



Insurance Licence Application Guide

Version 1.1

30 January 2018

Introduction

This is a guide for agent, adjuster, broker and damage appraiser license applicants on how to complete a licence application in the FCNB portal. This guide is not for a renewal. It can be used for any of the following reasons for application: 'Licence Application', 'Change In Sponsor', 'Adding Another Licence' and 'Upgrading to a new Licence Category'.

This guide assumes that you have created a portal account. Please note that linking your portal account to prior licence information is not required if you are a first-time applicant.

Access your My Insurance Licences page

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



Figure 1

Your 'My Insurance Licences' page should be displayed.

Start an application

To start an application, click the 'Add' button.

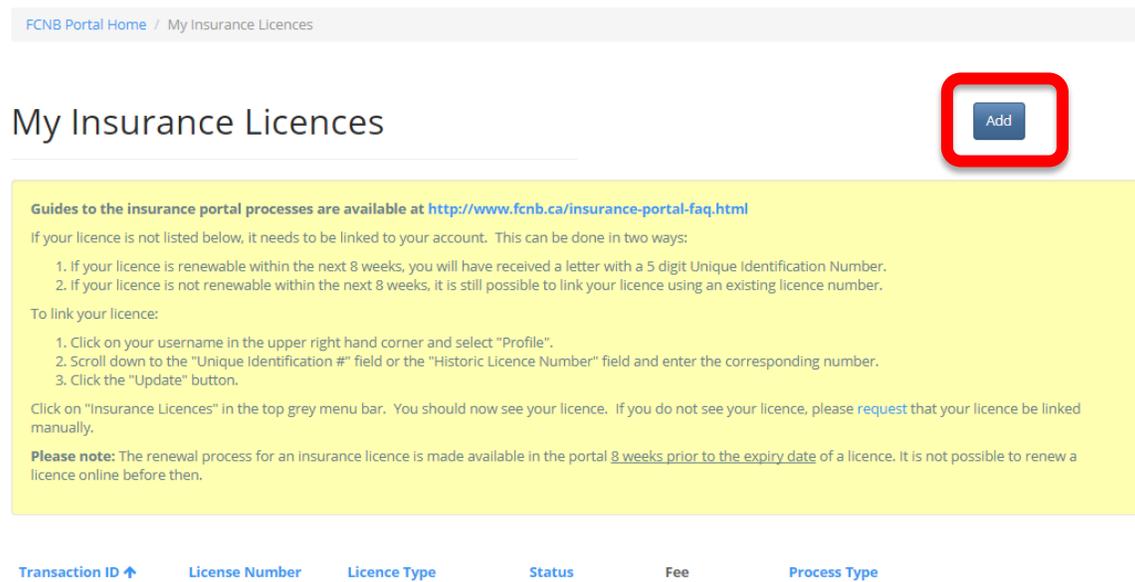


Figure 2

This will start the application process, the first page of which will ask you to select the reason for the application and the type of licence. Please refer to the guidance in the yellow text box to determine which reason for application is appropriate for your situation. Also, carefully select the type of licence. Once the 'Next' button is clicked, these values are set and cannot be changed. If an error has been made with either of them, then a new application must be started by going back to the 'My Insurance Licences' page and clicking 'Add'. If you have a Draft application with an incorrect licence type selection and would like to have it deleted, please send an email request to support@fcnb.ca

Licence Application

Introduction and selection of licence type

The online application process involves answering a number of questions which will be presented to you in a series of screens. The types of questions you will be asked depend on the type of licence for which you are applying.

Once you have completed these questions, you will be asked to either pay the licensing fee online or identify the company who will pay your fee. Your application will not be processed until the licensing fee is received.

All insurance licences other than adjusters and appraisers require that an insurance company licensed in New Brunswick agree to sponsor your application.

Based on your answers you may be asked to upload certain documents, such as copies of any designations, proof of courses completed, or proof of being licensed in your home jurisdiction. An upload screen will be presented to you at the end of the application process. A FAQ including a list of potential documents is available ([link](#)).

