



Insurance Licence Renewal Guide

Version 2.2

26 June 2017

Introduction

This is a guide for agent, adjuster, broker and damage appraiser licensees on how to complete a licence renewal in the FCNB portal.

This guide assumes that you have created a portal account and that your licence(s) is/are linked to the portal account. If you have not done this, please follow the steps outlined in the Portal Basics Quickstart Guide available on the insurance portal FAQ page at <http://fcnb.ca/insurance-portal-faq.html>

Access your My Insurance Licences page

After logging in, click the “Insurance Licences” link in the top menu:



Figure 1

Your licence(s) should be displayed.

Start an online renewal

To start an online renewal, click the ‘Renew’ button next to the licence you want to renew:

Transaction ID ↑	License Number	Licence Type	Status	Fee	Process Type	
170022047	170022047	Insurance Adjuster Level 2	Approved by FCNB	Unpaid	Licence Application	

Figure 2

This will start the renewal application process, the first page of which will ask you to confirm the type of licence to be renewed:

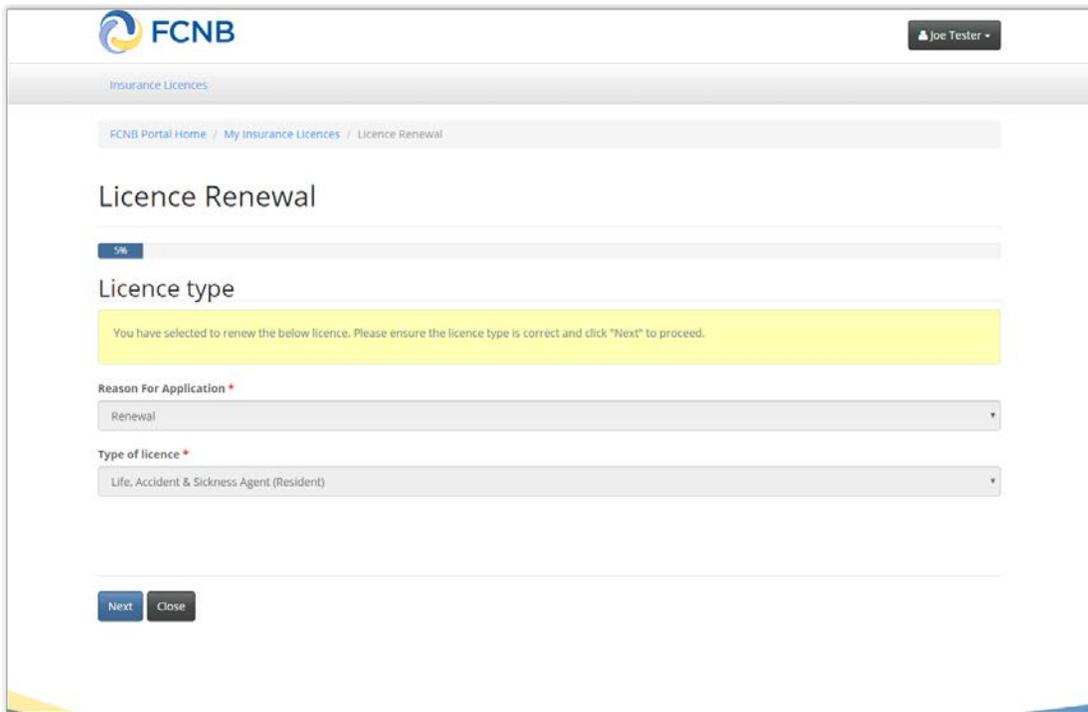


Figure 3

Click 'Next' to proceed. The 'Brokerage or firm detail' page will be displayed:

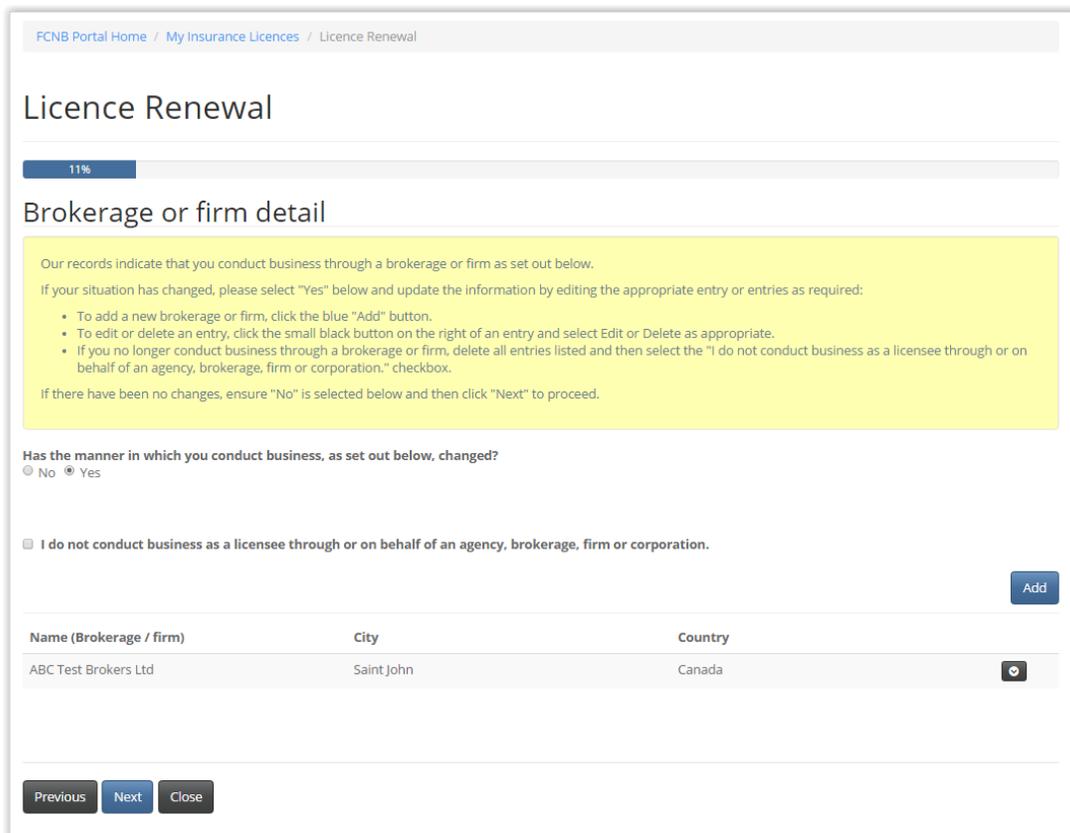


Figure 4

PLEASE NOTE:

- **The prior requirement to obtain separate licences of the same type for different brokerages/firms has been discontinued. Under the new system, you will have only one licence of a particular type which will reference all your brokerages/firms.**
- **There may be incomplete or even incorrect information displayed at this step due to missing or erroneous information moved over from our old system. If this is the case, simply correct and update the information.**

Carefully read the instructions in the yellow box and review the information to ensure it reflects your current brokerage/firm status. Note that by unchecking the 'I do not conduct business ...' checkbox, you can add brokerages/firms as required.

If a brokerage/firm listed is no longer applicable or the address is incorrect, click the little down arrow on the right and then click 'Delete' to delete that brokerage/firm.

To add a brokerage/firm, click the blue 'Add' button. This will bring up the Add page:

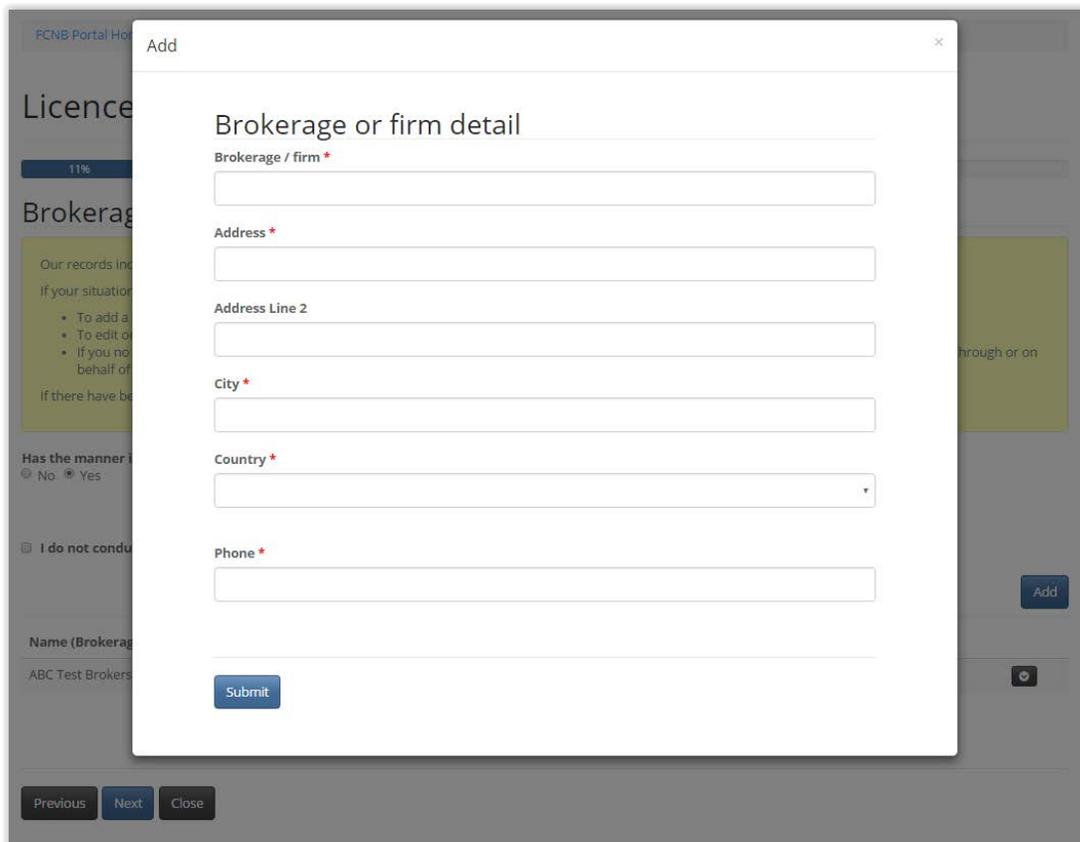
The image shows a screenshot of a web application interface. A modal dialog box titled "Add" is open, centered on the screen. The dialog has a title bar with "Add" and a close button (X). The main content area is titled "Brokerage or firm detail" and contains several input fields: "Brokerage / firm *", "Address *", "Address Line 2", "City *", "Country *", and "Phone *". Each field is a simple text input box. Below the "Phone" field is a blue "Submit" button. At the bottom of the dialog, there are three buttons: "Previous", "Next", and "Close". The background of the application is dimmed, showing a "Licence" page with a "Brokerage" section. A yellow box on the background page contains instructions: "Our records indicate... If your situation... To add a... To edit... If you no... behalf of... If there have be...". There is also a checkbox labeled "I do not conduct business..." and a blue "Add" button on the right side of the background page.

Figure 5

Enter the information for the brokerage/firm and then click the 'Submit' button. The screen will close and your brokerage/firm will now be listed in the list. Click 'Next' once all information is correct. This will take you to the Sponsoring insurer page:

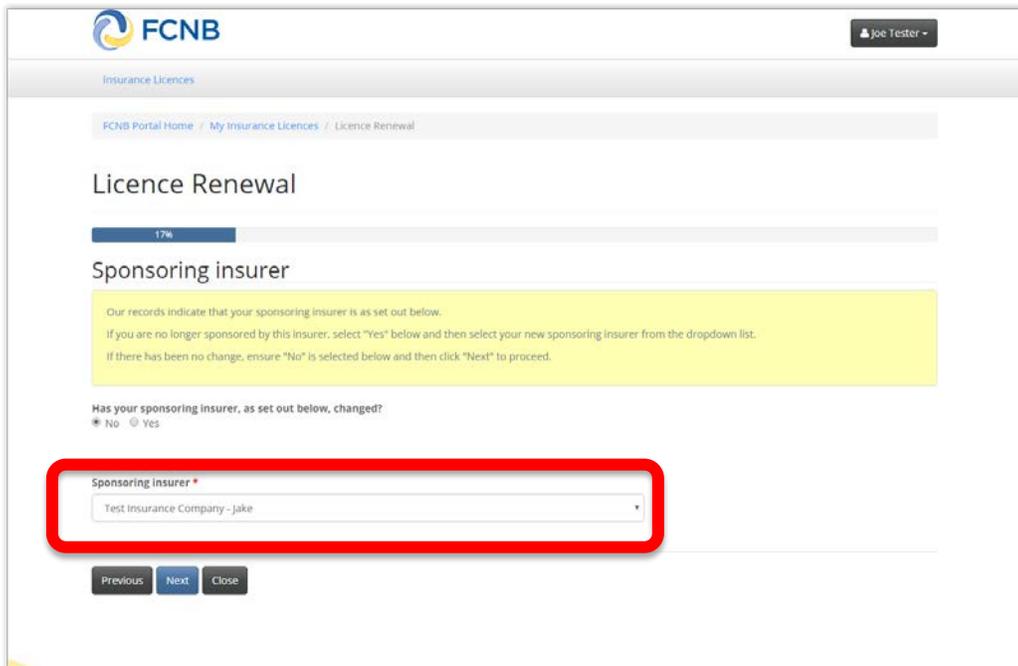


Figure 6

Examine the sponsoring insurer listed and determine if it is correct. Indicate if your sponsoring insurer has changed by clicking 'No' or 'Yes' as applicable. If there is a change or no sponsoring insurer is listed, select your sponsoring insurer from the drop down. If your sponsoring insurer is not in the dropdown list, advise your sponsoring insurer and ask them to contact FCNB at support@fcnb.ca to create an account. Once your sponsoring insurer is properly displayed, click 'Next'. This will take you to the 'Trust account details' page:

