

# User Guide for **AUTHORIZERS**

to assist with using the online application system  
(reviewing online licence applications)

Updated Apr 22/25

## **IMPORTANT NOTES PRIOR TO THE APPLICANT BEGINNING AN APPLICATION**

The online application system has recently been enhanced and currently applies to all categories of applicants other than an Amendment to a [Restricted Insurance Agent's](#) (RIA) Designated Official, which requires the completion of a [paper application](#).

### **Review the ICM website:**

The Insurance Council of Manitoba issues licenses on an equivalency basis (i.e. "Acting Under Supervision" in Ontario would be equivalent to ICM's Level 1 General Licence). We ask that all applicants **and authorizers** review the required educational requirements prior to the applicant applying for a particular licence ([General requirements](#), [Insurance Adjuster requirements](#), [Life/A&S requirements](#)). **The Authorizer must ensure that the applicant is applying for the appropriate level of licence.** Should the applicant apply for a General Agent Licence or Insurance Adjuster Licence at a different level than they qualify for, the application will be returned as incomplete.

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.

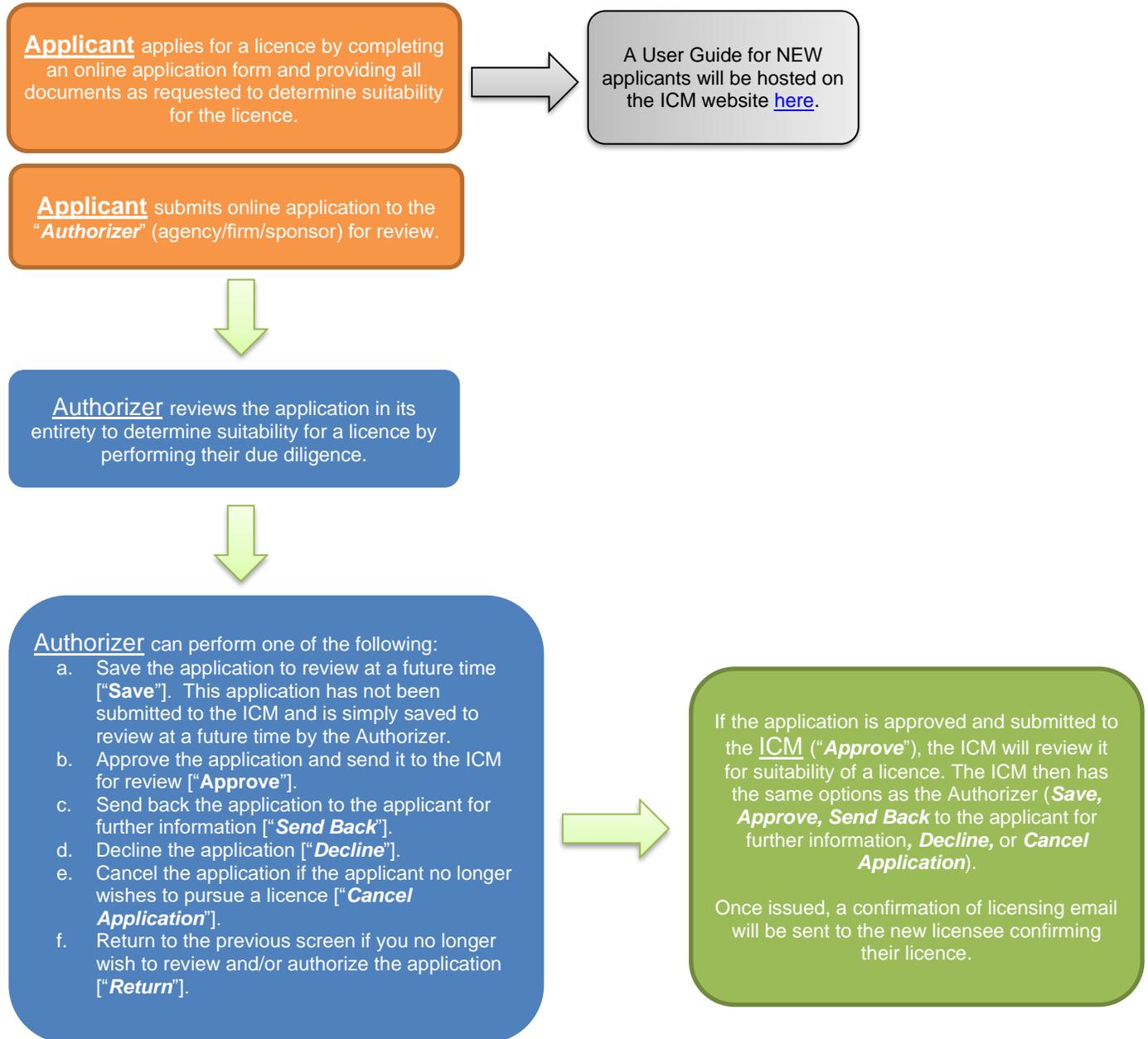
To allow our staff to be as efficient as possible, we ask that you do not contact the ICM office unless you or the applicant have/has not received a response by the start of the 8<sup>th</sup> business day.