Your application will be automatically saved as a draft once you have completed the first screen and will be re-saved as you progress further. You are free to leave the process anytime and return later to continue completing your application.

Please confirm the reason for your application from the dropdown menu below. The available options are the following:

1. New Application - select this option if you are not currently licensed under the Insurance Act in any capacity.
2. Change In Sponsor - select this option if you are currently licensed and are changing your sponsoring insurer.
3. Adding Another Licence - select this option if you are currently licensed under the Insurance Act and are applying for a different type of licence.
4. Upgrading to a new Licence Category - select this option if you are currently licensed under the Insurance Act and are replacing your current licence with a licence of the same type but of a different class or level.

The first step is to select your licence type. Please do this carefully as it cannot be changed once you have clicked the 'Next' button.

Reason for application *

Licence Application

Select the type of licence *

Next Close

Figure 3

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

Licence Application

0%

Brokerage or firm detail

If you are an agent or broker enter the information for the agency(ies), brokerage(s) or other entity(ies) that you represent. If you are an agent that works directly for your sponsoring insurer, check the box below.

If you are an adjuster or damage appraiser enter your employer company information here. This can be an adjusting firm, an insurer licensed to do business in New Brunswick or another company with which you are employed or own. If you are self-employed, please indicate that you do not work for a corporation or firm.

I do not intend to conduct business as a licensee through or on behalf of an agency, brokerage, firm or corporation.

Add

Name (Brokerage / firm)	City	Country
There are no records to display.		

Next Close

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.**

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 intend to conduct business ...' checkbox, you can add/delete brokerages/firms as required.

If you have added a brokerage/firm in error, 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.

