

# Instructions to apply for Reinstatement of the Manitoba Licence(s) following Disqualification due to E&O

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### **Important Notes and Sample Dashboard information:**

- Errors & Omissions (E&O) insurance must be kept current in the online portal at all times.
- Failure to update/enter new E&O insurance information will result in the immediate disqualification of an agent or adjuster licence as of the date the existing policy expires.

Sample 1 - E&O is current on system: A sample agent **DASHBOARD** showing current E&O in the system is indicated below in **green**.

The screenshot shows the 'Agent's Dashboard' for the Insurance Council of Manitoba Online Portal. It features several sections: 'Licence Status' with 0 applications in progress, 2 issued, and 0 renewals; 'Exams' with 0 results and 0 scheduled; and 'Errors & Omissions' with two entries for LIA-55555-00000-2017 and AIA-55555-00000-2017, both marked as 'COVERED' in green bars. A large black arrow points to the 'Errors & Omissions' section.

Section	Item	Count
Licence Status	Application (In Progress)	0
	Issued	2
	Renewal	0
Exams	Results	0
	Scheduled	0
Errors & Omissions	LIA-55555-00000-2017	COVERED
	AIA-55555-00000-2017	COVERED

Sample 2 - E&O is expired in system: A sample agent **DASHBOARD** showing expired E&O in the system is indicated below in **red**.

The screenshot shows the 'Agent's Dashboard' for the Insurance Council of Manitoba Online Portal. It features several sections: 'Licence Status' with 0 applications in progress, 4 issued, and 0 renewals; 'Exams' with 2 results and 0 scheduled; and 'Errors & Omissions' with two entries for LIA-55555-00000-2017 and AIA-55555-00000-2017, both marked as 'EXPIRED' in red bars. A large black arrow points to the 'Errors & Omissions' section.

Section	Item	Count
Licence Status	Application (In Progress)	0
	Issued	4
	Renewal	0
Exams	Results	2
	Scheduled	0
Errors & Omissions	LIA-55555-00000-2017	EXPIRED
	AIA-55555-00000-2017	EXPIRED

Sample 3 - E&O is expiring in less than 15 days: A sample agent **DASHBOARD** showing a countdown of less than 15 days in the system is indicated below in orange.

The screenshot shows the 'Agent's Dashboard' for the Insurance Council of Manitoba Online Portal. It features several sections: 'Licence Status' with 0 applications in progress, 2 issued, and 0 renewals; 'Exams' with 0 results and 0 scheduled; and 'Errors & Omissions' with a checkmark icon. A large black arrow points to the 'Errors & Omissions' section, which contains two entries for license number LIA-55555-00000-2017. The first entry is highlighted with an orange bar and labeled 'EXPIRING IN 7 DAYS', while the second entry is highlighted with a green bar and labeled 'COVERED'. A 'Continuing Education' section is partially visible on the right.

Sample 4 - E&O is maintained by Operating Agent or Designated Representative: A sample agent **DASHBOARD** is below showing that an agent/broker is covered through an organization E&O. The agent/broker would rely on the Operating Agent or Designated Representative to ensure up-to-date E&O is kept current on system at all times. If the E&O is not kept current, all licenses within the organization are disqualified.

The screenshot shows the 'Agent's Dashboard' for the Insurance Council of Manitoba Online Portal. It features several sections: 'Licence Status' with 0 applications in progress, 1 issued, and 0 renewals; 'Exams' with 0 results and 0 scheduled; and 'Errors & Omissions' with a checkmark icon. A large black arrow points to the 'Errors & Omissions' section, which contains one entry for license number F-55555-00000-2017. This entry is highlighted with a green bar and labeled 'COVERED BY ORGANIZATION'. A 'Continuing Education' section is partially visible on the right.

