

# Annual Report

2010

The Insurance Council of Manitoba



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May 31, 2010

Mr. Jim Scalena  
Superintendent of Financial Institutions  
Financial Institutions Regulations Branch  
1115 – 405 Broadway  
Winnipeg, Manitoba  
R3C 3L6

Dear Mr. Scalena:

I have the honour to submit, pursuant to Regulation 227/91 of *The Insurance Act* of Manitoba, the Annual Report for the Insurance Council of Manitoba.

This report, which covers the period from April 1, 2009 until March 31, 2010, provides an account of our main activities and a summary of our operations for the year, and includes the audited Financial Statements of the Council.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read "Erin Pearson", is written over a horizontal line.

Erin Pearson  
Executive Director  
Insurance Council of Manitoba

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# MISSION AND MANDATE

**What we do**

**Why we do it**

## **MISSION**

The INSURANCE COUNCIL OF MANITOBA is committed to serving and protecting the public by regulating insurance licensees under *The Insurance Act* of Manitoba and by ensuring that licensees act within a professional framework which promotes fair and ethical conduct, integrity and competence.

## **MANDATE**

The mandate of the Council is to act in the public interest to protect Manitoba consumers of insurance products, and to regulate agents, brokers and adjusters to ensure adequate standards are maintained for public protection.

# VISION AND VALUES

**Who we are**

**What we stand for**

## VISION

The vision of the INSURANCE COUNCIL OF MANITOBA is to be recognized as an organization that provides superior consumer protection through proactive leadership within a regulatory framework and increased harmonization of insurance regulation.

## VALUES

The INSURANCE COUNCIL OF MANITOBA has developed a set of core fundamental values which include:

- |                  |                   |
|------------------|-------------------|
| * Integrity      | * Accessibility   |
| * Accountability | * Respect         |
| * Responsiveness | * Professionalism |
| * Cooperation    | * Education       |

# ORGANIZATIONAL PROFILE

The INSURANCE COUNCIL OF MANITOBA (Council) is responsible for administering and enforcing *The Insurance Act* of Manitoba, the regulations under the *Act* and the licensing rules as they relate to agents, brokers and adjusters.

## LEGISLATIVE AUTHORITY

Council was established by Regulation 227/91 through delegated authority of the Superintendent of Insurance. The Superintendent is authorized to delegate to Council all or any of the powers, functions and duties that the Superintendent has under the *Act* and the regulations.

*The Insurance Act* of Manitoba allows for Council through its delegation:

- \* The power to issue or refuse a licence
- \* The power to attach limitations or conditions to a licence
- \* The power to cancel or suspend a licence
- \* The power to fine or assess costs
- \* The power to carry out investigations

In addition, each Council may make rules for its own procedure; may prescribe the educational and other standards for agents, brokers and adjusters; may initiate and engage in programs of consumer protection; may make recommendations to the Minister; may establish ethical, operational and trade practices for agents, brokers and adjusters.

At March 31, 2010, there were over 8,660 licenses in force in three (3) separate disciplines:

- \* Life Insurance, including Accident & Sickness Insurance
- \* General Insurance
- \* Insurance Adjusters

# MANAGEMENT AND STAFF



**Erin Pearson, BA, FLMI, FALU**  
*Executive Director*



**Heather Winters, MBA, FCIP, CRM**  
*Investigator*



**Stacey Aubrey**  
*Supervisor, Licensing & Administration*



**Sandi Saluk**  
*Licensing Officer*



**Brenda Knight**  
*Administrative Assistant*



**April Bergman**  
*Licensing Clerk*



**Anita Horvat**  
*Receptionist*

# MEMBERS OF THE COUNCILS 2009 / 2010

## Life Insurance Council

Name	Position	Representing
Donna Winstone	Chairperson	Public
Joan Miles	Member	Public
Emmie Joaquin	Member	Life Agents
Nelson Hoe	Member	Life Agents

## General Insurance Council

Name	Position	Representing
Cheryl Madden	Chairperson	Insurance Companies
Rosemary Henderson	Vice-Chairperson	General Agents
Judy Bertrand	Member	General Agents
Wendy Gilroy	Member	General Agents
Donald Storjord	Member	Public
Janine Oliver	Member	Public

