

# Instructions to enter Errors & Omissions within the Online Portal

Last updated April 13, 2021

## IMPORTANT NOTES

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

Should a licence be disqualified due to failure to list current and in-force Errors & Omissions Insurance within the online portal, please refer to the [User Guide - to Reinstatement a Licence](#) for further details as to how to apply for a reinstatement of the licence. All applications are reviewed in the order that they are received at the ICM office - no exceptions are given. Applications are typically reviewed **within 7-business days of being received at the ICM office**, however, this could vary depending on the volume of applications received on any given day. To allow our staff to be as efficient as possible, we ask that you do not contact the ICM office unless you have not received a response by the start of the 8<sup>th</sup> business day.

Notes outlined directly within the E&O page of the online portal include the below:

You must ensure that you update the Errors & Omissions (E&O) for each licence that you hold.

**Life and Accident & Sickness licensees:** You are required to enter E&O for each licence, even if your Life and Accident & Sickness licenses are covered under the same E&O policy. Failure to update this for each licence as noted below would result in disqualification of that(those) particular licence(s).

**General or Adjuster licensees:** *must be covered by the organization Errors & Omissions insurance policy, even if you are an independent contractor or an employee licensed through the ICM with the organization.*

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# Sample Dashboard information:

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. A 'Continuing' section is partially visible on the right.

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. A 'Continuing' section is partially visible on the right.

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' with the following sections:

- Licence Status:** 0 Application (In Progress), 2 Issued, 0 Renewal.
- Exams:** 0 Results, 0 Scheduled.
- Errors & Omissions:** A table with two rows:

LIA-55555-00000-2017	EXPIRING IN 7 DAYS
AIA-55555-00000-2017	COVERED
- Continuing Education:** Partially visible.

A large black arrow points to the 'EXPIRING IN 7 DAYS' status in the Errors & Omissions section.

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.

The screenshot shows the 'Agent's Dashboard' with the following sections:

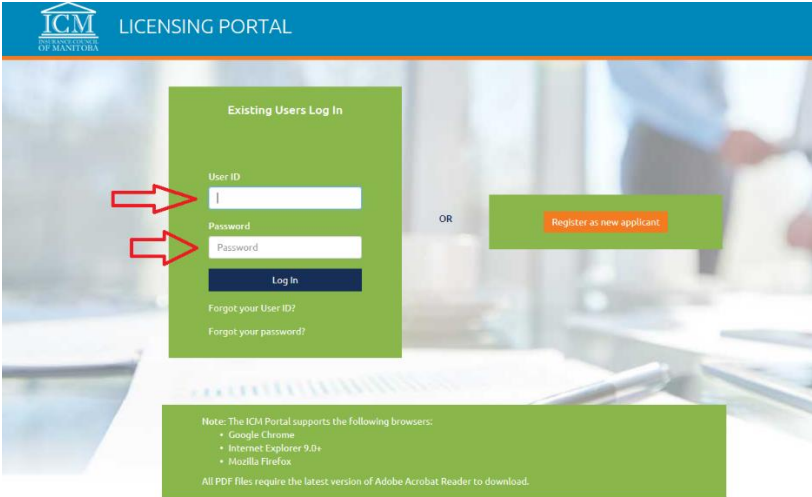
- Licence Status:** 0 Application (In Progress), 1 Issued, 0 Renewal.
- Exams:** 0 Results, 0 Scheduled.
- Errors & Omissions:** A table with one row:

F-55555-00000-2017	COVERED BY ORGANIZATION
--------------------	-------------------------
- Continuing Education:** Partially visible.

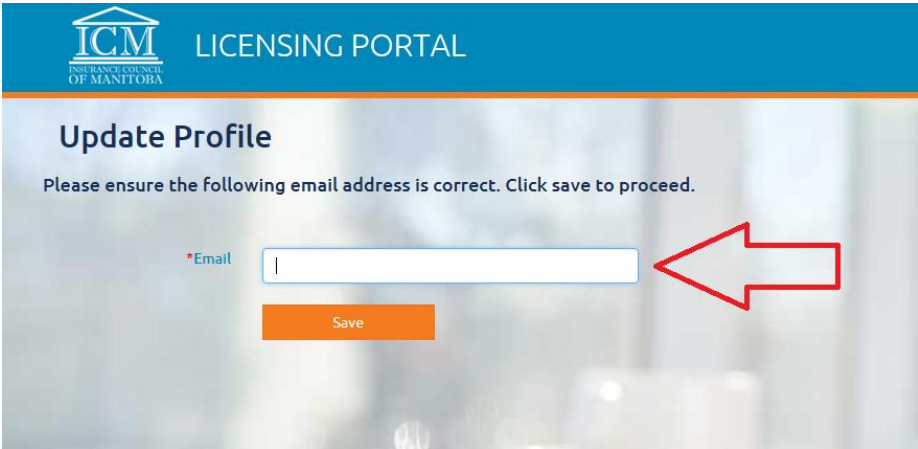
A large black arrow points to the 'COVERED BY ORGANIZATION' status in the Errors & Omissions section.

