Property and Casualty - Auto Bulletins
Pension Bulletins
Monitoring and Enforcement Bulletins
Licensing Changes Bulletins
Bulletins by Sector

Bulletin

No. LH-10/99

- Life & Health

Proposed New Proficiency Model for Life Agents, Proficiency Requirements for Financial Planners

To the attention of Province of Ontario Level I and Level II agents

At the request of the Life Agent Education Committee of the Canadian Self-Regulatory Organization (CISRO) and the Canadian Council of Insurance Regulators (CCIR), the Financial Services Commission of Ontario (FSCO) is urging all Ontario agents to review the attached proposal for a **Life Agent Proficiency Model** and provide comments to CISRO by December 31, 1999.

As a member of the CCIR and CISRO, FSCO is consulting stakeholders on the proposed recommendations. These recommendations are designed to ensure greater protection for consumers by enhancing the life agent licensing process for **new agents** in all Canadian provinces and territories.

FSCO supports the effort to develop an appropriate national proficiency standard for life insurance agents because it will update licensing standards and equip new agents with the skills required to meet consumer expectations in a rapidly changing financial services marketplace.

It is important to note that Level II agents who are already licensed will not be affected by the proposal. It is proposed that Level I agents be given a reasonable period of time to meet the existing Level II proficiency examination, before the proposed new standard is applied.

The proposal by CISRO, an association of regulators of insurance intermediaries, includes a single step licensing process to replace the current two-step licensing process; the establishment of entry-level qualifications for new agents; and a revised qualifying examination for Level I agents to be tested at a higher standard of competence in applying their knowledge to help consumers.

Comments on the proposal on the Life Agent Proficiency Standard should be sent to Joanne Abram, Chair, Life Education Committee, Canadian Insurance Self-Regulatory Organization, c/o Alberta Insurance Council, Suite 901, T-D Tower, 10088-102 Avenue, Edmonton, Alberta, T5J 2Z1.

All comments received through this consultation in Ontario will be shared among all insurance regulators in Canada. There is no need for agents to send a copy of their comments to FSCO, as FSCO will obtain the information from CISRO.

To distribute this bulletin to all Level I agents in Ontario, we are sending an appropriate number of copies to the attention of the Chief Executive Officer/Chief Agent or Marketing Managers of life insurance companies with a request to distribute to their Level I agents. To reach Level II agents, we are mailing a copy of this bulletin to each agent at the last address they provided to FSCO. We are also posting this bulletin on FSCO's website at www.fsco.gov.on.ca

Proficiency Requirements for Financial Planners

At the same time that the national consultation on a Life Agent Proficiency Model is being undertaken, FSCO is working closely with the Ontario Securities Commission (OSC) and other securities and insurance regulators in Canada on a proposal for **Proficiency Requirements for Financial Planners.**

The OSC, in conjunction with FSCO, is organizing a consultation on a plan to establish a uniform standard for all financial services intermediaries who hold themselves out as having a special expertise in financial planning. The objective is to establish a uniform standard to ensure that the financial planning advice offered by financial services intermediaries is objective, comprehensive and integrated, so it meets the needs of consumers across the financial services sector.

It is anticipated that the OSC will be issuing a call to financial services intermediaries to provide input on this proposal which will affect life insurance licencees. The proposal will be available on the OSC's website at www.osc.gov.on.ca Responses received will be shared among regulators.

Canadian Council of Insurance Regulators to release Consumer Protection Initiatives Report.

Approximately a year ago the CCIR formed a Committee to study and make recommendations on a number of consumer protection issues that had been identified. Working with key stakeholders, a working group of the committee developed recommendations on point-of-sale disclosure, policy contract wordings and errors & omission insurance that were approved at the CCIR meeting in September.

A report on the recommendations will be released during late November of 1999 for industry consultation. It will be available on FSCO's website: www.fsco.gov.on.ca

Other content in this Bulletin

- Insurance Distribution Review
- Enforcement Update
- New Form for Corporate Agencies
- Life Insurance Agent Information on FSCO's website
- "Recommendations on Agent Licensing Process by the Life Education Committee of the Canadian Self-Regulatory Organization" - September, 1999.

Insurance Distribution Review

Many agents provided input to FSCO on the *Discussion Paper on Insurance Distribution and Co-ordination of Financial Services Regulation in Ontario* that was released in June, 1998. Stakeholders, including agents had provided their comments to FSCO by the October, 1998 deadline. Following this, reports -- *Investment Funds in Canada and Consumer Protection - Strategies for the Millennium* by Glorianne Stromberg, and *A New Framework for Market Regulation in Canada* by the Canadian Securities Administrators -- were released nationally on behalf of other regulators.