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## Quick viewpoint of the system



Applications automatically EXPIRE within 30 days of inactivity by the Applicant or Authorizer.

## **Progress Bar:**

The progress bar (as demonstrated below) at the top of an applicant's application will provide you with the stage in which the application currently sits.



- *“Waiting to Submit”* = application is pending with the applicant for information.
- *“Pending Authorizer’s Review”* = application is with the sponsoring organization to review and submit to the ICM for consideration of a licence, or “send back” to the applicant for additional information.
- *“Pending ICM Review”* = application is pending with the ICM for review and consideration of a licence.
- *“Approved”* = application has been approved for a licence. *Note that this does not mean that a licence has been issued. A confirmation of licensing email will be sent to the stakeholder once a licence has been issued, and the licence will be made public under the [Licence Search](#) on ICM’s website.*

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## **Notifications/Alerts:**

Each time an application progresses to a different stage in the process, a notification/alert will be provided to both the applicant and their Authorizer. Notifications can be located within the *bell* in the upper righthand corner as demonstrated below. This allows the applicant and authorizer to always stay up-to-date with the application progress. ***Additional Note for Authorizers:*** If an application has been assigned from one *Authorizer* to another *Authorizer* or *Other Authorized User/Third Party*, a notification/alert will be provided to that *Authorizer* that the application was assigned to.



The navigation bar is blue and contains the ICM logo on the left, the text 'LICENSING PORTAL' in the center, a notification bell icon on the right, and the user name 'Jon Snow' on the far right.

Home

Dashboard

Welcome to the Insurance Council of Manitoba Online Portal

## Steps to reviewing applications as an Authorizer

### **Step 1:** Login

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

ICM LICENSING PORTAL

Existing Users Log In

User ID

Password

Log In

OR

Register as new applicant

Forgot your User ID?

Forgot your password?

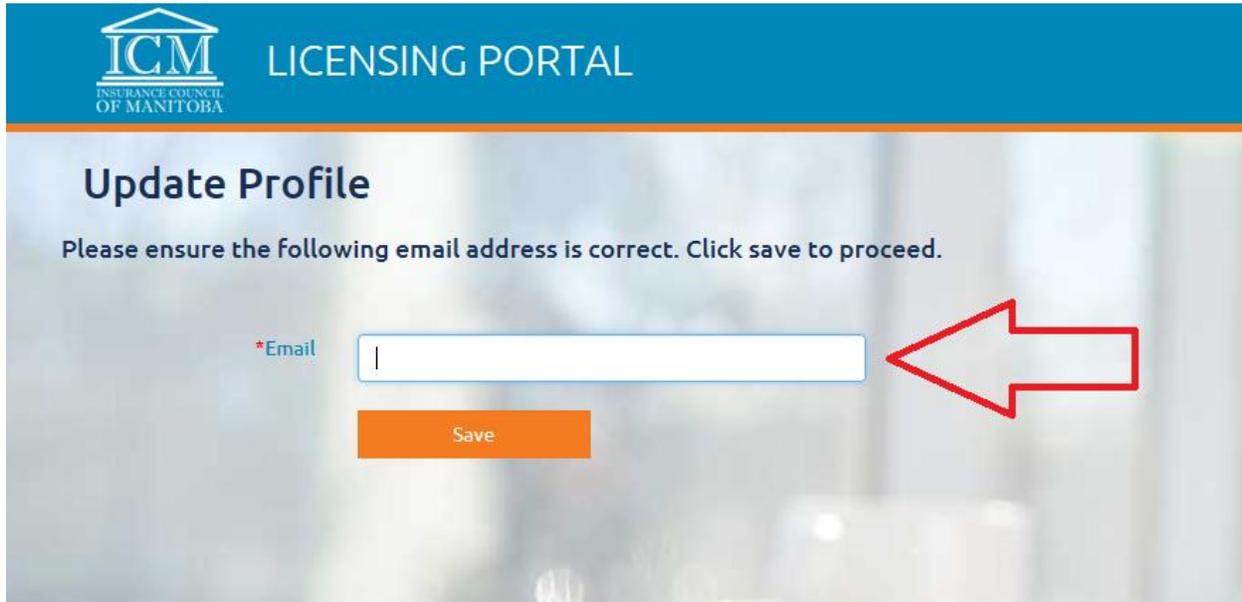
Note: The ICM Portal supports the following browsers:

- Google Chrome
- Internet Explorer 9.0+
- Mozilla Firefox

All PDF files require the latest version of Adobe Acrobat Reader to download.

**Step 2:** Verify your email address

Note the importance of this email address – all correspondence from the ICM will be sent to this email, including annual licence renewal reminders, E&O reminder notices, Disqualification notices due to the licensee not updating their E&O, Council Report/Newsletter information, etc.



ICM  
INSURANCE COUNCIL  
OF MANITOBA

LICENSING PORTAL

## Update Profile

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

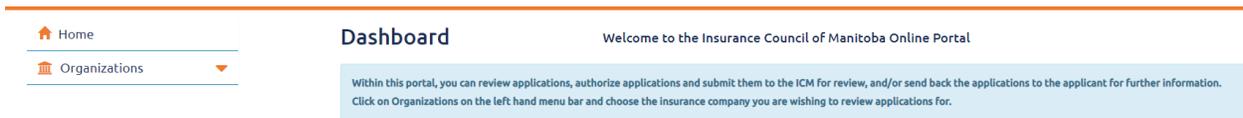
\*Email

Save

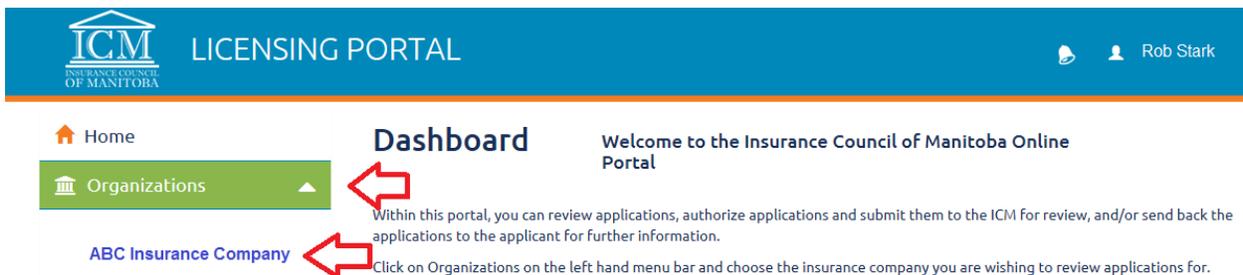
**Step 3: Insurers Using the System**

*If you are an Operating Agent or Designated Representative, proceed to Step 3(b).*

