

# A User Guide to Assist with the Reporting of Unlicensed Premium Taxes.

[fcaa.gov.sk.ca](http://fcaa.gov.sk.ca)

January 2020





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# Introduction

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This is a guide to using the Financial and Consumer Affairs Authority (“FCAA”) online portal called the “Registration and Licensing System” (“RLS”). It explains how to create an account and provides instructions for companies that need to report and submit unlicensed premium tax.

RLS is a secure environment that allows you to report unlicensed premium tax once or several times if needed. Through RLS you can report, make payments and view correspondence.

RLS uses the concept of primary owner for a company. There can only be one primary owner. The primary owner can establish one or more delegates, who have the same access as the primary owner except a delegate cannot add additional delegates, and does not receive RLS generated email correspondence.

All submissions made through RLS are subject to review and approval by the Director, Insurance and Real Estate Division (the “Director”) and the Director may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

If you require additional guidance on the functionality of RLS, please review our publication “Registration and Licensing System (RLS) Basics” It is available on our webpage and while general in nature, the RLS Basics Guide will assist users to fully learn and utilize the functionality of RLS.

RLS should be accessed using Google Chrome, Microsoft Edge, Internet Explorer 11 or Mozilla Firefox browsers. Other browsers may result in the system not performing properly.



*Please note that all images shown in this guide are for illustration purposes only and may not be an exact representation of the RLS online portal.*



# General Navigation

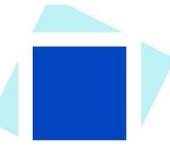
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In addition to the guidance that you will find the RLS Basics Guide, this page provides the very basic RLS navigation tips.

## General Navigation Tips

- ✓ To proceed to the next step in the submission, Click “Next”  found at the top of the right-hand corner of the most submission screens. Your page will be saved automatically.
- ✓ As you save and/or exit a screen, the following message will appear if your details have been saved successfully:  

- ✓ To go back to a previous step in the submission, click “Prev”  found at the top of the right-hand corner of the screen. Your page will be saved automatically.
- ✓ For additional help, review any “information bubbles”  and instruction text boxes found throughout the submission screens.
- ✓ You can also press “Save”  to save the entries you have made on the screen. In addition, where a screen performs calculations, in most situations, you will be asked to click “Save” to perform the calculations.



# Register a New Account

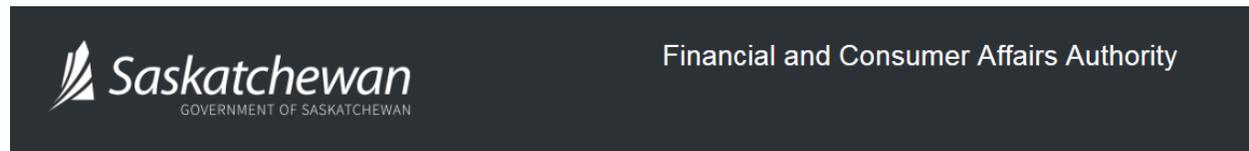
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To access the RLS login page, go to <https://fcaa.saskatchewan.ca>

Here you can:

- Login using an existing username and password;
- Register a new account by clicking the 'Register' button; and
- Reset your password using the "Forgot your password?" link.

1. From the RLS login screen, click "Register".



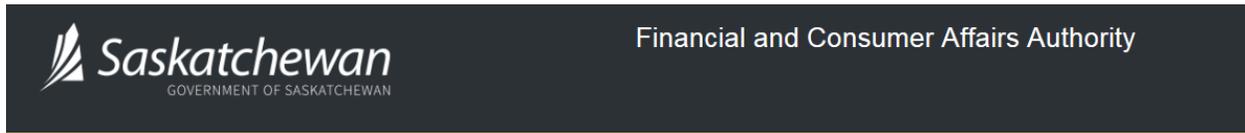
## FCAA Registration and Licensing System