The proposals in the discussion paper deal with regulatory structure, insurance distribution regulation, and co-ordination of financial services regulation. A common topic in FSCO's discussion paper and the national reports deal with the appropriate structure for regulating market conduct and prudential regulation.

As discussion of the topics contained in the discussion paper and national reports is ongoing, FSCO decided to not proceed at this time with its proposal to introduce a new regulatory body, the Insurance Distribution Regulatory Board (IDRB), which would have changed the regulatory structure for insurance distribution. However, FSCO is giving priority to developing the details on the substantive proposals on changes to the regulatory rules.

Stakeholder participation in insurance distribution review

In March 1999, FSCO informed industry and consumer representatives about the intended directions regarding the substantive proposals in the discussion paper. These stakeholders were invited to provide input on individual initiatives which FSCO proposed to proceed with.

FSCO has now categorized all of the individual topics relating to the proposals, and has grouped them so that related issues can be reviewed together. Topics which are being grouped together include specialized licence categories; referrals and commission splitting; indemnity fund; group contract distribution; accountability; supervision; ownership requirements for corporate distributors; part-time employment; and registration.

FSCO has formed a technical advisory group of stakeholders to help refine the related proposal. These working groups began their work in October 1999. FSCO is continuing to review the priority to be given each topic so that the working groups can consider the topics in a priority sequence.

Enforcement Update

FSCO has a fair and progressive enforcement policy in place. For example, agents committing lesser offences typically receive a written warning or censure. If the offender does not heed the warning, he

or she can expect a more severe penalty. More serious offences are dealt with at the next level of enforcement, typically a prosecution resulting in a fine. The most serious offences result in licence suspensions or revocations.

Over the past 12 months, FSCO has taken 192 enforcement actions. This represents a significant amount of enforcement activity. The chart below details the type of activity taken.

Type of Enforcement Action	Number of Cases
Letters of Censure	40
Licence Conditions Imposed Through Minutes of Settlement	59
Provincial Offences Act Convictions and Fines	30
Licence Suspension through Revocation of Sponsorship	29
Licence Suspensions	23
Licence Revocations	11
	192

In addition to enforcement actions, FSCO conducts ongoing enforcement monitoring throughout the year. Over the past 12 months, there have been 7,119 instances of enforcement monitoring. The chart below details the type of monitoring that were undertaken.

Monitoring Activities	Number of Occurrences
Continuing Education Audits	1,013
Police Criminal Record checks	5,897
Complaint Reviews	209
	7,119

Full details concerning FSCO's enforcement actions can be found in FSCO's quarterly monitoring and enforcement bulletin. The bulletins are available on the FSCO website at www.fsco.gov.on.ca

New Application Form for Corporate Agencies

FSCO has streamlined the application process for agents. We have created one new application form for corporate agencies by distilling the questions from 12 former application forms. Please find a sample of the new form attached to this bulletin.

Before we released the new application form, we tested it extensively in the field during the summer of 1999. The results confirmed that the form serves the purpose for which it is designed.

The official name of the form is entitled "Application for insurance incorporation / partnership; insurance adjuster corporation/partnership; agent's (other than life) corporation/partnership." If an agent wishes to obtain a form at any time, it can be downloaded from FSCO's website at www.fsco.gov.on.ca

For your information, the new form can be used for applying for:

- a Life Insurance Agent's Corporation Licence
- a Life Insurance Agent's Partnership Licence
- an Agent's Corporation Licence (Other Than Life)
- an Agent's Partnership Licence (Other Than Life)
- an Insurance Adjuster's Corporation Licence
- an Insurance Adjuster's Partnership Licence
- a Renewal of Life Insurance Agent's Corporation Licence
- a Renewal of Life Insurance Agent's Partnership Licence
- a Renewal of Insurance Agent's Corporation Licence (Other Than Life)
- a Renewal of Insurance Agent's Partnership Licence (Other Than Life)
- a Renewal of Insurance Adjuster's Corporation Licence
- a Renewal of Insurance Adjuster's Partnership Licence

Website information

Agents should be aware that FSCO's website contains a comprehensive range of information about licensing.

