

Instructions to assist a Restricted Insurance Agent (RIA) to renew their licence

Log into the online portal at <https://lms.icm.mb.ca/lcmPortal/> with your **User ID** and **Password**

The screenshot shows the ICM Licensing Portal login interface. At the top left is the ICM logo (Insurance Council of Manitoba) and the text "LICENSING PORTAL". The main content area is a green box titled "Existing Users Log In". It contains a "User ID" input field with a red arrow pointing to it, a "Password" input field with a red arrow pointing to it, and a dark blue "Log In" button with a red arrow pointing to it. Below the input fields are links for "Forgot your User ID?" and "Forgot your password?". To the right of the login box is the text "OR" and a green box with an orange button labeled "Register as new applicant". At the bottom of the page is a green box with a note: "Note: The ICM Portal supports the following browsers: • Google Chrome • Internet Explorer 9.0+ • Mozilla Firefox. All PDF files require the latest version of Adobe Acrobat Reader to download."

Verify your Email Address and click Save

ICM
INSURANCE COUNCIL
OF MANITOBA

LICENSING PORTAL

Update Profile

Please ensure the following email address is correct. Click save to proceed.

Note the importance of this email address - all correspondence from the ICM will be sent to this email.

*Email

Save

IMPORTANT INFORMATION PRIOR TO BEGINNING THE RENEWAL OF YOUR LICENCE

Please review the **Restricted Insurance Agents – Incidental Sale of Insurance Information** before proceeding with your RIA licence renewal.

Additional renewal information can also be found by using the **Licence Renewal** link, which can provide you with answers to commonly asked questions.

Due to the volume of enquiries during renewal, phone calls or emails from licensees with questions that are answered within the User Guides or FAQ's will not be returned.

Click under “Licences” and select “Online Renewal”

The screenshot shows the 'Agent's Dashboard' for the Insurance Council of Manitoba Online Portal. On the left is a navigation menu with 'Licences' highlighted in green. Two red arrows point to 'Licences' and its sub-option 'Online Renewal'. The main dashboard area contains three panels: 'Licence Status' showing 0 applications in progress, 1 issued, and 1 renewal; 'Errors & Omissions' with a red 'ORGANIZATIONAL E&O EXPIRED' warning; and 'Account Balance' showing \$0.00 for both licence and exam fees.

Click “START/CONTINUE RENEWAL” to proceed:

Online Renewal

Online Licence Renewal opens May 1 to all licensees, and closes May 31 for agents and June 30 for adjusters. We encourage you to review the Licence Renewal page of the ICM website before contacting the ICM with questions. The ICM has developed User Guides to assist with the completion of all items involved in the licence renewal process, and we recommend that you review these along with the Frequently Asked Questions (FAQs) first. **Due to the volume of enquiries during renewal, phone calls or emails from licensees with questions that are answered within the User Guides or FAQ's will not be returned.**

The screenshot shows the 'Online Renewal' page. A light blue banner at the top says 'Select 'Start Renewal' to start your online renewal.' Below is a table titled 'Licence(s) to renew' with one row of data. At the bottom, under 'Previous Renewal Reports', there is a red 'Start Renewal' button with a red arrow pointing to it.

Class	Number	Agency	Sponsor	Licence Entity	Licence Classes	Fee
RESTRICTED INSURANCE AGENT	RIA-5555555-99999999-2019	RIA TEST AGENCY INC.	ABC Insurer	Funeral Director	Funeral Expense Insurance	\$150.00

Step 1: Read through the Welcome page and click “Continue” to proceed

Step 1 Step 2 Step 3 Step 4 Step 5 Step 6 Step 7 Finish

Welcome to the ICM Online Licence Renewal Portal

Important information prior to proceeding:

- Changes and/or Amendments to your current licence must be completed by the ICM before proceeding with the renewal. If you are making changes to your licence(s), you cannot proceed with this renewal. (Contact licensing at contactus@icm.mb.ca)
- Your renewal session will timeout after 20 minutes of inactivity. If this occurs, you will be required to re-attest to all information at each step before you can continue with the renewal.
- You will be required to enter information from your current valid Professional Liability Insurance (Errors & Omissions) Policy. You will be asked for the name of the Insurer, policy number, certificate number (if applicable), effective date and expiry date. **Exemption:** provided to members of the Canada Deposit Insurance Corporation and members of credit unions incorporated under *The Credit Unions and Caisses Populaires Act*.
- Please ensure you have a valid credit card or have already pre-paid your licence fees. If full credit has been applied, you will not be asked for additional payment. If you are going to be making a credit card payment online, please note that ICM only accepts VISA or MASTERCARD.