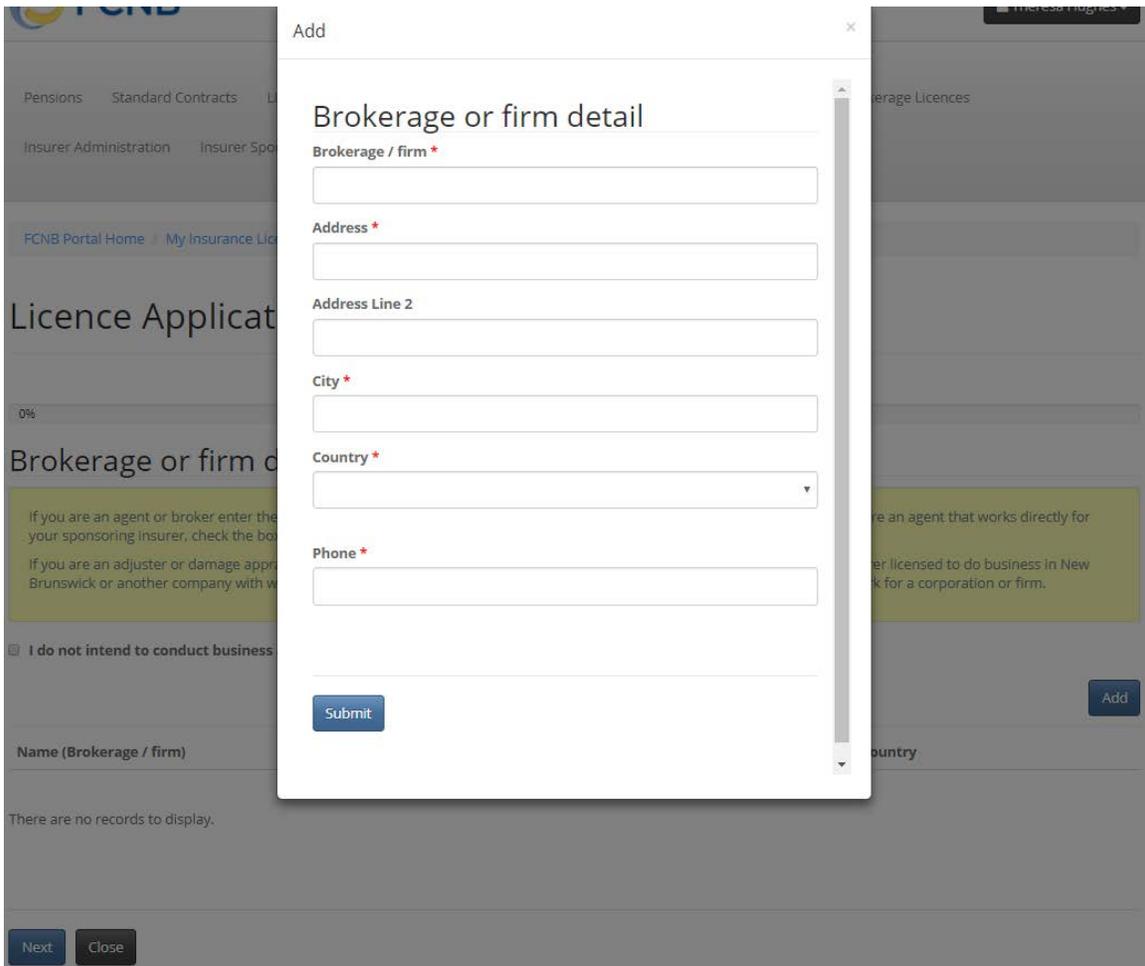


Figure 5

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

Sponsoring insurer

All agents and brokers are required to be appointed (sponsored) by an insurance company licensed to do business in New Brunswick. Please choose your sponsoring insurance company from the dropdown list below.

If your sponsoring insurance company is not on the list, please contact the insurance company and ask them to contact FCNB to complete their registration in the portal.

Please note: Upon completion of your application, your insurer will be notified by the system that you have requested sponsorship. Your insurer will then be able to access all your submitted information, including any uploaded documents, through the FCNB portal, to enable their sponsorship approval review.

Please do not send a separate printed copy of your application to your sponsoring insurer. Sponsorship approval can now only be done through the portal.

Sponsoring insurer *

Previous Next Close

Figure 6

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.

For additional information on trust accounts, please refer to the FAQ on our website:
<http://www.fcnb.ca/insurance-portal-faq.html#Trust-Accounts>

Trust account details

If you intend to hold money on account of an insurer or an insured, you must maintain a trust account and provide particulars. If you do not, you must provide details of how these types of funds are handled (for instance, by being submitted directly to the insurer).

Please select one of the following two options

- I do not receive or hold money on account of an insurer or insured and wish to apply for/maintain a waiver from the trust account requirement
- I do receive or hold money on account of an insurer or insured and will maintain a trust account

Please advise how money or other consideration is handled in your practice, without the use of a trust account *

[Previous](#) [Next](#) [Close](#)

Figure 7

If you do not receive or hold money on account of an insurer or insured, and wish to apply for/maintain a waiver from the trust account requirement, you must provide details of how these types of funds are handled using the text box shown in Figure 7.

Trust account details

If you intend to hold money on account of an insurer or an insured, you must maintain a trust account and provide particulars. If you do not, you must provide details of how these types of funds are handled (for instance, by being submitted directly to the insurer).

Please select one of the following two options

- I do not receive or hold money on account of an insurer or insured and wish to apply for/maintain a waiver from the trust account requirement
- I do receive or hold money on account of an insurer or insured and will maintain a trust account

[Add](#)

[Trust Institution ↑](#)

[Trust Phone](#)

There are no records to display.

[Previous](#) [Next](#) [Close](#)

Figure 8

If you do receive or hold money on account of an insurer or insured, and will maintain a trust account(s), you must provide details of the trust account(s). Click 'Add' to add a trust account (see Figure 8). The 'Add Trust account details' page will open.

