

Instructions to enter Errors & Omissions within the Online Portal

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Important Notes and Sample Dashboard information:

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

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. A large black arrow points to the 'Errors & Omissions' section.

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. A large black arrow points to the 'Errors & Omissions' section.

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:

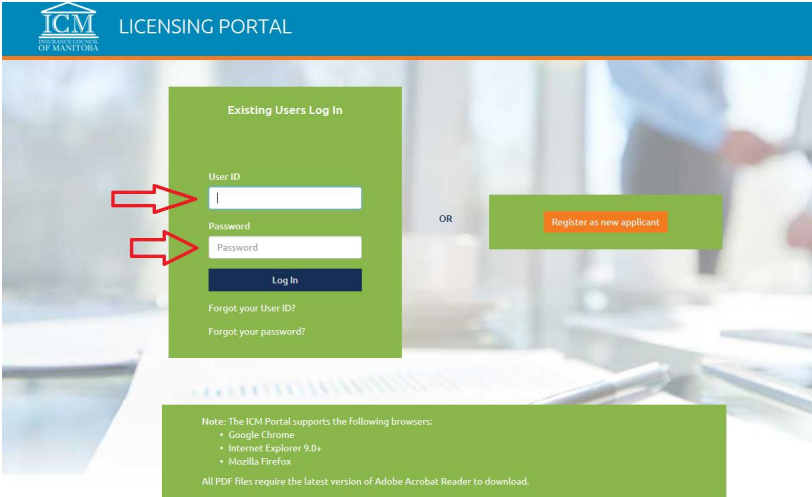
- Licence Status:** 0 Application (In Progress), 1 Issued, 0 Renewal.
- Exams:** 0 Results, 0 Scheduled.
- Errors & Omissions:** A table with one row:

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

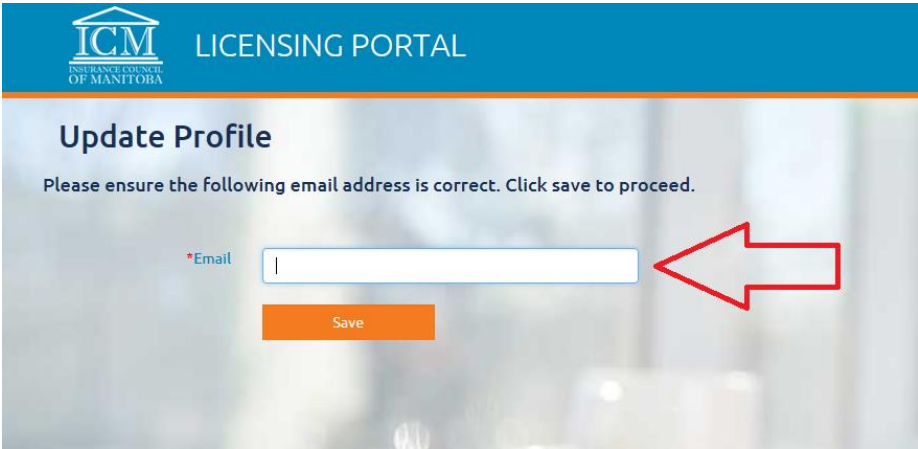
A large black arrow points to the 'COVERED BY ORGANIZATION' status in the Errors & Omissions section.

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

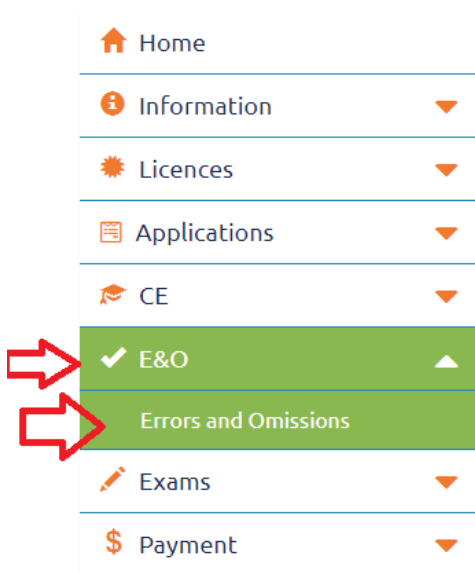
Step 1: The agent will log-in to the online portal at <https://lms.icm.mb.ca/lcmPortal/Account/> with their numerical User ID and Password.



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

Current Policies

The screenshot shows two sections for 'Current Policies'. Each section has a title (LIA-5555-00000-2017 and AIA-5555-00000-2017), a search bar, and an orange 'Add' button. Below each search bar is a table with columns: Provider, Policy #, Certificate #, Effective Date, and Expiry Date. The tables are empty, showing 'No data available in table'. Below each table are 'Previous' and 'Next' buttons. Red arrows point to the 'Add' buttons in both sections.