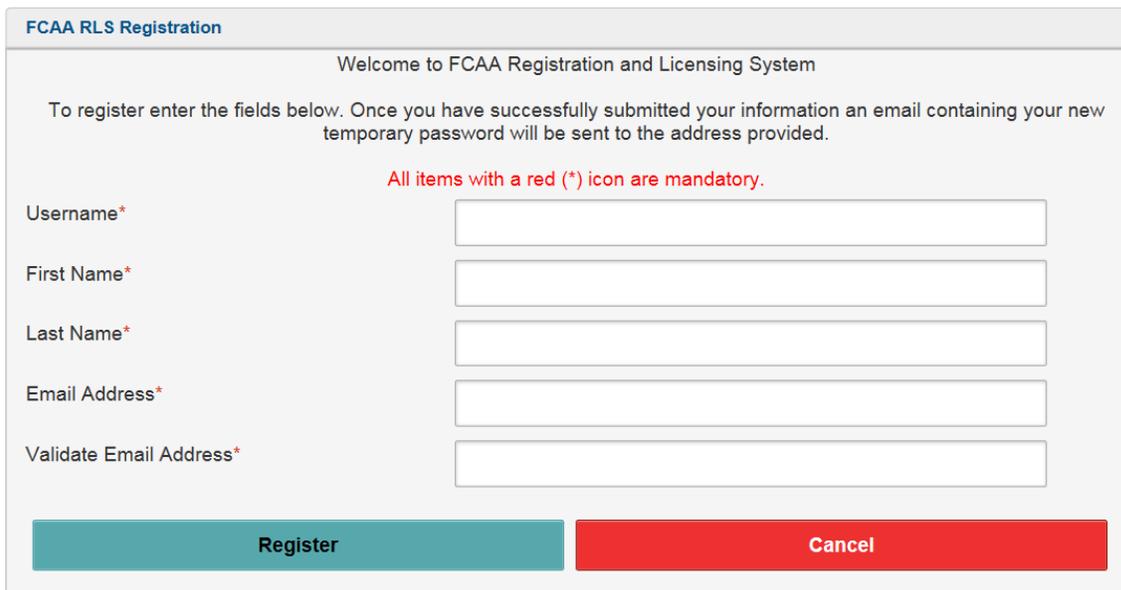
The screenshot shows the "Welcome to FCAA RLS" login page. It contains two input fields: "User ID" and "Password". Below these fields are two buttons: a teal "Login" button and a grey "Register" button. A red arrow points to the "Register" button. At the bottom left, there is a link for "Forgot your password?" and a small circular icon on the right.



2. The following screen will appear:



## FCAA Registration and Licensing System

The screenshot shows a registration form titled 'FCAA RLS Registration'. It includes a welcome message, instructions, a list of mandatory fields (Username, First Name, Last Name, Email Address, and Validate Email Address), and two buttons: 'Register' and 'Cancel'.

**FCAA RLS Registration**

Welcome to FCAA Registration and Licensing System

To register enter the fields below. Once you have successfully submitted your information an email containing your new temporary password will be sent to the address provided.

All items with a red (\*) icon are mandatory.

Username\*

First Name\*

Last Name\*

Email Address\*

Validate Email Address\*

**Register** **Cancel**

Enter your information including a username, your first and last name, your email address and validate your email address.

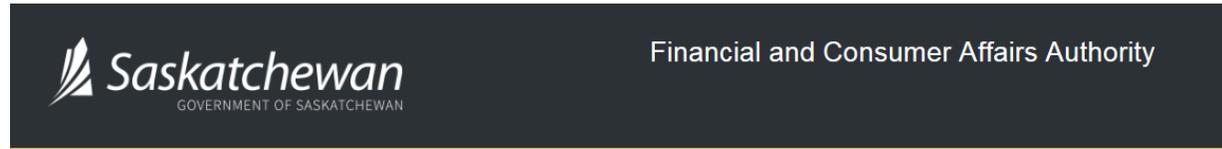
Please ensure the email address you submit is secure and that it is checked regularly as all notices from RLS will be sent to this email address. To ensure that you receive all of your RLS account information and communications, please whitelist the RLS email address [fcaarls@gov.sk.ca](mailto:fcaarls@gov.sk.ca).

Once you have entered your information, click “Register”.

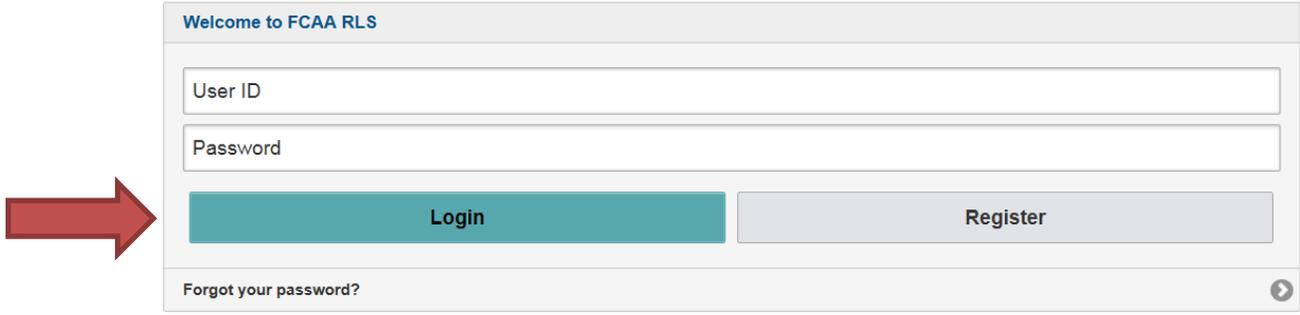
A temporary password will be emailed to you using the email address that you registered with.



