Quickstart Guide for Insurers

July 2023

Introduction

This quickstart guide for insurer representative users of the Commission's Portal 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
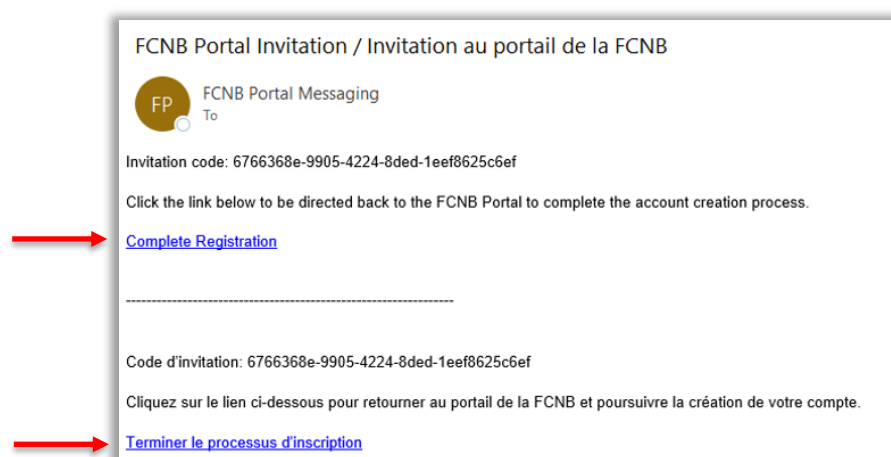
Please consult the Portal FAQ for additional guidance and resources.

Setting up an administrative insurer account

Administrative insurer user accounts must be first set up by Commission IT staff. To do so, please send an email request to support@fcnb.ca, 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:

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

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

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).

Account Type

- ☐ Pension Plan Representative (register pension plans and other filings)
- ☐ Register Standard Contracts and Amendments (Trustee)
- ☐ LIF to RRIF Transfer Applications
- ☐ Mortgage Brokerage
- ☐ Mortgage Broker Associate
- ☐ Insurance Registrant (apply for a licence)
- ☐ Agency/MGA/Firm/Restricted Insurance Rep
- ☑ External Organization Administrator
- ☐ External Organization Authorized User
- ☐ Payday Lender Representative
- ☐ Direct Sellers Licencing Applicant
- ☐ Real Estate

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.

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

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First 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   [🔍]

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:

First Name Last Name ▾

Insurer Administration   Insurer Sponsorship Review   Help

FCNB Portal Home / Insurance Company Licence Applications

Insurance Company Licence Applications

Below is a list of insurance licence applications in which the applicant has identified your insurer as its sponsor. Please take note of the following status definitions to help you navigate this list:

Status

- **Draft** - Application has been started; however, not completed.
- **Submitted to Insurer** - Application is pending review and approval by the sponsoring insurer.
- **Insurer Requires More Information** - The sponsoring insurer is seeking further information from the applicant.
- **Submitted to FCNB** - Application is submitted to FCNB for review. **Please note: Your application will not be reviewed until payment has been received**
- **Renewal Approved** - Renewal application has been reviewed by FCNB. **Please note: Your licence will not be issued until payment has been received**
- **Being Reviewed by FCNB** - Application is in the review process.
- **Rejected** - Application has been rejected. Please check your email for correspondence.

Insurer(s) to display

All   ▾   Search   [🔍]

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 Insurance Agent | FCNB Test Insurer - OTL | Submitted To Insurer | Not Paid | New Licence 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 the Commission 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 the Commission's approved providers (for new applicants or those who have not held an insurance licence with the Commission 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 Rule INS-001 *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

| Save | Approve | More Information Required | Reject | Back | Download Statement | Statement |

Application actions:

Approve: Approve the sponsorship request (if you are a reviewer, approve the initial review of the application).
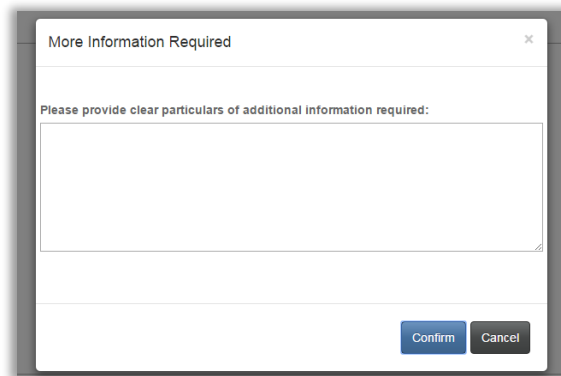
More Information Required: If you require additional information from the applicant or if the applicant has selected the wrong sponsoring insurer.

Reject: Reject the application for sponsorship. Once an application has been rejected, the applicant is not able to make any updates to the application.
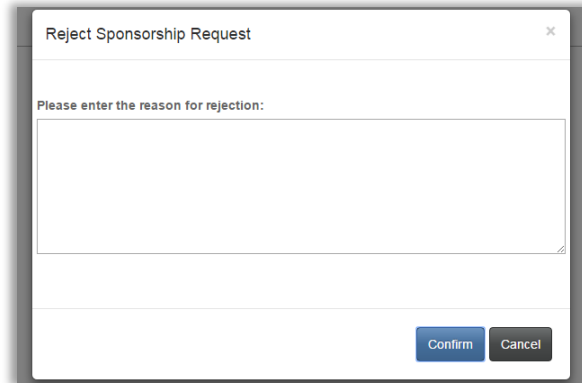
Back: Navigate back to the list of applications.

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.

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.
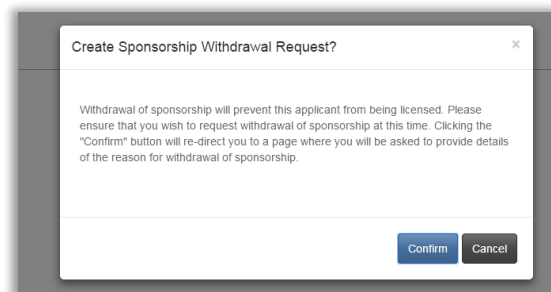
Withdrawing/terminating Sponsorship

It is possible to withdraw applications that have been approved for sponsorship by an insurer, or approved by the Commission, 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 the Commission, the following page will appear:

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 the Commission, the following page will appear:

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