## Insurance Adjusters Council

Name	Position	Representing
Elaine McCracken	Chairperson	Insurance Adjusters
James Magnan	Vice-Chairperson	Insurance Adjusters
Jacqueline Desrochers	Member	Insurance Adjusters
Ron Tardiff	Member	Public
Fred Dixon	Member	Insurance Adjusters
Shelley Werner	Member	Public

# MEMBERS OF THE COUNCILS 2009 / 2010

## Administrative Council of Manitoba (Manitoba Council)

Name	Position	Representing
Elaine McCracken	Chairperson	Adjusters Council
Donna Winstone	Vice-Chairperson	Life Council
Cheryl Madden	Member	General Council
Rosemary Henderson	Member	General Council
James Magnan	Member	Adjusters Council

*The Manitoba Council is composed of two (2) members appointed by each of the aforementioned industry Councils*

## Former Council Members of the 2009/2010 Fiscal Year

Name	Position	Representing
Bonnie Radcliffe	Chairperson	Life Council
Nemesio Juan	Member	Life Council
Brian McKinnon	Member	Life Council
Gerry Corrigan	Chairperson	General Council

# CHAIRPERSON'S MESSAGE

## ADMINISTRATIVE COUNCIL



This year was “bookended” by changes in membership of the Administrative Council. Gerry Corrigan's term expired at the beginning of the year and Bonnie Radcliffe's term expired at the end of the year. Both Gerry and Bonnie served their respective Councils for two (2) full terms, and their insight, knowledge and keen involvement will be sorely missed there, as well as in the Administrative Council. The Administrative Council welcomed Cheryl Madden as a replacement for Gerry Corrigan, and we await advice from the Life Council identifying who will replace Bonnie Radcliffe.

Looking back at the Strategic Plan items identified in October 2008 the fiscal year 2009/2010 has seen considerable achievement towards these goals. As part of the goal to upgrade and strengthen the IT environment of ICM, the conversion of the Licence Management System (LMS) is expected to be complete by September, 2010. This has been a major project requiring significant financial and staff resources. However, there will be only a brief rest before we move on to consider conversion of the Complaint Management System by Spring, 2011. The staff of the ICM office is to be commended on their commitment to these projects and the additional work required of them to bring these projects to fruition.

In order to best serve the public, an Organizational Review was completed to ensure that there is appropriate staffing of the ICM office. As a result of this review, we have determined the need for both additional staffing and revision of the job descriptions. Although the number of Licensees has increased, and the areas of ICM involvement have grown, it is only recently that a clear review of the staffing needs has been completed. We anticipate these changes will ensure the best possible service and response to consumers and stakeholders.

Another area that has been under consideration for some time is to locate larger premises for the ICM office, which has simply grown out of its space. However, a space adjacent to the current ICM office has become available and we are now able to expand into that space and renovate the current premises to respond to the additional needs. This will ensure that there will be no costs incurred related to a new address, or the potential confusion associated with moving from longstanding premises. The renovation is expected to be complete by Fall, 2010.

Although these various undertakings require significant financial outlay, the Council has been extremely proactive in putting aside funds for these purposes, as well as utilizing wise investment strategies to ensure funds would be available for these undertakings. I would like to take this opportunity to thank previous Administrative Councils for their foresight and wisdom to ensure ICM's ability to respond to increasing requirements.

As we move forward into the new fiscal year, I anticipate that the ability of ICM to respond to the increased needs of consumers and other stakeholders will continue and improve.



# CHAIRPERSON'S MESSAGE

## ADMINISTRATIVE COUNCIL

The Chairs of the industry Councils and Executive Director, Erin Pearson, were pleased to meet with Gord Mackintosh, Minister of Family Services and Consumer Affairs and senior government officials on March 16, 2010. The Minister was well informed about the activities of the Council, and in particular the challenges of Council member appointments. We would like to acknowledge the value of this meeting and look forward to working with the Minister and his department in the future.

It is my pleasure and my honour to continue to serve as Administrative Council Chairperson for the upcoming year. I am personally excited about the changes and challenges that will be taking place in the future. I commend Erin Pearson and her team on their ability to respond to the ongoing changes in the licensing environment here in Manitoba, and across the nation, as other Licensing and Disciplinary bodies review the potential for harmonization. I wish to thank each and every member of the ICM staff, who behave professionally and responsively to any and all challenges, as they arise.

Respectfully submitted,

*Elaine McCracken*

Elaine McCracken, CIP CRM

# CHAIRPERSON'S MESSAGE

## LIFE COUNCIL



As Acting Chair of the Life Insurance Council of Manitoba it is my pleasure to summarize our 2009/2010 year.

