

Licensing

The employee of an agency completed the study course for MPI Autopac and has an IWS user ID and code. The employee submitted an application for a licence, and began providing advice and processing automobile insurance transactions before a licence was approved and issued by ICM.

Completing the courses required to obtain a licence is only one prerequisite for obtaining a licence. Before issuing a licence, Council would review other criteria including criminal report and past employment record to ensure the applicant is suitable. The operating agent (DR) accepts responsibility for overseeing that individuals in the agency are properly trained and licensed BEFORE they start acting as agents.

In this case, the agency, represented by the designated Level 3 operating agent, would be subject to disciplinary action due to violations of *The Insurance Act* and General Insurance Agent Code of Conduct.