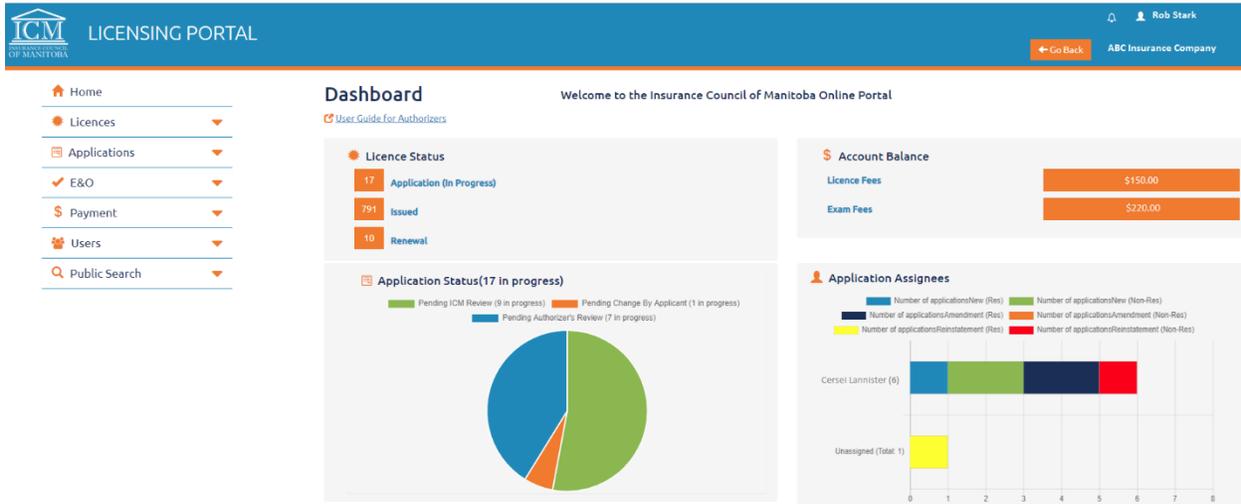
**Insurers** will be brought to their personal “Dashboard” page which outlines brief instructions of what you as an Authorizer can do (as below). **The primary appointee (Authorizer) listed with the ICM will be notified of new applications that are submitted to the insurer. The primary Authorizer will be responsible for assigning those applications to the appropriate Authorizer. NOTE: applications that are not reviewed within 30 days will automatically expire and the applicant will be required to reapply.**



As instructed, click on “Organizations” on the left-hand menu bar and choose the applicable organization you are wishing to review applications for. **NOTE:** Keep in mind that many Authorizers will have only one (1) organization that they are authorized for, but other Authorizers will have multiple organizations they are authorized for.



From here, you will see the Dashboard that is applicable to that specific organization – in this case ABC Insurance Company. The Dashboard hosts the Applications in Progress, Issued and Renewal Licence Status, Account Balances, Application Statuses and Application Assignees (the amount of applications with each authorizer).



Each Authorizer with the organization will see the same Company Dashboard, and will have the ability to assign an incoming application to themselves directly or to another listed authorizer.

Proceed to Step 4 below.

**Step 3(b):** Operating Agents or Designated Representatives Using the System  
*If you are an Authorizer for an Insurer, proceed to Step 4.*

**Operating Agents and Designated Representatives** will be brought to their personal “Dashboard” page which provides you with your personal information. Keep in mind that the E&O is tied to the organization E&O tab. **NOTE: applications that are not reviewed within 30 days will automatically expire and the applicant will be required to reapply.**

The screenshot shows the ICM Licensing Portal Dashboard for Rob Stark. The dashboard is divided into several sections:

- Home:** A navigation menu on the left with options: Home, Information, Licences, Applications, CE, E&O, Exams, Payment, and Organizations.
- Dashboard:** A central area with the following sections:
  - Licence Status:** 0 Application (In Progress), 1 Issued, 0 Renewal.
  - Exams:** 0 Results, 0 Scheduled.
  - Account Balance:** Licence Fees \$0.00, Exam Fees \$0.00.
  - Errors & Omissions:** K-55555-888888-2016, ORGANIZATION E&O EXPIRED.
  - Continuing Education (2016-2017):** General and/or Auto Only 4.00/8.

Click on “Organizations” on the left-hand menu bar and choose the applicable organization you are wishing to review applications for. **NOTE:** Keep in mind that many Authorizers will have only one (1) organization that they are authorized for, but other Authorizers will have multiple organizations they are authorized for.

This screenshot is identical to the previous one, but with a red arrow pointing to the “Organizations” menu item in the left-hand navigation bar.

From here, you will see the Dashboard that is applicable to that specific organization – in this case ABC Insurance Agency Ltd. o/a ABC Insurance Agency. The Dashboard hosts the Issued and Renewal Licence Status, Applications that are in progress, Account Balances, Errors & Omissions for that particular organization, Application Statuses and Application Assignees (as below).

