

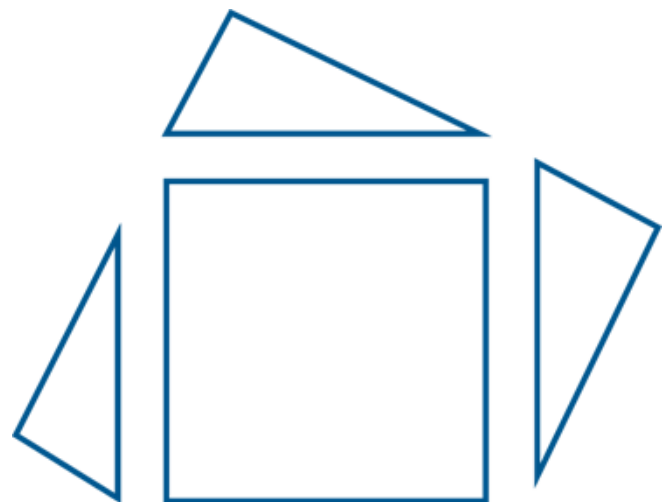
# Insurance and Real Estate Division

A User Guide to Assist Existing Insurers  
and New Applicants in Utilizing RLS

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

New: January 2020

Revised: February 2021





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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”). This guide is specific to insurers. It provides instructions on how to apply for a licence and for existing insurer how to submit filings.

Please take a moment to review our publication “Registration and Licensing System (RLS) Basics” (“RLS Basics Guide”) to learn the basic functionality of RLS, including how to create a user account, how to navigate within RLS and how to submit information through RLS. The RLS Basics guide 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 is a secure environment that allows a user to administer their licence online, including applying for licensing, submit required filings (collectively called “Submissions”), print a licence and view correspondence regarding a licence.

For the purposes of this guide, “submissions” include, but are not limited to, the following:

- Annual returns;
- Changes of information; and
- Surrendering a licence.

All submissions made through RLS are subject to review and approval by the Superintendent of Insurance (the “Superintendent”) and the Superintendent 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.

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:

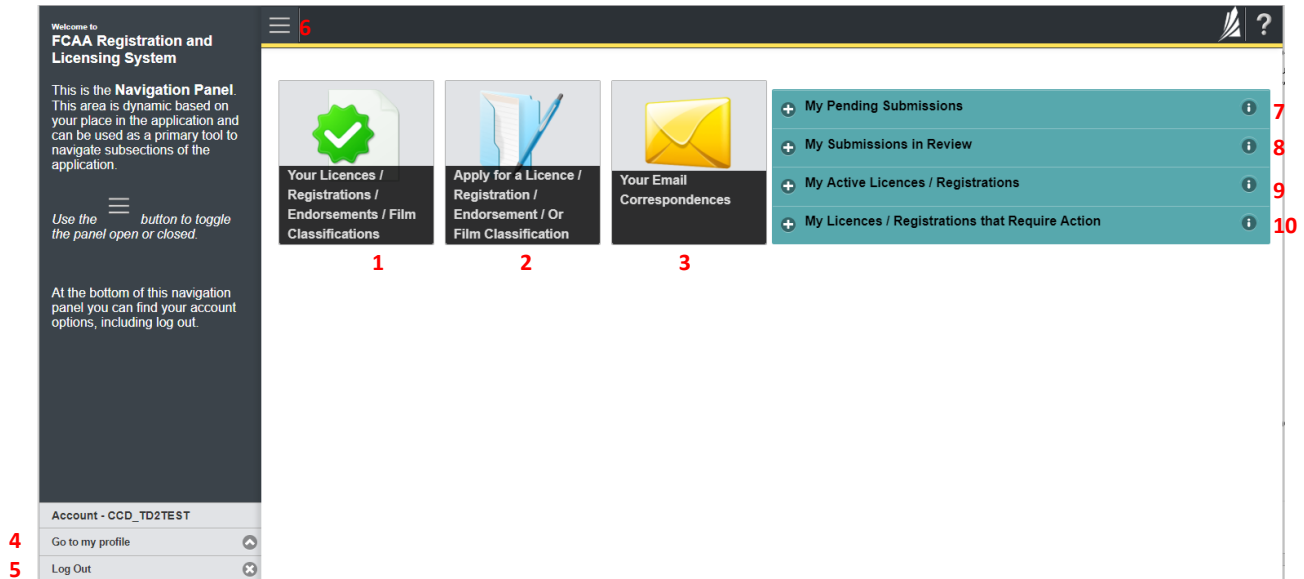


- ✓ To go back to a previous step in the submission, click “Prev”  found at the top of the right-hand corner of the screen. Your page will be saved automatically.
- ✓ For additional help, review any “information bubbles”  and instruction text boxes found throughout the submission screens.
- ✓ You can 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.



# 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.



## Dashboard Buttons

1. “Your Licences” button allows you to view all active licences currently associated with your user account. By clicking any item in this list, you will be taken to the licence page where you can view/print your licence and review other important details.
2. “Apply for a Licence” button allows you to start the application process for a new licence.
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” includes all active licences currently associated with your user account. By clicking any item in this list, you will be taken to the licence page where you can view/print your licence and review other important details.
10. “My Licences/Registrations that Require Action” portal will show you if you have any submissions due for your licence that you have not started or not completed.



# Apply for a Licence

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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 to carry on business as an insurance company in Saskatchewan.

You can access a summary of the application and the supporting material requirements in the Canadian Council Insurance Regulators Licence Kit, which can be found on our webpage.

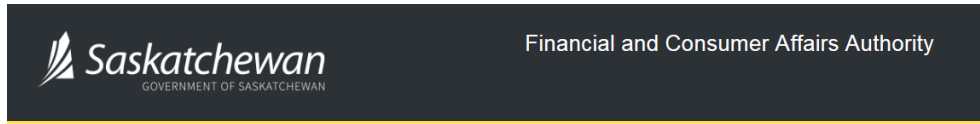
In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

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 application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the “Contact Us” in this guide). Please note, you will need to complete the Canadian Council of Insurance Regulators Harmonized Application form and upload it in step 8 of the RLS application process.

All applications made through RLS are subject to review and approval by the Superintendent. You will be notified of the status of an application (i.e. approved, rejected or more information required) by our office.



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



## FCAA Registration and Licensing System

Welcome to FCAA RLS

User ID

Password

Login Register

Forgot your password?

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.

Welcome to FCAA Registration and Licensing System

This is the **Navigation Panel**. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the button to toggle the panel open or closed.

At the bottom of this navigation panel you can find your account options, including log out.

Account - CCD\_TD2TEST

Go to my profile

Log Out

Your Licences / Registrations / Endorsements / Film Classifications

Apply for a Licence / Registration / Endorsement / Or Film Classification

Your Email Correspondences

- My Pending Submissions
- My Submissions in Review
- My Active Licences / Registrations
- My Licences / Registrations that Require Action



3. Select "Insurance" as the Licensing Division.

The screenshot shows a web application interface for 'Licence Wizard Records'. The page title is 'Licence Selection'. On the left, there is a dark sidebar with a 'Licence Selection' header and a back arrow. The main content area has a 'Type of Licence' section. Under the heading 'Select the Licencing Division', there are four radio button options: 'Consumer Credit', 'Consumer Protection', 'Insurance', and 'Pensions'. The 'Insurance' option is selected, indicated by a yellow circle and a red arrow pointing to it. Below this, there is a dropdown menu labeled 'Please select to reveal list ...' with a downward arrow. The text 'Select the Licence \ Registration you wish to apply for' is located below the dropdown.