3. You will be brought back to the RLS Login Screen.



## FCAA Registration and Licensing System

A screenshot of the FCAA RLS login interface. It features a header "Welcome to FCAA RLS". Below this are two input fields: "User ID" and "Password". At the bottom of the form are two buttons: "Login" (highlighted in teal) and "Register" (grey). A red arrow points to the "Login" button. At the very bottom, there is a link "Forgot your password?" with a right-pointing arrow icon.

Access the email address you registered to view the system generated password to log-in. Enter your User ID (i.e., your Username that you used to register) and enter the system generated temporary password.

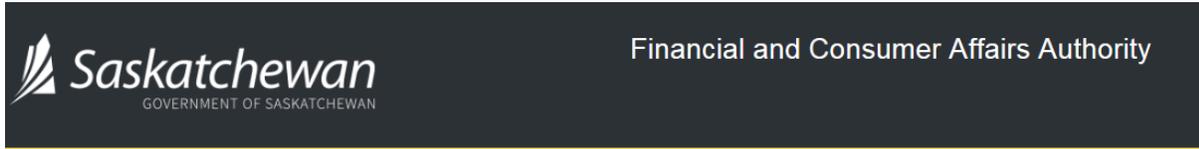
Make sure that you enter the password as it appears in the email or you will not be able to login. If you enter the password incorrectly, wait for the timer to finish counting down before trying again. After three tries, you will be locked out for 5 minutes and may need to reset your password.

Click "Login".



4. RLS will ask you to change your password when you first login.

The following screen will appear:



## FCAA Registration and Licensing System

**Password Expired**

The password on your account has expired. Please use this form to change your password.

Passwords must be at least eight characters in length and include one uppercase letter, one lowercase letter and one number. All special characters are allowed.

Current Password

New Password

New Password (Confirm)

Enter the system generated temporary password as the “current password” and enter a new password. Confirm your new password by entering it again.

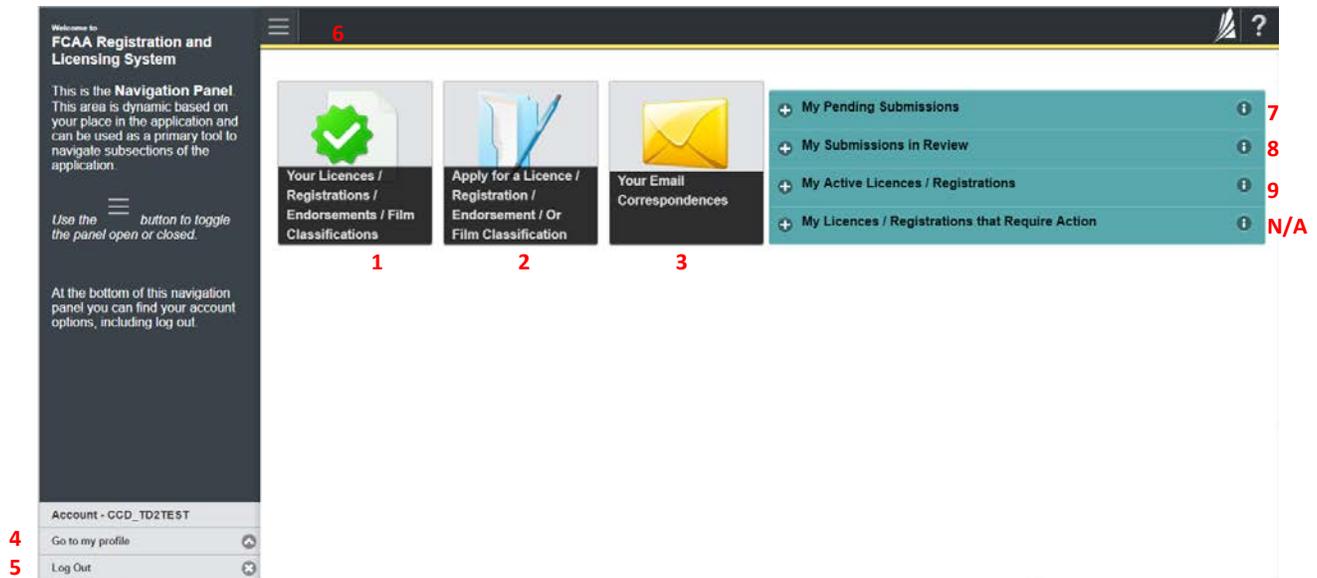
Click “Change Password”.