The screenshot shows a modal window titled 'Add' with the heading 'Trust account details'. The form contains the following fields:

- Trust institution *
- Address *
- Address line 2
- City *
- Country *
- Telephone *
- Extension
- Fax

At the bottom of the form is a 'Submit' button. The background shows a blurred view of the 'Licence Application' page with a progress bar at 12%.

Figure 9

Enter the required information and click 'Submit'. This will take you back to the 'Trust account details' page, where the trust account information will be shown in the list (see Figure 10).

Trust account details

If you intend to hold money on account of an insurer or an insured, you must maintain a trust account and provide particulars. If you do not, you must provide details of how these types of funds are handled (for instance, by being submitted directly to the insurer).

Please select one of the following two options

- I do not receive or hold money on account of an insurer or insured and wish to apply for/maintain a waiver from the trust account requirement
- I do receive or hold money on account of an insurer or insured and will maintain a trust account

[Add](#)

Trust Institution ↑	Trust Phone	
ABC Trust Institution	5066581111	

[Previous](#) [Next](#) [Close](#)

Figure 10

To edit or delete a trust account entry from the list click on the small down arrow for the appropriate entry and then choose Edit or Delete. Once you are satisfied that the information provided reflects your trust account status, click 'Next' to proceed to the 'Employment history' page.

Employment history

Please provide details of your employment history for the last 5 years. To add a new job from your resume, click the [Add] button on the right. If you are adding a current job, please check the "currently employed in this position" checkbox. If you are indebted to a former employer, you must provide particulars.

Add

Employer	Nature of business	Position held	Start ↑	End	Reason for leaving
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There are no records to display.

If you have not been employed in the previous 5 years, please provide us with a brief description of your activities during this time.

I am not currently indebted to a former employer.

Please provide particulars, including to whom and why an amount is owed, and the amount outstanding. *

Previous Next Close

Figure 11

Please read the instructions in the yellow text box and complete the required fields. If you have not added any employment history records, then you must enter an explanation in the text box provided. Click 'Next' to proceed.

This will display the 'Insurance related work experience' page.

Insurance related work experience

Please provide details of any prior insurance related work experience. To add experience, click the [Add] button on the right. If you do not have prior insurance related work experience, check the box below and click Next.

I do not have prior insurance related work experience

Add

Jurisdiction	Employer ↑	Nature of experience	Start	End	Reason for leaving
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There are no records to display.

Previous Next Close

Figure 12

Do not enter current insurance work experience here. This is only for prior insurance related work experience. Click 'Next' to proceed. This will display the 'Licence(s) currently held in another jurisdiction' page.

Licence(s) currently held in another jurisdiction

Please provide details of any insurance licences you currently hold in other jurisdictions. If your home jurisdiction is not New Brunswick, please also include particulars of your current home jurisdiction licensure. If you do not currently hold a licence in an other jurisdiction check the box below and click Next.

I do not currently hold an insurance licence in another jurisdiction

[Add](#)

Jurisdiction ↑	Licence Type	Year Issued In	Valid Until
There are no records to display.			

[Previous](#) [Next](#) [Close](#)

Figure 13

Click 'Add' to add information for a current licence in another jurisdiction. Do not attempt to enter expired or terminated licences here. The system will only accept currently active licence information. The 'Licence issued month' and 'Licence issued year' are for the current period only (i.e. enter the start month and start year for the current licence). Once all licences are entered, click 'Next' to proceed. This will display the 'Regulatory history' page.

Regulatory history

Please tell us about your licensing and registration history. If any of the below sections do not apply to you, check the appropriate box. If any of the below sections do apply, you will be required to provide particulars.

Please do not list current licences here.

I have not been previously licensed to conduct insurance business in New Brunswick or elsewhere.

Please provide details of your insurance licensing history in New Brunswick or elsewhere.

[Add](#)

Jurisdiction	Licence Type	Issued In	Valid Until
There are no records to display.			

Figure 14

This page has 5 checkboxes.

