

CONFLICT OF INTEREST – LIST OF BUSINESS ACTIVITIES

BUSINESS ACTIVITY	APPROVED?	LICENCE TYPE	LICENCE CONDITIONS IMPOSED
Addiction Recovery Home – Proprietor	Yes – With Conditions	Life and A&S	The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any individual who resides in the Licensee's addiction recovery lodging house, or any of that individual's immediate family*, until such time as the individual has ceased to reside in the house for a minimum period of six months.
Administrator – Counselling Practice	Yes – With Conditions	Life and A&S	The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any person who is a client of the Licensee's employer's counselling practice.
Audit Services Specialist at BC Housing	Yes – With Conditions	Life and A&S	The Licensee is prohibited from engaging in any insurance business and/or recruiting of any clients the Licensee has, or may have had, dealings within their employment with BC Housing and for a period of six months after the end of employment with BC Housing.
Canada Border Services Officer	Declined	Life and A&S	Prohibited from holding an insurance licence.
Chiropractor	Yes – With Conditions	Life and A&S	<ol style="list-style-type: none"> 1. The Licensee is prohibited from engaging in any insurance activity with any patient/client or immediate family* of that patient/client whom the Licensee has provided care for as a chiropractor, so long as the Licensee remains in the healthcare professional field. 2. If the Licensee has reason to believe, or knows, that the Licensee's insurance client(s) is aware of the Licensee's profession as a chiropractor, the Licensee is required to disclose to the client(s) that this qualification has no bearing on the Licensee's abilities as a life agent, and should not be taken into consideration when determining whether to do insurance business with the Licensee.
Corrections Officer	Yes – With Conditions	Life and A&S	The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any person who has been supervised by British Columbia Corrections within the last seven years and/or their immediate family*.
Closer, Personal Loans – Financial Services Company	Yes – With Conditions	Life and A&S	<ol style="list-style-type: none"> 1. The Licensee is prohibited from: <ul style="list-style-type: none"> • engaging in any insurance business with or

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			<ul style="list-style-type: none"> receiving any compensation for any insurance business from any persons the Licensee has or has had dealings within their employment with the financial services company <p>which will continue for six months after the end of the Licensee's employment with the financial services company.</p> <p>2. In the event that the Licensee becomes aware of, and/or ought to have been aware of, and insurance client who becomes a client of the financial services company the Licensee must cease providing insurance services to that client which will continue for six months after the end of the Licensee's employment with the financial services company.</p>
Daycare Worker	Yes – With Conditions	Life and A&S	The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, the immediate family* or grandparent of any child whom the Licensee cares for as a daycare provider, until that child has ceased being in the care of the Licensee for a minimum period of six months.
Dental Hygienist/ Dental Therapist	Yes – With Conditions	Life and A&S	The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any patient/client and/or immediate family* of any patient/client under the age of 18, whom the Licensee provides dental services to in British Columbia.
Dental Surgeon	Yes – With Conditions	Life and A&S	<p>1. The Licensee is prohibited from engaging in any insurance activity with any patient/client or immediate family* of that patient/client whom the Licensee has or had a doctor/patient relationship with as a dental surgeon, so long as the Licensee remains in the healthcare professional field.</p> <p>2. If the Licensee has reason to believe, or knows, that the Licensee's insurance client(s) is aware of the Licensee's profession as a dental surgeon, the Licensee is required to disclose to the client(s) that this qualification has no bearing on the Licensee's abilities as a life agent, and should not be taken into consideration when determining whether to do insurance business with the Licensee.</p> <p>3. The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, employees or former employees of the Licensee's dental practice, until such time as the employees or former employees have ceased working for the Licensee for a minimum period of one year.</p>