Continue

Read through the Steps and click “Continue” to proceed

Step 1 Step 2 Step 3 Step 4 Step 5 Step 6 Step 7 Finish

The following are the steps that you can expect as you work through your renewal (*as mentioned, any changes to your licence must be submitted to the ICM before proceeding with the renewal*):

- Step 2: Licence Selection
- Step 3: Verify Licence Information
- Step 4: Verify Professional Liability (Errors & Omissions) - You will be asked for the name of the insurer, policy number, certificate number (if applicable), effective date and expiry date *unless you are exempt as listed earlier*
- Step 5: Designated Official Questions
- Step 6: Final Declaration
- Step 7: Payment
- Finish Screen outlines that the licence has been issued.

Back Continue

Read through the Declaration, check each line off, and click “Continue” to proceed

Step 1 Step 2 Step 3 Step 4 Step 5 Step 6 Step 7 Finish

Declaration:

- I have read and consent to the manner in which the Insurance Council of Manitoba (ICM) will collect, use, disclose or otherwise maintain the information provided in this licence renewal application. The information requested is collected under the authority of, and used for, the ICM administration of the Insurance Act, its Regulations, its Rules and Codes of Conduct.
- I understand that by applying for the Insurance Licence, information may need to be collected from other sources such as the agency with which I am affiliated, insurer/sponsor of the licence, financial service regulators, credit bureaus, insurance companies, bankruptcy offices, law enforcement, and governments of other provinces. I understand and consent that any documents obtained as part of this application may be shared with my sponsor or other Regulators.
- I understand that the purpose for which my information is collected is to determine the suitability for a licence and to consult with other regulatory bodies.
- I have read and understand that by confirming the declaration on each page of this application that the information contained in this application is true and complete, including any attachments/additions that I provide to the ICM by email, fax, etc.
- I accept responsibility for the above, and recognize that any false declaration may lead to disciplinary action against me.

Back Continue

Step 2: Review the licence information on the page for **all** licenses that you are wishing to renew (many RIA licence holders will only have 1 licence, but some will have multiple licenses).

1. Select the licence(s) that you are wishing to renew as demonstrated in the sample picture below.
2. Ensure all information is correct. If not, contact the ICM to advise of the correction **before** proceeding.
3. Once complete, check-off the applicable declaration and click “**Continue**” to proceed.

NOTE: if you try to proceed by advising the ICM that “the information listed on one or more licence that I intend to renew is incorrect”, your renewal will be stopped until you provide the information as outlined in #2 above to the ICM.

Step 1 **Step 2** Step 3 Step 4 Step 5 Step 6 Step 7 Finish

Step 2: Renewal Licence Selection

Verify Type of Licence. If any of the Information indicated for the licence you intend to renew is incorrect, you must contact the ICM to change it **before** proceeding with online renewal.

Designated Official Name

Job Title

President

Contact Number

222-222-2222

Email

jonsnow@gameofthrones.com

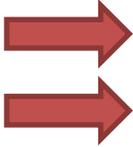
Number	Agency	Sponsor	Licence Entity	Licence Classes
<input type="checkbox"/> RIA-123456-555555-2018	ABC Insurance Agency Inc.	ABC Insurance Company	Travel Agency	Personal Travel Insurance Travel Interruption and Property Loss Insurance

*Please select one of the following declaration statements:

- I acknowledge that the information listed for the licence(s) that I have selected to renew is correct.
- The information listed on one or more licence that I intend to renew is incorrect.

Back

Continue



****If you have more than one licence to renew, and you choose to not renew all of them, you will receive the below confirmation screen.**

Step 2: Renewal Licence Selection

You will be renewing:

Licence Insurance Class	Licence Number	Licence Entity	Licence Classes
RESTRICTED INSURANCE AGENT	RIA-55555-777777-2020	Automobile/Equipment Dealership	Guaranteed Asset Protection (GAP)

and not renewing:

Licence Insurance Class	Licence Number	Licence Entity	Licence Classes
RESTRICTED INSURANCE AGENT	RIA-55555-919191919-2020	Automobile/Equipment Dealership	Creditor's Disability Insurance Creditor's Life Insurance Creditor's Loss of Employment Insurance

If this is correct choose Continue. Note: you may return before the end of the renewal period to renew your other licence(s).
If you would like to return to the licence selection page select Back.