**ICM LICENSING PORTAL**  
INSURANCE COUNCIL OF MANITOBA

← Go Back ABC Insurance Agency Ltd. o/a ABC Insurance Agency Rob Stark

**Dashboard** Welcome to the Insurance Council of Manitoba Online Portal

**Home**  
**Licences**  
**Applications**  
**E&O**  
**Payment**  
**Users**  
**Public Search**

**Licence Status**

- 1 Application (In Progress)
- 194 Issued
- 2 Renewal

**Account Balance**

Licence Fees	\$0.00
Exam Fees	\$0.00

**Errors & Omissions**

NOT COVERED

**Application Status(1 in progress)**

- Pending ICM Review (0 in progress)
- Pending Change By Applicant (0 in progress)
- Pending Authorizer's Review (1 in progress)

**Application Assignees**

Number of Applications

Unassigned: 1

#### **Step 4:** Reviewing the Application

To review an application that has been submitted to the organization:

1. Click on “Applications” on the left-hand menu and then “Manage Applications”.
2. Find the application that you are wishing to review, and click the “Edit” button (you may need to scroll over to the “Edit” button depending upon what your screen resolution is set at).
3. Review the application in its entirety. This is your opportunity to ensure the application is completed in full, and that all attachments to the application are legitimate and complete.  
**Incomplete applications should not be submitted to the ICM.**  
**Important Note: a change to an applicant’s agency/firm and/or sponsor name cannot be made once the application has been submitted. This type of change can only be made by cancelling the existing incorrect application and submitting a new fully and correctly completed application form.**

#### **Sending the Application Back for further information/documentation**

4. Each section of the application allows you to make comments and send the application back to the applicant for additional information if need be. **Before the Authorizer sends back the application, comments must be made in the specific section where additional information is required. This will allow the applicant to add or upload the additional information required for that particular section.**
  - a. Keep in mind that answers cannot be changed by the applicant once the application has been submitted to the authorizer. To make an amendment to a question or area on the application, the information would be added to the specific “comments” section of that application form. ***NOTE: Once the application is started under a particular agency/firm name and/or sponsor name, a change to the agency/firm name or sponsor name cannot be completed. The Authorizer can then “Decline” or “Cancel Application” and provide comments to the applicant that they must reapply under a new application.***
  - b. At this point, ICM is not aware of the application in progress. Therefore, applications can be submitted to Authorizers and sent back to Applicants multiple times to ensure full completion **prior to submitting the application to the ICM.**  
***NOTE: applications that are not reviewed within 30 days will be automatically closed and the applicant will be required to reapply.***

5. **PAYMENT:** There are 2 payment options at this time:

**Payment Option #1:** Credit Card payment by the applicant during completion of their online application form (Visa or MasterCard only). They would indicate “self” under the payment section when submitting their application.

▲ Payment

Application Fee      \$185.00      Payment By      Self ▼

At this time, the system would prompt them to enter their credit card information.

**Payment Option #2:** If the applicant indicates that the “Company” will pay for the licence, once the application has been Approved by the Authorizer, the company now has two options to pay for the licence: 1) the company can use existing credit on account which must be pre-paid to the ICM by cheque, money order or cash only, **OR** 2) the company can pay by company credit card (Visa or MasterCard only). If you are utilizing #1 from this payment option, please ensure you allow sufficient time for the cheque, money order or cash to be submitted and arrive at the ICM office prior to *approving* the application form for the applicant. If you attempt to approve an application without having the pre-paid credit on account, the system will indicate that there is no money on account to proceed.

▲ Payment

Application Fee      \$185.00      Payment By      Company ▼

**Important Notes about Payment:**

- Payments are kept on hold as a pre-authorization until the licence has been issued by the ICM.
- A receipt can only be viewed by the applicant once the service is rendered (a licence has been issued) by the ICM. Receipts for pending applications will not be provided.
- If an application is “Cancelled”, “Declined” or “Expired”, the pre-authorization payment is released back onto the credit card or added back into the company account if paid by a credit on account.

6. Once you as the Authorizer have reviewed the application in its entirety, you have your choice of:
  - a. Saving the application to review at a future time [**Save**]. *This application has not been submitted to the ICM and is simply saved to review at a future time by the Authorizer.*
  - b. Approving the application and sending it to the ICM for review [**Approve**].
  - c. Sending back the application to the applicant for further information [**Send Back**].
  - d. Declining the application [**Decline**].
  - e. Cancelling the application if the applicant no longer wishes to pursue a licence [**Cancel Application**].
  - f. Returning to the previous screen if you no longer wish to review and/or authorize the application [**Return**].

Applications automatically EXPIRE within 30 days of inactivity by the Applicant or Authorizer.