4. Select "Insurer Application" from the dropdown menu.

This screenshot shows the same 'Licence Selection' form as above, but with the dropdown menu open. The 'Insurance' radio button remains selected. The dropdown menu is expanded, showing a list of options: 'Please select to reveal list ...', 'Insurer Application', 'Special Brokers' Endorsement', and 'Unlicensed Insurance Premium Tax'. A red arrow points to the 'Insurer Application' option, which is highlighted in blue. The text 'Select the Licence \ Registration you wish to apply for' is visible to the left of the dropdown.





5. The “Before You Begin” section will appear. You can print this page from your browser if you need to reference it.

**Before You Begin**

Welcome to the FCAA's Registration and Licensing System (RLS). This system has been designed to assist with the process of applying for licensing as an insurer pursuant to *The Insurance Act* (the Regulations). Please take a moment to familiarize yourself with the requirements for obtaining a licence, and the information you will need to complete the submission process. In Saskatchewan we utilize the Canadian Council Insurance Regulator ("CCIR") Harmonized Insurance Application form. CCIR has developed a licence kit that provides details of the information and documentation requirements of the various Canadian regulators. <http://fcaa.gov.sk.ca/regulated-businesses-persons/businesses/insurance-companies/apply-for-a-licence>

**Who needs to be licensed as an insurer?**

Any person wishing to carry on the business of insurance, including the undertaking of insurance contracts, in Saskatchewan must be licensed as an insurer. Those persons wishing to carry on business as an *insurance intermediary* should contact the Saskatchewan Insurance Councils (<https://www.skCouncil.sk.ca/>) for licensing information.

**Documents you will require**

In order for FCAA to review your submission, we require that you submit electronic copies of several important documents. When completing your submission, you will be prompted to submit electronic copies of the following:

- Submit a completed application form;
- Provide all of the supporting materials described in the licensing kit
- Remit the \$1000 initial review fee (first time applicants only);
- Pay the required licence fee of:
  - for a fraternal society ... \$500
  - for a mutual or co-operative insurance company, not registered under *The Insurance Companies Act Canada* ...\$500
  - for a reciprocal insurance exchange ...\$800
  - for an underwriters agency ...\$800
  - for an insurer to undertake reinsurance exclusively ...\$800
  - for a Shareholder Corporation, sum of a basic fee of \$1,400; and an additional fee of \$600 for each class of insurance to a maximum fee of \$2,600.
  - for an insurer who has discontinued undertaking contracts of insurance in Saskatchewan ...\$500.

The classes of insurance under *The Insurance Act* are largely harmonized with the classes of insurance authorized by the Office of the Superintendent of Financial Institutions (Canada) ("OSFI"). If you have any questions regarding the classes for which you may consider applying for, please contact the FCAA for further information.

Every Saskatchewan incorporated entity, and every reciprocal insurance exchange, seeking an initial licence should contact the office of the Superintendent of Insurance to discuss additional requirements.

**Renewal Licence Applications**

If you were licensed in Saskatchewan on January 1, 2020 your licence has been continued pursuant to *The Insurance Act* and will no longer expire, therefore a renewal application is no longer required. If you were previously licensed in Saskatchewan, but your licence was not in force on January 1, 2020 you will need to apply to have your licence reinstated. Please contact the office of the Superintendent of Insurance to discuss the requirements to reinstate your licence.


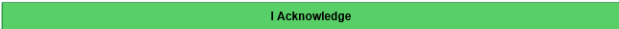
**After you submit:**

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 for 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@nov.sk.ca](mailto:fid@nov.sk.ca)

Click “I acknowledge”.




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




## 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. If you are not the primary contact, click "No" and provide the contact information for the primary contact.

Once the primary contact information has been completed, click on the next arrow button on the right side of the application. 

Insurer Licence

Step 1  
Event


Step 2  
Licence Type, Limitations, and Status

Account - SPTEST1  
Go to my profile  
Log Out

Step 1  
122425-00 - INL\_APP - NEW

Status  
Pending Submission

Save  
Next  
Actions

After completing the form click the  button on the right to proceed. Your information will be saved.

Submission Information

Submission Number	122425-00
Event Type	New Application

Insurer Information - Primary User


Please provide the contact information for the Primary User that is responsible for the Insurer's RLS account. The person will receive communication and information from the FCAA regarding the Insurer's account and any active applications, requests or other reporting. The Primary User may appoint delegates who can access the Insurer's RLS account to perform tasks on behalf of the Primary User.

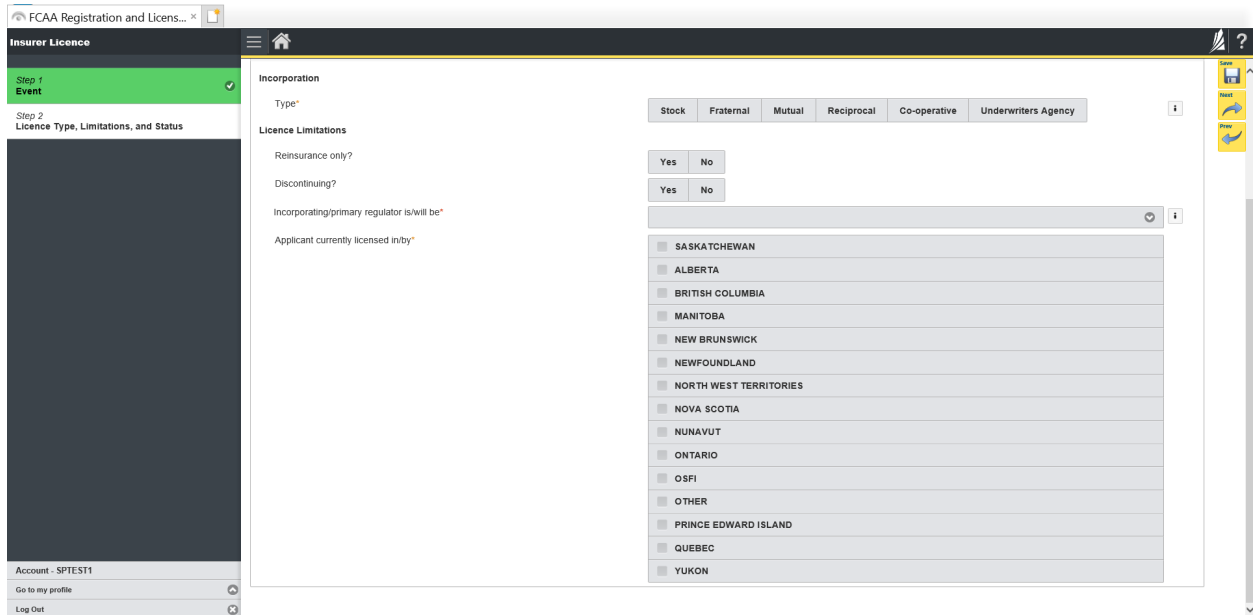
Are you the primary contact person for this application?