While the website contains a large amount of information relevant to the many kinds of financial services FSCO regulates, agents will likely be especially interested in the following sections of the licensing portion of our website dealing with:

- A full list of agents licensed in Ontario
- Listing of agents who have been disciplined -- see "Enforcement Action"
- Listing of all corporate agencies
- Rules of Practice and Procedure for hearings before an Advisory Board
- Licensing referencing guide
- Consumer Advisory - Ontario Court decision on Armada Assurance
- Licensed insurance companies in Ontario

If agents wish to obtain copies of any forms for the licensing process, they can visit FSCO's website and download as many as are needed.

Dina Palozzi

Chief Executive Officer and

Superintendent of Financial Services

November 19, 1999

Attachments (PDF):

- CISRO Recommendations
- FSCO application form for corporate agencies

To view PDF files, you will require Adobe Acrobat® Reader version 7.0. You can download this free software from Adobe's Web site.

Last Modified: 8/23/2005 3:30:59 PM

Financial Services Commission of Ontario
5160 Yonge Street
Toronto, ON M2N 6L9
1-800-668-0128
(416) 250-7250

RECOMMENDATIONS ON LIFE AGENT EDUCATION IN CANADA:

A REPORT OF THE LIFE AGENT EDUCATION COMMITTEE OF THE CANADIAN INSURANCE SELF-REGULATORY ORGANIZATION (CISRO)

Presented to and approved by
CISRO and the Canadian Council of Insurance Regulators

September, 1999

November 19, 1999

Dear Life Agents:

The Canadian Insurance Self-Regulatory Organization is pleased to provide you with a copy of the recommendations of its Committee on Life Agent Education. Both CISRO and the Canadian Council of Insurance Regulators (CCIR) have reviewed this report at their meetings in September and are now seeking comments. Regulators are consulting on a national basis, and all comments will be shared with all regulators. The Alberta Insurance Council will be co-ordinating this national consultation.

Insurance regulators have been working together to harmonize standards across Canada for many years. After consultation and policy review is complete, it is possible that the model described in this report may be implemented in many of the common-law provinces.

You will note that these recommendations are primarily directed at proficiency standards for agents entering the insurance business. The model also proposes changes to the system of step licensing used in several provinces. The report makes transitional recommendations for agents who are presently at Level I in provinces with step licensing systems. No changes are recommended for agents who are presently at Level II in provinces using step licensing.

Comments should be directed to:

Joanne Abram, Chair
Life Agent Education Committee - CISRO
c/o Alberta Insurance Council
Suite 901, T.D. Tower
10088 - 102 Avenue
Edmonton, Alberta
T5J 2Z1

Comments will be shared among all regulators. The deadline for comments is December 31, 1999.
The financial services business is changing rapidly. These recommendations will help prepare agents for the new millenium.

Dina Palozzi
Chief Executive Officer and
Superintendent of Financial Services

In May 1998, the Canadian Insurance Self-Regulatory Organization (CISRO) established a committee with a mandate to review the existing licensing education requirements and determine if changes are required. A committee consisted of Alberta (chair), Ontario and British Columbia representatives (the "Committee").

The task of reviewing the educational requirements for life agents represented a significant challenge. In the three provinces represented by the Committee, more than 9,000 persons annually qualify for a first-time life agent's licence. The Committee immediately recognized the challenge it faced and acknowledged that its task required assistance. The Committee subsequently tendered for and retained the services of an independent consultant to assist with the project.

The Committee developed a work plan that called for the review of the existing skills profile developed for the Canadian Financial Services Sector titled, Curriculum Development and Delivery of the Financial Services Practitioner; consultation with all sectors of the industry; evaluation of industry feedback; and identifying issues. The contract to provide independent consulting services was awarded to the Colleges of Ontario Network for Education and Training ("CON*NECT").

In preparation for its discussions with the industry, CON* NECT prepared a series of questions to be used in its interviews with industry representatives. Approximately 90 individuals from all aspects of the life insurance industry were interviewed and given an opportunity to provide feedback on the current educational requirements and any recommendations for change. One of the significant facts arising from the industry interviews was the unanimous consensus that the existing educational qualifications needed to be enhanced to serve the increasing needs of consumers in the rapidly changing financial services sector.

RECOMMENDATIONS

1. A SINGLE STEP LICENSING PROCESS

We recommend the introduction of a single-step licensing process.

In most jurisdictions, licensing of life agents consists of two levels. At both levels there is a separate education requirement. This system is less able to address the wider range of distribution channels now being used since there can be no expectation that Level I agents will be receiving the same level of company-based training. Also, since Level I and Level II agents are both dealing with consumers, it is reasonable for all agents to have the same base level of proficiency. Finally, a two level system is more complex than a one level system in an era where industry participants are looking for streamlining of regulation. Introduction of a single step license would represent a substantive step in standardizing licensing across Canada, an area where consistency is desirable.