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## **What does it mean to be the primary *Authorizer* for the *Insurer* and how to change the primary *Authorizer* status:**

*\*Note: this section is for Authorizer's with Insurer's only. If you wish to change the Operating Agent of the agency or Designated Representative of the firm, you must contact the ICM office directly at [contactus@icm.mb.ca](mailto:contactus@icm.mb.ca).*

- The primary authorizer is the point person for receiving all notifications/alerts when a new application has been submitted.
  - Any Authorizer within the organization can assign applications to themselves or any other *Authorizer* filed with the ICM office.
    - Once assigned, the *Authorizer* will receive a notification that an application is awaiting their review.
    - Once the application has been reviewed and approval has been granted by the *Authorizer*, the form is submitted electronically to the ICM licensing department for review.
  - The primary authorizer can be changed at any point in time by logging into the system and following the below steps:
    1. Once logged in, click on ***Organizations*** on the left-hand menu and select the organization you wish to view the Users for.
    2. Select ***Users*** and ***Manager Users*** to view the Users/*Authorizers* with that Organization.
    3. The Primary Contact/*Authorizer* will be checked off as such on the listing and can be changed to any other *Authorizer* listed.
    4. **NOTE:** if you wish to add an Appointee/*Authorizer* you must contact the Financial Institutions Regulation Branch (FIRB) at [insurance@gov.mb.ca](mailto:insurance@gov.mb.ca) and then file the approval of the *Authorizer* with the ICM office at [contactus@icm.mb.ca](mailto:contactus@icm.mb.ca).
-

## **How to create an “Other Authorized User” (third-party user):**

***DISCLOSURE: “Other Authorized Users” (third-party users) are the responsibility of the Designated Authorizer that created them for the organization. Any online application reviewed and/or approved/declined/sent back by a third-party user is attached to the name of the Authorizer that provided third-party user status. Paper applications cannot be approved/authorized by a third-party user, and would be rejected by the ICM. It is your responsibility as the Authorizer to ensure any third-party user understands what is required to review an application form. Should there be any issues with the application form, the ICM will communicate with the Authorizer only, and will hold the Authorizer responsible for missing information, misstatements on an application, etc.***

1. Click on “Users” on the left-hand menu, and “Manage Users”.
2. Under the Heading “Other Authorized Users”, you can ADD any third-party user you wish to review applications on your behalf.
3. Once created, they will have the same access as you as the Authorizer, and **are the responsibility of the Authorizer who created them.**

*NOTE: if an Authorizer is removed at any time from being listed as an Authorized Appointee for an insurer, any third-party user’s that were created by them will automatically be inactivated. In order to re-activate the third-party user, they must be re-authorized by an existing Authorizer.*

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## **How to add, delete or inactivate an Appointee or Third-Party User:**

- If you are wishing to add, delete or inactivate an “Appointee”, you must email the Superintendent of Insurance at the Financial Institutions Regulation Branch (FIRB) first and request the change to the Appointee list with them directly. They will then in turn notify the ICM of the change, and ICM will adjust our records accordingly. Keep in mind that there must ALWAYS be a Primary Authorizer listed.
- You cannot delete a Third-Party User (aka: “Other Authorized User”) in the portal, but you can inactivate them by clicking on their “Edit” tab and selecting the status of “Inactive”.

## Alerts within the portal:

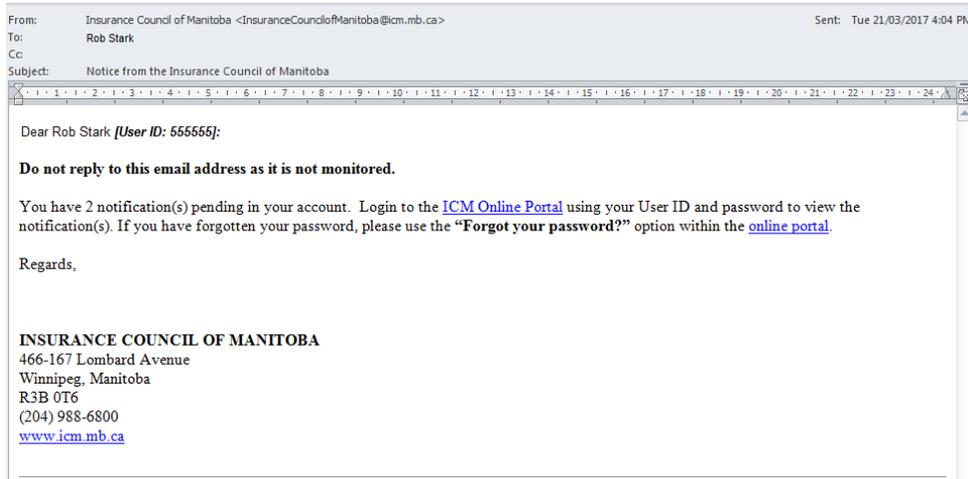
Alerts within the online portal work instantaneously, and are similar to online banking alerts. They are symbolized by a bell as in the below picture within the online portal.



