

Instructions to enter Errors & Omissions within the Online Portal

Last updated April 22, 2025

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 Reinstate 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 8th 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**.

Agent's Dashboard

Welcome to the Insurance Council of Manitoba Online Portal

Licence Status

- 0 Application (In Progress)
- 2 Issued
- 0 Renewal

Exams

- 0 Results
- 0 Scheduled

Errors & Omissions

LIA-55555-00000-2017	COVERED
AIA-55555-00000-2017	COVERED

Continuing Education



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

Agent's Dashboard

Welcome to the Insurance Council of Manitoba Online Portal

Licence Status

- 0 Application (In Progress)
- 4 Issued
- 0 Renewal

Exams

- 2 Results
- 0 Scheduled

Errors & Omissions

LIA-55555-00000-2017	EXPIRED
AIA-55555-00000-2017	EXPIRED

Continuing Education



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 title 'Welcome to the Insurance Council of Manitoba Online Portal'. It features three main sections: 'Licence Status', 'Exams', and 'Errors & Omissions'. The 'Licence Status' section shows 0 Applications (In Progress), 2 Issued, and 0 Renewals. The 'Exams' section shows 0 Results and 0 Scheduled. The 'Errors & Omissions' section, highlighted by a large black arrow, shows two entries: 'LIA-55555-00000-2017' with an orange bar indicating 'EXPIRING IN 7 DAYS', and 'AIA-55555-00000-2017' with a green bar indicating 'COVERED'. A 'Continuing Education' section is partially visible on the right.

Section	Item	Count
Licence Status	Application (In Progress)	0
	Issued	2
	Renewal	0
Exams	Results	0
	Scheduled	0
Errors & Omissions	LIA-55555-00000-2017	EXPIRING IN 7 DAYS
	AIA-55555-00000-2017	COVERED

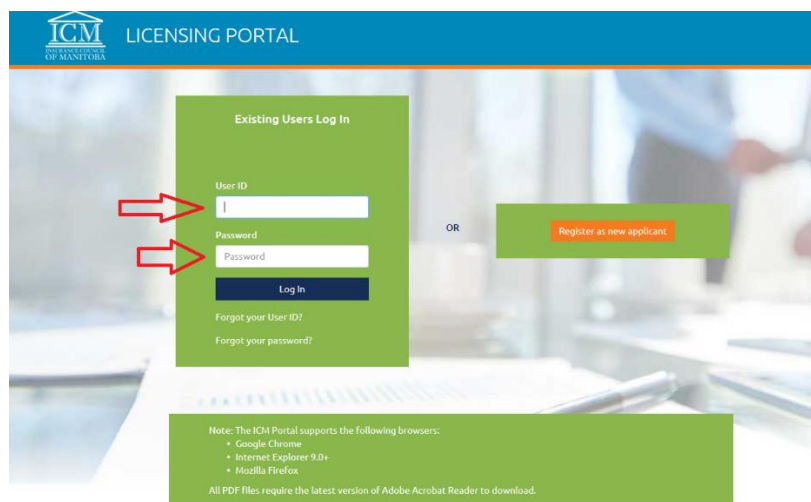
Sample 4 - E&O is maintained by Operating Agent or Designated Representative: A sample agent **DASHBOARD** is below showing that an agent/broker is covered through an organization E&O. The agent/broker would rely on the Operating Agent or Designated Representative to ensure up-to-date E&O is kept current on system at all times.

The screenshot shows the 'Agent's Dashboard' with the title 'Welcome to the Insurance Council of Manitoba Online Portal'. It features three main sections: 'Licence Status', 'Exams', and 'Errors & Omissions'. The 'Licence Status' section shows 0 Applications (In Progress), 1 Issued, and 0 Renewals. The 'Exams' section shows 0 Results and 0 Scheduled. The 'Errors & Omissions' section, highlighted by a large black arrow, shows one entry: 'F-55555-00000-2017' with a green bar indicating 'COVERED BY ORGANIZATION'. A 'Continuing Education' section is partially visible on the right.

Section	Item	Count
Licence Status	Application (In Progress)	0
	Issued	1
	Renewal	0
Exams	Results	0
	Scheduled	0
Errors & Omissions	F-55555-00000-2017	COVERED BY ORGANIZATION

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**.