# How to enter E&O - For agents/brokers other than Operating Agents, Designated Representatives or Restricted Insurance Agents (RIA)

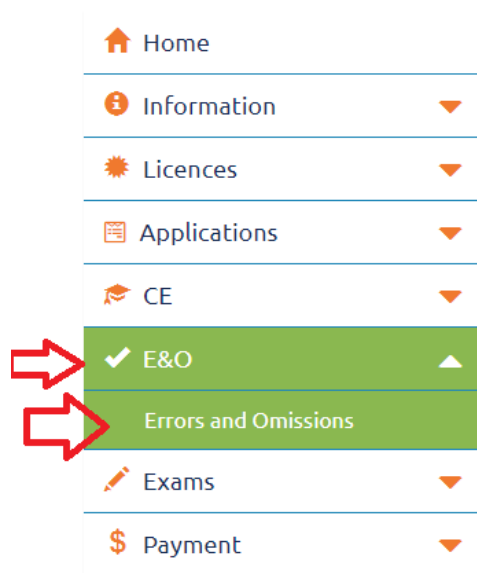
**Step 1:** The agent will log-in to the online portal at <https://lms.icm.mb.ca/lcmPortal/Account/> with their numerical User ID and Password.



**Step 2:** Agent must verify their email address.



**Step 3:** Agent clicks on left hand menu – E&O – and chooses Errors and Omissions.



**Step 4:** Agent clicks on the orange button that says “Add” to add the Errors and Omissions. Once added, the agent cannot edit or delete it. If inputted incorrectly, the agent is to email ICM with the reason for the discrepancy and the correct information.

### Errors And Omissions Insurance

**Important Notes:**

- You must ensure that you update the Errors & Omissions (E&O) for *each* licence that you hold.
- **Life and Accident & Sickness licensees:** You are required to enter E&O for each licence, even if your Life and Accident & Sickness licenses are covered under the same E&O policy. Failure to update this for each licence as noted below would result in disqualification of that(those) particular licence(s).
- **General or Adjuster licensees:** *must* be covered by the organization Errors & Omissions Insurance policy, even if you are an independent contractor or an employee licensed through the ICM with the organization. Please check your Dashboard/HOME page on the left hand menu to verify, or refer to the below.

A User Guide has been developed to assist with the addition of the E&O and can be found [here](#).

Current Policies

LIA-55555-12345678-2020 Add Expired

Show  entries Search

Provider	Policy #	Certificate #	Effective Date	Expiry Date
ABCD Insurer	TEST-54321		Aug 01, 2020	Aug 01, 2021

Showing 1 to 1 of 1 entries Previous 1 Next

**Step 5:**

Two ways of adding E&O (click “Save” once all information is inputted):

1. If the agent has prior E&O on the system with the same insurer/carrier, policy number, etc., the agent can “Copy From” that E&O and the fields will pre-populate for them. If using the “Copy From” feature, the agent MUST ensure the information, including the Effective Date and Expiry Date, is updated to the current dates.

**OR**

2. The agent can simply enter in the ***name of insurer, policy number, certificate number*** (if one is provided), ***effective date*** and ***expiry date***, and ***attest*** to the information being accurate and to maintaining proof of E&O for the duration of the licence.

The image shows a screenshot of a web form titled "Add E&O". The form contains several input fields and a checkbox. A green arrow points to the "Copy From" dropdown menu. Red arrows point to the "Name of Insurer" dropdown, "Policy Number" text field, "Certificate Number" text field, "Effective Date" text field, "Expiry Date" text field, and the checkbox. A blue arrow points to the "Save" button at the bottom of the form.

**Add E&O**

**Copy From**

**\*Name of Insurer**

**\*Policy Number**

**Certificate Number**

**\*Effective Date**

**\*Expiry Date**

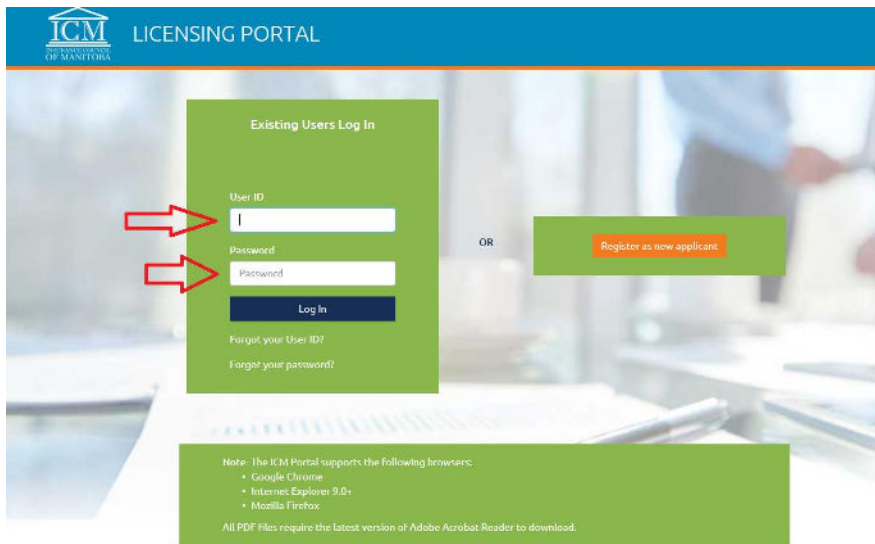
**\* All information entered above is correct and I agree to maintain proof of professional liability insurance for the duration of the licence(s).**