There have been many changes over the year at the Life Council. Nemesio Juan resigned following completion of his 1st term. Bonnie Radcliff's 2nd term expired on March 25, 2010. Our heartfelt thanks to Nemesio and Bonnie for their years of service and dedication to the Council. Sadly, Brian McKinnon passed away in early 2010 and this definitely leaves us with a profound loss. We appreciated his expertise and view points for the months that he was with us. We are very happy to welcome Nelson Hoe. With his years of experience and expertise in the life insurance industry he is a very welcome addition to Council. Joan Miles, Emmie Joaquin and myself represent the balance of the Life Council as we await new appointments to take us to the minimum mandated number of 6 members.

The number of licensees continues to rise in the insurance industry as it is now 5,156 up from 4,840 last year. The number of exams written were 513 which is an increase of 31 from last year. The number of complaints has also risen from 50 to 69. In reviewing these complaints we have found 9 agents in violation of *The Insurance Act* of Manitoba or the Life Insurance and Accident and Sickness Agent's Code of Conduct. The disciplinary actions taken were 2 unsuitable for licensing and 7 fined with costs assessed. The disciplinary matters included suitability of product, inaccurate information provided in the replacement of insurance, submitting a photocopied document as an original, failure to disclose information to Council and failure to respond to Council. The balance of complaints were either unsubstantiated or were dealt with by way of a letter of caution.

Continuing on with our Strategic Plan that was developed for 2009-2012, our priorities were the following:

The Life Insurance Replacement Declaration was implemented on June 1, 2009 with a transitional period to December 1, 2009. Since there were many questions from agents on how to proceed with this change, Erin Pearson, Don Manson and Heather Winters gave presentations to Advocis and other industry groups to help the agents with their questions and concerns. Throughout the year inquiries have arisen and been dealt with on an individual basis.

In order to review guidelines for segregated funds a committee was struck with Donna Winstone as Chair, Don Manson, Erin Pearson and Jim Wilson. After reviewing guidelines and existing continuing education requirements from other jurisdictions, a new set of guidelines were established for the sale of segregated funds in Manitoba. These guidelines are awaiting final approval.

A committee was struck for determining the role that Council will play with respect to the Incidental Sale of Insurance, Chaired by Brian McKinnon. While preliminary work has been completed the Council awaits additional appointments in order to proceed further.

# CHAIRPERSON'S MESSAGE

## LIFE COUNCIL

The Life Council continues to be dedicated to the priorities that were established in the Strategic Plan as it pertained to the Life Council. As other Members are appointed, we will move forward with the goal of reviewing and completing these areas.

Heather Winters continues to be thorough in her role as investigator and brings forward comprehensive reports to the Council on disciplinary matters. We thank her for her continued commitment to the Insurance Council of Manitoba.

Erin Pearson, as Executive Director constantly provides the leadership needed for the Life Council to be most effective. The dedicated staff that is such an integral part of the Insurance Council of Manitoba work as a great team to ensure the smooth running of our office.

Staff and Council members alike continue to be committed to ensure that Manitobans are provided with the best possible advice regarding insurance products that protect themselves and their families.

Respectfully submitted,

*Donna Winstone*

Donna Winstone

# CHAIRPERSON'S MESSAGE

## GENERAL COUNCIL



There has been quite a bit of activity at the General Council over the past year. Gerry Corrigan our former Chairperson's 2nd term expired in 2009. We appreciate all of Gerry's hard work and commitment to Council over these past years. The General Council welcomes our newest member, Janine Oliver and value her insight and her input that she has brought to our meetings. Thanks also go to the rest of our members, Rosemary Henderson, Judy Bertrand, Wendy Gilroy and Donald Stordj. The care and consideration in carrying out their responsibilities with the Council serves the public very well.

As of March 31, 2010, there were 3,401 active general licenses compared to 3,310 the previous year. There were 41 complaints against general brokers; up from 24 the year prior. All of these complaints were thoroughly investigated. There were 5 disciplinary actions taken as a result; 2 involved fines and costs; 1 a suspension, fine and costs and 2 were found unsuitable for licensing. We appreciate the assistance of Michael Richards, our legal counsel, who continues to provide us with guidance as we carefully consider all relevant legal issues.