Once you change your password, you will be brought to your RLS home screen.

# Navigating the Home Screen

In addition to the guidance that you will find the RLS Basics Guide, this page provides a summary of your RLS home screen basic navigation.

**IMPORTANT:** The language used in RLS reflects that it is a licensing/registration system for all of FCAA. It is not specific to unlicensed insurance premium tax submissions.



## Dashboard Buttons

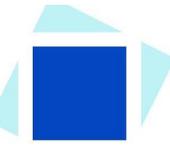
1. “Your Licences” button allows you to view all of the unlicensed insurance premium tax submissions you have made.
2. “Apply for a Licence” button allows you to make unlicensed premium tax submissions.
3. “Your Email Correspondences” button allows you to view correspondence documents.

## Navigation Panel

4. “Go to my Profile” allows you to view your RLS account information.
5. “Log Out” allows you to log out of RLS.
6. To hide or show the navigation panel on the left hand side of the screen, click the .

## Portals

7. “My Pending Submissions” includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned to you by our office for more information.
8. “My Submissions in Review” portal list includes all submissions that you have successfully submitted to FCAA for review.
9. “My Active Licences/Registrations” lists your submissions.



# Submit an Unlicensed Insurance Premium Tax Report

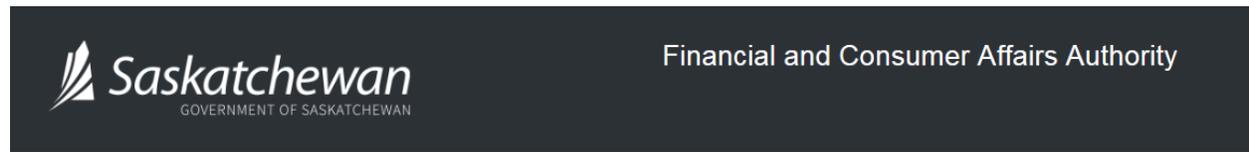
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Before you begin, please ensure you are familiar with *The Insurance Act* (the “Act”) and *The Insurance Regulations* (the “Regulations”) which outlines the requirements for obtaining and reporting insurance through an unlicensed insurer.

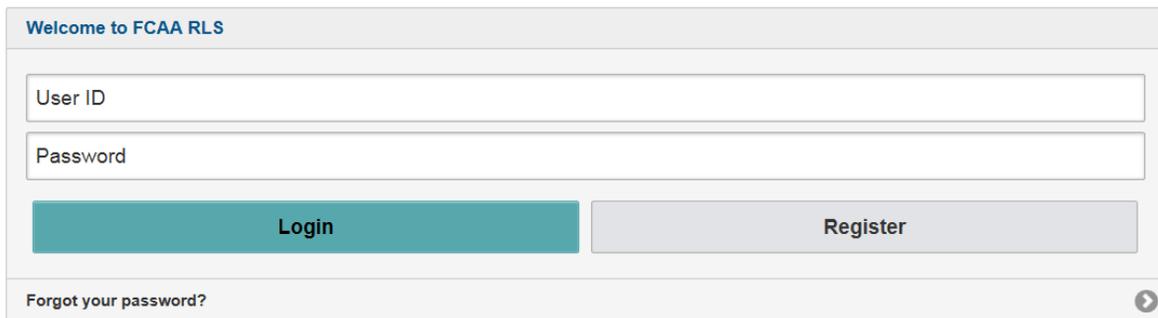
In order to proceed with your submission, you will need to have an RLS account. If you do not have an account, you will need to register one.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the submission and return to it as you need to. You can continue to make changes to your submission until you submit it to our office. If you need to make changes once submitted, please contact our office (see the “Contact Us” in this guide).