Back

Continue

Step 3: Verify the licence information.

If you need to **EDIT** the information (such as the number of RIA employees offering insurance products, number of employees of other entities offering insurance products, or the business address) click “**Edit**”.

Check off the declaration and click “**Continue**”.

Step 1 Step 2 **Step 3** Step 4 Step 5 Step 6 Step 7 Finish

Step 3: Verify Licence Information

Verify Employees of Other Entities contracted to market insurance products on behalf of the RIA licence holder to customers of the RIA licence holder.

Number	Address	Agency	Sponsor	Licence Entity	Licence Classes	# of RIA Employees	# of Employees of Other Entities
RIA-5555-55555-2017	Game of Thrones Place	RIA Test Agency Inc.	RIA Test Insurer Inc.	Sales Finance Company(*)	Creditor's Life Insurance	144	

Declaration
 * By Checking this box I acknowledge that the above information is correct.

[Back](#) [Continue](#) [Edit](#)



Answer the extra-provincial question.

Check off the declaration and click “**Continue**”.

Start Step 2 **Step 3** Step 4 Step 5 Step 6 Step 7 Finish

Step 3: Verify Licence Information

Extra-Provincial Jurisdiction Information

	Yes	No
1. Do you hold an insurance licence in any jurisdiction other than Manitoba or your home province?	<input type="radio"/>	<input type="radio"/>

Declaration
 * By checking this box I acknowledge that the above information is correct.

[Back](#) [Continue](#)



Step 4: Verify your Professional Liability (Errors & Omissions) Insurance:

1. Read and answer the yes/no maintenance question;
2. Add/Enter your Errors & Omissions policy information by clicking “Add”;
3. Read and check off the declaration; and
4. Click Continue to proceed.

Step 4: Verify Professional Liability (Errors & Omissions) Insurance

Maintenance of Errors and Omissions Insurance

The organization will continuously maintain professional liability insurance in accordance with The Insurance Act and the Insurance Agents and Adjusters Regulation 389/87. Yes No

Enter information regarding your current professional liability insurance below.

Reminder:

In order to maintain your licence(s) you are required to enter your updated E&O insurance renewal information in the ICM online portal. This information must be entered **before** the expiry date of your existing policy/certificate. **Once your renewal is complete**, follow the information in the “User Guide” to assist you with this process.

▲ Sales Finance Company(*)

Add

Provider	Policy #	Certificate #	Effective Date	Expiry Date
No data available in table				

Declaration

- I confirm that all information entered above is correct.
- I confirm that I have continuously maintained a liability insurance policy or policy certificate meeting all requirements as outlined in [Regulation 389/87](#). (“Continuously maintained” means that a policy or policy certificate was in force during the past licensing year including consecutive dates between the expiry and effective dates of any policy / policy certificate or policies / policy certificates.)
- I agree to continually maintain proof of this liability insurance coverage for the full duration of the licence(s) for which this application applies. NOTE: A valid licence is conditional on this requirement.
- I confirm that I will not carry on the activities of an agent while not insured by a policy or policy certificate of liability insurance.
- I further agree to notify the Insurance Council of Manitoba in writing without delay if the liability insurance lapses, or is cancelled.

Back

Continue

Step 5: Answer yes/no to the questions and click "Continue" to proceed

Step 5: Questions - Designated Official

All questions below must be answered truthfully and honestly.
Disciplinary action could result from an inaccurate answer. Read these questions carefully before providing your answer.