The General Council met regularly over the course of the year and in addition to the regulatory matters before us, discussed many important topics. Some of the issues that were reviewed:

1. Unlicensed Activity
2. Holding Out Requirements
3. Supervision Requirements
4. Stakeholder Consultations (picture taking and supervision)
5. Industry Meetings (IBAM)
6. Attendance at the Western Council Meetings
7. Meeting with Minister Gord Mackintosh (Family Services and Consumer Affairs)

All of the Councils were involved in a strategic planning process for 2009 - 2012. The action plans arising from this strategic plan are reviewed at meetings throughout the year to ensure that the objectives and goals that have been set out are achieved and, or, re-evaluated as required.

My thanks and appreciation goes out to Erin for all of her hard work, professionalism and leadership. She serves the Council and the public very well. Erin is supported by a wonderful team of hard working staff who keep the Council operating smoothly and efficiently.

Respectfully submitted,

*Cheryl Madden*

Cheryl Madden, CIP

# CHAIRPERSON'S MESSAGE

## ADJUSTERS COUNCIL



It has been a productive year for the Adjusters Council with some very positive changes. We were happy to welcome Shelley Werner as the new Consumer Representative in July, 2009. Shelley brings a wealth of knowledge and experience in various areas as well as genuine enthusiasm to her role.

After several years of consistency in the number of licensed adjusters in Manitoba, we have experienced growth in the number of licensees this year from 83 last year to 103, as of March 31, 2010. The number of adjuster exams written has doubled from 11 to 22. Despite the increase in numbers, we are pleased that the complaints are down from 7 to 6, with only one (1) disciplinary action, which resulted in a fine and costs assessed against the respondent. This matter was appealed to the Provincial Licensing Appeal Board, which upheld Council's decision and assessed additional costs.

As part of our mandate to ensure consumers are served by appropriately trained adjusters, over the past fiscal year Council has taken steps to clarify qualification / licensing requirements for adjusters in Manitoba. This included review of the applications for licensing to determine qualifications and appropriate levels of licensing for new applicants. Council also completed a detailed review of the Adjusters Level 1, 2, 3 and 4 exams to ensure they reflect the appropriate knowledge requirements for the various licensing levels.

In an effort to ensure consumers receive timely response during times of increased demand, Council reviewed the process for licensing adjusters from other jurisdictions in the event of a catastrophe.

Finally, in an effort to ensure consumers are provided with the information they need, Council has developed a Consumer Awareness Committee to develop a brochure for consumers outlining what they may expect from an adjuster. This brochure will also outline information about the Insurance Council of Manitoba and its role. Often, consumers have their first contact with an adjuster during a time of crisis when their ability to comprehend may be diminished by the stress surrounding the situation. The objective of producing this brochure is to provide a tool to the consumer, and the adjuster, to ensure the consumer has the information they require to deal with what is often a difficult situation. It will also serve to increase the visibility of the Insurance Council in the event a consumer requires assistance.

I look forward to continuing my role as Chairperson of the Adjusters Council for the upcoming year. I am particularly grateful for those that serve with me on Council who come to each meeting well-prepared to respond to the challenges that come before us. Thank you to Jim, Fred, Jacquie, Ron and Shelley for your enthusiastic and committed involvement in the Adjusters Council. I also would like to add a further thank you to Erin for her help and support.

Respectfully submitted,

*Elaine McCracken*

Elaine McCracken, CIP CRM

# EXECUTIVE DIRECTOR'S MESSAGE



I am pleased to offer my Report for the 2009/2010 fiscal year.

This has been a very productive and challenging year for the Insurance Council of Manitoba as we move towards the completion of many of our strategic priorities, continue to improve and enhance our operations and policies, and look for opportunities to strengthen our relevance and communication with industry, government and consumers.

The Insurance Council of Manitoba was saddened by the loss of Brian McKinnon, a member of the Life Insurance Council of Manitoba, who passed away on February 9, 2010. Mr. McKinnon was appointed to the Council on March 15, 2009, and during his all too short time with Council he served as a member of the Life Council and the Chair of a committee struck to consider the role of the Insurance Council of Manitoba with respect to Incidental Sale of Insurance. Brian's contributions to the Insurance Council of Manitoba are acknowledged with gratitude, and he will be greatly missed.