### How alerts work within the portal:

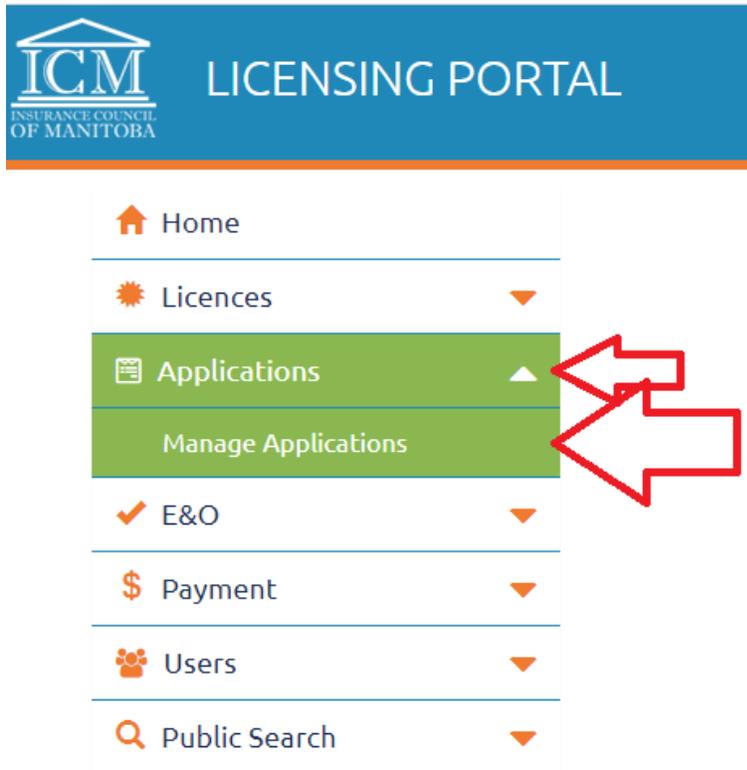
- If the Authorizer reviews the application and decides that the application is not fully complete, they have the opportunity to send it back to the applicant via the online portal. The applicant would then receive an alert in the portal advising them that they have received the application back for outstanding information.
- If the licence is issued, an alert will be posted to the Authorizer’s portal and to the former Applicant’s portal (now considered the “Licensee”) advising as such. A confirmation email will also be immediately sent to the Licensee confirming the issue of the licence.
- If the licence is rejected by the ICM, an alert will be posted to the Authorizer’s portal and to the Applicant’s portal advising as such, and the application will be automatically sent back to the applicant for further completion of any outstanding information.

Should an alert not be viewed within the portal by midnight of the date it was posted, an email to the Applicant, Authorizer or Licensee will be sent advising that they have notifications pending in their account within the online portal. A sample of this email is below on the next page:



**View Application/Documents:** Finding how to view applications and uploaded documents

Once logged into the portal, and under your “**Organizations**” tab, click on “**Applications**” then “**Manage Applications**”.



Click on the drop-down arrow under “Filter” to change the status, and view prior, active applications, expired applications, approved applications, etc. Within each application that you view, you will be able to view and download the applicant’s attachments/uploaded documents.