2. INTRODUCTION OF FORMAL EDUCATION AND PRE-LICENSING TRAINING COURSE PREREQUISITES.

We recommend:

- the implementation of a mandatory, consistent, classroom-based, pre-license training program of an approximate duration of eight to ten weeks (270 hours);
- secondary school graduation, or equivalent, be identified as the minimum educational standard for employment as an insurance agent; and
- procedures be introduced to allow candidates to demonstrate equivalency, through completion of accepted tests, administered by an independent third party.

Research uncovered strong consensus and support for the need to establish an entry-level formal educational standard. This recommendation is consistent with general trends within the workplace for higher entry standards.

The majority of individuals interviewed strongly endorsed introduction of a comprehensive training program for new agents, with classroom-based training the preferred delivery option. The direct contact with instructors and classmates enhances an individual's learning. A program of this length is not an unreasonable expectation for entry into a career, and would provide a sound foundation upon which the new agent could build additional competency after licensing.

The recommendation for a training program reflects the wider range of distribution channels now being used since there can be no expectation that Level I agents will be receiving the same level of company based training. While the exact length of the training program will depend on the assessment of the time required to teach the material in the curriculum, the Committee felt it necessary to provide a reasonable estimate for those making comments on the proposal. The Committee has considered both the existence of mandatory continuing education in many jurisdictions and practical considerations for people wanting to establish careers in life insurance.

The Committee has considered the accessibility of classroom based education for agents outside of major cities. Consumers in each province are entitled to the same level of competence from agents in all parts of each province, but consumers are also poorly served if there are no insurance agents located in their communities. Insurance regulation is intended to protect consumers. The Committee recognizes that classroom based courses may not be feasible if timely availability cannot be ensured. Consideration to establishing self-study/correspondence courses may be necessary. Initially, development of a classroom based course should be the priority, and only if accessibility becomes an issue should alternative delivery processes be considered.

3. ENHANCED QUALIFYING EXAMINATION

We recommend the qualifying examination be re-focused to reflect the skills necessary for agents in the more complex environment in which they will be working.

The examination should test higher levels of learning and the application of knowledge. Candidates should be required to pass specific sections or categories of knowledge (differential pass standard) as well as the entire examination.

Since this is a re-focused approach, it is not possible to directly compare the proposed standard to existing standards. However, the curriculum blueprint combines the current Level I and Level II examination standard, adds some additional material and requires a demonstration of the application of knowledge, rather than the recollection of material. This standard should also be better suited to mature students.

4. MORE OPTIONS FOR PROGRAM DELIVERY

Regulatory standards should be developed by regulators in consultation with those affected. Development of education standards requires specialized skills and regulators will need to draw upon the experience of people trained in the delivery of education.

Consistency in the program is necessary to ensure integrity of the system, fairness to candidates, and protection to consumers. Interview participants strongly supported community college as an appropriate venue for delivery of the pre-license training. Community colleges are accessible in many communities across Canada and have experience in adult education. Relationships between colleges can help ensure consistency of delivery. However, the Committee is also aware that there are a number of associations in the financial services business that offer training and that some companies are engaged in training.

The Committee is contemplating that training will be provided on a commercial basis. Regulators will accredit course providers.

The Committee encourages those who might be interested in education delivery to provide comments.

5. ADVISORY COMMITTEE

We recommend that a process be established for the periodic review of the standards and to assess programs which are seeking regulatory recognition. This process should involve the creation of an advisory committee.

IMPLEMENTATION

Implementation will involve some transitional issues. The Committee is recommending transitional provisions in jurisdictions where step-licensing is in effect. Level II agents should be considered to meet the standard proposed. Level I agents who are in the system at the date the changes come into effect be allowed to write the existing Level II examination for a reasonable period.

The Committee expects that regulators proposing to implement these recommendations will consult with each other to coordinate the timing of implementation to the degree possible.