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Debt Consultant	Yes – With Conditions	Life and A&S	The Licensee is prohibited from engaging in insurance activity with any client who has engaged the Licensee as a debt consultant, until that client has been discharged from bankruptcy or consumer proposal and/or has ceased to use the Licensee's services as a debt consultant.
Direct or Indirect Ownership of a Dealership	Yes – With Conditions	General	The Agency is prohibited from soliciting insurance to, or engaging in insurance business with, a member of the public as it relates to the purchase of a motor vehicle from a motor vehicle dealership where the motor vehicle dealership and the Agency have direct or indirect common ownership.
Doctor of Natural Medicine	Yes – With Conditions	Life and A&S	<p>1. The Licensee is prohibited from engaging in any insurance business with or receiving any compensation for any insurance business from any patient/client or immediate family member* of that patient/client whom the Licensee has provided care for as a Doctor of Natural Medicine, so long as the Licensee remains in the health related field; and</p> <p>2. If the Licensee has reason to believe, or knows, that the Licensee's insurance client(s) is aware of the Licensee's employment as a Doctor of Natural Medicine, the Licensee is required to disclose to the client(s) that this qualification has no bearing on the Licensee's abilities as a Life Insurance Agent, and should not be taken into consideration when determining whether to do insurance business with the Licensee.</p> <p>* immediate family is mother, father, spouse, child, brother, sister, guardian or anyone holding a power of attorney on behalf of the client</p>
Educational Institution – Student Finance Aid	Yes – With Conditions	Life and A&S	The licensee is prohibited from engaging in any insurance business, or receiving any compensation for insurance business, with any current students of the educational they work for, or their immediate family members.
Elected President of a Union and Elected Trustee of the Union's Health and Welfare Trust	Declined	Life and A&S	Prohibited from holding an insurance licence.

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Environmental Health Officer	Yes – With Conditions	Life and A&S	The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any person or business the Licensee has, or may have, any dealings within the Licensee's capacity as an Environmental Health Officer.
Home Healthcare Provider	Yes – With Conditions	Life and A&S	The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any patient/client whom the Licensee cares for as a home healthcare provider, and/or any immediate family* of a patient/client, until such time as the Licensee has ceased caring for the patient/client as a home healthcare provider for a minimum period of six months.
Hospital Care Worker	Yes – With Conditions	Life and A&S	The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any patient/client for whom the Licensee provides care during the Licensee's employment at a hospital, and/or any immediate family* of a patient/client, until such time as the Licensee no longer provides care for the patient/client for a minimum period of six months.
Human Resources	Yes – With Conditions	Life and A&S	The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, employees or former employees, for whom the Licensee works in any human resources capacity, and/or any immediate family* of an employee or former employee, until such time as the Licensee has no human resources dealings with the employee or former employee for a minimum period of six months.

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Immigration Consultant	Yes – With Conditions	Life and A&S	<p>1. The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, an immigration client, and/or their immediate family*, until such time as the immigration client has legally immigrated to Canada and is no longer relying, directly or indirectly, on the Licensee's services as they relate to the client's immigration status in Canada.</p> <p>2. Once the immigration client has legally immigrated to Canada and prior to conducting insurance activities with the client or the client's immediate family*, the Licensee must provide the following disclosure in a manner that is satisfactory to the Insurance Council and ensures the full understanding of the client or the client's immediate family* as the case may be, including taking into consideration any language differences that may exist, that:</p> <ul style="list-style-type: none"> a) the Licensee's services as an immigration consultant have no bearing on the Licensee's role as an insurance agent; b) there is no obligation to purchase any insurance products from the Licensee; and c) the client is entitled to seek insurance advice from any licensed insurance agent in the province. <p>3. The Licensee is required to have the client sign the above-mentioned disclosure, acknowledging receipt, and retain a copy of the signed disclosure on the client's insurance file.</p>
Insurance Auditor where activities include conducting audits of insurance licensees	Declined	All	Prohibited from holding an insurance licence.
Medical Doctor	Declined	Life and A&S	Prohibited from holding an insurance licence.