1. To access the RLS login page, go to <https://fcaa.saskatchewan.ca>



## FCAA Registration and Licensing System



The screenshot shows the login interface for the FCAA RLS system. At the top, it says "Welcome to FCAA RLS". Below this are two input fields: "User ID" and "Password". Underneath the input fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" with a right-pointing arrow icon.

Enter your User ID and Password and click “Login”. You will be brought to the RLS home screen.

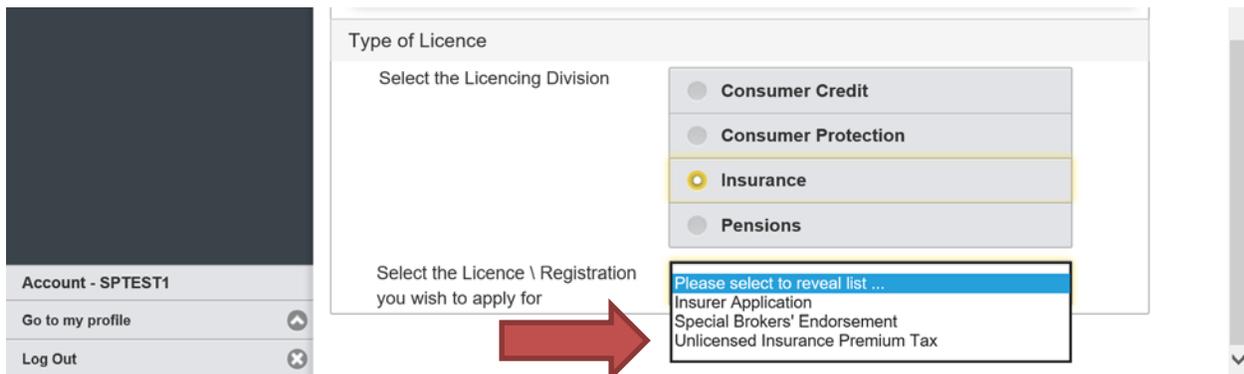
2. Click on the "Apply for a New Licence" button.



3. Select "Insurance" as the Licensing Division.



4. Select "Unlicensed Premium Tax" from the dropdown menu.



5. The “Before You Begin” section will appear. It provides you with additional information about obtaining insurance from an unlicensed insurer and the reporting required.

You can print this page from your browser if you need to reference it.

**License Selection**

Select the Licence \ Registration you wish to apply for: **Unlicensed Insurance Premium Tax**

### Before You Begin

Welcome to the FCAA's Registration and Licensing System (RLS). This system allows insureds to report insurance purchased from unlicensed insurers and to pay the unlicensed premium tax.

**Authority:**

Pursuant to section 6-2 of *The Insurance Act* (the "Act") every person who effects a contract of insurance with an unlicensed insurer is required to pay to the Superintendent of Insurance ("Superintendent") a tax of 10% of the premium paid or payable.

**Process:**

Where a contract of insurance with an unlicensed insurer is effected without the assistance of a Special Broker the unlicensed premium tax is to be submitted to the Superintendent by the insured, along with a return providing the particulars of the insurance contract, reasons why the insurance could not be obtained from a licensed insurer, and a description of the attempts at securing insurance with a licensed insurer. The RLS system will help you prepare this report and make arrangements for payment of the taxes owing.

**Timing**

While the Act requires the return and tax to be submitted "forthwith" upon entering the contract, the Superintendent has determined that 30 days is an acceptable time period from the date the contract was entered into.

**Questions:**

If you have any questions, please contact:  
Insurance and Real Estate Division  
Financial and Consumer Affairs Authority  
601-1919 Saskatchewan Drive  
Regina SK S4P 4H2  
Email: [fid@gov.sk.ca](mailto:fid@gov.sk.ca)  
Telephone: (306) 787-6700  
URL: <http://fcaa.gov.sk.ca/regulated-businesses-persons/businesses/insurance-companies>

**Other reporting requirements:**

**NOTE:** In addition to the tax required by Section 6-2 of *The Insurance Act*, the Revenue Division of Saskatchewan Finance has additional reporting and tax requirements. For information, they may be contacted at 2350 Albert Street, Regina, S4P 3V7, telephone (306) 787-6645, or <https://www.saskatchewan.ca/business/taxes-licensing-and-reporting/provincial-taxes-policies-and-bulletins/insurance-premiums-tax>

**After you submit:**

Once you have completed your submission it will be reviewed by FCAA. You may be contacted to provide additional information in order to complete the review process. Your timely response to these requests will ensure the review of your submission is not delayed. You will be advised of the progress of your submission electronically by e-mail. Any correspondence you receive from FCAA will direct you to return to the License Management System to ensure the security of your information. For security, remember that we will never ask you for your user name or password.