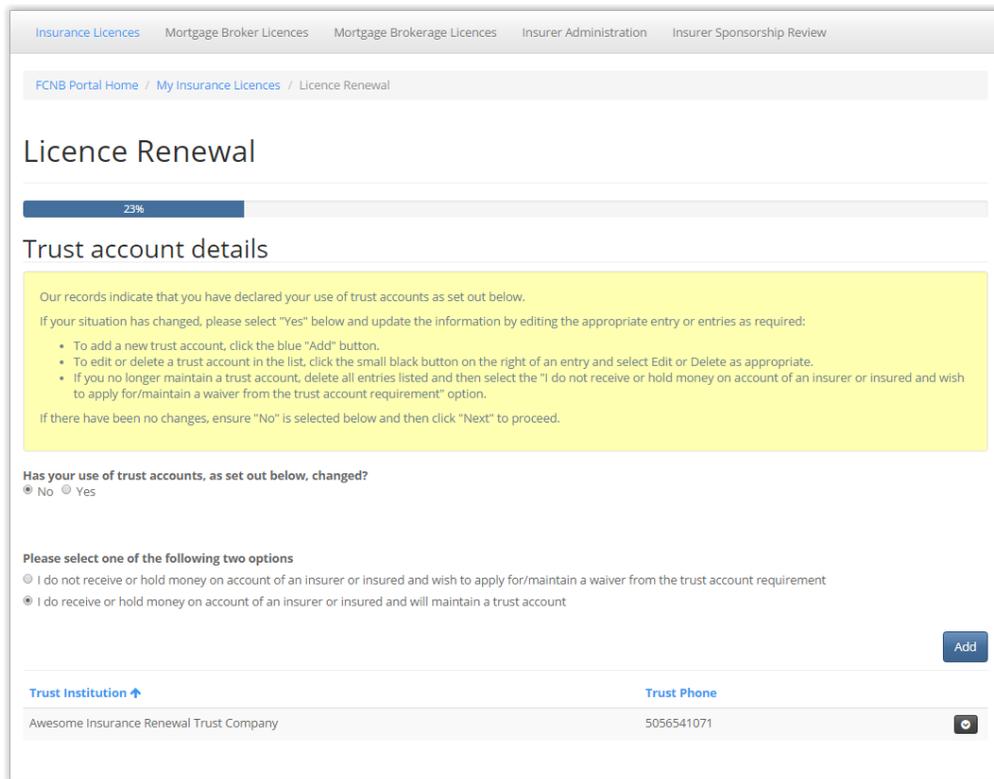


Figure 7

Carefully read the instructions and add or update the required information to reflect your current trust account status, in the same manner as the Brokerages/Firm page.

Click 'Next' to proceed to the 'Licences Currently Held in another jurisdiction' page:

The screenshot shows the 'Licence Renewal' page in the FCNB portal. At the top, there is a breadcrumb trail: 'FCNB Portal Home / My Insurance Licences / Licence Renewal'. Below this is a progress bar at 27%. The main heading is 'Licence(s) currently held in another jurisdiction'. A yellow box contains instructions: 'Our records indicate that you are licensed in other jurisdictions as set out below. If your licensing status has changed, please select "Yes" below and update the information by editing the appropriate entry or entries as required: • To add a new licence, click the blue "Add" button. • To edit or delete a licence in the list, click the small black button on the right of an entry and select Edit or Delete as appropriate. If there have been no changes, ensure "No" is selected below and then click "Next" to proceed.' Below this is a question: 'Has your licensure in other jurisdictions changed?' with radio buttons for 'No' (selected) and 'Yes'. A checkbox is checked with the text 'I do not currently hold an insurance licence in another jurisdiction'. At the bottom are three buttons: 'Previous', 'Next', and 'Close'.