## Step 2 - Licence Type, Limitations, and Status

Please refer to the Canadian Council of Insurance Regulators Licence Toolkit for specific guidance on the application fields and supporting material requirements.

- ✓ For additional help, review any “information bubbles” -  - and instruction text boxes found throughout the submission screens.



The screenshot shows the 'Insurer Licence' application interface. The left sidebar indicates 'Step 1 Event' is complete and 'Step 2 Licence Type, Limitations, and Status' is the current step. The main content area is divided into sections: 'Incorporation' with a 'Type\*' dropdown menu (options: Stock, Fraternal, Mutual, Reciprocal, Co-operative, Underwriters Agency), 'Licence Limitations' with 'Reinsurance only?' and 'Discontinuing?' (Yes/No buttons), and 'Incorporating/primary regulator is/will be\*' (dropdown menu). Below these is a list of provinces and territories for 'Applicant currently licensed in/by\*', including SASKATCHEWAN, ALBERTA, BRITISH COLUMBIA, MANITOBA, NEW BRUNSWICK, NEWFOUNDLAND, NORTH WEST TERRITORIES, NOVA SCOTIA, NUNAVUT, ONTARIO, OSFI, OTHER, PRINCE EDWARD ISLAND, QUEBEC, and YUKON. A 'Next' button with a right-pointing arrow is located on the right side of the application.

Once you have completed all fields on this step of the application, click the next arrow button on the right  side of the application.



### Step 3 - Applicant Information

After completing step 2, all steps now appear in the navigation menu on the left hand side.

Canadian addresses can be searched using the search functionality. Alternatively, you can manually enter in an address. Answer the questions as presented on this screen. Click “Next” to proceed.

Step 3  
**Applicant Information**

After completing the form click the button on the right to proceed. Your information will be saved.

122425-00 - Kyle Kenneth

Doing Business as Name

Head Office

Address Lookup

Street\*

City\*

Postal Code/Zip Code\*

Provincial/State\*

Phone Number\* ( ) - - x

Website

Is the Head Office listed above a Canadian address?\*

### Step 4 - Contacts

Note: The step you are working on will be white, incomplete step is yellow and complete is green.

Answer the questions as presented on this screen. Click “Next” to proceed.

Step 4  
**Contacts**

After completing the form click the button on the right to proceed. Your information will be saved.

122425-00 - Kyle Kenneth

Please list the contacts from Part A of the CCIR Harmonized Application form.

Corporate Contact

Name\* Title\*

Phone Number\* Email Address\*

( ) - - x

Is your Licensing Contact the same as your Corporate Contact?\*

Is your Compliance Contact the same as your Corporate Contact or Licensing Contact?\*



## Step 5 - Classes of Insurance

Select the class(es) applying for. Click “Next” to proceed.

The screenshot shows the 'Classes of Insurance' step in the Insurer Licence application process. The left sidebar lists steps 1 through 9, with Step 5 'Classes of Insurance' highlighted in green. The main content area displays a list of insurance classes with checkboxes for selection. The classes listed are: Accident & Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Credit Protection, Fidelity, Crop Hail, Legal Expense, Liability, Life, Marine, Mortgage, Property, Surety, Title, and Other approved insurance products. A navigation bar on the right includes buttons for Save, Next, and Prev. The top of the page shows the user's name '122425-00 - Kyle Kenneth' and a message: 'After completing the form click the button on the right to proceed. Your information will be saved.'

## Step 6 - Documentation Required

Provide the requested documentation. Click “Next” to proceed.

The screenshot shows the 'Documentation Required' step in the Insurer Licence application process. The left sidebar lists steps 1 through 9, with Step 6 'Documentation Required' highlighted in yellow. The main content area displays a list of documents to be uploaded. The documents listed are: General Documentation Required, Certified copies of articles of incorporation/constating documents, including by-laws, A copy of the Order to Commence and Carry on Business or the Order to Insurance in Canada Risks, Proof of membership in a Canadian compensation plan or confirmation from the appropriate compensation plan that the company is not eligible for membership, Copy of the claims and complaints policy, and Business Plan. Each document has an 'Upload File' button. The FCAA logo is visible at the top left of the main content area. A navigation bar on the right includes buttons for Save, Next, and Prev. The top of the page shows the user's name '122455-00 - Kyle Kenneth' and a message: 'After completing the form click the button on the right to proceed. Your information will be saved.'



## Step 7 – Financials

Provide the requested documentation. Click “Next” to proceed.

The screenshot shows the FCAA Step 7 Financials application form. On the left is a navigation menu with steps 1 through 8. Step 7, 'Financials', is currently active. The main content area has the FCAA logo and the text: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' Below this, the applicant ID '122425-00 - Kyle Kenneth' is displayed. There are two sections for file uploads: 'Financial Statements' and 'Financial Projections'. Each section contains instructions and an 'Upload File' button. On the right side of the page, there are three buttons: 'Save', 'Next', and 'Prev'.

## Step 8 - CCIR Application

Please upload the documents separately. The separation of documents allows for an insurer after their licensed to update an appendix if needed.

The screenshot shows the FCAA Step 8 CCIR Application form. The navigation menu on the left shows Step 8, 'CCIR Application', as the active step. The main content area features the FCAA logo and the text: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' The applicant ID '122425-00 - Kyle Kenneth' is shown. The form title is 'Canadian Council of Insurance Regulators Harmonized Application Form Including Appendices'. It lists five items to be uploaded, each with an 'Upload File' button: 'Please upload the complete CCIR Harmonized Application Form\*', 'Upload Appendix I\*', 'Upload Appendix II\*', 'Upload Appendix III\*', and 'Upload Appendix V Classes of Insurance\*'. The right side of the page has 'Save', 'Next', and 'Prev' buttons.



Provide the requested documentation and input information for the Attorney for Service in Canada and Power of Attorney in Saskatchewan. Click “Next” to proceed.

The screenshot shows a web application interface. On the left is a vertical navigation menu with steps 1 through 9. Step 9, 'Declaration', is highlighted. The main content area is titled 'Appendix II - Attorney for Service in Canada' and 'Appendix III - Power of Attorney'. It contains several input fields: Name, Phone Number, Email Address, Name and Firm, Address, Address Lookup, Street, City, Postal Code, and Province (set to SASKATCHEWAN). On the right side, there are 'Save', 'Next', and 'Prev' buttons.

### Step 9 – Declaration

Click the “I Agree” box to agree and then Click “Submit to FCAA”.

