

## General Insurance Council Bulletin

### Restricted Auto Licence Announcement

Over the course of the last several years, the General Insurance Council of Saskatchewan "Council" has been investigating options to improve advice Saskatchewan consumers receive on auto insurance. In particular, Council sought to increase the percentage of consumers who are made aware of extension auto coverage. With the cooperative assistance of the SGI Auto Fund, the Insurance Brokers' Association of Saskatchewan and major Saskatchewan automobile insurers, a new Restricted Auto Salesperson Licence will be available effective March 8, 2013. Council thanks all those that were involved in this exciting development.

Restricted Auto Licensees will be able to sell and service private passenger extension auto policies, excluding insurance for any vehicle used commercially. It is hoped that many insurance agency employees who currently are authorized SGI Motor Licence Issuers will obtain a Restricted Auto Licence, allowing them to give improved insurance advice to the motoring public. While this is not a Council mandate, this initiative should also increase agency revenue through extension auto policy sales. (*Note: SGI Motor Licence Issuers who do not sell or service extension auto policies are not affected by the new Restricted Auto Licence*).

The Restricted Auto Licence will be an achievable and economical way for new employees to enter the insurance business and is expected to help alleviate staffing difficulties in agencies and brokerages. It will also provide a good foundation for salespeople who may later wish to obtain a Level 1 or higher, All Classes other than Life Licence.

#### Restricted Auto Salesperson Licence

1. To qualify for a Restricted Auto Licence, a person must pass the GICS Bylaws exam and:
  - a) the Saskatchewan Automobile Licensing: Restricted Agent course and examination offered by the Insurance Institute of Canada; or
  - b) a combination of the Extended Auto Insurance Licensing course and examination offered by the Insurance Brokers' Association of Saskatchewan, and SGI Auto Fund's New Issuer Training course and examination (or equivalent \*).

\*For existing SGI Motor Licence Issuers, SGI will offer on-line modules and a challenge exam which will establish the proficiency that would otherwise be gained in the New Issuer Training. Ask your SGI Issuer Representative for more information.

2. Once the qualifying exams have been passed, the applicant must complete a Restricted Auto Application and submit it to Council for processing. The form can be found on the Council website at <http://www.skCouncil.sk.ca/genforms.htm>.
3. Restricted Auto Licensees will require three hours of continuing education annually and will have the same ethics course requirements as resident All Classes other than Life Licensees.

All qualifying courses are current, Saskatchewan-specific, and focus on the knowledge needed to serve clients and sell personal extension auto insurance.

For further information regarding the courses/exams, please contact the course providers directly.

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The licence requirements are published in the GICS Bylaws on the website at <http://www.skCouncil.sk.ca/genbylaw.htm>.

Council staff will be pleased to assist applicants with questions they may have regarding this new licensing initiative. You can speak with Diane Lindsay, Cari Bast, Penny Barlow, Cindy Swales or Annette Graff at 306.347.0862.

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MARCH 7, 2013