

Insurance Licence Renewal Guide

June 2023

FINANCIAL AND
CONSUMER SERVICES
COMMISSION



COMMISSION DES SERVICES
FINANCIERS ET DES SERVICES
AUX CONSOMMATEURS

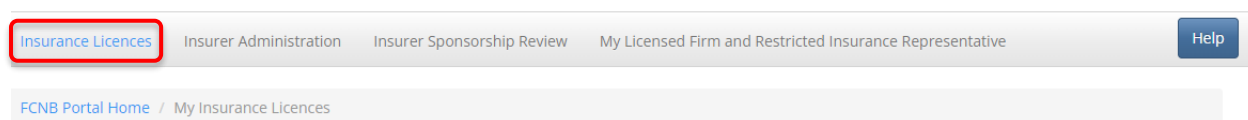
Introduction

This is a guide to help Agent, Adjuster and Broker licensees complete a licence renewal in the FCNB portal.

This guide assumes that you have created a portal account and linked your licence(s). If you have not done this, please follow the steps outlined in the [Portal Basics Quickstart Guide](#).

Access your My Insurance Licences page

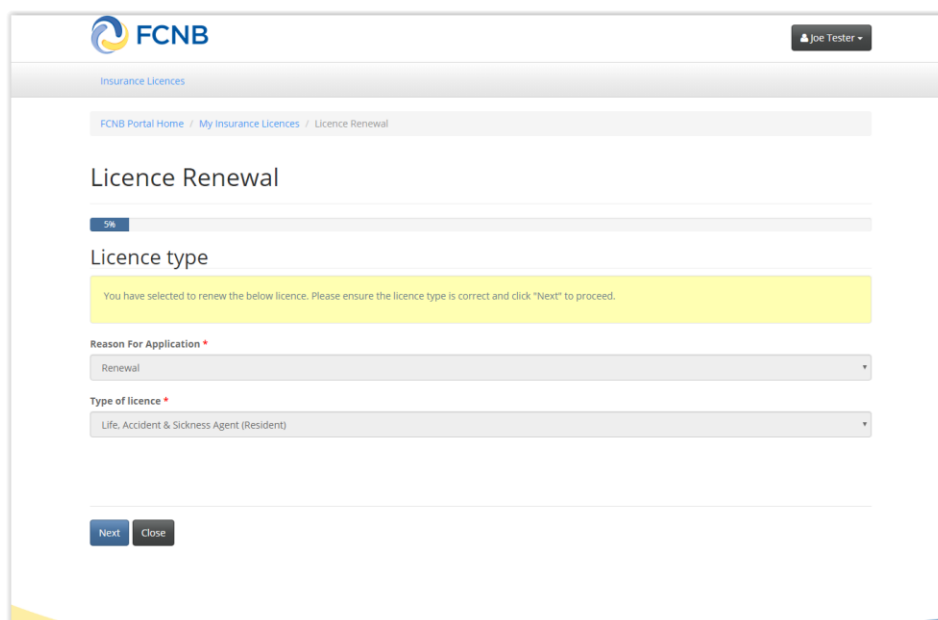
After logging in, select the *Insurance Licences* link in the top menu to display your licences.



To start an online renewal, select *Renew* next to the licence you want to renew to begin the renewal application process.

Transaction ID ↑	License Number	Licence Type	Status	Fee	Process Type	
170022047	170022047	Insurance Adjuster Level 2	Approved by FCNB	Unpaid	Licence Application	<div>Manage</div> <div>Renew</div>

Confirm the type of licence to be renewed.



Select *Next* to proceed to the Agency, managing general agent or adjusting firm details page.

0%

Agency, managing general agent or adjusting firm details

Enter the information for the agency, managing general agent, or adjusting firm that you represent. If you represent multiple organizations, please add them all.

If you are an **agent or adjuster** that works directly for your sponsoring insurer, check the box below.

If you are an **adjuster** 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 am employed directly with the insurer

☐ I intend to conduct business as a licensee through or on behalf of an agency, brokerage, firm or corporation.