The screenshot shows the 'Step 9 Declaration' screen. It features the FCAA logo and the user's name '122425-00 - Kyle Kenneth'. A text box contains a declaration notice: 'Prior to checking "I Agree" and clicking the "Submit to FCAA" button, the submitter/applicant is encouraged to carefully review all information provided in the submission. By checking "I Agree" and clicking the "Submit to FCAA" button, the following will occur: • The submission will be forwarded to FCAA for review, • The submission will be locked down and the submitter/applicant will not be able to make any changes to the submission, • If FCAA identifies changes or requires additional information, the submission will be returned to the submitter/applicant (via RLS) and the submission will be available for updates, • If, prior to FCAA completing this review, the submitter/applicant identifies changes or wishes to provide additional information the submitter/applicant will need to contact FCAA directly. After checking "I Agree" and clicking the "Submit to FCAA" button, an invoice will be created. A submission may not be considered complete until the application fees have been remitted to FCAA.' Below the text is an 'I Agree' checkbox, a date field 'DD-Mon-YYYY', and a green 'Submit' button. A large red arrow points to the 'I Agree' checkbox. The left navigation menu shows Step 9 as the current step.



## Step 10 - Invoice

The final step in the application is the “Invoice” step. At the time of submission an application review fee of \$1,000 is due. Please note, the invoice page lists a licence fee, this fee is not due until April 1<sup>st</sup>. It is an annual fee collected every April 1<sup>st</sup>.

There are two payment options; online through Moneris or cheque. You can only pay online if the amount is \$2,500 or less. As the application fee is \$1,000, this option is available for new applicants.

If paying online, click the “Proceed to Payment”. You will be transferred to an external site powered by Moneris in order to process your payment.

**Insurer Licence**

Step 1 Event ✓  
Step 2 Licence Type, Limitations, and Status ✓  
Step 3 Applicant Information ✓  
Step 4 Contacts ✓  
Step 5 Classes of Insurance ✓  
Step 6 Documentation Required ✓  
Step 7 Financials ✓  
Step 8 CCIR Application ✓  
Step 9 Declaration ✓  
Step 10 Invoice

Account - SPTEST1  
Go to my profile  
Log Out

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

Description	Product Code	Quantity	Price	Subtotal
Application Fee	1	1	\$1,000.00	\$1,000.00

Payable Information

If the invoice amount is less than \$2,500, then you can pay as follows:  
1. Online using Interac: Online, VISA, or MasterCard - Please click "Proceed to Online Payment"  
2. Via Cheque - Please print this invoice page and attach a cheque payable to:  
**Minister of Finance**  
Insurance and Real Estate Division, Financial and Consumer Affairs Authority of Saskatchewan  
Suite 601, 1919 Saskatchewan Drive  
Regina SK S4P 4H2

If the invoice amount is \$2,500 or greater, then you must pay via cheque.

Proceed powered by: Moneris SOLUTIONS, 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.

**Insurer Licence**

Step 10 Invoice - 001869

Status: Pending  
Print Invoice

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

Description	Product Code	Quantity	Price	Subtotal
Application Fee	1	1	\$1,000.00	\$1,000.00

Payable Information

If the invoice amount is less than \$2,500, then you can pay as follows:  
1. Online using Interac: Online, VISA, or MasterCard - Please click "Proceed to Online Payment"  
2. Via Cheque - Please print this invoice page and attach a cheque payable to:  
**Minister of Finance**  
Insurance and Real Estate Division, Financial and Consumer Affairs Authority of Saskatchewan  
Suite 601, 1919 Saskatchewan Drive  
Regina SK S4P 4H2

If the invoice amount is \$2,500 or greater, then you must pay via cheque.

Proceed powered by: Moneris SOLUTIONS, Interac Online, VISA, MasterCard





## 7. Application Submitted

After you print your invoice, click the next arrow button on the right side of the application it will take you back to the event page.

The screenshot shows the 'Insurer Licence' application interface. On the left, a sidebar lists steps from Step 1 to Step 10. Step 10, 'Invoice - 001869', is highlighted. The main content area shows the status 'Pending' and a 'Print Invoice' button. A large red arrow points from the 'Print Invoice' button towards the 'Next' button on the right side of the page.

On the event page, the status will say "In Review".

The screenshot shows the 'Insurer Licence' application interface at Step 1, 'Event'. The status is 'In Review'. A large red arrow points from the 'In Review' status towards the 'Next' button on the right side of the page. The page displays the FCAA logo and various application details, including submission information and insurer information.

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 of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.



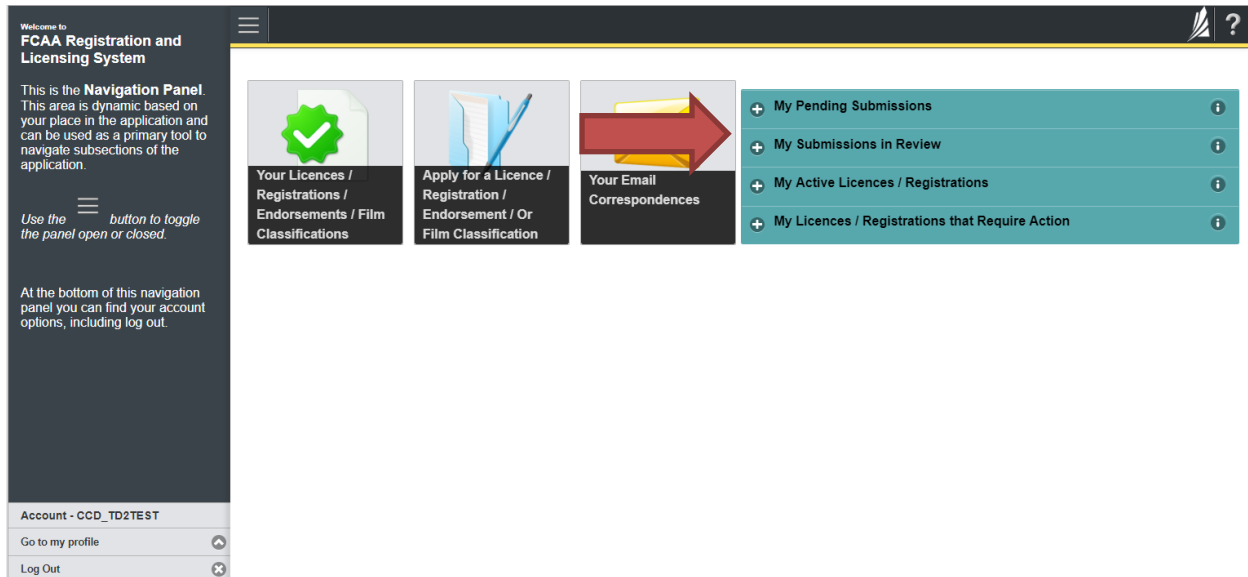
## 8. Tips After Application Submitted

If you would like you can print a copy your completed application from your browser.

- On the right side of the screen, click the “Action” button  and select “Print Submission”.


After submission, you can check the status of you licence from the RLS home screen.

- The “My Submissions in Review” portal includes all submissions that you have successfully submitted to FCAA for review.
- The “My Pending Submissions” includes submissions that our office has requested more information to complete the review. In addition, this portal includes any submissions that you are currently working on and have not submitted.



Welcome to  
**FCAA Registration and Licensing System**

This is the **Navigation Panel**. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the  button to toggle the panel open or closed.

