

Renewal Information

Frequently Asked Questions (FAQs)

1. QUESTION: When is the deadline to renew my licence?

ANSWER: The deadline to renew an agents licence is by 11:59pm on May 31. The deadline to renew an adjusters licence is by 11:59pm on June 30.

2. QUESTION: Where do I renew my licence? How do I renew my licence?

ANSWER: Licence renewal opens May 1 every year. Renewal is completed on-line via the on-line portal <https://lms.icm.mb.ca/IcmPortal/Account/Login>. Log in to the portal and click on "Licences" then "Online Renewal" to proceed with licence renewal.

3. QUESTION: What is my User ID to access the on-line licence renewal portal?

ANSWER: Your User ID can be found on a copy of your current ICM licence. *SAMPLE ONLY - If your licence number is G-80000-678910-2019, your User ID would be 80000.* If you have forgotten your password, select "Forgot your password?". **This will prompt you to enter your User ID and the email address previously filed with the Insurance Council of Manitoba ("ICM")** in order for the system to create a new password. The new password will be emailed to the email address you have provided.

4. QUESTION: What are the annual licence fees to renew my licence?

ANSWER: Annual Licence fees are outlined in [Regulation 73/93](#) as well as on the ICM website under the [Fee Schedule](#). Fees are not pro-rated and must be paid in full.

5. QUESTION: Is the on-line portal used only to access my licence renewal?

ANSWER: The on-line portal allows a user to:

- View a snapshot of your licensing on your home/dashboard page
- Update your personal or business address
- Apply as a new licence applicant
- Apply for a supplementary/2nd licence
- Apply for an amendment or transfer of a currently **active** licence
- Apply for a reinstatement of a previously held licence (*see allowable timeline above*)
- Apply for a reinstatement in addition to an annual licence renewal of a previously held licence (*see allowable timeline above*)
- Update mandatory licensing information, such as errors & omissions insurance (**Important Note: current E&O must be maintained in the online portal on a continual basis or the licence(s) will be disqualified**)
- Track the real-time status of the application throughout the process
- View your past exam information, or register for an examination
- Make payment for a licence application or an examination via credit card payment (*VISA or MASTERCARD only at this time*)
- View your payment history
- View or update continuing education (CE) credit hours
- Complete your annual licence renewal (*system opens May 1*)
- View current licenses

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6. **QUESTION:** If my account is locked out, how do I unlock it to gain access to the on-line portal?

ANSWER: Accounts lock after a number of unsuccessful attempts at an incorrect User ID and password. An ICM staff member must unlock the account for you. Contact the ICM office at contactus@icm.mb.ca or by phone at 204-988-6800.

7. **QUESTION:** Do I have to complete all questions in the on-line renewal process?

ANSWER: Yes, all steps must be completed. You will receive a "Finish" screen when your renewal licence has been completed.

8. **QUESTION:** Does my Operating Agent / Designated Representative have to renew their licence first before any other agent or adjuster attempts to renew within the agency or firm?

ANSWER: The licence of the Operating Agent (O/A)/Designated Representative (D/R) of the Agency/Adjusting Firm must be renewed **before** any other licensee in the organization. This allows for the updating of the agency/firm Errors & Omissions Insurance, and ensures there is a licensed person responsible for the management of the agency/firm in place. If a licensee attempts to renew their licence before their O/A or D/R, they will not be able to do so.

9. **QUESTION:** My residence address has changed; where do I indicate this?

This can be completed under "Information" and then "Personal Information" when you are logged into the on-line portal.

10. **QUESTION:** My business address has changed; where do I indicate this? Do I need to fill out a new application?

ANSWER: A new application is not required. This can be completed under "Information" and then "Business Information" when you are logged into the on-line portal.

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11. QUESTION: I now work for a different agency or adjusting firm than the one indicated on my licence. How do I inform the Insurance Council of Manitoba ("ICM")?

ANSWER:

- **Option 1:** If your licence remains currently active, you can perform this amendment/transfer electronically within the online portal. Follow the steps in the [User Guide - to Amend a Licence](#). The fee can be paid electronically via credit card.
- **Option 2:** If your licence has been recently cancelled, you can perform this reinstatement electronically within the online portal. Follow the steps in the [User Guide - to Reinstatement a Licence](#). The fee(s) can be paid electronically via credit card.