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

Next

Close

NOTE:

- It is no longer required to obtain separate licences of the same type for different agencies or licensed firms. Under the new system, you will need only one licence of a particular type which will reference all your agencies and licensed 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.


Follow the instructions and review the information to ensure it reflects your current agency or licensed firm status.

If an agency or licensed firm listed is no longer applicable or the address is incorrect, select the down arrow button on the right and select *Delete* to remove it.

To add a licensed firm, select *Add*.

A screenshot of a web application showing a 'Create' modal window titled 'Licensed Firms'. The modal has a search bar with a magnifying glass icon and a 'Submit' button. The background shows a blurred view of the main application interface with various sections like 'Licence', 'Agency', and 'Please list out all'.

Enter the name of your agency or licensed firm into the search bar and select it from the list, then select *Submit*. Your agency or licensed firm will now appear in the list. If your agency or licensed firm is not yet registered, check the *My Agency / Licensed Firm is not yet registered* box and provide the name of the agency or firm you are associated with. Once all information is correct, select *Next* to proceed to the Sponsoring insurer page.


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

Review the sponsoring insurer listed to ensure it is correct. Select 'No' or 'Yes' to indicate whether your sponsoring insurer has changed. If there is a change, or no sponsoring insurer is listed, select your sponsoring insurer from the drop down list. If your sponsoring insurer is not listed, advise your sponsoring insurer and ask them to contact FCNB at insurance.licensing@fcnb.ca to create an account. Once your sponsoring insurer is properly displayed, select *Next* to proceed to the Trust account details page.

21%

Trust account details

Our records indicate that you have declared your use of trust accounts as set out below.

If your situation has changed, please select "Yes" below and update the information by editing the appropriate entry or entries as required:

- To add a new trust account, click the blue "Add" button.
- To edit or delete a trust account in the list, click the small black button on the right of an entry and select Edit or Delete as appropriate.
- If you (or your agency/brokerage) no longer receive or hold money in trust for an insurer or insured, delete all entries listed and then select the "I do not receive or hold money in trust for an insurer or insured (for example: funds are submitted directly to the insurer by the client)" option.

If there have been no changes, ensure "No" is selected below and then click "Next" to proceed.

Has your use of trust accounts, as set out below, changed?

☒ No
 ☐ Yes

Please select one of the following two options

☐ The firm does not receive or hold money in trust for an insurer or insured.

☒ The firm receives money in trust for an insurer or insured.

Add

Trust Institution ↑

Trust Phone

There are no records to display.

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Close

Follow the instructions and add or update the required information to reflect your current trust account status, in the same manner as the Agency, managing general agent or adjusting firm details page. Select *Next* to proceed to the Regulatory and licensing details page.

26%

Regulatory and licensing details

Our records indicate that your regulatory and licensing details are as set out below. If your licensing status has changed, please answer "Yes" below. If there have been no changes, ensure "No" is selected.

Please confirm that **since your last licence was issued, you have not been** subject to any regulatory action as set out below. 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.

Click Next to proceed.

Please note: For any licence(s) listed, the new 'Home Jurisdiction' field must be reviewed and updated (as required) using the Edit option.

Since your last licence was issued, have your regulatory and licensing details changed? *

☒ No ☐ Yes

☒ I do not currently hold an insurance licence in another jurisdiction and I have not been previously licensed to conduct insurance business in New Brunswick or elsewhere.

Since your last licence was issued have you been subject to any of these regulatory actions? *

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, or are you aware that you are currently the subject of an investigation by a regulatory body in either Canada or the U.S.

☒ No ☐ Yes

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Next

Close

Follow the instructions and review the information. To add licences held in other jurisdictions, please uncheck the *I do not currently hold ...* box.

Once your current status is accurately displayed, select *Next* to proceed to the Judgments page.

31%

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

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Next

Close

Follow the instructions in the yellow box and repeat the process while proceeding through the Criminal convictions, Bankruptcy or Consumer Proposal and Dismissal pages. Proceed to the Other business activity or 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

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, select *Add* to provide the requested information. Select *Next* to proceed.