At the bottom of this navigation panel you can find your account options, including log out.

Account - CCD\_TD2TEST

Go to my profile

Log Out

**Your Licences / Registrations / Endorsements / Film Classifications**

**Apply for a Licence / Registration / Endorsement / Or Film Classification**

**Your Email Correspondences**

- + My Pending Submissions
- + My Submissions in Review
- + My Active Licences / Registrations
- + My Licences / Registrations that Require Action



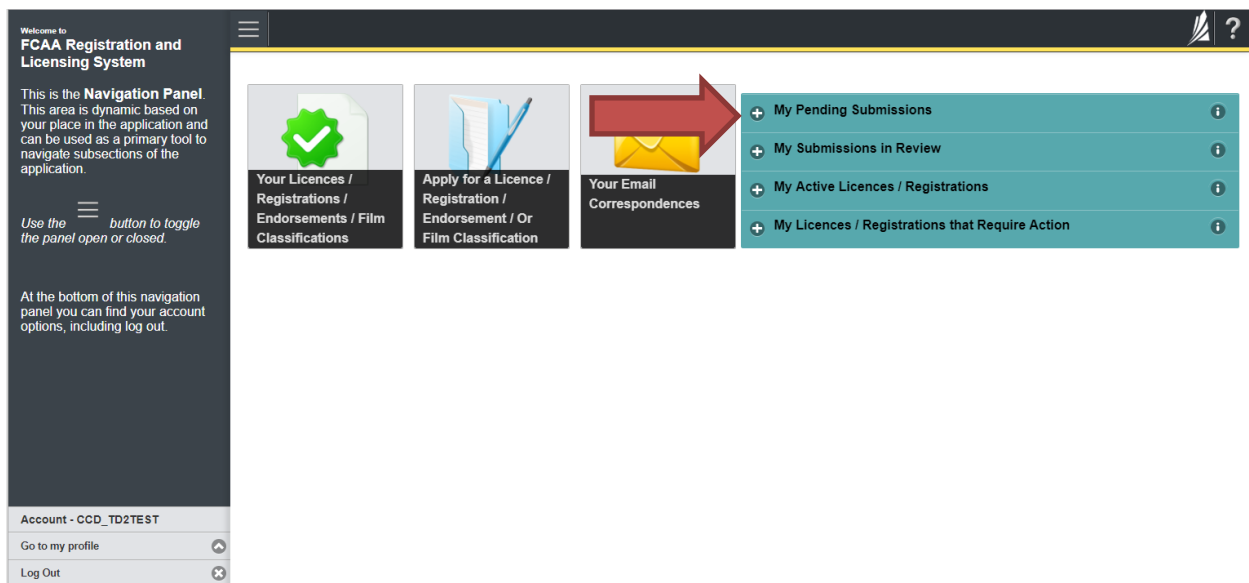
# Request for More Information

All submissions made through RLS are subject to review and approval by the Superintendent. In carrying out the review of your submission, the Superintendent may require clarification or additional information. You will be notified by email if the Superintendent is requesting more information regarding your submission.

The email will not have details regarding the information being requested. You will need to login to your RLS account to view and provide the information to complete your submission.

To access the RLS login page, go to <https://fcaa.saskatchewan.ca> or click the link to the RLS login page from the email.

1. From the “My Pending Submissions” portal on the right side of the home screen, click on the link for the submission that requires more information.





You will be brought to the submission event screen. The status will say “Requested more information”

2. You can navigate to the submission steps that require more information using the navigation panel on the left hand side of the screen by clicking on each yellow step.

Note: The submission steps that are green are locked down, no changes can be made.

Insurer Licence

Step 1 Event

Step 2 Licence Type, Limitations, and S

Step 3 Applicant Information

Step 4 Contacts

Step 5 Classes of Insurance

Step 6 Documentation Required

Step 7 Financials

Step 8 CCIR Application

Step 9 Declaration

Step 1  
122455-00 - INL\_APP - NEW

Status  
Requested more information

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

Submission Information

Submission Number 122455-00

Event Type New Application

Information Primary User

Please provide the contact information for the Primary User that is responsible for the Insurer's RLS account. The person will receive communication and information from the FCAA regarding the Insurer's account and any active applications, requests or other reporting. The Primary User may appoint delegates who can access the Insurer's RLS account to perform tasks on behalf of the Primary User.

Are you the primary contact person for this application?

Once you have navigated to the step that requires more information you can view the instructions under “Request More Information Details” section.

Step 6 Documentation Required

Step 7 Financials

Step 8 CCIR Application

Business Plan

Business Plan

Request More Information Details

Information Request [Please upload the required documentation.](#)

3. Once you have completed all changes or provided the required supporting documents, proceed to the “Declaration” step of the submission.

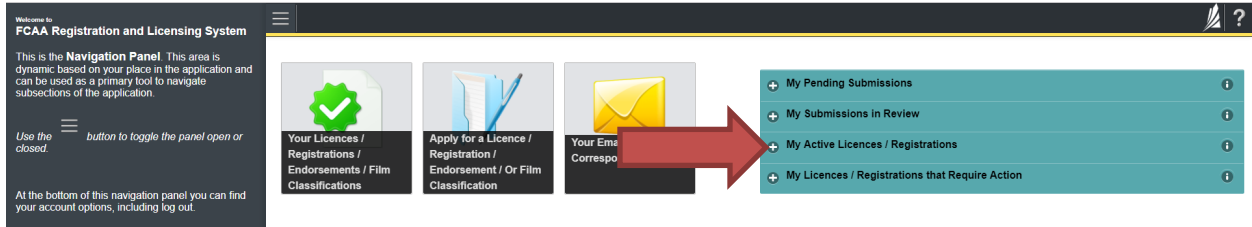
Click the “I Agree” box to agree and “Submit to FCAA”.

