# **Quickstart Guide for Insurers**

July 2023



COMMISSION DES SERVICES FINANCIERS ET DES SERVICES AUX CONSOMMATEURS

# Introduction

This quickstart guide for insurer representative users of the <u>FCNB Portal</u> explains how to set up an administrative user account, create other users, and provides a brief introduction to the main features of the portal.

There are three types of insurer users:

- Administrative can create other users and approve sponsorship requests
- Approver can approve sponsorship requests
- Reviewer (optional) can complete a preliminary review of an application if an insurer prefers to split the sponsorship request review process into two steps

Please consult the <u>FCNB Portal FAQ</u> for additional guidance and resources.

### Setting up an administrative insurer account

Administrative insurer user accounts must be first set up by FCNB IT staff. To do so, please send an email request to <a href="mailto:support@fcnb.ca">support@fcnb.ca</a>, and provide the following information:

- The full name of the administrative contact
- The email address of the administrative contact
- The full corporate name of the insurance company (sponsoring insurer)
- Particulars of whether the insurance company is a "life" or "other than life" insurer or both

Once the request is processed, the administrative contact will receive the following email:

	FCNB Portal Invitation / Invitation au portail de la FCNB
	FCNB Portal Messaging
	Invitation code: 6766368e-9905-4224-8ded-1eef8625c6ef
	Click the link below to be directed back to the FCNB Portal to complete the account creation process.
<b>→</b>	Complete Registration
	Code d'invitation: 6766368e-9905-4224-8ded-1eef8625c6ef
	Cliquez sur le lien ci-dessous pour retourner au portail de la FCNB et poursuivre la création de votre compte.
$\rightarrow$	Terminer le processus d'inscription

Select the link in your language of choice to begin creating an account.

<b>FCNB</b>	Q English -
	Help
Create Acco	punt
Please create an account l	by filling in the following fields. A password must be at least 8 characters in length and must contain at least one non-alphanumeric character.
* Email	example@email.com
* Password	
* Confirm Password	
* Language Preference	English ~
	Sign Up

Fill in the required fields and select *Sign Up* to proceed. This will open the Profile page:

<b>O</b> FCNB		<b>A</b> +
		Help
FCNB Portal Home / Profile		
Profile		
R	In order to use the online system we require certain p your contact information (home address, personal you wish to create. Please note: The 'Unique identification number' field history to your portal profile. If linking is necessary, th you by FCNB. Your Information Title	ersonal information as set out below. <b>Please provide</b> ( <b>phone</b> ). Please also select the type(s) of account(s) is used to link any existing New Brunswick licensing et Unique identification number will be provided to
	First name *	Second Name/Initial
	Last name *	Date of Birth (DD/MM/YYYY)
		2/8/2023

Complete all required fields on this page and check the box agreeing to the user agreement at the bottom of the page (select the blue text to read the agreement first).



Note: The account type is pre-selected, do not select any other account types at this time. Select *Update* when ready to proceed.

## For Administrative users only:

Select the Insurer Administration link in the top grey menu bar.

<b>FCNB</b>	🔔 First Name Last Name -
Insurer Administration Insurer Sponsorship Review	нер
FCNB Portal Home / Profile	
Profile	
First Name Last Name	In order to use the online system we require certain personal information as set out below. Please provide your contact information (home address, personal phone). Please also select the type(s) of account(s) you wish to create.
Profile Change Password	Please note: The 'Unique identification number field is used to link any existing New Brunswick licensing history to your portal profile. If linking is necessary, the 'Unique identification number' will be provided to you by FCNB.
	Your Information
	Tide

Your insurer should be listed at the bottom of the page. Select *Edit Users* to display the Users page for the selected insurer:

Errst Name Last Name -
Insurer Administration Insurer Sponsorship Review Help
FCNB Portal Home / Insurance Company List
Insurance Company List
From this page you can view insurer information (such as its primary and compliance contacts) as well as administer the users assigned to review and/or approve sponsorship of licence applications on behalf of a particular insurer.
Click on the "Edit Users" button to administer users, or the "View Insurer" button to view insurer information.
If a particular insurer is not listed, you should contact that insurer's portal administrator and ask them to add you as a reviewer or approver. If you are not sure who this is, please email or call FCNB staff, who may be able to assist you.
Please note that insurer licence applications and renewals are not done via the online portal. Please contact FCNB staff (insurance.licensing@fcnb.ca) for additional information.
Search Q
Insurer 🕇
Insurance Company Name Edit Users View Insurer

The yellow box provides an explanation of the types of users. Select *Add* to add a new user. Provide an email address and select the user type for each user. Once added, the new user will be listed on the Users page. The user will receive an email and will need to create an account to use the portal. From this page you can also modify and remove users.