Nemesio Juan of the Life Insurance Council resigned his appointment in November 2009 and we thank him for his service. Bonnie Radcliffe of the Life Insurance Council completed her second and final term on March 25, 2010. Ms. Radcliffe was the Chair of the Life Insurance Council of Manitoba, and also served on the Administrative Council. Gerry Corrigan of the General Insurance Council also completed his second and final term. Mr. Corrigan was the Chair of the General Insurance Council and the Administrative Council. The accomplishments, commitment, and contributions of these individuals are gratefully acknowledged.

I would like to take this opportunity to welcome three new appointees, Shelley Werner, Janine Oliver and Nelson Hoe to the Insurance Councils of Manitoba. Their varied and extensive backgrounds are a valuable contribution to our organization. As of March 31, 2010, the Life Insurance Council of Manitoba awaits two additional appointments to satisfy the minimum number of members required in accordance with Regulation 227/91.

The professional expertise and industry experience of the licensed members is essential to fulfill the Council mandate, and the assistance and input of the consumer representatives provide the Council with a well balanced perspective. The members have shown exceptional commitment through their participation in regular meetings and committee work, and a strong focus on the items identified in the 2009-2012 Strategic Plan. I would like to thank each of the members of Council for your continued commitment and diligence.

The Insurance Council of Manitoba welcomes Gord Mackintosh as the Minister of Family Services and Consumer Affairs. Despite a busy schedule, Minister Mackintosh met with the Chairs of the industry Councils on March 16, 2010. The Insurance Council of Manitoba was grateful for the opportunity to discuss the critical issues before Council, including the appointment of Council members, and looks forward to working with Minister Mackintosh and his department in the future.

# EXECUTIVE DIRECTOR'S MESSAGE

Thank you also to the Financial Institutions Regulations Branch, in particular Jim Scalena and J. Scott Moore. The Insurance Council of Manitoba is grateful for your continued support and we appreciate the opportunity to work closely and in cooperation with the office of the Superintendent of Insurance.

It is through the extraordinary efforts and hard work of the staff of the Insurance Council of Manitoba that we are able to carry out our regulatory responsibilities. The staff continues to strive to provide meaningful and important services to the public and the industry, and to be helpful, fair and reasonable in the performance of their duties consistent with serving and protecting the public by regulating insurance licensees under *The Insurance Act* of Manitoba.

Industry participation played a large role in the work done by the Insurance Council of Manitoba in the 2009/2010 year. The industry participation, in particular the Insurance Brokers Association of Manitoba (IBAM) and members of Advocis, in both committee work and consultation was invaluable.

A number of committees were established to review issues concerning supervision requirements and licensing restrictions with respect to Level 1 and Auto Broker Only licensees, guidelines for the sale of segregated funds, and consumer awareness with respect to the role of an insurance adjuster.

A committee to consider the role the Insurance Council should play in the regulation of intermediaries involved in the sale of ISI products, Chaired by the late Brian McKinnon, met on several occasions and has made preliminary recommendations. These recommendations will be reviewed by the Life Insurance Council of Manitoba pending Council appointments in the new fiscal year.

The Life Insurance Replacement Declaration (LIRD) became effective June 1, 2009 and the transitional period ceased December 1, 2009. This new method of consumer disclosure provides meaningful and appropriate information when replacing an individual life insurance policy and was supported by presentations by staff of the Insurance Council of Manitoba to industry groups. An additional initiative to formalize the process and timing for completion of comparative information in cases where a rating or modification is anticipated is in the final stages of review by the Life Insurance Council.

In the 2009/2010 fiscal year, the Insurance Council of Manitoba placed an increased emphasis on ensuring licensing reflected the requirements of the holding out provision of *The Insurance Act* of Manitoba, and all industry Councils were involved on an ongoing basis in the review of licensing policies.

A major project involving the conversion of the Licensing Management System was undertaken, and required significant financial and staff resources. We expect that this project will be completed by September 2010 and that it will provide



# EXECUTIVE DIRECTOR'S MESSAGE

significant improvement to efficiencies, technical and business risks, and preparation for increased future on-line activity. Following completion of the project, the Insurance Council of Manitoba intends to proceed with a similar project involving the Complaint Management System.

The Continuing Education On-Line Reporting System has now been operational for two years, and while we are pleased with the initial release, the Council intends to seek additional user comments and suggestions to improve the process in the coming year.

The Insurance Council of Manitoba has increasingly used email transmission as its primary method of both individual and mass communication. Initiatives to ensure that Council has the current email contact information of its licensees and stakeholders are continuing.