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Minority Owner in a moving & storage company that sells its services to Insurers	Yes – With Conditions	Adjuster	<ol style="list-style-type: none"> 1. The Nominee and any other adjuster or employee of the Firm is required to provide written disclosures (the “Disclosure Statement”) of the Nominee’s ownership and role in the moving and storage company (the “Company”) and the Firm to any and all insurers and any other potential clients the Nominee or the Firm seeks business from on behalf of the Company; 2. The Disclosure Statement shall be in the form set out in Schedule A to the Report of the Hearing Committee with such amendments as the Insurance Council deems appropriate and shall include the attached disclosure statement to the policy holder (the “Policy Holder Disclosure Statement”) referred to therein; 3. Both the Disclosure Statement and the Policy Holder Disclosure Statement shall contain a signature space for the recipient to sign that expressly states that the recipient has read and understood the document. Both Statements shall also contain a space for the date the Statement is signed by the recipient; 4. The Firm shall keep all originally signed Disclosure Statements and Policy Holder Disclosure Statements and shall make them available to the Insurance Council for inspection upon request; 5. The Nominee or the Firm must obtain on an annual, calendar year basis a new signed Disclosure Statement from all insurers and other clients who place the Company on its preferred vendor list or otherwise use the Company’s services; 6. The Disclosure Statement must be updated for any changes to the Nominee’s ownership or role in the Company within 30 days of such changes occurring; 7. The Firm and the Nominee must notify the Insurance Council in writing of any changes to the Nominee’s ownership or role with the Company within 30 days of such changes occurring; and 8. The Nominee and the Firm shall maintain separate and apart business identities, business offices, phone numbers and business cards from the Company. For greater certainty, the Nominee shall add a separate cellular phone for the Company.

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Nurse	Yes – With Conditions	Life and A&S	<p>1. The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any patient/client, and/or the immediate family* of any such patient/client, whom the Licensee cares for or has obtained information about as a nurse, so long as the Licensee remains in the healthcare professional field.</p> <p>2. If the Licensee knows, or has reason to believe, that any current or prospective insurance client of the Licensee is aware of the Licensee's profession as a nurse, the Licensee is required to disclose to the client that this qualification has no bearing on the Licensee's abilities as a life agent and should not be taken into consideration when determining whether to do insurance business with the Licensee.</p>
Nurse	Yes – With Conditions	General	<p>1. The Licensee is prohibited from soliciting accident and sickness or travel insurance to, or engaging in accident and sickness or travel insurance activities with, any patient/client, and/or immediate family* of any such patient/client, whom the Licensee cares for or has obtained information about as a nurse, so long as the Licensee remains in the healthcare professional field.</p> <p>2. If the Licensee knows, or has reason to believe, that any current or prospective insurance client of the Licensee is aware of the Licensee's profession as a nurse, the Licensee is required to disclose to the client that this qualification has no bearing on the Licensee's abilities as a general insurance agent or salesperson and should not be taken into consideration when determining whether to do insurance business with the Licensee.</p>
Passport Officer, Service Canada	Yes – With Conditions	Life and A&S	The licensee is prohibited from engaging in any insurance business or receiving any compensation for insurance business with any persons or their immediate family that the licensee has dealings with from their employment with Service Canada, which will continue for a period of six months after the end of the licensee's employment with Service Canada.
Pastor	Yes – With Conditions	Life and A&S	The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any member of a church's congregation where the Licensee is employed as, or acts as, a pastor or engages in similar activity.
Payday Loan Company - Manager	Yes – With Conditions	Life and A&S	<p>1. The Licensee must not conduct insurance business with current or past customers of the loan company;</p> <p>2. In the event an insurance client becomes a customer of the loan company, the Licensee must cease providing insurance services to that client;</p>

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Payment Services Officer – Service Canada	Yes – With Conditions	Life and A&S	The Licensee is prohibited from engaging in insurance activity, including but not limited to sales with and/or recruiting of any person or business the Licensee has, or may have, dealings within their capacity of employment with Service Canada.
Pharmacist	Yes – With Conditions	Life and A&S	<p>1. The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any person the Licensee has any dealings with or has obtained information about in the Licensee's capacity as a pharmacist, until such time as the Licensee has ceased providing such services to the person for a period of two years.</p> <p>2. If the Licensee has reason to believe, or knows, that any current or prospective insurance client of the Licensee is aware of the Licensee's profession as a pharmacist, the Licensee is required to disclose to the client that this designation has no bearing on the Licensee's abilities as a life agent and should not be taken into consideration when determining whether to do insurance business with the Licensee.</p>
Police Officer / Peace Officer / Transit Police	Declined	Life and A&S	Prohibited from holding an insurance licence.
Probation Officer	Yes – With Conditions	Life and A&S	The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any person who has been supervised by British Columbia Corrections within the last seven years and/or their immediate family*.
Professional Figure Skating Coach	Yes – With Conditions	Life and A&S	The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any individual to whom the Licensee provides skating instruction, and/or that individual's immediate family*, until such time as the Licensee has ceased instructing the individual for a minimum period of six months.