Following the email verification of this amendment or reinstatement, you would still be required to renew your licence with the full annual licence renewal fee. Amendments and renewals are separate processes subject to completion of separate applications and fees.

To clarify, you are required to complete this amendment or reinstatement with the ICM office and receive confirmation of the completed amendment or reinstatement prior to renewing your licence under the incorrect agency or firm name.

12. QUESTION: I am a non-resident and I submitted a Certificate of Authority/Non-Resident Endorsement when I first became licensed in Manitoba. Must I submit another certificate to renew?

ANSWER: In the on-line licence renewal, you must declare that you currently hold a valid licence in your home province, in the class that you are renewing in Manitoba. Another certificate is not required.

13. QUESTION: I have completed my on-line licence renewal. How do I know if it has been issued, and when can I expect my new licence?

ANSWER: If you receive the "Finish" screen in the on-line renewal system, you have completed your on-line licence renewal. Your licence will be automatically emailed to the email address that you have listed under the "Personal Information" section. You can also confirm your licensing status on the ICM's website under [Licence Search](#).

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14. QUESTION: Do I have to complete continuing education (CE) credits to renew my licence?

ANSWER: For the 2020 Licence Renewal (May 2020 for agents and June 2020 for adjusters), please refer to the [Deferral of Continuing Education Credit Hours for the 2020 Licence Renewal](#) link available on the ICM's website outlining the deferral of CE credit hours due to the COVID-19 Pandemic. Below are a few examples to assist you in determining the amount of CE that will be required.

Example #1: If a general licence holder currently has 4 credit hours applied/reported in the CE system on May 1, 2020, they would be required to obtain and report 12 additional CE credits to renew their licence in May 2021. Each year thereafter, they would be required to obtain the **annual** CE requirement of 8.

Example #2: If a life licence holder currently has 0 credit hours applied/reported in the CE system on May 1, 2020, they would be required to obtain and report 30 CE credits to renew their licence in May 2021. Each year thereafter, they would be required to obtain the **annual** CE requirement of 15.

Example #3: If a life licence holder currently has 19.5 credit hours applied/reported in the CE system on May 1, 2020, they would only be required to obtain and report an additional 10.5 CE credits to renew their licence in May 2021. Each year thereafter, they would be required to obtain the **annual** CE requirement of 15.

Canadian non-residents who are licensed in a jurisdiction which has mandatory CE requirements are not required to also fulfil the Manitoba annual CE credit criteria. Refer to the [Continuing Education Info](#) page on the ICM website.

15. QUESTION: Do I obtain additional CE hours if I instruct the course?

ANSWER: Any holder of a licence who serves as an instructor in any of the continuing education courses that have been approved on the ICM website, is entitled to two credit hours for each credit hour awarded to a participant in the course.

16. QUESTION: How do I register my CE courses in the on-line system?

ANSWER: Register your CE completion within the [On-line Portal](#) as the "2019-2020" CE Year.

17. QUESTION: When I enter my CE courses on-line, I receive a question asking if I want to apply my credits to the "Previous" year or the "Current" year. What year am I to choose?

ANSWER: You want to apply your credit hours to the "Current" period in order to renew your licence for the **2020-2021** licence year. If you chose "Previous" in error, you must delete the course(s) and re-enter it/them by selecting the "Current" period.

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18. QUESTION: I'm trying to enter my approved CE courses on-line, but some are not listed. What should I do?

ANSWER: If you have an ICM/MB course number listed on your certificate of attendance, first try searching by this course number only (numerical data only). Don't enter any other criteria when searching your CE course. If you are still unable to find your course, contact your course provider. It is the provider's responsibility to ensure the courses are entered on the ICM's website, if the course has been assigned ICM credit hours.

19. QUESTION: How do I find out how many credits I have carried forward from last year's renewal?

ANSWER:

Important Note: Life and/or Accident & Sickness agents may not carry forward credit hours.

All other classes of licenses: Your on-line CEC account will show how many carry forward credits you have if you entered all of your credits completed in the previous CE Year. The responsibility to track credit hours rests with the licensee.