Financial Services Commission of Ontario

Commission des services financiers de l'Ontario

Ontario

APPLICATION FOR LIFE INSURANCE AGENT CORPORATION/PARTNERSHIP INSURANCE ADJUSTER CORPORATION/PARTNERSHIP AGENT'S (OTHER THAN LIFE) CORPORATION/PARTNERSHIP

FEE	APPLICATION FOR			PREVIOUS YR. LICENCE NO.	COMPLETE SECTIONS
$400	Life Insurance Agent's Corporation Licence	☐ New	☐ Renewal		A-B-D-G
$200	Life Insurance Agent's Partnership Licence	☐ New	☐ Renewal		A-C-D-G
$400	Agent's Corporation Licence (Other Than Life)	☐ New	☐ Renewal		A-B-D-F-G
$200	Agent's Partnership Licence (Other Than Life)	☐ New	☐ Renewal		A-C-D-F-G
$200	Insurance Adjuster's Corporation Licence	☐ New	☐ Renewal		A-B-D-E-G
$200	Insurance Adjuster's Partnership Licence	☐ New	☐ Renewal		A-C-D-E-G

For FSCO Use Only

License No. ______	☐ Attachments ☐ Fee Payment
Date Issued: ______	
Expiry Date: ______	Reviewed By: ______

PART A: IDENTIFICATION INFORMATION-ALL APPLICANTS

Personal information requested on this Application is collected under the authority of the *Insurance Act*, R.S.O. 1990, C.I.8, as amended. This information will be used to determine if an applicant is qualified to have a licence issued or renewed. Pursuant to the *Freedom of Information and Protection of Privacy Act*, 1987, the personal information requested will be used to verify the information supplied from any source which may have information pertinent to the information provided. Any questions about this collection may be directed to the Senior Manager, Registration.

PLEASE PRINT OR TYPE ALL INFORMATION

Application on behalf of:					
Name under which business will be operated (if different from above - attach business registration):					
Mailing Address					
City	Province	Postal Code	Telephone No.	Fax No.	E-mail Address
Contact Name:			Position:		

New Corporate Applicants: Attach Articles of Incorporation
New Partnership Applicants: Attach Business Registration
New/Renewal Applicants: Attach any related amendments made to the above Articles or Registration
Name Change Only: Attach copy of Articles of Amendment- Complete Part A only

1. This application consists of eight parts, Parts A to H. Part H is required to be completed by NEW applicants only.
2. If you have any questions you may contact the Agents and Adjusters Voice Menu Response System at (416) 250-9209 [Toronto] and at (1-800) 263-0541[outside Toronto]. You may also obtain information at our Internet address of www.fsco.gov.on.ca or by writing the Financial Services Commission of Ontario, Licensing and Enforcement Division, Agents and Adjusters Section, 5160 Yonge Street, Box 85, North York, Ontario, M2N 6L9.
3. Incomplete applications - those that are missing any of the items below - will be returned without processing.

   ☞ Responses to all required parts and questions
   ☞ Relevant attachments and supporting documents
   ☞ Required signatures
   ☞ Required fee - make all cheques and money orders payable to the "THE MINISTER OF FINANCE"

   Please be aware, that the deposit of a cheque or money order does not automatically mean that the applicant is licensed. Following good management practices, all cheques are deposited on receipt. If an applicant does not wish to renew its licence, a refund cheque will be issued upon request.

4. **It is your responsibility to ensure that your licence is always in force.**

Providing false, misleading or incomplete information on this application and/or any attachments may be sufficient grounds to reject the application or revoke a licence, or result in prosecution.

PART B: FOR CORPORATIONS

Head Office Address: Telephone No.: ________________________

____

____

Please provide the name of one licensed person and their **current Ontario licence number**, who may act as an agent in the name and on behalf of the corporation carrying on the business of insurance in Ontario.

Name	Licence #	Expiry Date

If insufficient space, please attach additional sheet. If any shareholder holds more than 50% of the issued and voting shares, please provide their **current Ontario licence number.**

Date of Incorporation: Jurisdiction: ☐ Ontario ☐ Other - please specify:

List all Shareholders/ Officers/Directors (Individual or Corporate) (Tick all applicable boxes)	**Resident of Canada**	**Address**	**Occupation of Shareholder/ Director/Officer**	**Number and Type of Shares (Do Not State %)**
	☐ Yes			
☐ Shareholder ☐ Dir. ☐ Off.	☐ No			
	☐ Yes			
☐ Shareholder ☐ Dir. ☐ Off.	☐ No			
	☐ Yes			
☐ Shareholder ☐ Dir. ☐ Off.	☐ No			
	☐ Yes			
☐ Shareholder ☐ Dir. ☐ Off.	☐ No			
	☐ Yes			
☐ Shareholder ☐ Dir. ☐ Off.	☐ No			

PART C: FOR PARTNERSHIPS

Please provide the names of all partners and their **current Ontario licence numbers**, who may act in the name and on behalf of the partnership carrying on the business of insurance in Ontario.