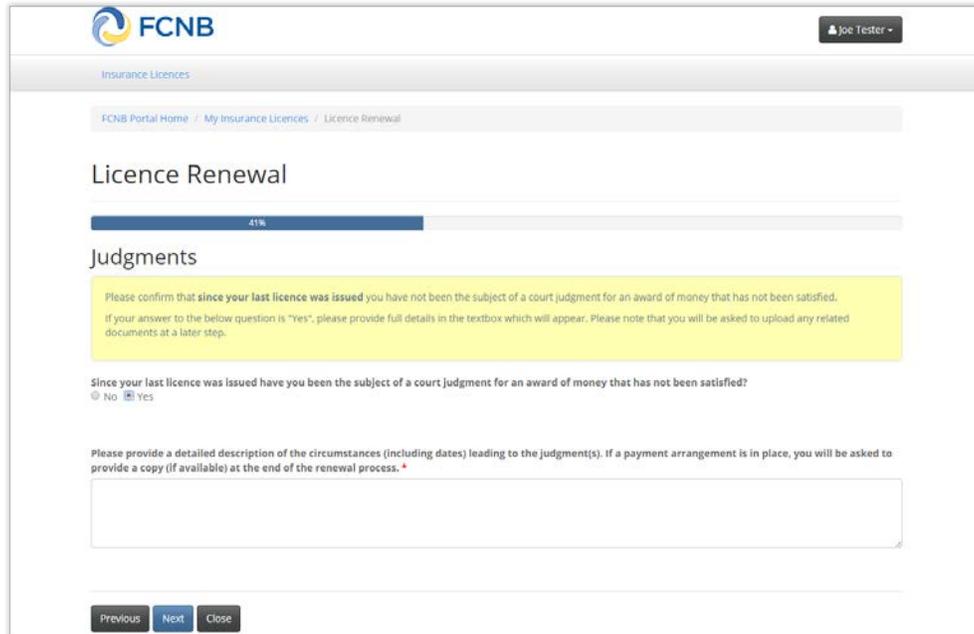
Figure 8

Again, read the instructions and carefully review the correctness of the information displayed. Note that by unchecking the 'I do not currently hold ...' checkbox, you can add licences held in other jurisdictions. **Please note that this page is for current licences only. Please do not list expired or terminated licences.** Click "Next" once your current status is accurately displayed. This will display the 'Regulatory history' page:

The screenshot shows the 'Regulatory history' page in the FCNB portal. At the top, there is a breadcrumb trail: 'FCNB Portal Home / My Insurance Licences / Licence Renewal'. Below this is a progress bar at 35%. The main heading is 'Regulatory history'. A yellow box contains instructions: 'Please confirm that since your last licence was issued you have not: • been refused any kind of professional registration or licensing to deal with the public. • had any type of registration or licensing to deal with the public restricted, suspended, revoked, or cancelled, or • been subject to discipline from, nor are you aware that you are currently the subject of an investigation by, a regulatory body in either Canada or the U.S. If your answer to the below question is "Yes", please provide full details in the textbox which will appear. Please note that you will be asked to upload any related documents at a later step.' Below this is a question: 'Since your last licence was issued have you been subject to any regulatory action as set out above? *' with radio buttons for 'No' (selected) and 'Yes'. At the bottom are three buttons: 'Previous', 'Next', and 'Close'.

Figure 9

This is the first of a series of suitability questions which require that you answer a 'Yes'/'No' question. Read the instructions of each of these pages carefully and select 'Yes' or 'No' as appropriate. Note that for each of these questions, selecting "Yes" will prompt you for additional information:



FCNB
Insurance Licences

FCNB Portal Home / My Insurance Licences / Licence Renewal

Licence Renewal

41%

Judgments

Please confirm that **since your last licence was issued** you have not been the subject of a court judgment for an award of money that has not been satisfied. If your answer to the below question is "Yes", please provide full details in the textbox which will appear. Please note that you will be asked to upload any related documents at a later step.

Since your last licence was issued have you been the subject of a court judgment for an award of money that has not been satisfied?