The screenshot shows the 'Existing Users Log In' section of the ICM Licensing Portal. It features a green background with white text. There are two input fields for 'User ID' and 'Password', each with a red arrow pointing to it. Below the fields is a 'Log In' button. To the right of the fields is an 'OR' separator and a 'Register as new applicant' button. At the bottom, there is a note about supported browsers and a requirement for Adobe Acrobat Reader.

ICM LICENSING PORTAL

Existing Users Log In

User ID

Password

Log In

OR

Register as new applicant

Forgot your User ID?

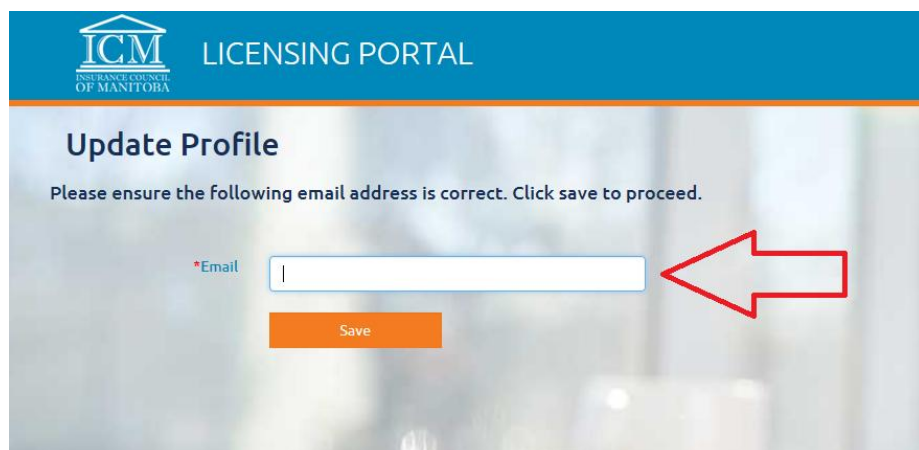
Forgot your password?

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: Agent must verify their email address.



The screenshot shows the 'Update Profile' section of the ICM Licensing Portal. It features a blue header with the ICM logo and the text 'LICENSING PORTAL'. Below the header, there is a message: 'Please ensure the following email address is correct. Click save to proceed.' There is a single input field for the email address, with a red arrow pointing to it. Below the field is a 'Save' button.

ICM LICENSING PORTAL

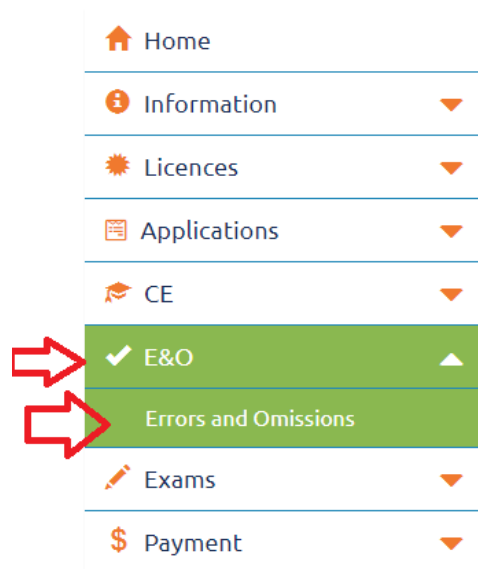
Update Profile

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

*Email

Save

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-555555-12345678-2020					Add	Expired
Show 10 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	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 area. 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**