Automobile/Equipment Dealership

	Yes	No
1. Since the entity last applied for a Licence or a Renewal to ICM, has the entity, held out to the public in any other name than licensed by the Insurance Council of Manitoba?	<input type="radio"/>	<input type="radio"/>
2. Since the entity last applied for a Licence or Renewal to ICM, has the entity had any insurance or other licence(s) suspended, cancelled or revoked?	<input type="radio"/>	<input type="radio"/>
3. Since the entity last applied for a Licence or Renewal to ICM, has the entity received a disciplinary decision, consensual agreement, administrative penalty, or any other form of disciplinary action by any regulatory or licensing authority (other than the ICM) with regard to insurance related legal actions in Canada, including insurance on credit cards?	<input type="radio"/>	<input type="radio"/>
4. Since the entity last applied for a Licence or a Renewal to ICM, has the entity, been refused registration or licensing to deal with the public, or been convicted of an offence under The Insurance Act or other enactment in any jurisdiction with regard to insurance related legal actions in Canada, including insurance on credit cards?	<input type="radio"/>	<input type="radio"/>
5. Since the entity last applied for a Licence or a Renewal to ICM, has the entity, had any change to the type/class of insurance product sold?	<input type="radio"/>	<input type="radio"/>

Back Continue



Step 6: Read through the final declaration(s), check it/them off and click “Continue” to proceed.

Start Step 2 Step 3 Step 4 Step 5 **Step 6** Step 7 Finish

Step 6: Final Declaration

The following licence(s) can successfully be renewed:

RESTRICTED INSURANCE AGENT - RIA-60000-90000000-2017			
Sponsor	ABC Insurance Company	RIA Business Name	DEF Sales Finance Agency Ltd. Total Number of Employees Selling the product(s) 2
License Entity	Sales Finance Company(*)	License Classes	Travel Interruption and Property Loss Insurance Personal Travel Insurance
<input type="checkbox"/> * I declare that the foregoing information is true and I accept the responsibility for these answers and undertakings. I understand that a false declaration on the application or failure to advise the Council of material changes to the information contained in this application could result in disciplinary action. I agree to notify Council within 15 days of any material changes to the information contained in this application.			

RESTRICTED INSURANCE AGENT - RIA-60000-90000000-2017			
Sponsor	ABC Insurance Company	RIA Business Name	DEF Travel Agency Ltd. Total Number of Employees Selling the product(s) 2
License Entity	Travel Agency	License Classes	Personal Travel Insurance Travel Interruption and Property Loss Insurance
<input type="checkbox"/> * I declare that the foregoing information is true and I accept the responsibility for these answers and undertakings. I understand that a false declaration on the application or failure to advise the Council of material changes to the information contained in this application could result in disciplinary action. I agree to notify Council within 15 days of any material changes to the information contained in this application.			

Back Continue



Step 7: Provide payment via VISA, MASTERCARD or AMEX, or if you have a prepayment on account, the system will advise you that you have a credit. Click “Continue” to proceed.

Start Step 2 Step 3 Step 4 Step 5 Step 6 **Step 7** Finish

Step 7: Payment

If you have previously submitted your payment to ICM or have an outstanding balance with ICM it will be reflected below as "Available Funds". These funds will be applied towards your renewal licence(s) for this year.

Fees Due:

Licence Class	Licence Number	Fees Due
RESTRICTED INSURANCE AGENT	RIA-60000-9000000-2017	\$150.00
RESTRICTED INSURANCE AGENT	RIA-60000-9000000-2017	\$150.00
Sub Total:		\$300.00
Available Funds:		-\$0.00
Total Due:		\$300.00

Credit Card Payment:

Please enter your credit card payment information below. Your credit card information is handled by a secure third party credit card payment system. At no time does ICM receive or maintain your private credit card information. Licence fees are non-refundable once a licence has been issued.

Cardholder Name:

Credit Card Number:

Expiry Date (mm/yy):

Cvd:

A copy of your credit card transaction can be accessed through the Payment - Receipt(s) section found on the Main Menu.

Email Licence(s):

After payment, a digital copy of your licence(s) will be sent to the email address you have on file with ICM. This is the email address listed in Step 2.

Terms and Conditions

Back Continue

You will receive a “Finish” screen once your renewal was successful.



- Start
- Step 2
- Step 3
- Step 4
- Step 5
- Step 6
- Step 7
- Finish

Finish

Your online renewal is complete.

You have renewed the following licence(s) for the 2017 - 2018 licensing year:

- GENERAL Licence RIA-60000-9000000-2017

Select "View Licence(s)" to access a digital copy of your renewed licence(s). You may also access an unofficial copy of your current licence(s) any time in ICM online under the option "Current Licence(s)".

Select "View Application" for a pdf copy of your complete renewal application for this year.

Select "Print Confirmation" for a printable version of this confirmation.

All PDF files require Adobe Reader to view.



- View Licence(s)
- View Application
- Print Confirmation
- Log off
- Main Menu