The first (Figure 14) is regarding prior insurance licences (not current licences). If you have been previously licensed to conduct insurance business in New Brunswick or elsewhere, then click the 'Add' button to add an entry. If not, then check the box 'I have not been previously licensed to conduct insurance business in New Brunswick or elsewhere.'

I have never been refused any kind of professional registration or licensing to deal with the public.

Please provide particulars of any refusals of any kind of professional registration or licensing to deal with the public, including type of licensing, applicable dates and an explanation of the circumstances. *

I have never had any type of registration or licensing to deal with the public restricted, suspended, revoked, or cancelled.

Please provide particulars of any restriction, suspension, revocation or cancellation of registration or licensing to deal with the public including the type of licensing, applicable dates and an explanation of the circumstances. *

I have not been subject to investigation by and/or discipline from, nor am I aware that I am currently the subject of an investigation, by a regulatory body in either Canada or the United States of America.

Please provide particulars of any discipline or investigation, of which you are aware, by a regulatory body in either Canada or the U.S. including the type of discipline/nature of the investigation, applicable dates and an explanation of the circumstances. *

I do not currently hold any other professional licence(s) under any other Act of the Province of New Brunswick.

Please provide a brief description of any other professional license(s) you hold under any other Act of the Province of New Brunswick. *

[Previous](#) [Next](#) [Close](#)

Figure 15

For the remaining 4 checkboxes (Figure 15), if you do not check the box then you must enter the appropriate particulars in the text box provided. When complete, click 'Next' to proceed to the 'Judgments' page.

Judgments

Please provide us with the details of any judgment against you which remains outstanding (i.e. has not been paid by you).

I have never had a court judgment for an award of money against me that has not been satisfied.

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

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Figure 16

This is the first of a series of suitability questions which require that you either check a checkbox or provide details in a text box. Read the instructions of each of these pages carefully and check the checkbox as appropriate. Note that for each of these questions, if you do not check the checkbox, you will be required to provide details. Complete the 'Judgments', 'Criminal

convictions', 'Bankruptcy or Consumer Proposal', and 'Dismissal' pages. This will lead you to the "Other business activity or employment" page.

Other business activity or employment

Please provide us with details of your other business activities if you do not intend to make the activities associated with your licence your only occupation. If you intend to make the activities associated with your licence your only occupation, please check the box below and click Next.

If the requested licence application is approved, I intend to devote all my time to that business.

Name of business or office *

Sector

Private sector Public sector

Address *

Address line 2

City *

Country *

Telephone *

Extension

Fax

Figure 17

If you intend to have no other business activity or employment, simply check the 'If the requested licence application is approved, I intend to devote all my time to that business' checkbox. If you intend to have other business activity, (in addition to your insurance activity), provide the requested information. Click 'Next' to proceed.

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

Documents

You have completed the data entry portion of the application. As a result of your previous selections, it may be necessary that you provide documentation. You may also upload any other documentation which you wish FCNB to consider.

How to upload a document:

- Place all files to be uploaded in the same directory or folder on your computer.
- Click the "Browse" button for a particular item to upload. A window to access files on your computer will appear. Browse to the folder containing your files.
- Select the file(s) on your computer (hold down the CTRL key to select multiple files) and click "Open" in the window. The text box to the left of the "Browse..." button should now indicate the selected files.
- Repeat this process for each item requiring document upload. Add any documents not within a particular category under the "Additional documents" item.
- Once you have selected files for all items, click "Upload". This will upload all your documents simultaneously.
- Once complete, uploaded documents will appear with the item with respect to which they were uploaded. Please ensure that all documents you wanted to upload are listed. Add further documents by clicking "Browse..." again. (Note that an additional Browse and Upload will add to the uploaded list and will not replace previously uploaded files. To delete a particular uploaded file, click the little garbage can to the right of the file.)
- **File name restrictions:** Please note that hyphen, underscore and period ('-', '_' and '.') are the only non-alphanumeric characters permitted in the name of a file you upload. A file name containing any other non-alphanumeric character will be rejected by the system and cannot be uploaded.