## ADMINISTRATION

The Insurance Council of Manitoba is the administrative arm of the Life Insurance Council, the General Insurance Council, and the Insurance Adjusters Council of Manitoba. The Council staff carries out the administrative function of the industry Councils, which includes administering examinations for application for a licence, the issuance of licenses, investigation of complaints and the implementation of disciplinary decisions of the Councils.

## ORGANIZATIONAL CHANGES

Jill Mackenzie left the Insurance Council of Manitoba to pursue educational goals, and Amanda Campbell left to pursue alternative career opportunities. We were pleased to have Stacey Aubrey (Supervisor, Licensing and Administration) rejoin the Insurance Council of Manitoba, and welcome Brenda Knight to the position of Administrative Assistant and Anita Horvat to the position of Receptionist.

As of March 31, 2010 the number of full time active staff members of the Insurance Council of Manitoba was seven. An organizational review was completed in early 2010, and recommendations adopted included an increase in staffing. The addition of two additional staff members in the areas of Licensing and Compliance is anticipated in the coming year.

## OFFICE SPACE

The Insurance Council of Manitoba is currently located at 466-167 Lombard Avenue, Winnipeg, Manitoba, R3B 0T6. The Council has been located in this space in excess of ten years, and initiatives are currently underway to expand and renovate this space. This will be a major undertaking by the Council.

## PUBLIC INTEREST DISCLOSURE

Regulation 173/2008 which took effect December 1, 2008 designated the Insurance Council of Manitoba as a body subject to the Public Interest Disclosure Act. The Insurance Council of Manitoba has been granted an exemption for the obligation to develop



# EXECUTIVE DIRECTOR'S MESSAGE

procedures to manage disclosures and designate an officer under Sections 5 and 6, however is obligated to report on any disclosures of wrongdoing that are received. As of March 31, 2010, no disclosures of wrongdoing were received by the Insurance Council of Manitoba.

## LICENCE AND EXAMINATION FEES

There were no changes to the fee regulation for the 2009/2010 fiscal year.

## EXAMINATIONS

During the fiscal 2009/2010 the Insurance Council of Manitoba administered a total of 565 examinations with respect to agents and insurance adjusters in the Life, General and Insurance Adjusters industries. This number has increased approximately 8% from the prior year.

## LICENSES

As of March 31, 2010, there were a total of 8,660 active licenses. All industries experienced an overall increase, with a combined increase in total licenses issued of approximately 5%. Agent licenses expire annually on May 31, and insurance adjuster licenses expire on June 30.

## COMPLAINTS AND DISCIPLINARY ACTION

The Insurance Council of Manitoba opened a total of 116 complaint files from April 1, 2009 to March 31, 2010.

The following is an industry specific breakdown of the complaint matters received:

Life Insurance Council	69
General Insurance Council	41
Insurance Adjusters Council	6

Complete statistics are included in further detail in the Disciplinary Actions portion of this report.

## APPEALS

There were no new appeals filed to the Insurance Agents and Adjusters Licensing Appeal Board in the 2009/2010 fiscal year.

## FINANCIAL REPORT

The Insurance Council of Manitoba continues to remit 44% of all licence and miscellaneous fees and 15% of all examinations fees to the Minister of Finance. 100% of the fines assessed in disciplinary matters are also remitted to the Minister of Finance. In the 2010 fiscal year, fees in the amount of \$652,205.00 and fines in the amount of \$5,000.00 were remitted to the Minister of Finance.

A copy of the audited Financial Statements for the year ending March 31, 2010 is included in this report.

# LICENSES ACTIVE

At March 31, 2010

Life Insurance Council		
Life	D/R	639
Life	Agent	2,214
Accident & Sickness	D/R	499
Accident & Sickness	Agent	1,804