**Terms of Use:**

The Financial and Consumer Affairs Authority of Saskatchewan ("FCAA") is a regulatory body comprised of different divisions ("Regulatory Divisions") that administer a number of regulatory programs pursuant to various legislation and regulations ("Regulatory Laws"). By accessing this system, including providing or submitting any information ("Information"), I acknowledge, recognize and understand that any and all information I provide to FCAA and/or any of its Regulatory Divisions may be used, disclosed or shared by FCAA or any of its Regulatory Divisions as authorized by Regulatory Laws or other applicable laws, including the sharing of the information amongst the different Regulatory Divisions.

If you have any questions, please contact:  
Insurance and Real Estate Division  
Financial and Consumer Affairs Authority  
601-1919 Saskatchewan Drive  
Regina SK S4P 4H2  
Email: [fid@gov.sk.ca](mailto:fid@gov.sk.ca)  
Telephone: (306) 787-6700  
URL: <http://fcaa.gov.sk.ca/regulated-businesses-persons/businesses/insurance-companies>

**I Acknowledge**

Click “I acknowledge”.

6. You will then be brought to the first step of the report.

## Step 1 - Event

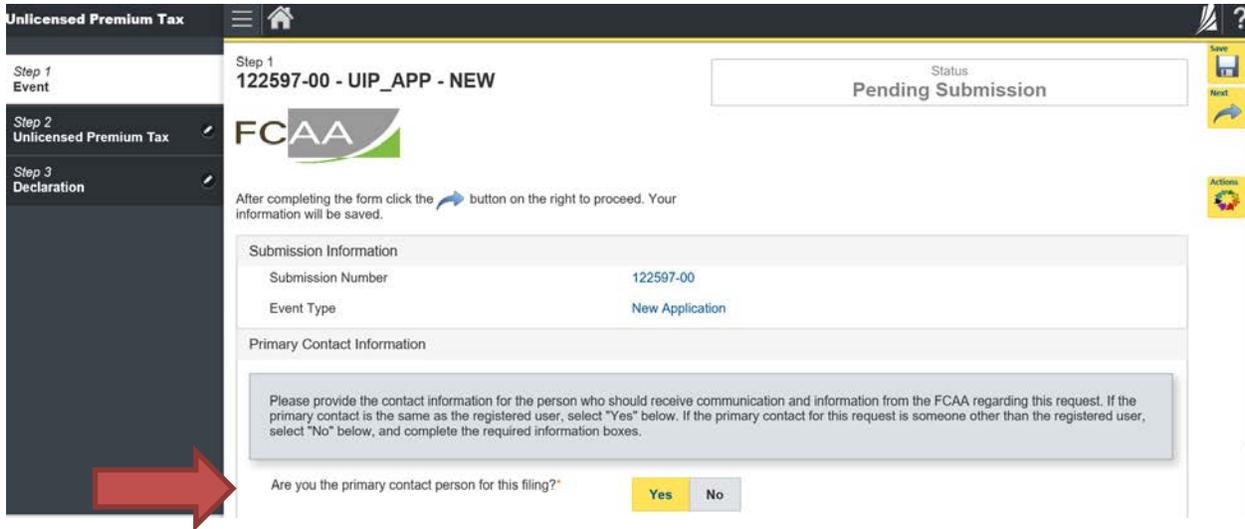
Please note, on the left side is your navigation menu where you can navigate to the different steps within the application, log out or access your RLS account.

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it; 
- Cancel your filing if you have started an application and didn't intend to;  and
- Move forward and backwards one step using the next and previous arrow buttons.  

On this page, confirm that you are the primary contact (user registered to the account). If you are not the primary contact, click "No" and provide the contact information for the individual making the submission. Once this has been completed, click on the next arrow button  on the right side of the application.