Step 5:

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

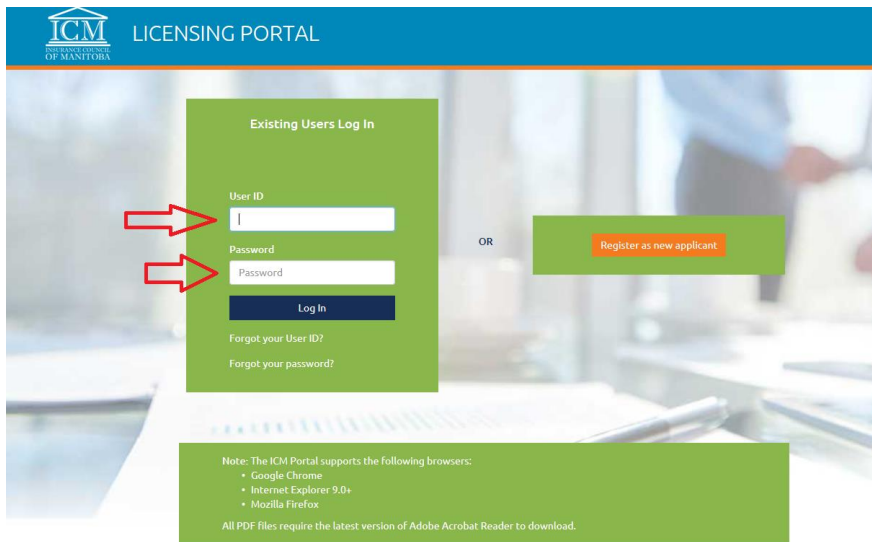
1. If the agent has prior E&O on the system with the same insurer/carrier, policy number, etc., the agent can “Copy From” that E&O and the fields will pre-populate for them. If using the “Copy From” feature, the agent MUST ensure the information, including the Effective Date and Expiry Date, is updated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

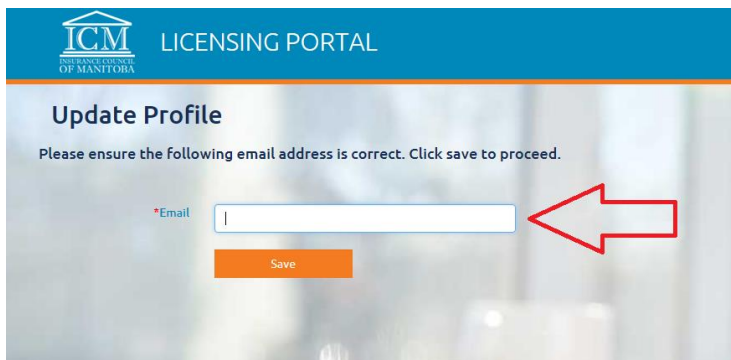
- Copy From:** A dropdown menu with a green arrow pointing to it.
- *Name of Insurer:** A dropdown menu with a red arrow pointing to it.
- *Policy Number:** A text input field with a red arrow pointing to it.
- Certificate Number:** A text input field with a red arrow pointing to it.
- *Effective Date:** A date input field with a red arrow pointing to it.
- *Expiry Date:** A date input field with a red arrow pointing to it.
- * All information entered above is correct and I agree to maintain proof of professional liability insurance for the duration of the licence(s):** A checkbox with a red arrow pointing to it.
- Save:** An orange button with a blue arrow pointing to it.
- Cancel:** An orange button.

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.



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 top navigation bar includes the ICM logo, 'LICENSING PORTAL', and a user profile for 'Jon Snow'. The left sidebar contains a menu with 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 several widgets: '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), 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 for 'Jon Snow Insurance Agency Inc.'. The top navigation bar includes the ICM logo, 'LICENSING PORTAL', a 'Go Back' button, and the user profile. The left sidebar menu includes: Home, Licences, Applications, E&O (highlighted with an orange arrow), Errors and Omissions (highlighted with an orange arrow), Payment, Users, and Public Search. The main dashboard area displays: 'Licence Status' (1 Application In Progress, Issued, 2 Renewal), 'Account Balance' (Licence Fees: \$0.00, Exam Fees: \$0.00), 'Errors & Omissions' (K-555555-8888888-2016, NOT COVERED), 'Application Status(1 in progress)' (a pie chart showing 1 Pending Authorizer's Review), and 'Application Assignees' (a bar chart showing 1 Unassigned application).

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

Current Policies

K-55555-00000-2017

Show 10 entries

Search

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

Showing 0 to 0 of 0 entries

Previous Next

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

1. 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**
2. 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