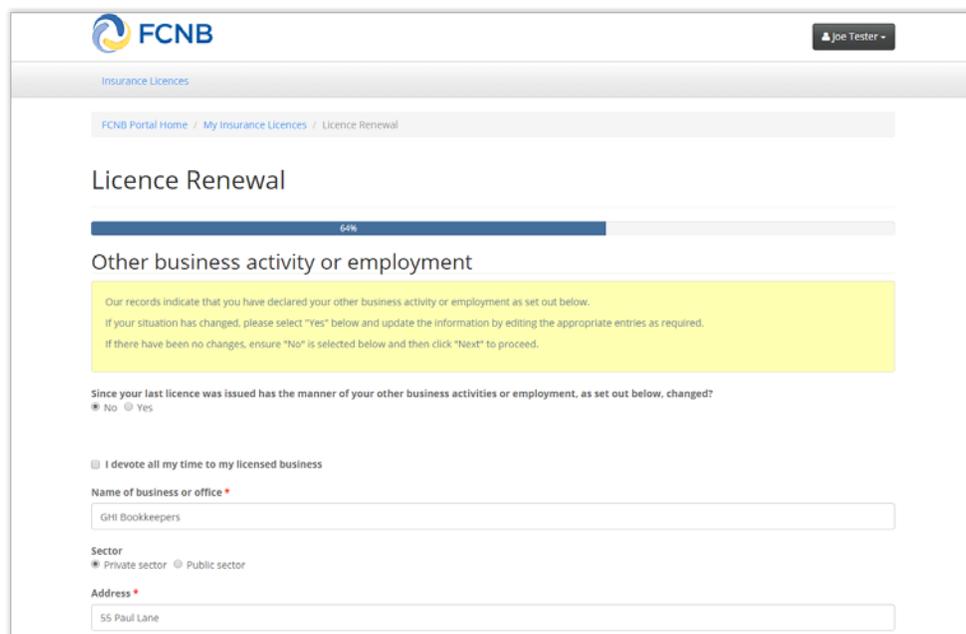
No Yes

Please provide a detailed description of the circumstances (including dates) leading to the judgment(s). If a payment arrangement is in place, you will be asked to provide a copy (if available) at the end of the renewal process. *

Previous Next Close

Figure 10

Complete the 'Judgments', 'Criminal convictions', 'Bankruptcy', and 'Dismissal' pages. This will lead you to the "Other business activity and employment" page:



FCNB
Insurance Licences

FCNB Portal Home / My Insurance Licences / Licence Renewal

Licence Renewal

64%

Other business activity or employment

Our records indicate that you have declared your other business activity or employment as set out below. If your situation has changed, please select "Yes" below and update the information by editing the appropriate entries as required. If there have been no changes, ensure "No" is selected below and then click "Next" to proceed.

Since your last licence was issued has the manner of your other business activities or employment, as set out below, changed?

No Yes

I devote all my time to my licensed business

Name of business or office *

GHI Bookkeepers

Sector

Private sector Public sector

Address *

55 Paul Lane

Previous Next Close

Figure 11

If you have no other business activity or employment, simply check the 'I devote all my time to my licensed business' checkbox. If you do have other business activity, provide the requested information. Click 'Next' to proceed, once done.

Continue completing any additional steps, depending on the type of licence being renewed, in a manner consistent with the approach set out above, until you reach the Documents page:

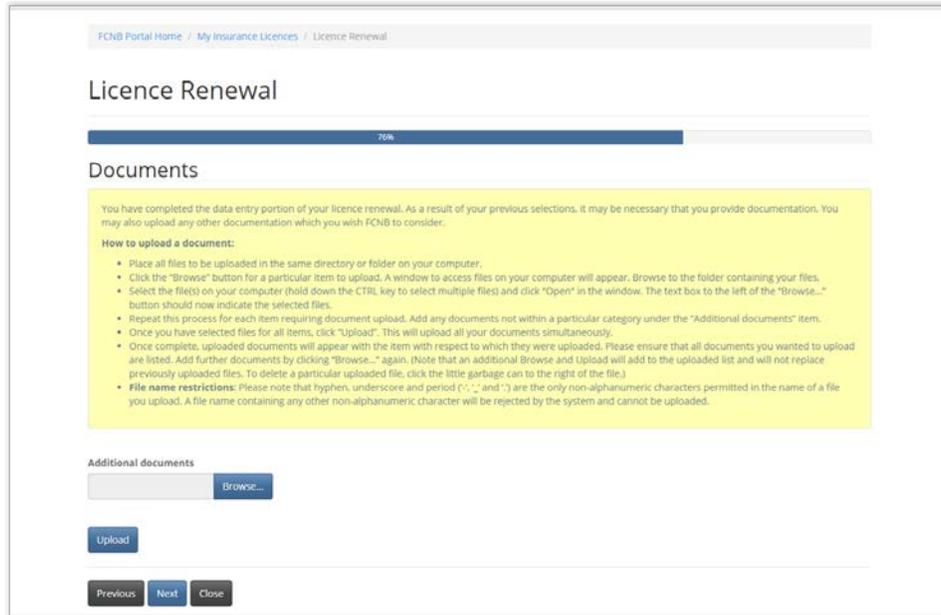


Figure 12

Carefully read the instructions and upload any required documents.