Please note: The event type says "New Application", RLS will treat it is a new unlicensed premium tax filing. The top left hand of your screen you will see that it says "Unlicensed Premium Tax"



The screenshot displays the FCAA application interface. On the left is a navigation menu with three steps: Step 1 (Event), Step 2 (Unlicensed Premium Tax), and Step 3 (Declaration). The main content area is titled "Step 1 122597-00 - UIP\_APP - NEW" and shows a "Pending Submission" status. Below the FCAA logo, there is a message: "After completing the form click the [Next arrow icon] button on the right to proceed. Your information will be saved." The "Submission Information" section shows "Submission Number: 122597-00" and "Event Type: New Application". The "Primary Contact Information" section contains a text box with instructions: "Please provide the contact information for the person who should receive communication and information from the FCAA regarding this request. If the primary contact is the same as the registered user, select 'Yes' below. If the primary contact for this request is someone other than the registered user, select 'No' below, and complete the required information boxes." Below this is the question "Are you the primary contact person for this filing?" with "Yes" and "No" buttons. A red arrow points to the "No" button. On the right side, there is a vertical toolbar with icons for Save, Next, and Actions.

## Step 2 – Unlicensed Premium Tax

### Section 1 – Contact Information for Insured

Fill in the name and contact information for the company you are filing on behalf of.

Step 1 Event ✓

Step 2 Unlicensed Premium Tax

Step 3 Declaration

Contact Information for Insured

Submission # 122598-00

Name of the insured\*

Mailing Address Lookup  
Please enter address to search..  
[Having trouble finding your address? Enable Manual Entry](#)

Street\*

City\*

Postal Code/Zip Code\*

Province/State\* SASKATCHEWAN

Telephone\* ( ) - x

Fax ( ) - x

Email\*

Save, Next, Prev

### Section 2 – Unlicensed Insurer that Provided Coverage

In this section you need to:

- Provide the name of the unlicensed insurer that is providing coverage.
- Click “Yes” if you have confirmed that the insurer is not licensed in Saskatchewan. If you have not confirmed, save your submission and visit FCAA’s website of licensed insurers.
- Select from list the nature of insurance your client obtained, you can select more than one item.

Step 1 Event ✓

Step 2 Unlicensed Premium Tax

Step 3 Declaration

Unlicensed Insurer that Provided Coverage

Name of unlicensed insurer who is providing coverage to the insured\*

I have reviewed FCAA411 and confirmed that the insurer was not licensed at the time the insurance was effected.\* Yes No

The nature of the insurance obtained is described as follows:\*

- Excess property
- Excess liability
- Professional liability
- Cyber security liability

Save, Next, Prev

In addition, in this section you need to confirm whether you received assistance from a third party, other than the insurer, to obtain the insurance.

Did the insured receive assistance from any person other than the insurer to purchase the insurance? Yes No

## Step 2 – Unlicensed Premium Tax (continued)

### Section 3 – Licensed Insurers that Refused Coverage

In this section you need to provide the name and reason why coverage was refused for at least 3 licensed insurers. Once you have completed the information for a licensed insurer, to add another one, click the “Add another Licensed insurer who refused coverage” button.

Step 1 Event ✓

Step 2 Unlicensed Premium Tax

Step 3 Declaration

Account - SPTES11  
Go to my profile

Licensed Insurers that Refused Coverage

Please provide the names of any licensed insurers who refused to provide coverage to the insured and the reason for refusing:

Name\*

Reason(s) why the licensed insurer refused coverage?

- Class of business
- No capacity
- Claims activity (Poor loss history)
- Not their appetite
- Product line
- Not a target market
- Price
- US exposure
- Exceeds offshore percentage
- Other

That to the best of my knowledge (pick one)\*

- Sufficient insurance was not obtainable at reasonable rates from an insurer licensed pursuant to the Act
- Sufficient insurance was not obtainable on the terms stipulated by the insurer licensed pursuant to the Act

Add another Licensed insurer who refused to provide co...

Save  
Next  
Prev

### Section 4 – Calculation for Payment Details.

You need to provide the amount of insurance obtained, currency of premium paid and amount of premium paid. Once you input those figures, hit “save”, the amount of tax owing will be calculated and populated into the “tax owing” field. Click “Next” button and it will take you to step 3.

Step 1 Event ✓

Step 2 Unlicensed Premium Tax

Step 3 Declaration

Account - SPTES11  
Go to my profile

The particulars of the calculation used to determine the amount of tax payable pursuant to subclause 6-2(1)(c)(i) of the Act

Amount of the insurance obtained?\*

Currency of premium paid:\*

Premium paid\*

x 0.10

Tax owing

Do you have any supporting documents to submit with this report?\*

Save  
Next  
Prev

### Step 3 – Declaration

Click the “I Agree” box to agree to the declaration description on this page.