20. QUESTION: I have not renewed my licence for this year as of yet. I have logged into my CEC page, but it will not let me enter my carry forward courses from the previous CE year. How do I do this?

ANSWER:

Important Note: Life and/or Accident & Sickness agents may not carry forward credit hours.

All other classes of licenses: If you have carry forward courses that you have neglected to add in your previous CE licence renewal, you may add these as course name "*Carry Forward unclaimed Credit Hours to 2019/2020*" (**Course #32584**) to the maximum of your allowable limit as below:

- Maximum of 4 unused CE credits for General Licensees
- Maximum of 2 unused CE credits for Auto Only Licensees
- Maximum of 4 unused CE credits for Insurance Adjusters

When adding as the above, the date you completed this course would need to be June 1, 2019 (for agents) or July 1, 2019 (for adjusters) which is the start of the licensing year that you are carrying forward credit hours to.

Further details regarding CE issues are outlined under the "[Requirements and Definitions](#)" page on the ICM website.

21. QUESTION: How many continuing education (CE) credits do I need to renew my insurance licence?

ANSWER: For the credit amount required for each class, please see the "[Continuing Education Info](#)" section of the ICM website.

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22. QUESTION: I cannot find the certificates for the courses I have taken. What do I do?

ANSWER: Contact your course provider(s) for the information required to renew your licence: ICM Course Number, Course Date, Course Name and Number of Credits. Note that while you do not require a copy of the certificate to complete your renewal, you are required to retain a copy of this document for compliance purposes and must submit the document if you are audited.

23. QUESTION: I have renewed my licence for the new year which starts June 1, 2020 for agents or July 1, 2020 for adjusters. I have logged into my CEC page to attempt to log carry forward credit hours towards next years licence renewal, but it will not let me enter these carry forward courses. How do I do this?

ANSWER:

Important Note: Life and/or Accident & Sickness agents may not carry forward credit hours. Therefore, you cannot start accumulating credit hours for the new licence year until June 1, 2020.

All other classes of licenses: If you have carry forward courses that you neglected to add prior to renewing your licence for this new licence year, you may add these **on or after June 1, 2020 (for agents) or July 1, 2020 (for adjusters)** as course name "*Carry Forward unclaimed Credit Hours to 2020/2021*" to the maximum of your allowable limit as below:

- Maximum of 4 unused CE credits for General Licensees
- Maximum of 2 unused CE credits for Auto Only Licensees
- Maximum of 4 unused CE credits for Insurance Adjusters

When adding as "*Carry Forward unclaimed Credit Hours to 2020/2021*", the date you completed this course would need to be June 1, 2020 (for agents) or July 1, 2020 (for adjusters) which is the start of the new licensing year that you are attempting to carry forward credit hours to.

24. QUESTION: The CE course in your system shows different credit hours than on my certificate. What do I do?

ANSWER: Contact the course provider that you completed the course through to determine why there is a discrepancy. A [listing of accredited course providers](#) along with their contact information is available on the ICM website.

25. QUESTION: If I have completed a CE course in the past, but have taken it again this year, can I claim this towards my CE requirement?

ANSWER: If licence holders wish to repeat a CE course, they are able to allocate CE credits from this repeated course to their annual CE requirement as long as the course was completed over 2 years ago (the start of the 3rd year). Prior to 2020, repetition of CE courses was not allowed for any timeframe. This CE enhancement allows licence holders to refresh their knowledge in a particular course area. The repeat courses will be tracked in the system, and will be allowable towards fulfilling the stakeholder's annual CE requirement, as long as the course is taken within the timeframe as noted above.

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26. QUESTION: Can I claim credit for a course that I completed through an organization that is not listed as a Manitoba Accredited Course Provider (ACP)?

ANSWER: CE credits must have been obtained from an accredited course provider, or have received individual course approval by the ICM. If a licensee intends to apply a course or seminar that is not offered by an Accredited Course Provider, completion and submission of the Individual CE Approval Application is required, along with the required fee. The application form must be submitted to the ICM at least 30 days in advance of the course to ensure sufficient time to make an informed determination as to whether the CE course qualifies for Manitoba CE credits. More information can be found on the ICM website under "Continuing Education Info".