Once all documents have been uploaded, click 'Next'. This will bring you to the validation page:

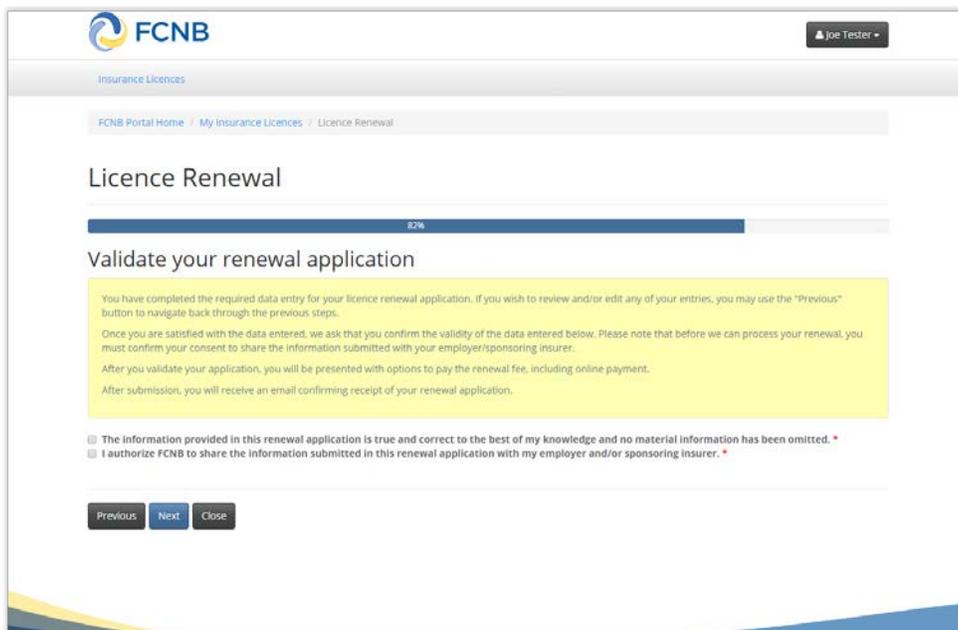


Figure 13

Read the instructions and check the two checkboxes to validate your renewal. Click 'Next' to proceed to the payment page:

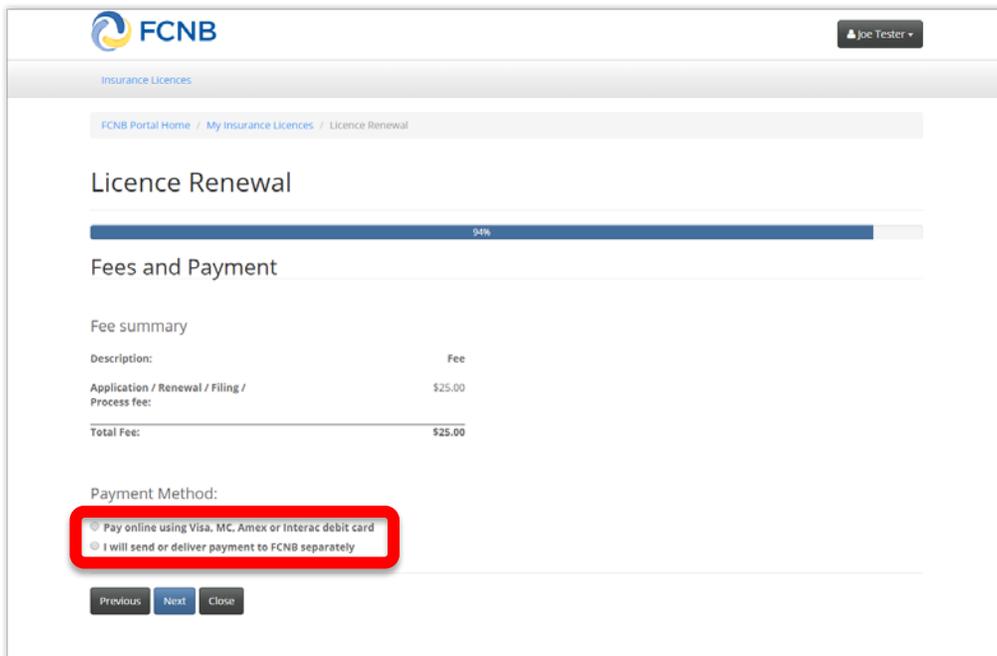


Figure 14

Select whether you wish to pay online or send payment later (note that renewal applications will not be processed until payment is received). Click 'Next' to proceed.