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

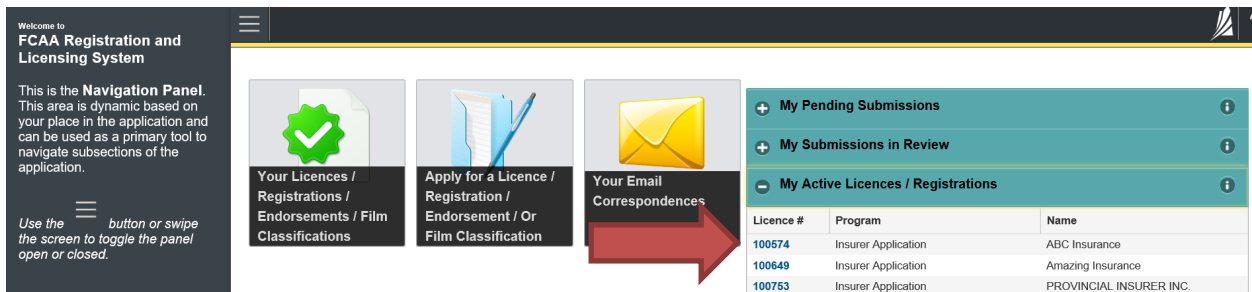


# Print a Licence

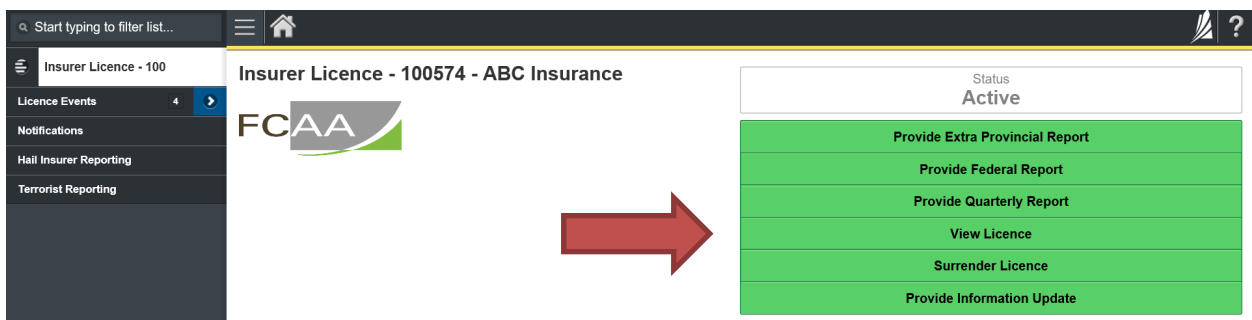
1. Click on the “My Active Licences/Registrations” portal on the right hand side.



2. Click on licence number.



3. You will be brought to the licence screen. Ensure that your pop-up blocker is disabled or you can permit pop-ups from this site. Click the “View Licence” button on the right hand side.



Your licence will pop-up in a new window. Ensure that you have a PDF viewer or reader installed on your computer. From the pop-up window you can print your licence.



# Provide Information Update

After your licence has been approved, information that was initially provided in your application may have changed. You are required to notify the Superintendent of Insurance (the “Superintendent”) of any changes.

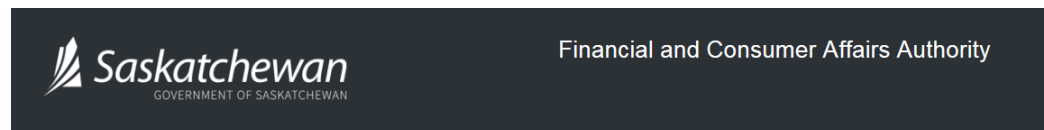
In addition, you may want to amend your existing licence for one of the following:

- Addition / Deletion of a class; or
- Removal of a licence condition.

All submissions made through RLS are subject to review and approval by the “Superintendent” and the Superintendent 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.

To make your change you need to login to your RLS account.

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



## FCAA Registration and Licensing System

Welcome to FCAA RLS

User ID

Password

Login Register

Forgot your password?


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

2. Click on the “My Active Licences/Registrations” portal on the right hand side.



Welcome to **FCAA Registration and Licensing System**

This is the **Navigation Panel**. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the  button to toggle the panel open or closed.

At the bottom of this navigation panel you can find your account options, including log out.


- Your Licences / Registrations / Endorsements / Film Classifications
- Apply for a Licence / Registration / Endorsement / Or Film Classification
- Your Email Correspondences

- My Pending Submissions
- My Submissions in Review
- My Active Licences / Registrations
- My Licences / Registrations that Require Action

3. Click on the link for the licence that you would like to update.

Welcome to **FCAA Registration and Licensing System**

This is the **Navigation Panel**. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the  button or swipe the screen to toggle the panel open or closed.

- Your Licences / Registrations / Endorsements / Film Classifications
- Apply for a Licence / Registration / Endorsement / Or Film Classification
- Your Email Correspondences

- My Pending Submissions
- My Submissions in Review
- My Active Licences / Registrations

Licence #	Program	Name
100574	Insurer Application	ABC Insurance
100649	Insurer Application	Amazing Insurance

4. You will be brought to the licence screen. Click on "Provide Information Update".

Start typing to filter list...

Insurer Licence - 100

Licence Events 2

Notifications

Hail Insurer Reporting

Terrorist Reporting 1

Insurer Licence - 100649 - Amazing Insurance

FCAA

Status: **Active**

- Provide Extra Provincial Report
- Provide Federal Report
- Provide Quarterly Report
- View Licence
- Surrender Licence
- Provide Information Update



## Step 1 – Event

Note that the event type says “Information Update”

Step 1  
Event

Step 2  
Licence Type, Limitations, and Status

Step 3  
Applicant Information

Step 4  
Contacts

Step 5  
Classes of Insurance

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

Submission Information

Submission Number	122502-01
Event Type	Information Update

Save  
Reset  
Actions

On the event page, step 1, confirm that you are the primary contact. If you are not the primary contact, click “No” and provide the contact information for the primary contact.

Step 1  
Event

Step 2  
Licence Type, Limitations, and Status

Step 3  
Applicant Information

Step 4  
Contacts

Step 5  
Classes of Insurance

Step 6  
Documentation Required

Step 7  
Financials

Step 8  
CCIR Application

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

Submission Information

Submission Number	122502-01
Event Type	Information Update

Insurer Information - Primary User

Please provide the contact information for the Primary User that is responsible for the Insurer's RLS account. The person will receive communication and information from the FCAA regarding the Insurer's account and any active applications, requests or other reporting. The Primary User may appoint delegates who can access the Insurer's RLS account to perform tasks on behalf of the Primary User.

Are you the primary contact person for this application?  Yes  No

Save  
Reset  
Actions

Throughout the information update event you will be asked questions regarding which information you would like to change. The event page contains the first question.

Account - SPTEST1

Go to my profile

Do you wish to remove a condition from your licence?  Yes  No

If you would like to update your legal name, click “Yes” and additional fields will appear. If you don't want to update this section, click “No” and proceed to next step.

Account - SPTEST1

Go to my profile

Log Out

Do you wish to remove a condition from your licence?  Yes  No

Upload a copy of your licence including any licence condition from your primary jurisdiction\*

Upload documentation describing the reason for the request





## Step 2 – Licence Type, Limitations and Status

If you would like to change information on this page, just simply input the changes. Please note, you will need to answer one question on this page, please see below.

If you don't need to update this section, click "No" and proceed to next step.

Step 2  
Licence Type, Limitations, and Status

Step 3  
Applicant Information

Licence Limitations

Are you updating the re-insurance only question below?\*

Yes No

Reinsurance only?

Yes No

## Step 3 – Applicant Information

You can update any information that you require on this step, by simply inputting the change. Please note, there are additional fields that will need to be completed if you would like to update your legal name, head office location or location of records.

If you would like to update your legal name, click "Yes" and additional fields will appear. If you don't need to update this section, click "No" and proceed to next question.

Step 5  
Classes of Insurance

Step 6  
Documentation Required

Step 7  
Financials

Step 8  
CCIR Application

Step 9  
Declaration

Applicant Information

Legal Name of Insurer\*

MY INSURANCE INC.

Doing Business as Name

My Insurance

Are you updating your legal name?\*

Yes No

Effective Date\*

DD-Mon-YYYY

Please provide evidence, that your primary regulator has approved the change of name (e.g. copy of amended licence).\*

Upload File

If you would like to update your head office location, click "Yes" and additional fields will appear. If you don't need to update this section, click "No" and proceed to next question.