**TOTAL LIFE INSURANCE COUNCIL LICENSES: 5,156**

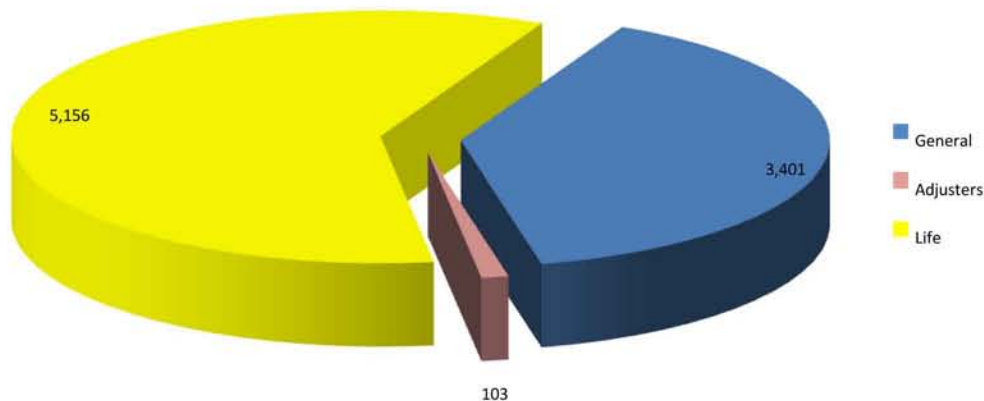
Insurance Adjusters Council		
Adjuster	D/R	22
Adjuster	Independent	60
Adjuster	Assistant	21

**TOTAL INSURANCE ADJUSTER LICENSES: 103**

General Insurance Council		
General	D/R-Level3	442
Auto Only Broker		117
General Insurance Agent	Level 1	1,357
General Insurance Agent	Level 2	820
General Insurance Agent	Level 3	663
Automobile	Agent	2

**TOTAL GENERAL INSURANCE COUNCIL LICENSES: 3,401**

**Total Licenses - 8,660**



## Active Licenses at March 31, 2010

Description	2009/2010	2008/2009
Life Agents	2,853	2,692
Accident & Sickness Agents	2,303	2,148
General Agents	3,401	3,310
<b>Agents Total</b>	<b>8,557</b>	<b>8,150</b>
Adjusters	82	74
Assistant Adjusters	21	9
<b>Adjusters Total</b>	<b>103</b>	<b>83</b>
<b>Grand Total</b>	<b>8,660</b>	<b>8,233</b>

# EXAMINATION STATISTICS

April 1, 2009 - March 31, 2010

Life Insurance Council			
Full LLQP			
Written	501		
Passed	314	63%	
Failed	187	37%	

General Insurance Council			
All Classes			
Written	30		
Passed	10	33%	
Failed	20	67%	

Insurance Adjusters Council			
All Levels			
Written	22		
Passed	10	45%	
Failed	12	55%	

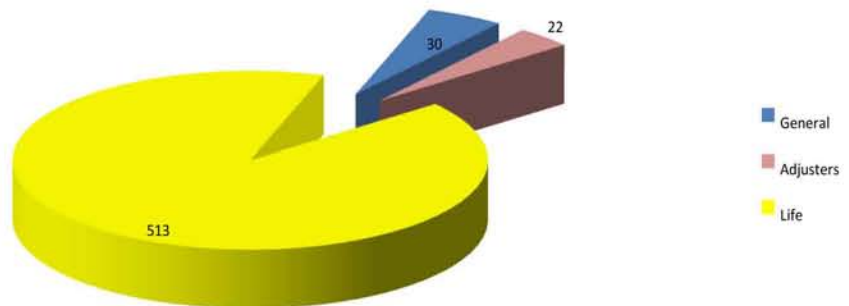
Life Insurance Council			
A&S Portion			
Written	12		
Passed	11	92%	
Failed	1	8%	