If you selected to pay online, you will be redirected to a Moneris page after which you will be returned to a Fees and Payment Summary.

If you selected to send payment later, you will be led to the Fees and Payment Summary page directly:

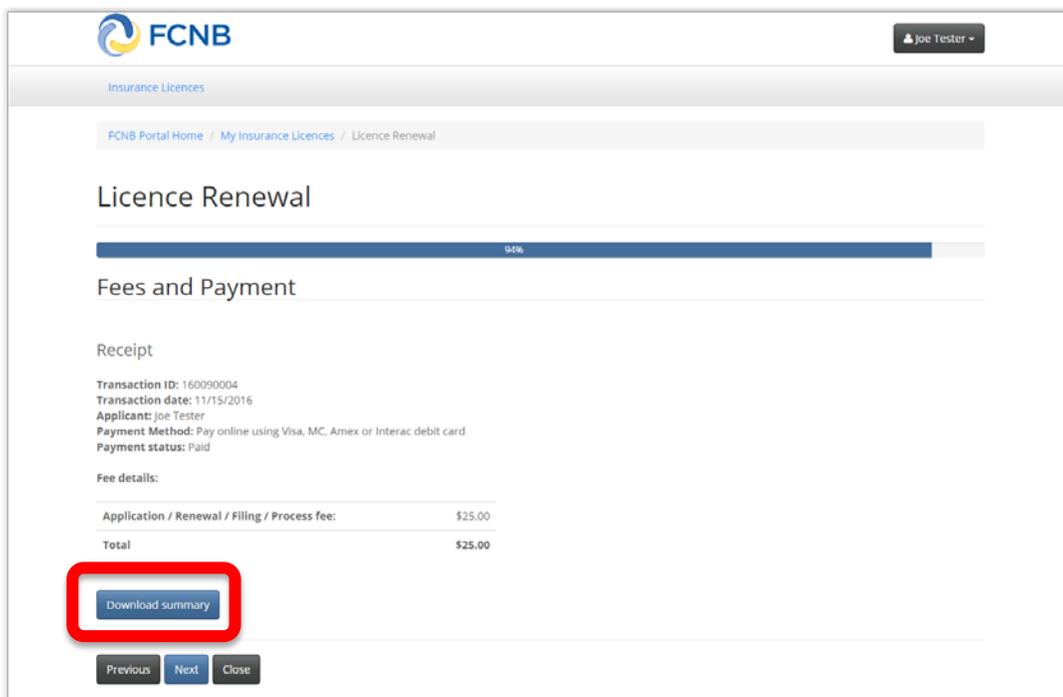


Figure 15

Note that you can download a fee summary for your records from this page. **Please do so if you are paying separately as this document is required in order to process (and should accompany) your payment.** You can also access this summary later, from the Manage button for the submitted renewal.

Click “Next” to complete the renewal application process. This will bring you back to your licence list, where your renewal application will now be displayed:

Transaction ID ↑	Licence Type	Status	Process Type	
160090004	Life, Accident & Sickness Agent (Resident)	Submitted To Insurer	Renewal	Manage
160090003	Life, Accident & Sickness Agent (Resident)	Approved by FCNB	New Application	Manage

Figure 16

What happens after I submit my renewal?

You can monitor the status of your renewal application on the ‘My Insurance Licences’ page.

Once your renewal application is submitted it will be reviewed by your sponsoring insurer (unless you have an adjuster or damage appraiser licence). This review will result in one of the following outcomes:

- If your application was properly completed and raises no issues it will be moved to ‘Submitted to FCNB’ status by your sponsoring insurer.
- If your application is incomplete or requires additional information, you will receive an email advising more information is required by your sponsoring insurer. You must then log back into the portal and add the additional information to your application and re-submit. Please refer to the Require More Information guide.
- If your application is complete, but you do not meet the requirements for continued sponsorship, you will receive an email advising that your application has been rejected by your sponsoring insurer.

Once your renewal application is submitted to FCNB, it will be reviewed by FCNB staff. This review will result in one of the following outcomes:

- If your application was properly completed and raises no issues you will receive an email advising that your renewal is approved. You can then download your new licence from the Actions page (accessed by clicking the ‘Manage’ button) and your renewal is complete.
- If your application is incomplete or requires additional information, you will receive an email advising more information is required. You must then log back into the portal and add the additional information to your application. Please refer to the Require More Information guide.
- If your application is complete, but you do not meet the requirements for continued licensing, you will receive a letter advising that the Superintendent intends to reject your renewal application. You have certain rights in this case, details of which will be provided to you in the letter.