

Insurance Licence Renewal Guide

Version 2.2

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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:

FCNB		زغا	ean Testeur •
Insurance Licences			
FCNB Portal Home / My Insurance Lic	nces		
	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:

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

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:

C FCNB	📥 joe Tester -
Insurance Licences	
FCNB Portal Home / My Insurance Licences / Licence Renewal	
Licence Renewal	
56	
Licence type	
You have selected to renew the below licence. Please ensure the licence type is correct and click "Next" to proceed.	
Reason For Application *	
Renewal	*
Type of licence *	
Life, Accident & Sickness Agent (Resident)	٠
Next Close	

Figure 3

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

FCNB Portal Home / My Insurance Licences / Lic	ence Renewal	
Licence Renewal		
11%		
Brokerage or firm detail		
Our records indicate that you conduct business th If your situation has changed, please select "Yes" t • To add a new brokerage or firm, click the bil • To edit or delete an entry, click the small bil • If you no longer conduct business through a behalf of an agency, brokerage, firm or corp If there have been no changes, ensure "No" is select Has the manner in which you conduct business, a © No ® Yes	rough a brokerage or firm as set out below. elow and update the information by editing the ue "Add" button. ick button on the right of an entry and select Edit brokerage or firm, delete all entries listed and the oration." checkbox. icted below and then click "Next" to proceed. s set out below, changed?	appropriate entry or entries as required: t or Delete as appropriate. hen select the "I do not conduct business as a licensee through or on
I do not conduct business as a licensee through I do not conduct business as a license through I do not c	ı or on behalf of an agency, brokerage, firm o	r corporation.
Name (Brokerage / firm)	City	Country
ABC Test Brokers Ltd	Saint John	Canada
Previous 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.
- 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.

FCNB Portal Hor Add		×
Licence	Brokerage or firm detail Brokerage / firm *	
Brokerag Our records inc	Address *	
If your situation • To add a • To edit o • If you no	Address Line 2	hrough or on
behalf of	City *	
No Ves	Country *	
I do not condu	Phone *	Add
Name (Brokerag ABC Test Brokers	Submit	
Previous Next Clo	se	

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 listed in the list. Click 'Next' once all information is correct. This will take you to the Sponsoring insurer page:

C FCNB	🛎 joe Tester -
Insurance Licences	
FCNB Portal Home / My insurance Licences / Licence Renewal	
Licence Renewal	
17%	
Sponsoring insurer	
Our records indicate that your sponsoring insurer is as set out below. If you are no longer sponsored by this insurer, select "Yes" below and then select your new sponsoring insurer from the dropdown list. If there has been no change, ensure "No" is selected below and then click "Next" to proceed.	
Has your sponsoring insurer, as set out below, changed? * No © Yes	
Sponsoring insurer *	
Test insurance Company - Jake	
Previous Next Close	



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:

Insurance Licences	Mortgage Broker Licences	Mortgage Brokerage Licences	Insurer Administration	Insurer Sponsorship Review
FCNB Portal Home /	My Insurance Licences / Lice	ence Renewal		
Licence R	Renewal			
23% Trust accou	unt details			
Our records indicate	e that you have declared your u	ise of trust accounts as set out bel	ow.	
If your situation has	changed, please select "Yes" b	elow and update the information	by editing the appropriate e	entry or entries as required:
 To add a new To edit or dele If you no long to apply for/m 	trust account, click the blue "A ete a trust account in the list, cl er maintain a trust account, de naintain a waiver from the trust	dd" button. ick the small black button on the r lete all entries listed and then sele account requirement" option.	ight of an entry and select l ct the "I do not receive or h	Edit or Delete as appropriate. nold money on account of an insurer or insured and wish
If there have been n	o changes, ensure "No" is selec	ted below and then click "Next" to	proceed.	
Has your use of trust No O Yes	accounts, as set out below, c	hanged?		
Please select one of t	he following two options			
O I do not receive or he	old money on account of an ins	surer or insured and wish to apply	for/maintain a waiver from	n the trust account requirement
I do receive or hold r	money on account of an insure	r or insured and will maintain a tru	ist account	Add
Trust Institution 🛧			т	rust Phone
Awesome Insurance R	tenewal Trust Company		5	056541071

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:

Insurance Licences	
FCNB Portal Home / My Insura	ance Licences / Licence Renewal
Licence Rene	wal
Licence(s) curre	ntly held in another iurisdiction
Our records indicate that you o if your licensing status has cha • To add a new licence, cli • To edit or delete a licenc If there have been no changes.	are licensed in other jurisdictions as set out below. nged, please select "Yes" below and update the information by editing the appropriate entry or entries as required: ck the blue "Add" button, e in the list, click the small black button on the right of an entry and select Edit or Delete as appropriate, ensure "No" is selected below and then click "Next" to proceed.
Has your licensure in other juri No 🐵 Yes	sdictions changed?
I do not currently hold an int	surance licence in another jurisdiction
Previous Next 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:



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		🛎 joe Tester -
Insurance Litences		
FCNB Portal Home / My Insurance Licence	IS / Licence Renewal	
Licence Renewal		
41%		
Judgments		
Please confirm that since your last licen if your answer to the below question is "Y documents at a later step.	e was issued you have not been the subject of a court judgment for rs". please provide full details in the textbox which will appear. Pleas	ir an award of money that has not been satisfied. se note that you will be asked to upload any related
Since your last licence was issued have yo No RYSS	u been the subject of a court judgment for an award of money t	that has not been satisfied?
Please provide a detailed description of t provide a copy (if available) at the end of	e circumstances (including dates) leading to the judgment(s). If he renewal process. ⁴	f a payment arrangement is in place, you will be asked to

Figure 10

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

O FCNB	🔺 joe Tester -
Insurance Licences	
FCN8 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? θ to \odot Yes	
I devote all my time to my licensed business	
Name of business or office *	
GHI Bookkeepers	
iector # Private sector © Public sector	
Address *	

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:

Documents	
You have completed the o may also upload any othe How to upload a docum	uta entry partion of your licence renewal. As a result of your previous selections, it may be necessary that you provide documentation. You r documentation which you wish FCNB to consider, ent:
 Place all files to be. Click the 'Browse' 'E Select the files; on button sthould now Repeat this process Once complete, up are listed. Add furth previously uploade. File name restrictly you upload. A file n 	ploaded in the same directory or folder on your computer, utton for a particular item to upload. A window to access files on your computer will appear, Browse to the folder containing your files, our computer fold down the CTLR My to select multiple files and dick "Open" in the window. The text box to the left of the "Browse" indicate the selected files. The selected files. The selected files is a selected file of the selected file of the selected file of the selected files. Device the selected files is a selected file of the selected file of the selected files. Device the selected file of the selecte
Additional documents	

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:

Insurance Licences			
FCNB Portal Home / My Insurance	Licences / Licence Renewal		
Licence Renew	al		
	82%		
Validate your rene	wal application		
You have completed the required d button to navigate back through the	ata entry for your licence renewal application. If you wish previous steps.	to review and/or edit any of your entries, you may use the "Previous"	
Once you are satisfied with the data must confirm your consent to share	entered, we ask that you confirm the validity of the data the information submitted with your employer/sponsori	entered below. Please note that before we can process your renewal, ing insurer.	you
After you validate your application,	you will be presented with options to pay the renewal fee,	, including online payment.	
After submission, you will receive an	email confirming receipt of your renewal application.		
 The information provided in this I authorize FCNB to share the infe 	renewal application is true and correct to the best of r rmation submitted in this renewal application with n	my knowledge and no material information has been omitted. * ny employer and/or sponsoring insurer. *	
Previous Next Close			

Figure 13

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

C FCNB		▲ joe Tester +			
Insurance Licences					
FCNB Portal Home / My Insurance Licences / Licence Renewal					
Licence Renewal					
	94%				
Fees and Payment					
Fee summary					
Description:	Fee				
Application / Renewal / Filing / Process fee:	\$25.00				
Total Fee:	\$25.00				
Payment Method: Pay online using Visa, MC, Amex or Interac deb () I will send reflexer payment to ECMB separate	t card				
 This serve of wearship payment to Period separate 					
Previous Next Close					

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:

🔁 FCNB		🔺 joe Tester -		
Insurance Licences				
FCNB Portal Home / My Insurance Licences / Licence Renewal				
Licence Renewal				
	94%			
Fees and Payment				
Receipt				
Transaction ID: 160090004 Transaction date: 11/15/2016 Applicant: Joe Tester Payment Method: Pay online using Visa, MC, Amex or Intera Payment status: Paid	debit card			
Fee details:				
Application / Renewal / Filing / Process fee:	\$25.00			
Total	\$25.00			
Download summary				

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:

FCNB Portal Home / I	My Insurance Licences					
My Insurance Licences						
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.