Please upload a completed Criminal Record Check form obtained from your local police. *

Proof of Education and/or experience / Proof of license in home jurisdiction (Non-NB agent/broker applicants) *

Please upload additional documents, if any.

Figure 18

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.

Validate your application

You have completed the required data entry for your application for licencing. If you wish to review and/or edit any of your entries, you may use the previous button to navigate back through the previous steps.

Once you are satisfied with the data entered, we ask that you confirm the validity of the data entered below.

Please note that before we can process your application, you must also give us permission to share the information submitted with your employer/sponsoring insurer as well as permit us to conduct a background check.

After you validate your application, you will be required to pay the application fee online or identify someone who will be paying the fee for you.

After submission, you will receive an email confirming receipt of your application.

Please note that your application will be submitted once you click Submit and cannot be changed after that. Please ensure all your information is correct.

- The information provided in this application is true and correct to the best of my knowledge and no material information has been omitted. *
- I authorize FCNB to disclose the information submitted as part of this application to my employer/sponsoring insurer. I further authorize FCNB to have contact with my employer/sponsoring insurer regarding the status of my application, or to request any information that is missing from my application. *

Figure 19

Read the instructions and check the two checkboxes to validate your application. Click 'Submit' to proceed to the Fees and Payment page.

Fees and Payment

Below is a summary of fees and/or charges due for this particular application or filing. The options available for payment are set out below.

Please note the following with respect to the option to pay later:

- Your application or filing will not be processed by FCNB staff until payment is received and processed in our office.
- Please ensure that you send a copy of the Fee Summary, identifying the Transaction ID for this application or filing, with your payment. You will be able to download this at the next step, as well as at a later time by accessing the "Manage" button for this application or filing.
- If you do not wish to use your credit card online, you may call FCNB staff and provide your credit card information over the phone. Please ensure you have your Transaction ID which is available on the next page.

Please select the option of your choice and click "Next" to proceed.

Fee summary

Description:	Fee
Application / Renewal / Filing / Process fee:	\$35.00
Total Fee:	\$35.00

Payment Method:

- Pay online using Visa, MC, Amex or Interac debit card
- I will send or deliver payment to FCNB separately

Previous Next Close

Figure 20

Select whether you wish to pay online or send payment later (note that 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. You can send or deliver payment to the address on the Fee Summary or call our toll free number 1-866-933-2222 and pay by credit card.

Fees and Payment

Below is a summary of fees and your payment (option) confirmation. Click 'Download summary' to download a copy for your records.

Fee Summary

Transaction ID: 170036683
Transaction date: 6/29/2017
Applicant: Theresa Hughes
Payment Method: I will send or deliver payment to FCNB separately
Payment status: Unpaid

Fee details:

Application / Renewal / Filing / Process fee:	\$35.00
Total	\$35.00

Download Fee Summary

Previous Next Close

Figure 21

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

My Insurance Licences Add

Transaction ID ↑	License Number	Licence Type	Status	Fee	Process Type	
170036683	170036683	Life, Accident & Sickness Agent (Resident)	Submitted To Insurer	Unpaid	Licence Application	Manage

Figure 22

What happens after I submit my application?

You can monitor the status of your application on the ‘My Insurance Licences’ page (refer to the Status column).

Once your application is submitted it will be reviewed by your sponsoring insurer (unless you have applied for 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 Requires More Information Guide on our website (<http://www.fcnb.ca/insurance-portal-faq.html>)
- If your application is complete, but you do not meet the requirements for sponsorship, you will receive an email advising that your application has been rejected by your sponsoring insurer.

Once your 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 application is approved. You can then download your new licence from the Actions page (accessed by clicking the ‘Manage’ button).
- 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 Requires More Information Guide on our website (<http://www.fcnb.ca/insurance-portal-faq.html>)
- If your application is complete, but you do not meet the requirements for licensing, you will receive a letter advising that the Superintendent intends to reject your application. You have certain rights in this case, details of which will be provided to you in the letter.