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# HOW WE CAN **HELP YOU**

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# DID YOU KNOW?

The Insurance Council of Manitoba is the regulatory body responsible for the licensing and regulatory compliance of insurance agents, brokers and independent adjusters in the Province of Manitoba. The Council has obtained its authority by delegation from the Superintendent of Insurance and the Insurance Act of Manitoba and its Regulations.

The role of the Council is to serve and protect the public by regulating insurance licensees and to ensure that licensees act within a professional framework which promotes fair and ethical conduct, integrity and competence.

The Council sets professional standards and enforces the regulations and requirements governing how insurance agents, brokers and independent adjusters are to conduct insurance business. These standards are designed to ensure that your best interests are served by every insurance professional.



# HOW DOES THE INSURANCE COUNCIL FULFILL THIS ROLE?

Persons engaged in insurance activity defined as an agent or independent adjuster must first become licensed through the Insurance Council of Manitoba.

To qualify for a licence, an individual must meet educational and experience qualifications determined by the Council. To hold a licence, the individual must be deemed trustworthy, competent and financially reliable, and must carry on business in good faith and in accordance with the industry standards. A licensee is also required to meet continuing education standards and maintain errors and omissions (liability) insurance.

The Council also investigates complaints concerning the conduct of licence holders to determine if they have breached the standards governing proper practice of insurance professionals. If it is determined a violation has occurred, the Council may discipline the licensee by suspending or cancelling a licence, attaching conditions to a licence, or imposing a fine and/or the costs of an investigation. Disciplinary action may also be imposed on former licensees, and the Council may take initiate civil action to address certain unlicensed insurance activity.

# HOW DO I MAKE A COMPLAINT?

A complaint regarding an insurance agent, broker or independent adjuster must be made in writing. A pre-formatted complaint form is located on the ICM website. Along with your complaint, you should include mailing and telephone contact information, and copies of any documents which are relevant to your concerns.



# WHAT OTHER SERVICES DOES THE **INSURANCE COUNCIL PROVIDE?**

By visiting the Council website, you can find out:

- Whether or not an individual is licensed
- The type of insurance a licensed person is authorized to conduct
- If there are any conditions on a licence
- Whether or not they have been subject to disciplinary action

In situations where the Council does not have the authority to deal with your complaint, the Council may assist you by providing the names and contact information of other agencies which may be able to help you.

The Council also provides information and assistance to agents, brokers and adjusters to enable them to fulfill their duties and responsibilities to the public as insurance professionals.

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Visit the Insurance Council of Manitoba website at [www.icm.mb.ca](http://www.icm.mb.ca) for more information.

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# IT'S GOOD TO KNOW



## **CONTACT US**

*The Insurance Council of Manitoba is located at:*

466 - 167 Lombard Avenue  
Winnipeg, Manitoba, R3B 0T6  
Telephone (204) 988 - 6800  
Email: [Contactus@icm.mb.ca](mailto:Contactus@icm.mb.ca)  
Website: [www.icm.mb.ca](http://www.icm.mb.ca)