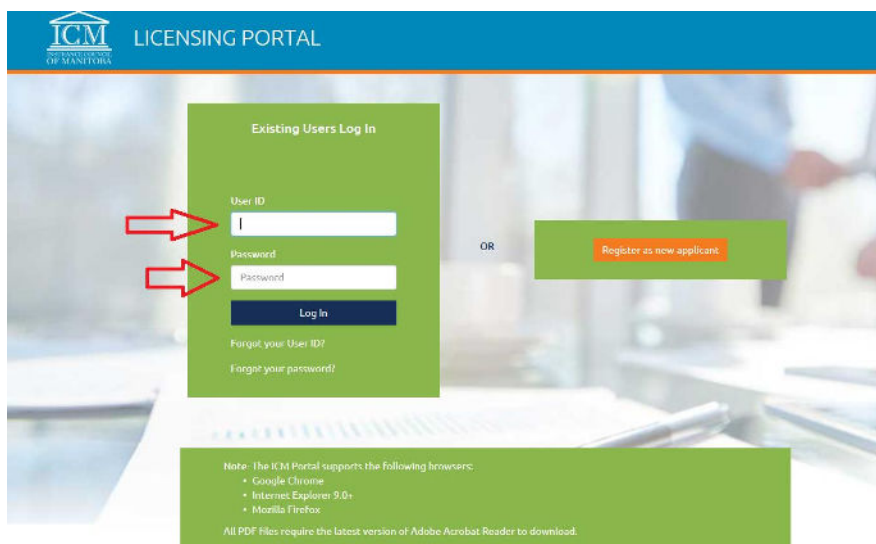
***Expiry Date**

☐ *** 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**

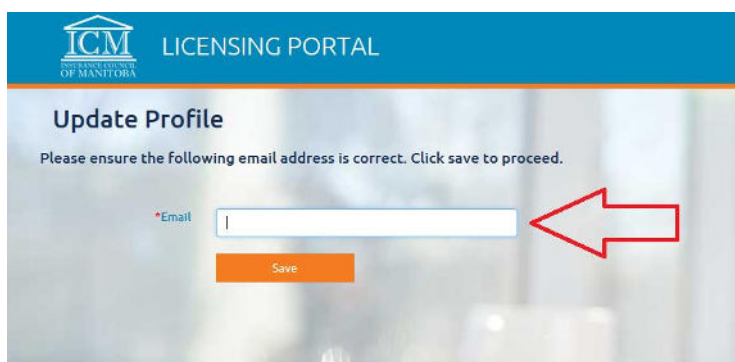
How to enter E&O - For Agency Operating Agents, Adjusting Firm Designated Representatives or Restricted Insurance Agents (RIA)

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**.



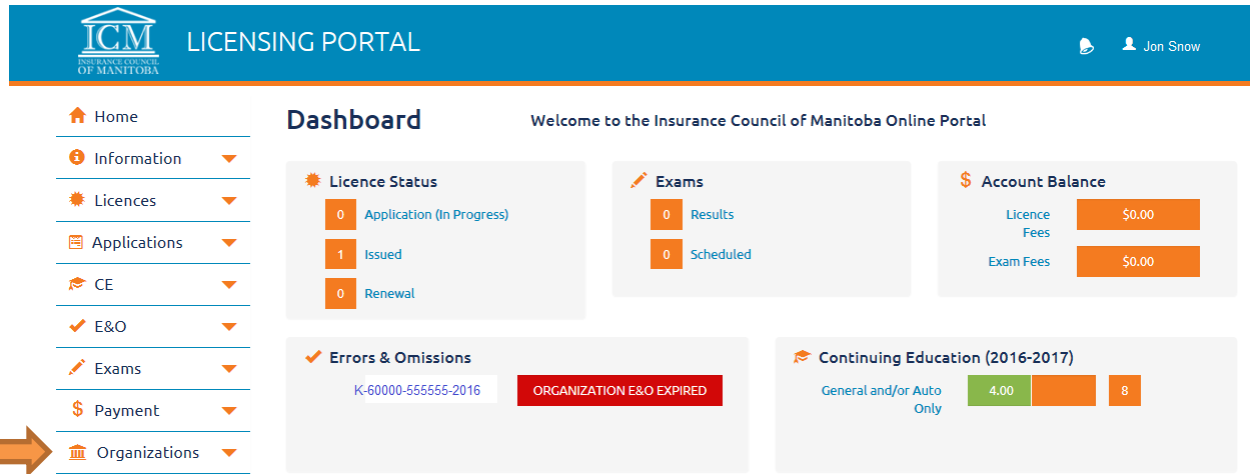
The screenshot shows the 'Existing Users Log In' form on the ICM Licensing Portal. The form is green and white. It has fields for 'User ID' and 'Password', both with red arrows pointing to them. Below the password field is a 'Log In' button. To the right of the login fields is a green box with a red arrow pointing to it, labeled 'Register as new applicant'. Below the login fields are links for 'Forgot your User ID?' and 'Forgot your password?'. At the bottom, there is a note about supported browsers: Google Chrome, Internet Explorer 9.0+, and Mozilla Firefox. Below that, it says 'All PDF files require the latest version of Adobe Acrobat Reader to download.'

Step 2: Verify email address.



The screenshot shows the 'Update Profile' page on the ICM Licensing Portal. The page is blue and white. It has a heading 'Update Profile' and a sub-heading 'Please ensure the following email address is correct. Click save to proceed.' Below this is a red asterisk followed by the word 'Email' and a text input field. A red arrow points to the input field. Below the input field is an orange 'Save' button.