**Save** **Cancel**

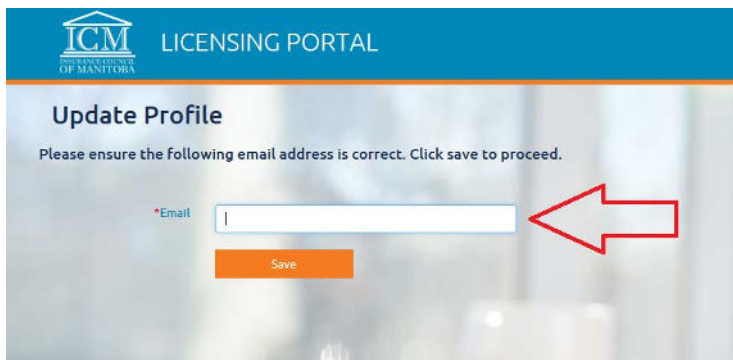
# How to enter E&O - For Agency Operating Agents, Adjusting Firm Designated Representatives or Restricted Insurance Agents (RIA)

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**Step 1:** The Operating Agent/Designated Representative or Designated Official will log-in to the online portal at <https://lms.icm.mb.ca/lcmPortal/Account/> with their numerical User ID and Password.



**Step 2:** Verify email address.





**Step 3:** Click on Organizations as demonstrated in sample picture below, and select the organization that you are wishing to apply the E&O for. This will take you to the organization tab for that specific agency/firm/entity.

The screenshot shows the ICM Licensing Portal dashboard. The header includes the ICM logo and 'LICENSING PORTAL' on the left, and a user profile for 'Jon Snow' on the right. The main navigation menu on the left lists: Home, Information, Licences, Applications, CE, E&O, Exams, Payment, and Organizations. An orange arrow points to the 'Organizations' menu item. The dashboard content includes sections for Licence Status (0 Application, 1 Issued, 0 Renewal), Exams (0 Results, 0 Scheduled), Account Balance (Licence Fees: \$0.00, Exam Fees: \$0.00), Errors & Omissions (K-60000-555555-2016, ORGANIZATION E&O EXPIRED), and Continuing Education (2016-2017) (General and/or Auto Only: 4.00, 8).

**Step 4:** Click on E&O and then “Errors and Omissions” as demonstrated in sample picture below:

The screenshot shows the ICM Licensing Portal dashboard with the 'E&O' menu item highlighted in green and an orange arrow pointing to it. Below it, the 'Errors and Omissions' menu item is also highlighted with an orange arrow. The dashboard content includes sections for Licence Status (1 Application, 0 Issued, 2 Renewal), Account Balance (Licence Fees: \$0.00, Exam Fees: \$0.00), Errors & Omissions (K-555555-88888888-2016, NOT COVERED), Application Status (1 in progress) (Pending ICM Review: 0, Pending Change By Applicant: 0, Pending Authorizer's Review: 1), and Application Assignees (Number of Applications: 1 Unassigned).

**Step 5:** Operating Agent or Designated Representative clicks on the orange button that says “Add” to add the Errors and Omissions. Once added, the Operating Agent or Designated Representative cannot edit or delete it. If inputted incorrectly, the Operating Agent or Designated Representative is to email ICM with the reason for the discrepancy and the correct information.

## Errors And Omissions Insurance

### Important Notes:

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- If the Organization has prior E&O on the system with the same insurer/carrier, policy number, etc., the Operating Agent or Designated Representative can “Copy From” that E&O and the fields will pre-populate for them. If using the “Copy From” feature, the Operating Agent or Designated Representative **MUST** ensure the information, including the Effective Date and Expiry Date, is updated to the current dates.  
**OR**
- The Operating Agent or Designated Representative can simply enter in the ***name of insurer, policy number, certificate number*** (if one is provided), ***effective date*** and ***expiry date***, and ***attest*** to the information being accurate and to maintaining proof of E&O for the duration of the licence.

**Add E&O** [X]

**Copy From**  
[Dropdown]

**\*Name of Insurer**  
[Text]

**\*Policy Number**  
[Text]

**Certificate Number**  
[Text]

**\*Effective Date**  
[Text]

**\*Expiry Date**  
[Text]

**\* All information entered above is correct and I agree to maintain proof of professional liability insurance for the duration of the licence(s).**

**Save**   **Cancel**

