



Navigating AI Responsibly in Manitoba's Insurance Sector

Posted December 2025

Artificial Intelligence (AI) is reshaping industries across the globe, and the insurance sector is no exception. From streamlining administrative tasks to enhancing customer service, AI offers exciting possibilities. However, with innovation comes responsibility - and the Insurance Council of Manitoba (ICM) encourages all licensees to approach AI adoption with care, professionalism, and a commitment to regulatory compliance.

Your Professional Obligations Remain Unchanged

Whether you're using traditional tools or advanced technologies, your responsibilities as a licensed insurance professional remain the same. These include:

- Acting in the best interest of clients
- Maintaining competence and ethical standards
- Safeguarding personal information
- Disclosing any conflicts of interest
- Ensuring confidentiality

Technology should support - not replace - your judgment, accountability, and commitment to fair treatment.

Establishing Clear Oversight

Before integrating AI into your operations, consider developing an internal policy that outlines how AI tools will be used, monitored, and evaluated. This policy should include:

- Staff training to understand AI's role and limitations
- Procedures for reviewing AI-generated outputs
- Accountability structures for decisions influenced by AI
- Ongoing evaluation to ensure tools are functioning as intended

Even when working with external vendors, licensees are responsible for ensuring that AI tools align with Manitoba's regulatory expectations.

Transparency in Client Interactions

Clients should be informed when automated systems are used to assist with their inquiries or insurance decisions. Any content generated or modified by AI should be reviewed by a licensed individual before being shared with clients. This ensures accuracy, relevance, and compliance with professional standards.

Protecting Personal Information

AI systems must be used in a way that respects privacy and data protection laws. Firms should:

- Carefully vet technology providers to ensure data remains secure and under firm control
- Avoid using open or public AI platforms to process client information
- Create clear internal guidelines on acceptable AI use

Unintentional data exposure can have serious consequences. Proactive safeguards are essential.

Moving Forward with Confidence

AI can be a powerful tool for improving efficiency and service in Manitoba's insurance industry. But its use must be thoughtful, transparent, and grounded in the values that define our profession. ICM encourages all licensees to stay informed, ask questions, and ensure that technology enhances - rather than compromises - the trust placed in our industry.

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