Step 6  
Documentation

Step 7  
Financials

Step 8  
CCIR Application

Step 9  
Declaration

Head Office

Are you updating your head office?\*

Yes No

Effective date of move\*

DD-Mon-YYYY

Address Lookup

Having trouble finding your address? Enable Manual Entry

Remove selected address and search again

If you would like to update your location of records, click "Yes" and additional fields will appear. If you don't need to update this section, click "No" and proceed to next step.

Step 7  
Financials

Step 8  
CCIR Application

Step 9  
Declaration

Location of Records

Are you changing the location of your records?\*

Yes No

Is the new location outside of Saskatchewan?\*

Yes No

Please provide details regarding the proposed location

Upload File

Comments



## Step 4 – Contacts

If you would like to change information on this page, just simply input the changes. If you don't need to update this section, click "No" and proceed to next step.

<b>Step 3</b> Applicant Information ✓	Corporate Contact	
Step 4 Contacts	Name* <input type="text" value="sdafasd"/>	Title* <input type="text" value="asdfa"/>
Step 5 Classes of Insurance	Phone Number* <input type="text" value="(555) 555-5555"/>	Email Address* <input type="text" value="asdfa@gmail.com"/>
Step 6 Documentation Required	Is your Licensing Contact the same as your Corporate Contact?*	<input type="button" value="Yes"/> <input type="button" value="No"/>
Step 7 Financials	Is your Compliance Contact the same as your Corporate Contact or Licensing Contact?*	<input type="button" value="Yes"/> <input type="button" value="No"/>
Account - SPTEST1	Which contact?*	<input type="button" value="Corporate"/> <input type="button" value="Licensing"/>

## Step 5 – Classes of Insurance

You can make a request to add or delete a class(es) on this page. If you don't need to make a change click "No Change", and click "Next" to proceed to the next step.

Step 1 Event ✓	Step 5 Classes of Insurance		
Step 2 Licence Type, Limitations, and Status ✓	After completing the form click the  button on the right to proceed. Your information will be saved.		
Step 3 Applicant Information ✓	122502-01 - Kyle Kenneth		
Step 4 Contacts ✓	Classes of Insurance		
Step 5 Classes of Insurance	Would you like to add or delete a class(es) of insurance?*		
Step 6	<input type="button" value="Adding"/> <input type="button" value="Deleting"/> <input type="button" value="No Change"/>		



If you would like to add a class(es), click “Adding” and additional fields will appear. Upload the documents requested and from list of classes click the classes would like to add. Click “Next” to proceed to the next step.

The screenshot shows the 'Classes of Insurance' form in the FCAA system. The left sidebar lists steps 1 through 9, with Step 5 'Classes of Insurance' currently active. The main content area has three tabs: 'Adding', 'Deleting', and 'No Change'. The 'Adding' tab is selected. Below the tabs, there are two 'Upload File' buttons. A large red arrow points to the rightmost 'Upload File' button. Below the upload buttons is a list of insurance classes with checkboxes. The following table represents the data in this list:

Class Name	Selected
Accident & Sickness	<input type="checkbox"/>
Aircraft	<input type="checkbox"/>
Automobile	<input type="checkbox"/>
Boiler and Machinery	<input checked="" type="checkbox"/>
Credit	<input type="checkbox"/>
Credit Protection	<input type="checkbox"/>
Fidelity	<input type="checkbox"/>
Crop Hail	<input type="checkbox"/>
Legal Expense	<input checked="" type="checkbox"/>
Liability	<input checked="" type="checkbox"/>
Life	<input type="checkbox"/>
Marine	<input type="checkbox"/>
Mortgage	<input type="checkbox"/>
Property	<input checked="" type="checkbox"/>
Surety	<input type="checkbox"/>
Title	<input type="checkbox"/>
Other approved insurance products	<input type="checkbox"/>

If you would like to delete a class(es), click “Deleting”. There are no additional fields to complete, from the list of classes uncheck class(es) would like to remove. Click “Next” to proceed to the next step.

The screenshot shows the 'Classes of Insurance' form in the FCAA system, identical to the previous one but with the 'Deleting' tab selected. A large red arrow points to the right, indicating the direction to click 'Next'.



## Step 6 – Documents Required

If you would like to change information on this page, just simply input the changes. If you don't need to update this section, click "No" and proceed to the next step.

<b>Step 1</b> Event ✓	<b>General Documentation Required</b>  Please upload the following documents:  Certified copies of articles of incorporation/constating documents, including by-laws <input type="button" value="Upload File"/>  A copy of the Order to Commence and Carry on Business or the Order to Insurance in Canada Risks <input type="button" value="Upload File"/>  Proof of membership in a Canadian compensation plan or confirmation from the appropriate compensation plan that the company is not eligible for membership. <input type="button" value="Upload File"/>  Copy of the claims and complaints policy <input type="button" value="Upload File"/> ⓘ
<b>Step 2</b> Licence Type, Limitations, and Status ✓	
<b>Step 3</b> Applicant Information ✓	
<b>Step 4</b> Contacts ✓	
<b>Step 5</b> Classes of Insurance ✓	
<b>Step 6</b> Documentation Required	
<b>Step 7</b> Financials ✎	<b>Business Plan</b>
Account - SPTEST1	Business Plan <input type="button" value="Upload File"/> ⓘ

## Step 7 – Financials

If you need to change information on this page, click the "Make Changes" button to unlock the information. Once unlocked, you can input your changes. If you don't need to update this section, click "No" and proceed to the next step.

<b>Step 1</b> Event ✓	<b>Step 7</b> Financials		<input type="button" value="Make Changes"/>	<input type="button" value="Next"/> <input type="button" value="Prev"/>
<b>Step 2</b> Licence Type, Limitations, and Status ✓				



## Step 8 – CCIR Application

You can update any information that you require on this step, by simply inputting the change. Please note, that there are 4 questions that must be answered even if you don't have a change to report. If you don't need to update this section, click "No" to the questions and proceed to the next step.

If you have a change to report and answer yes to a question, an upload box will appear. You will need to upload a new document, input your change and indicate effective date of the change. Once finished, click next to proceed to the next step.

The screenshot displays the 'Step 8 CCIR Application' form. On the left is a navigation menu with steps 2 through 9. Step 8 is highlighted. The main form area contains several sections:

- Do you have an updated CCIR to upload?\*** with 'Yes' and 'No' buttons.
- Appendix I - Personal Information Return**
  - Are you updating Appendix I - Personal Information Return? (Yes/No)
  - Upload revised Appendix I\* (Upload File button, highlighted with a red arrow)
  - Effective Date\* (DD-Mon-YYYY)
- Appendix II - Attorney for Service in Canada**
  - Are you updating Appendix II - Attorney for Service Canada? (Yes/No)
  - Upload revised Appendix II\* (Upload File button)
  - Effective Date\* (DD-Mon-YYYY)
  - Name\* (James Smith)
  - Phone Number\* ((555) 555-5555 x5)
  - Email Address\* (jd@gmail.ca)
- Appendix III - Power of Attorney**
  - Are you updating Appendix III - Power of Attorney? (Yes/No)
  - Upload revised Appendix III\* (Upload File button)
  - Effective Date\* (DD-Mon-YYYY)

## Step 9 – Declaration

Click the "I Agree" box to agree and then Click "Submit to FCAA".