Continue completing any additional steps, depending on the type of licence being renewed, until you reach the Documents page.

73%

Documents

You have completed the data entry portion of your licence renewal. 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.

Errors and Omissions Insurance coverage

Browse...

Please upload additional documents, if any.

Browse...

Upload

Previous Next Close

Follow the instructions and upload any required documents. Once all documents have been uploaded, select *Next* to proceed to the Validate your renewal application page.

78%

Validate your renewal application

You have completed the required data entry for your licence renewal application. 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 renewal, you must confirm your consent to share the information submitted with your employer/sponsoring insurer.

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. Please note that once your application is submitted, it cannot be changed.

Please ensure all your information is correct. If you are missing any information, this will delay the processing of your licence application. Please note that you are not able to conduct any business in insurance in New Brunswick without a valid licence

☐ 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 share the information submitted in this application with my employer and/or sponsoring insurer. *

☐ I understand that payment for the renewal of this licence must be received in order for the licence to be issued. *

Previous

Submit

Close

Follow the instructions and check the three checkboxes to validate your renewal. Select *Next* to proceed to the payment page.

89%

Fees and Payment

The total amount due for this application or filing is set out below. You have the option to pay online or send or deliver payment separately. Select the manner in which you wish to pay and then click 'Submit'.

Please note:

- If you select to send or deliver payment separately, you will be redirected to a page to download your statement. Please include a copy of the statement with your payment so it can be properly credited to your account. If paying by cheque, make cheque payable to The Financial and Consumer Services Commission. Send or deliver payment to: 200-225 King Street, Fredericton NB E3B 1E1.

Fee Summary

Test Morgan Daye - Level 1 General Insurance Agent

Payment status: **Not Paid**

Transaction ID: 230042991

Transaction date: 6/28/2023

Fee details:

Base Fee	\$125.00
Total	\$125.00

Payment Method:

☒ Pay online using Visa, MC or Amex

☐ I will send or deliver payment to FCNB separately

Previous

Next

Close

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

If you selected to pay online, you will be redirected to a Moneris page to enter your payment information after which you will be led to a Fees and Payment summary page.

If you selected to send payment separately, you will be led directly to the Fees and Payment summary page.

89%

Fees and Payment

Please download a copy of the statement for this transaction by clicking the button below. If you have paid online please retain it for your records. If you selected to send or deliver payment separately please be sure to include a copy of the statement with your payment.

Please note that you will always be able to download a copy of a statement for a particular application or filing from the "Manage" page.

Once you have downloaded the statement, click 'Done'.

Fee Summary

Test Morgan Daye - Level 1 General Insurance Agent

Payment status: Not Paid

Transaction ID: 230042991

Transaction date: 6/28/2023

Fee details:

Base Fee	\$125.00
Total	\$125.00

Download Statement

Previous

Next

Close

Note: You can download a statement for your records from this page. **If you are paying separately this document must accompany your payment in order to be processed.** You can also access this summary later, from the *Manage* button for the submitted renewal.

Select *Next* and then *Submit* to complete your licence renewal. This will bring you back to the My Insurance Licence page, where your renewal application will now be displayed.

FCNB Portal Home / My Insurance Licences

My Insurance Licences

Add

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

What happens after I submit my renewal?

You may view the status of your renewal application on the My Insurance Licences page (refer to the **status** column).

Once your renewal application is submitted it will be reviewed by your sponsoring insurer (an Adjuster licence does not require sponsorship). This review will result in one of the following outcomes:

- If your application was properly completed and raises no issues it will be approved by your sponsoring insurer, then moved to *Submitted to FCNB* status.
- 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.
- 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 selecting *Manage*).
- 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.
- If your application is complete, but you do not meet the requirements for continued licensing, you will receive a letter advising that the Superintendent of Insurance intends to reject your renewal application. You have certain rights in this case, details of which will be provided to you in the letter.

Please do not call our office to check on the status of your application unless you believe there is an issue with the submission. Refer to the My Insurance Licences page of the FCNB Portal to verify your application's status.

For questions about this process, please email insurance.licensing@fcnb.ca.