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Project Manager for a Restoration Company	Yes – With Conditions	General	<ol style="list-style-type: none"> 1. The Licensee is not permitted to have, as insurance clients, any restoration clients until a minimum of two years have elapsed from the end of the Licensee's employment with the restoration company; 2. The Licensee is not permitted to be an officer or director of, nor have any ownership interest in, the restoration company; 3. The Licensee is required to forthwith provide written disclosure to all insurance companies the Licensee deals with in the Licensee's role as a general insurance agent that the Licensee is employed by a restoration company; 4. The Licensee is required to forthwith provide written disclosure to all insurance companies the Licensee deals with as an employee of the restoration company that the Licensee is a general insurance agent; 5. The Licensee shall keep a copy of all written disclosures referred to in (3) and (4) above and shall make them available to the Insurance Council for inspection upon request; 6. The Licensee is required to forthwith disclose to the Insurance Council any changes to the Licensee's employment or employment duties with the restoration company and the Licensee's association with or duties for the general insurance agency; 7. The Licensee must forthwith remove or cause to be removed all reference to the Licensee's insurance industry experience and qualifications from the Licensee's biographical information for the restoration company, including on the restoration company's website; and 8. All of the above conditions are applicable to the Licensee's employment with not only the restoration company but also with any other franchise (if applicable) with which the Licensee is presently employed or may be employed by in the future.
Property Management Company – Director/Owner	Declined	Corporate General	Prohibited from holding an insurance licence.
Property Manager	Yes – With Conditions	General/ Adjuster	<ol style="list-style-type: none"> 1. A Licensee and/or its agency cannot act as a property manager for a client if they are conducting insurance business for the client. 2. The Licensee must disclose in writing that they are licensed as a property manager.

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Recruiter – International Students	Yes – With Conditions	Life and A&S	<p>1. The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any client or potential client of the Licensee's employer, and/or any such client's immediate family*, until the client has legal status in Canada.</p> <p>2. Once the client has legal status in Canada, and prior to conducting insurance activities with the client or the client's immediate family*, the Licensee must provide the following disclosure in a manner that is satisfactory to the Insurance Council and ensures the full understanding of the client or the client's immediate family as the case may be, including taking into consideration any language differences that may exist, that:</p> <ul style="list-style-type: none"> a) the Licensee's employment with an international student recruiting firm has no bearing on the Licensee's role as an insurance agent or salesperson; b) there is no obligation to rely upon the Licensee's insurance services; and c) insurance advice can be obtained from any licensed insurance agent or salesperson in the province. <p>3. The Licensee must maintain a record of the disclosure, signed by the client or the client's immediate family* as the case may be, acknowledging its receipt.</p>
Regional Development Officer for a Municipality	Yes – With Conditions	Life and A&S	The Licensee is prohibited from engaging in any insurance business with, and/or recruiting of, any persons the Licensee has or has had dealings with in their employment with the “Municipality” and which will continue for a period of six months after the end of the Licensee’s employment with the Municipality.
Senior Church Administrator or Official	Yes – With Conditions	Life and A&S	The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any member of a church's congregation, if the Licensee is employed by the church.
Social Worker	Yes – With Conditions	Life and A&S	<p>1. The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any patient/client whom the Licensee has any dealings with or has obtained information about as a social worker, and/or any immediate family* of any such patient/client, so long as the Licensee remains in the healthcare professional field.</p> <p>2. If the Licensee has reason to believe, or knows, that the Licensee’s insurance client(s) is aware of the Licensee’s profession as a social worker, the Licensee is</p>

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Teacher (includes substitute teachers)	Yes – With Conditions	Life and A&S	The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any student of an educational institution where the Licensee is employed as a teacher, and/or any immediate family* of any such student, until such time as the Licensee no longer teaches the student in any school term.
Vocational Rehabilitation Consultant – WorkSafe BC	Yes – With Conditions	Life and A&S	The Licensee is prohibited from soliciting insurance to, or engaging in insurance activity with, any WorkSafeBC customers or employees, as defined by WorkSafeBC.

*Immediate family is mother, father, spouse, child, brother, sister, guardian, or anyone holding a power of attorney on behalf of the client.