

Fall/Winter UPDATE 2025



INSURANCE COUNCIL
OF MANITOBA

ICM REPORT

Navigating AI Responsibly in Manitoba's Insurance Sector

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. To read the full article, click [here](#).



Transparency Matters

The Insurance Council of Manitoba continues to prioritize openness and accountability in its regulatory work. Learn how we publish disciplinary decisions to support public trust and uphold professional standards. To read the full article, click [here](#).

Don't Risk It: EFTs to Personal Accounts Are a Regulatory Violation

Handling client payments improperly - **especially through personal accounts** - can lead to serious regulatory violations. Learn what's prohibited and how to stay compliant. To read the full article, click [here](#).

Are Your E&O Insurance Details Up to Date in the ICM Portal?

Even if you've updated your E&O Insurance elsewhere (like APEXA), you must also update it in the ICM Online Portal. Skipping this step could lead to disqualification. This article explains who's responsible for updates and what not to send to the ICM office. Click [here](#) to read the full article.

Licence Classes at a Glance Did You Know?

As of **October 31, 2025**, there were **24,538** active licences held with the Insurance Council of Manitoba.

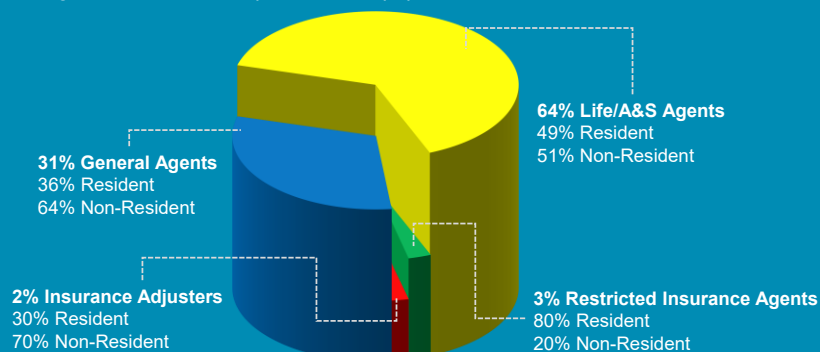


Residents 11,136 = 45%



Non-Residents 13,402 = 55%

* Five years ago, residents made up 52% of our population, while non-residents accounted for 48%





Current Industry Council Members

<u>Life Council</u>	<u>Position</u>	<u>Representing</u>
Kayla Harold	Chairperson	Life Agents
Craig Shanks	Vice-Chairperson	Public
Andrew Anderson	Member	Life Agents
Lisa Churchward	Member	Public
Monica Bazan	Member	Life Agents
Emerito Guevarra	Member	Life Agents
Cameron Inglis	Member	Life Agents
Vacant	Member	Life Agents
Vacant	Member	Insurance Companies

<u>General Council</u>	<u>Position</u>	<u>Representing</u>
Lyndon Friesen	Chairperson	Insurance Companies
Irwin Kumka	Vice-Chairperson	General Agents
Elenor Nowosad	Member	General Agents
Keith Phillips	Member	General Agents
Justin Schinkel	Member	Public
Ryan Matthews	Member	General Agents
Vacant	Member	Insurance Adjusters
Vacant	Member	General Agents

<u>Manitoba Council</u>	<u>Position</u>	<u>Representing</u>
Kayla Harold	Chairperson	Life Council
Lyndon Friesen	Vice-Chairperson	General Council
Craig Shanks	Member	Life Council
Irwin Kumka	Member	General Council
Andrew Anderson	Member	Life Council
Elenor Nowosad	Member	General Council

ICM's New Website: Enhancing Access and Engagement

ICM's new website is live - and it's more than just a fresh look. With smarter tools, streamlined licensing, and new video guides, we're making it easier than ever to connect, register, and be heard. To read the full article, click [here](#).

Help us spread the word – share this resource with anyone preparing for their exam. Click [here](#) to view the video.



Help Shape the Future of Insurance Regulation: Apply to Join a Council

We're looking for passionate, experienced licence holders to help shape the future of insurance regulation in Manitoba. Council vacancies are open - your voice and expertise could make a real impact. Click [here](#) to read the full article.

If you are interested in joining the Council(s), please [click here to apply](#). We look forward to your participation and thank you for your continued support.

Welcome Back to the ICM!

We're excited to welcome back **Edna Chatziioannidis** to the Insurance Council of Manitoba - this time in a new role! After a six-month break, she has rejoined the organization, bringing fresh perspective and a wealth of experience to her new position. Edna previously contributed meaningfully to ICM's work, and we're thrilled to see her return in a capacity that builds on those strengths while supporting new initiatives.