- Home
- Licences
- Applications
- E&O
- Payment
- Users
- Public Search

### Manage Applications

Filter: Active

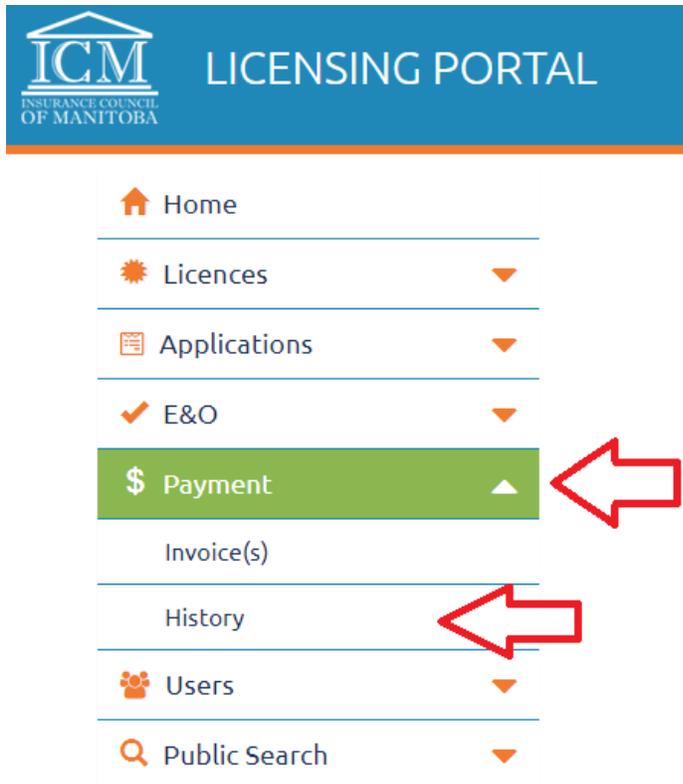
Show 10 entries

Ref #	Type	Applicant's Name	Submission Date (To ICM)	Province	Insurance Class	Agency / Sponsor	Status	Assign To
55555	New	Jon Snow (555555)		ON	LIFE & A&S	Game of Thrones Agency Inc.	Pending Authorizer's Review	Edit Assign
55556	New	Tyion Lannister (777777)		BC	LIFE & A&S	The Westerlands Agency Inc.	Pending Authorizer's Review	Edit Assign

## View an Applicant's or Licensee's Payment History/Obtain A Receipt for payment:

NOTE: Payments are only viewable to the individual that made the payment. i.e. if the payment was paid by the "Company", then the individual applicant would not be able to see this transaction, but the Authorizer with the "Company" would.

Click on "**Payment**" then "**History**".



You can then select any search criteria for “Licence Fees” or “Exam Fees” and view the transactions, and obtain downloadable receipts, as sampled in the pictures below.

## Sample Picture #1 - Search:



## Sample Picture #2 – Transaction History:

### Transaction History

Account Type  From  To  [View](#)

Opening Balance \$0.00 (as of 2019-03-01)

Date	Description	Debit	Credit	Balance	Available Downloads
May 10, 2019 2:43:30 PM	Licence Renewal Payment (Licence(s): AIA-555555-6767676767-2019, LIA-555555-6767676767-2019)		\$240.00	\$240.00	<a href="#">Credit Card Records</a>
May 10, 2019 2:43:30 PM	Licence Renewal Issued (Licence: AIA-555555-6767676767-2019)	\$90.00		\$150.00	<a href="#">Receipt</a>
May 10, 2019 2:43:30 PM	Licence Renewal Issued (Licence: LIA-555555-6767676767-2019)	\$150.00		\$0.00	<a href="#">Receipt</a>

[Export to Excel](#)



## Sample Picture #3 - Receipt:



466 - 167 Lombard Avenue  
Winnipeg, Manitoba  
R3B 0T6  
T 204-985-6800  
F 204-985-6801  
website: www.icm.mb.ca  
email: contactus@icm.mb.ca

### Receipt

#### Licence Renewal Payment

Rob Stark (User ID: 555555)

Total Amount: \$90.00

Transaction #	Transaction Date	Payment For	Description	Amount
2023398	May 10, 2019	Rob Stark (User ID: 555555)	Licence Renewal Payment (Licence: AIA-555555-6767676767 6767-2019)	\$90.00
Total Amount:				\$90.00

\* For payment breakdown, review your online Transaction History page in your account within the ICM's Online Portal.

**Please note this is not confirmation of a licence.**

An applicant for a Manitoba licence is prohibited from transacting the business of insurance and/or acting within the definition of an agent/adjuster/incidental seller of insurance until such time as the Manitoba licence has been processed. Specific notice is sent to the applicant by email if an application is approved and a licence is issued.

#### Return & Refund Policy

Fees are non-refundable once an exam registration is made or a licence has been issued.

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Further questions can be directed to [contactus@icm.mb.ca](mailto:contactus@icm.mb.ca).