **NOTE:** If you are currently licensed in MANITOBA and are only amending your licence, or have been licensed in MANITOBA in the past 12 months, you do not have to supply a Criminal Record Check. For Canadian residents, criminal record checks can be obtained from your local RCMP detachment or Municipal Police Department. For residents of the United States, criminal record checks must be obtained from the Federal Bureau of Investigation (FBI).
- US residents only are required to provide a curriculum vitae (CV) which will enable Council to review your experience, education and background in the industry.
- US residents may also be required to provide a short memo advising Council what specific insurance products you plan on marketing in Manitoba.

Pursuant to Section 9(1) of the General Insurance Agents Licensing Rules, every holder of a licence is required to accumulate 8 continuing education credit hours per licensing year. If your home jurisdiction requires that you obtain Continuing Education Credit Hours, these may be used to renew your Manitoba licence. If not, you may apply to Council for consideration on various courses/seminars by submitting a detailed outline including an indication of its duration, date(s) and length of each course/seminar.

Manitoba's licensing year runs from JUNE 1 to MAY 31, and licence fees are not prorated.

**NOTE:** Licence renewal forms are mailed out mid April.

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