#### **Insurer Sponsorship Review**

Once an insurer user has completed their account set up, they can proceed to access licence applications submitted for the insurer. Select *Insurer Sponsorship Review* in the grey menu bar. This will open the following page:

C F	CNB						L First Na	me Last Name +
Insurer Admi	nistration [	isurer Sponso	ship Review					Help
FCNB Portal	tome / Insura	nce Company	Licence Applications					
Insura	nce C	ompa	ny Licence A	pplicatio	ons			
Below is a lis help you nav Status • Draft • Subm • Reney • Reiget Insurer(s) to di All	t of insurance ii igate this list: - Application ha itted to Insure: r Requires Mo litted to FCNB - val Approved - Reviewed by F ced - Application splay	cence applicat s been started r - Application re <b>Informatic</b> Application is Renewal applica CNB - Applicat has been reju	ions in which the applicant has in ; however, not completed. Is pending review and approval In a - The sponoring insurer is see submitted to FCNB for review. P cation has been reviewed by FCN ion is in the review process. ctted. Please check your email fo	dentified your insur by the sponsoring in king further inform lease note: Your a IB. Please note: Yo r correspondence.	er as its sponsor. Ple Isurer, lation from the appli pplication will not I ur licence will not I	ase take note of cant. se reviewed unt be issued until p	the following status de il payment has been reco ayment has been reco Search	finitions to eccived sived
Transaction ID	Current Submission Date 🕇	Contact	Licence Type	Sponsoring Insurer	Status	Fee status	Assigned Insurer User	Reason For Application
230046078	17/7/2023		Level 1 General Insurance Agent	FCNB Test Insurer - OTL	Submitted to FCNB	Paid		New Licence Application
230045103	7/7/2023		Level 1 General Insurance Agent	FCNB Test Insurer - OTL	Submitted To Insurer	Not Paid		New Licence Application

All submitted applications will be listed. Detailed instructions and guidance is available in the yellow text box on each page.

To take action on an application, select the link in the Transaction ID column to open the Licence Application Review page.

230045103 7/7/2023 Level 1 General Insurar	nce FCNB Test Submitted To	Not Paid New Licence
Agent	Insurer - OTL Insurer	Application

From here you will be able to view the submitted application, download a copy of the application or take one of the actions listed below. You can add notes to the application and select or change the user assigned to review or approve the application. For either of these updates you must save your changes.

#### Completing the review of an application

Review the entire application to determine whether sponsorship will be approved, or if more information is required. To avoid having applications returned by FCNB due to incomplete details, the approver should pay special attention to the following:

- Criminal record checks must be provided by a police agency or one of <u>FCNB's</u> <u>approved providers</u> (for new applicants or those who have not held an insurance licence with FCNB within the past 12 months)
- Agency/firm details section only those who are employed by the insurer should select the box that states they work for the insurer
- Employment information should clearly list current employment and at least five years of employment history
- Regulatory history should include licence history with updated expiry dates, as required by their employment
- Errors and Omissions coverage meets the requirements of <u>Rule INS-001</u> Insurance Intermediaries Licensing and Obligations
- Ongoing investigations, pending legal actions, or disciplinary actions full details are provided
- Proof of education must show that the individual meets the requirements for the licence selected

	l	Save	Approve	More Information Required	Reject	Back	Download Statement	Statement
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Application actions:

**Approve**: Approve the sponsorship request (if you are a reviewer, approve the initial review of the application).

**More Information Required**: If you require additional information from the applicant or if the applicant has selected the wrong sponsoring insurer.

**Reject**: Reject the application for sponsorship. Once an application has been rejected, the applicant is not able to make any updates to the application.

Back: Navigate back to the list of applications.

#### **More Information Required**

Once you select *More Information Required*, you must specify the information required (e.g., additional details, or supporting documents). After selecting *Confirm* the application will be returned to the applicant in *Insurer Requires More Information* status and they will be notified via email. The applicant can sign in to the portal, make the appropriate updates and resubmit the application.

required:
j.

## Reject

Once you select *Reject,* you must provide the reason the application is being rejected. After selecting *Confirm* the application will be returned to the applicant in *Insurer Rejected* status and they will be notified via email. The applicant can sign in to the portal to see the reason for rejection.

Reject Sponsorship Request	×
Please enter the reason for rejection:	
	Confirm Cancel

# Withdrawing/terminating Sponsorship

It is possible to withdraw applications that have been approved for sponsorship by an insurer, or approved by FCNB, by selecting *Request Withdrawal of Sponsorship* at the bottom of the Licence Application Review page.



The following page will appear:



After selecting *Confirm*, you must provide details of the reason for the withdrawal request.

If the application has been approved by the sponsor, but not yet approved by FCNB, the following page will appear:

Request Sponsorship Withdrawal	
50%	
Reason for withdrawal request	
Please provide details of why you are seeking to withdraw sponsorship of this applicant.	
Details *	
	le
Submit Close	

After submitting the reason for withdrawal request, the application will be set to *Sponsorship Withdrawal Requested for Application* status.

If the application has been approved by the sponsor, and also approved by FCNB, the following page will appear:

CNB Portal Home / Reason for Withdrawal Request	
eason for Withdrawal Request	
50%	
icence sponsorship termination reques	t
Please identify the reason(s) for your sponsorship withdrawal request (please chect appear.	all that apply). If you select 'Other', please provide details in the text box which will
erson requesting termination	
onsor representative name *	Sponsor representative phone number *
onsor representative email *	
mination date (DD/MM/YYYY) *	
16/6/2023 III	
caeson for the termination (please select all that apply) Coercion Conflict Of Interest Forgery Faud Lack Of Competence Licensing Violation Misappropriation Of Client Funds Misrepresentation Money Laundering Poor Products - Client Suitability Untrustworthiness Other	

After submitting the reason(s) for the withdrawal request, the application will be set to *Sponsorship Withdrawal Requested for Licence* status.