TOTAL GENERAL COUNCIL EXAMINATIONS: 30

TOTAL ADJUSTERS COUNCIL EXAMINATIONS: 22

TOTAL LIFE COUNCIL EXAMINATIONS: 513

Total Examinations - 565



## Insurance Agent and Adjuster Licensing Examinations

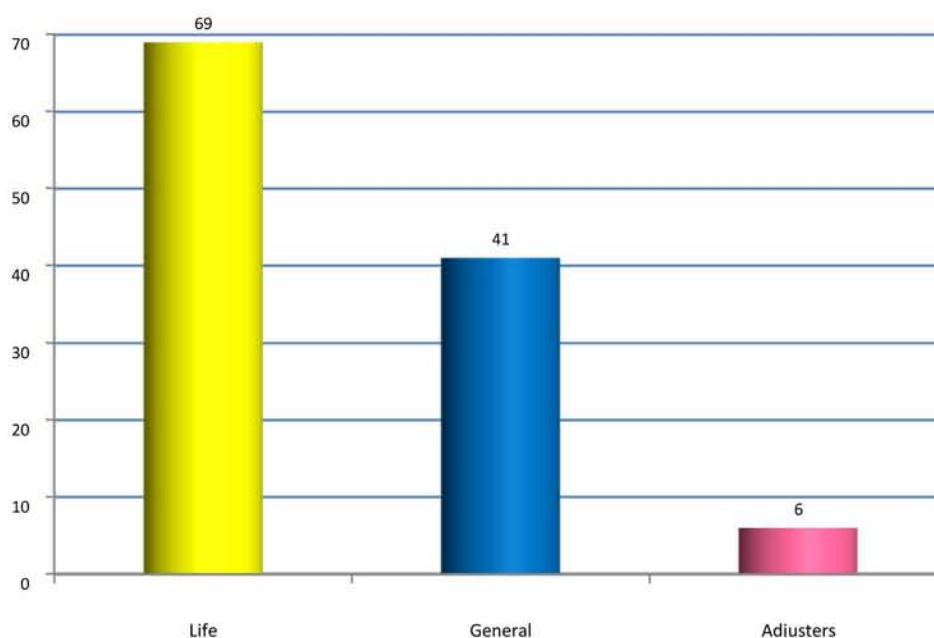
	Written		Passed		Failed	
	2009/2010	2008/2009	2009/2010	2008/2009	2009/2010	2008/2009
Life	501	480	314	288	187	192
Accident & Sickness	12	2	11	2	1	0
General	30	27	10	11	20	16
<b>Agents Total</b>	<b>543</b>	<b>509</b>	<b>335</b>	<b>301</b>	<b>208</b>	<b>208</b>
Adjusters Total	22	11	10	7	12	4
<b>Grand Total</b>	<b>565</b>	<b>520</b>	<b>345</b>	<b>308</b>	<b>220</b>	<b>212</b>

# COMPLAINT STATISTICS

## April 1, 2009 - March 31, 2010

Total number of complaints opened between April 1, 2009 and March 31, 2010	116
Total number carried forward from previous year	31
Total number of complaints dealt with in 2009/2010	115
Total number of complaints outstanding at March 31, 2010	32

New Complaints Per Council	
Life	69
General	41
Adjusters	6



### Disciplinary Action Taken

Action	Life	General	Adjusters	Total
Unsuitable for licensing, fines and costs	1	0	0	1
Unsuitable for licensing	0	2	0	2
Application for licensing refused	1	0	0	1
Fines and costs	7	2	1	10
Suspension, fine and costs	0	1	0	1
<b>Grand Total</b>	<b>9</b>	<b>5</b>	<b>1</b>	<b>15</b>

# DISCIPLINARY ACTIONS

April 1, 2009 - March 31, 2010

## Unsuitable to Hold a Licence, Fines and Costs by Council

*Life Insurance Agent	Found unsuitable to hold a licence, fined \$5,000.00 and assessed costs of \$2,500.00
General Insurance Agent	Found unsuitable to hold a licence
General Insurance Agent	Found unsuitable to hold a licence

## Application for a Licence Refused

Life Insurance Agent	Licence for a Life Insurance Agent refused
----------------------	--

## Suspension, Fine and Costs

General Insurance Agent	Suspended for two weeks, fined \$1,000.00 and assessed costs of \$1,000.00
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## Fines and Costs

*Life Insurance Agent	Fined \$2000.00, assessed costs of \$1000.00
*Life Insurance Agent	Fined \$1000.00, assessed costs of \$1000.00
Life Insurance Agent	Fined \$1,000.00, assessed costs of \$500.00
Life Insurance Agent	Fined \$750.00, assessed costs of \$750.00
Life Insurance Agent	Fined \$500.00, assessed costs of \$250.00
Life Insurance Agent	Fined \$250.00, assessed costs of \$250.00
Life Insurance Agent	Fined \$250.00, assessed costs of \$250.00
General Insurance Agent/Broker	Fined \$3,000.00, assessed costs of \$1,000.00
General Insurance Agent/Broker	Fined \$1,000.00, assessed costs of \$500.00
Insurance Adjuster	Fined \$250.00, assessed costs of \$500.00

- All fines imposed are payable to the Minister of Finance and are not retained by Council

- All or part of investigations costs may be assessed and are retained by Council

\*Fine and costs uncollected as of March 31, 2010

## Appeals to the Provincial Licensing Appeal Board

Total Appeals Filed - 0



[www.icm.mb.ca](http://www.icm.mb.ca)

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