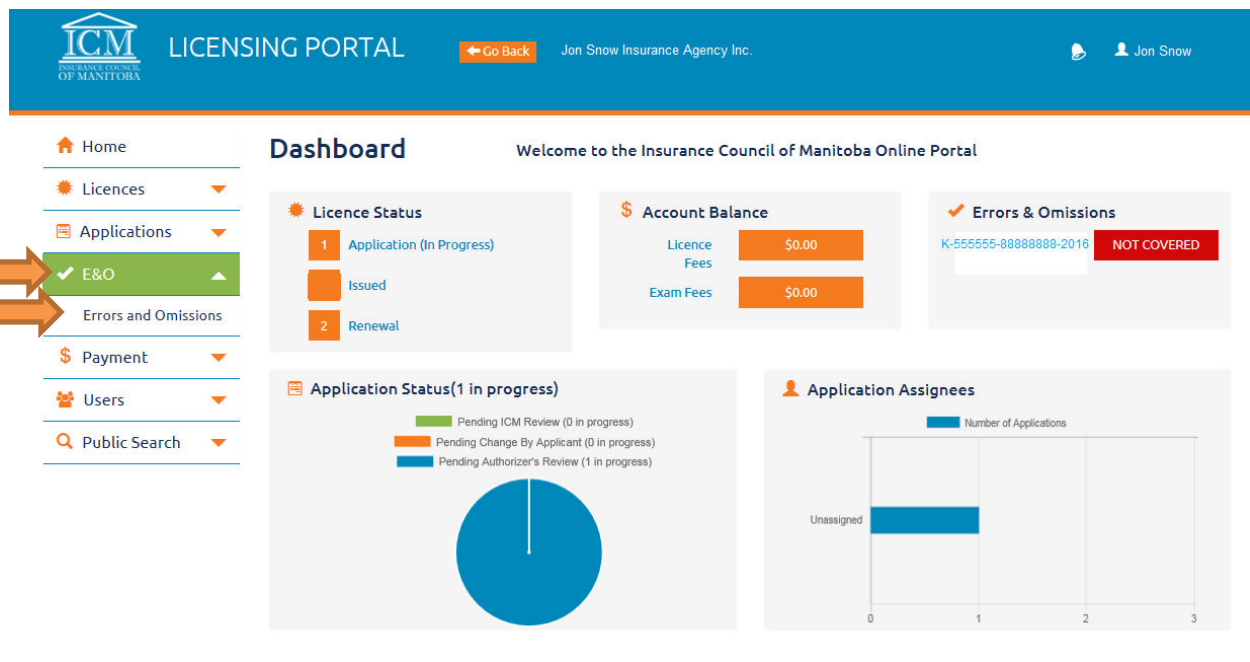
Step 3: Click on Organizations as demonstrated in sample picture below, and select the organization that you are wishing to apply the E&O for. This will take you to the organization tab for that specific agency/firm/entity.



The screenshot shows the ICM Licensing Portal Dashboard. The left sidebar contains a menu with the following items: Home, Information, Licences, Applications, CE, E&O, Exams, Payment, and Organizations. An orange arrow points to the Organizations menu item. The main dashboard area displays 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-60000-555555-2016, ORGANIZATION E&O EXPIRED.
- 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. The left sidebar contains a menu with the following items: Home, Licences, Applications, E&O, Errors and Omissions, Payment, Users, and Public Search. An orange arrow points to the E&O menu item. The main dashboard area displays the following sections:

- Licence Status:** 1 Application (In Progress), 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 in progress), Pending Change By Applicant (0 in progress), Pending Authorizer's Review (1 in progress).
- Application Assignees:** Number of Applications, Unassigned, 0, 1, 2, 3.

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:

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


K-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

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

- 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

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

The image shows a web form titled "Add E&O" with a close button (X) in the top right corner. The form contains several input fields: a dropdown menu for "Copy From", and text boxes for "*Name of Insurer", "*Policy Number", "Certificate Number", "*Effective Date", and "*Expiry Date". Below these is a checkbox with the text "* All information entered above is correct and I agree to maintain proof of professional liability insurance for the duration of the licence(s)". At the bottom are two buttons: "Save" and "Cancel". Seven orange arrows point to the form elements: one to the "Copy From" dropdown, one to the "*Name of Insurer" text box, one to the "*Policy Number" text box, one to the "Certificate Number" text box, one to the "*Effective Date" text box, one to the "*Expiry Date" text box, and one to the checkbox. An additional orange arrow points to the "Save" button.