The screenshot shows the FCAA Step 3 Declaration form. On the left, a sidebar lists the steps: Step 1 Event, Step 2 Unlicensed Premium Tax, and Step 3 Declaration. The main content area is titled 'Declaration' and contains the following text:

I, the undersigned agent for the insured, do solemnly declare as follows:

1. That the information and documents provided in support of this report are complete and truthful in all respects.
2. That I have complied with the requirements of the laws of Saskatchewan to which this report relates and hereby undertake to notify the Superintendent immediately of any material change that might affect this report.

A submission may not be considered complete until the application fees have been remitted to FCAA.

Below the text, there is an 'I Agree' checkbox, a date field (DD-Mon-YYYY), and an 'Upload File' button. A red arrow points to the 'I Agree' checkbox. At the bottom, there is a 'Submit to FCAA' button.

Next, click on the Statutory Declaration form link to access the statutory declaration. This must be printed off, completed and sworn by a Commissioner for Oaths. Once completed please upload using the “Upload File” button. Click the “Submit” button and you will be taken to step 4.

This screenshot is identical to the one above, showing the FCAA Step 3 Declaration form. A red arrow points to the 'Click here for the Statutory Declaration' link located below the 'Upload File' button.

## Step 4 – Invoice

The final step is the “Invoice” step.

Step 1 Event ✓  
Step 2 Unlicensed Premium Tax ✓  
Step 3 Declaration ✓  
Step 4 Invoice

Step 4 Invoice - 001991

Status: Pending  
Print Invoice

**FCAA**

Order Details  
Order Description: Merchant Name: FCAA  
Merchant URL: https://fcaa-uat.saskatchewan.ca/

Item Details:

Description	Product Code	Quantity	Price	Subtotal
Unlicensed Premium Tax	1	15000	\$ 10	\$1,500.00

GST: \$0.00  
PST: \$0.00  
HST: \$0.00  
Shipping Cost: \$0.00  
Charge Total: \$1,500.00 (CAD)

There are two payment options; online through Moneris or cheque. You can only pay online if the amount is \$2,500 or less and if paying in Canadian currency.

If paying online, click the “Proceed to Payment” located at the bottom right hand side of the screen. You will be transferred to an external site powered by Moneris to process your payment.

Go to my profile  
Log Out

Checked powered by Moneris

Interac Online VISA MasterCard

Proceed to Payment

If paying by cheque, click “Print invoice”. You will need to submit the invoice along with the cheque.

Step 1 Event ✓  
Step 2 Unlicensed Premium Tax ✓  
Step 3 Declaration ✓  
Step 4 Invoice

Step 4 Invoice - 001991

Status: Pending  
Print Invoice

**FCAA**

Order Details  
Order Description: Merchant Name: FCAA  
Merchant URL: https://fcaa-uat.saskatchewan.ca/

Item Details:

Description	Product Code	Quantity	Price	Subtotal
Unlicensed Premium Tax	1	15000	\$ 10	\$1,500.00

GST: \$0.00  
PST: \$0.00  
HST: \$0.00  
Shipping Cost: \$0.00  
Charge Total: \$1,500.00 (CAD)

Account - SPTEST1

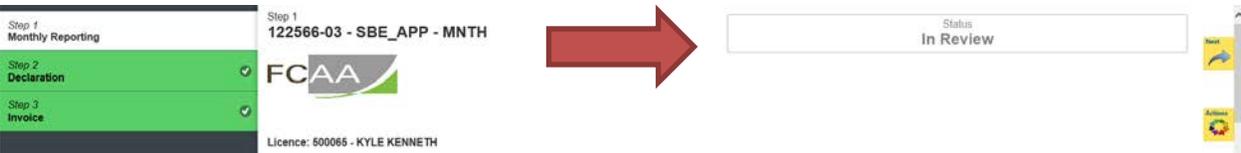


After you make your online payment or have printed your invoice to attach to your cheque, click the next arrow button  on the right side of the screen it will take you back to the event page.

Note: If you pay online, the status will say “Payment Received”



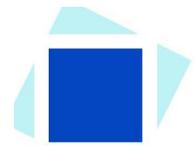
On the event page, the status will say “In Review”.



If we require further information, our office will communicate using the email address and contact information you provided to us at the beginning of the application.

Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email regarding the status of your submission.



# Contact Us

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## General Information

Insurance and Real Estate Division  
Financial and Consumer Affairs  
Authority 4th Floor, 2365 Albert Street  
Regina, SK S4P 4K1

Phone: (306) 787-6700  
Fax: (306) 787-9006  
Email: [fid@gov.sk.ca](mailto:fid@gov.sk.ca)