Date of Registration: Jurisdiction: ☐ Ontario ☐ Other - please specify:

Name	Licence No.	Expiry Date

PART D: ALL APPLICANTS

Is the corporation/partnership engaged in any business other than insurance? ☐ Yes ☐ No % of Time to Insurance:________

If yes, state the name and nature of business: ____________________

List any other licences held, along with corresponding licence number: ____________________

Attach separate sheet if additional space required. ____________________

PART E: ADJUSTER'S CORPORATION/PARTNERSHIP

Please indicate the class/classes of insurance that the corporation/partnership intends to act as an adjuster for:

☐ Automobile ☐ Fire and General Casualty ☐ Public Liability ☐ Other

☐ All Classes ☐ Restricted To:____________________

Will the corporation/partnership act on behalf of: ☐ the Company ☐ the Public

PART F: NOTICE OF APPOINTMENT FOR AGENT'S CORPORATION/PARTNERSHIP (OTHER THAN LIFE)

To be completed by the licensed insurer that is sponsoring the corporation/partnership.

____

(Applicant's Name)

is hereby authorized in writing to act as an agent for

____

(Name of Insurer)

The corporation/partnership has investigated the record of the applicant and we are satisfied that:

- the principals of the corporation/partnership are of good character and reputation;
- the corporation/partnership has the experience that is appropriate to the responsibilities of an agent of the company, and
- the corporation/partnership is in all respects a suitable corporation/partnership to receive a licence.

If the company terminates, this corporation/partnership, written notice is to be given to the Superintendent, Financial Services, within 30 days of such termination, together with the reasons for the termination, in accordance with Section 393(6) of the *Insurance Act*.

____

(Company Name)

____________________ ____________________

Signature - Authorized Officer Title

____________________ ____________________

Please Print - Name of duly authorized officer of company Date

PART G: ALL AFFIDAVIT

On behalf of the applicant, I, the undersigned, do hereby state:

1. The statements, declarations and answers to the questions in this application, including attachments, are true, correct and complete.
2. The applicant is familiar with the *Insurance Act* and its regulations and promises to comply with these requirements.
3. The applicant will hold itself out publicly and carry on business in good faith only in the name in which the applicant is licensed.
4. The applicant understands that any licence issued may be revoked if there is a misstatement in this application.
5. The applicant is legally entitled to carry on business in Canada and has made all the required provincial and federal government regulatory filings to ensure the current and ongoing registration of the corporation/partnership.
6. While licensed, the applicant will not occupy office space in the office of a:

   bank, or other deposit-taking institution, loan corporation or finance company; mortgage broker who is not also registered as a real estate broker under the *Real Estate and Business Brokers Act*, doctor or dentist; lawyer or employee thereof; accountant, auditor or trustee in bankruptcy; police officer; member of the clergy or a minister; or full-time employee of the Government of Canada or any branch thereof, of any municipal or provincial government in Canada or any branch thereof or of a Crown corporation.

   If the applicant is an Other Than Life insurance corporation/partnership, the above list also includes:

   tax collector, assessor or issuer of building permits; person engaged directly or indirectly in the manufacturing, repairing, servicing or selling of automobiles or in supplying parts or acceessories thereof, or an employee of such person; an employer of employees other than those employed solely for the business of the insurance agency or for the business as a travel agent registered under the *Travel Industry Act* and whose activities are restricted to travel, accident and baggage insurance, or as a real estate broker or real estate salesperson; a foreman or payroll agent; an officer or employee of an automobile association or club or an agent thereof; an employee of a brewery, brewery warehousing company or a person engaged engaged in handling or dispensing beer or spirituous liquors; or an officer or employee of a trade union or trade association.
7. The applicant will not be in a position to offer inducement or use coercion or undue influence in order to control, direct or secure insurance business.
8. The applicant will not act in the business for which this application is made until a licence is issued.

______________________________ ______________________________
(Signature of person authorized by Applicant) (Date)

______________________________ ______________________________
(Please print name signed above) (Title)

PART H: NEW APPLICANTS ONLY

Sworn before me ______________________________
(Print name of Commissioner or Notary Public)

at the ______________________________ in the ______________________________
(City, Town, Village, etc.) (Regional Municipality, County, etc.)

this __________ day of ____________________ , __________

____
(Signature of Commissioner or Notary Public)
(A commissioner for taking Affidavits or Notary Public)