# How to apply for reinstatement of a licence

**Step 1:** Print off the [paper application](#) form from the ICM website. **Completion of an online application form is not currently acceptable for reinstatement purposes.**

Choose the appropriate link below depending on the licence(s) you are wishing to reinstate:

Class of Licence wishing to reinstate	Paper Application to fully complete
Life and/or Accident & Sickness licence	<a href="https://icm.mb.ca/files/Forms/Agent_Application_Jul2018.pdf">https://icm.mb.ca/files/Forms/Agent_Application_Jul2018.pdf</a>
General Direct Writer licence	<a href="https://icm.mb.ca/files/Forms/Agent_Application_Jul2018.pdf">https://icm.mb.ca/files/Forms/Agent_Application_Jul2018.pdf</a>
General licence (not the Operating Agent of the agency)	<a href="https://icm.mb.ca/files/Forms/Agent_Application_Jul2018.pdf">https://icm.mb.ca/files/Forms/Agent_Application_Jul2018.pdf</a>
General Operating Agent Level 3 of the agency	<a href="https://icm.mb.ca/files/Forms/OA_and_DR_application.pdf">https://icm.mb.ca/files/Forms/OA_and_DR_application.pdf</a>
Adjuster licence (not the Designated Representative of the firm)	<a href="https://icm.mb.ca/files/Forms/adjusters_application_Sept2011.pdf">https://icm.mb.ca/files/Forms/adjusters_application_Sept2011.pdf</a>
Adjuster Designated Representative of the firm	<a href="https://icm.mb.ca/files/Forms/OA_and_DR_application.pdf">https://icm.mb.ca/files/Forms/OA_and_DR_application.pdf</a>
Restricted Insurance Agent (RIA) licence	<a href="https://icm.mb.ca/files/Licensing%20Info/ISI/ISI_Application_for_Restricted_Insurance_Agents_Sep_2018.pdf">https://icm.mb.ca/files/Licensing%20Info/ISI/ISI_Application_for_Restricted_Insurance_Agents_Sep_2018.pdf</a>
Hail Insurance Agent licence	<a href="https://icm.mb.ca/files/Licensing%20Info/Hail_Agent_and_Adjuster_Information/Hail_Application.pdf">https://icm.mb.ca/files/Licensing%20Info/Hail_Agent_and_Adjuster_Information/Hail_Application.pdf</a>
Hail Insurance Adjuster licence	<a href="https://icm.mb.ca/files/Licensing%20Info/Hail_Agent_and_Adjuster_Information/Hail_Application.pdf">https://icm.mb.ca/files/Licensing%20Info/Hail_Agent_and_Adjuster_Information/Hail_Application.pdf</a>

**Step 2:** Fully and completely fill in all information within the paper application form, and provide all documents as requested. Ensure that all documents are fully and completely outlined and detailed. Indicating “*As known to ICM*” or “*On file with the ICM*” or anything along those lines would not be deemed sufficient information, and the application form could be returned to the applicant as incomplete, and therefore delay the potential issuance of the licence(s).

**Step 3:** Sponsorship is mandatory in Manitoba, even if you had been previously licensed for over 1 year or longer. Ensure that the application form has been properly sponsored by an Authorizer on file with the ICM. If you are unsure who has authorization, please contact the ICM office.

**Step 4:** Submit the **original** fully completed application form, along with **original** sponsorship signature, to the ICM office with the below materials/documents:

- \$70.00 reinstatement fee made payable to the ICM by cash, money order or cheque (credit card or debit card payment is not currently an acceptable method of payment for reinstatements);
- A copy of the E&O insurance meeting all requirements as outlined within [Regulation 389/87](#); and
- Any other item/document that would be required due to a specific question and/or answer on your specific application form (i.e. a copy of the applicant’s bankruptcy information or a copy of the applicant’s prior disciplinary decision, etc.). As noted in Step 2, indicating “*As known to ICM*” or “*On file with the ICM*” or anything along those lines would not be deemed sufficient information, and the application form could be returned to the applicant as incomplete, and therefore delay the potential issuance of the licence(s).

**Step 5:** Once the fully completed information has been submitted to the ICM office, the ICM Licensing Team will review it in its entirety. Should the application form be incomplete, it may be returned to the applicant for further information or an email may be sent to the applicant requesting further information.

**Do not contact the ICM office to check on the status of the applicant’s application form unless the applicant has not received an email response either for outstanding information or to verify the re-issuance of the licence(s) within 10-business days of being submitted to the ICM office.**