



Professional Liability (Errors and Omissions “E&O”) Insurance Reminder to Licence Holders

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For consumer protection, existence and continual maintenance of E&O insurance is a mandatory condition of licensing, as outlined under sections [371\(1.1\)](#) or [385\(5.1\)](#) of *The Insurance Act* of Manitoba. To remain licensed each licence holder is required to continually maintain E&O insurance and ensure up-to-date information is kept current within the [On-line Portal](#) for each class of licence they hold.

Licence holders must be able to arrange renewal or replacement of their E&O insurance and report the information in the online portal before the expiry date of their existing policy. If they do not have and enter this information into the online portal before the expiry date, the licence holder will be disqualified from holding a licence, prohibiting them from engaging in agent or adjuster activity. In the event of a delay or an extension of their current policy, they must contact their broker/carrier and obtain their current E&O information allowing them to update this information within the online portal before the existing E&O policy expires.

It is important to note that backdating of an E&O insurance policy does not meet the parameters of continually maintaining E&O insurance and may be considered a violation of sections 371(1.1) or 385(5.1) of *The Insurance Act* of Manitoba.

For further information relating to E&O, including information on how to avoid disqualification, and how to update your E&O information, please refer to: [News and Bulletins](#) and [User Guide for entry of E&O](#).

INSURANCE COUNCIL OF MANITOBA

contactus@icm.mb.ca

www.icm.mb.ca