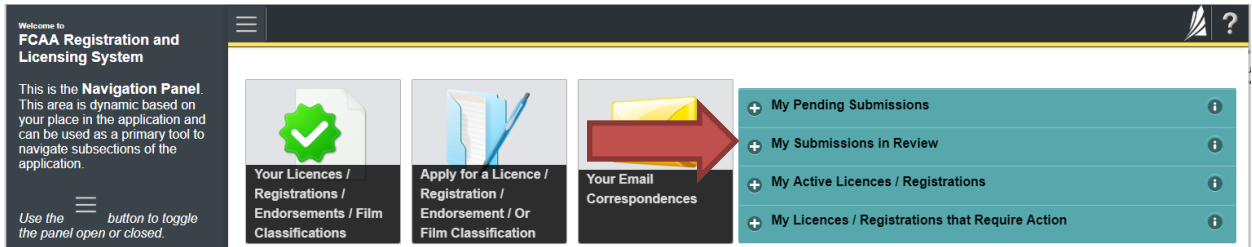
The screenshot shows the 'Step 9 Declaration' form. The left navigation menu highlights Step 9. The main form area includes:

- Insurer Licence header with a home icon and a help icon.
- Step 9 Declaration title and FCAA logo.
- 122425-00 - Kyle Kenneth
- Declaration text: "Prior to checking 'I Agree' and clicking the 'Submit to FCAA' button, the submitter/applicant is encouraged to carefully review all information provided in the submission. By checking 'I Agree' and clicking the 'Submit to FCAA' button, the following will occur: ..."
- An "I Agree" checkbox, highlighted with a red arrow.
- A "Submit" button.
- An effective date field (DD-Mon-YYYY).



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 submission.

You can see if your submission is in progress or requires more information from the RLS home screen under the “My Submissions in Review” portal. This list includes all submissions that you have successfully submitted to FCAA for review.



Once your submission is marked as complete, or if the submission required approval from the Superintendent, you will be notified of the submission status by email. If you change requires an updated licence, you can login to print your licence.



# Submit an Annual Report – Federal Insurers

You are able to start your annual report submission in RLS two months prior to the due date. You can access a summary of the requirements and supporting materials required on our webpage.

All submissions made through RLS are subject to review and approval by the Superintendent and 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.

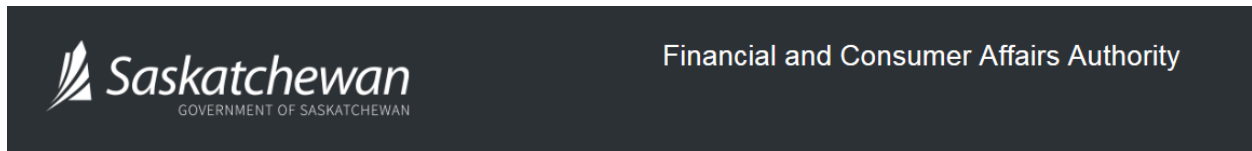
You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the submission and return to it as you need to. You can continue to make changes until you submit the annual return to our office. If you need to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

The annual report will trigger an invoice. The payment of that invoice is due by April 1. **The payment’s due date does not change the due date for the annual report.** You must file the annual report by the due date, which is:

- 60 days after fiscal year end, OR
- If a reinsurer - 105 days after fiscal year end.

To file your annual report, you need to login to your RLS account.

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



## FCAA Registration and Licensing System

The screenshot shows a login interface with the following elements:

- Header: "Welcome to FCAA RLS"
- Input field: "User ID"
- Input field: "Password"
- Buttons: "Login" (teal) and "Register" (grey)
- Footer: "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 “My Active Licences/Registrations” portal on the right hand side.
3. Click on the link for the licence that you would like to provide a filing for.

Welcome to  
**FCAA Registration and Licensing System**

This is the **Navigation Panel**. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the button or swipe the screen to toggle the panel open or closed.

**Your Licences / Registrations / Endorsements / Film Classifications**

**Apply for a Licence / Registration / Endorsement / Or Film Classification**

**Your Email Correspondences**

- + My Pending Submissions
- + My Submissions in Review
- My Active Licences / Registrations

Licence #	Program	Name
100574	Insurer Application	ABC Insurance
100649	Insurer Application	Amazing Insurance

4. You will be brought to the licence screen. If your primary regulator is OSFI, a button “Provide Federal Report” will be available. Click to start process.

Insurer Licence - 500

Insurer Licence - 500045 - FEDERAL INSURER

FCAA

Status  
**Active**

**Provide Federal Report**

**View Licence**

**Surrender Licence**





## Step 1 – Reporting for Federal Insurer

Answer the questions as presented on this screen.

Please note, changes of information include changes to:


- the name of the insurer,
- any addresses such as head office and mailing address, and
- any contact persons.

For Foreign Insurers and Foreign Fraternal Societies this also includes changes to:

- the Chief Agent in Canada, or
- the Canadian Branch Address.

These changes are made through the Provide Information Update process (see page 22 of this User Guide).

Click “Submit Filing” to proceed.

Step 1 Reporting for Federal Insurer	Step 1 122514-05 - INL_APP - FDRL	Status Pending Submission
		<input type="button" value="Submit Filing"/>
Licence: 600045 - FEDERAL INSURER		
Reporting by Federal Insurers		
Submission Number		122514-05
Reporting		
Period Reporting for:		2019
Next Fiscal Year End		31-Dec-2020 <input type="button" value="📅"/>
Financial Data		
Federal OSFI Institution Code*		<input type="text"/>
Do you have any changes of information to report?*		<input type="button" value="Yes"/> <input type="button" value="No"/> <input type="button" value="i"/>
Has your insurer licence been suspended or cancelled in any of the other jurisdictions licensed in since last annual return?*		<input type="button" value="Yes"/> <input type="button" value="No"/> <input type="button" value="N/A"/>
Has a licence condition been attached from your licence in any of the other jurisdictions licensed in since last annual return?*		<input type="button" value="Yes"/> <input type="button" value="No"/> <input type="button" value="N/A"/>
<input type="button" value="Submit Filing"/>		



## Step 2 – Invoice

Please note, the invoice page lists a licence fee, this fee is not due until April 1<sup>st</sup>. It is an annual fee collected every April 1<sup>st</sup>. There are two payment options; online through Moneris or cheque.

If paying online, click the “Proceed to Payment”. You will be transferred to an external site powered by Moneris in order to process your payment.

The screenshot shows the FCAA invoice page. On the left, a sidebar indicates 'Step 1 Reporting for Federal Insurer' is complete and 'Step 2 Invoice' is the current step. The main content area displays the invoice details for 'Invoice - 001957'. The status is 'Pending'. Below the FCAA logo, the 'Order Details' section shows the order description as 'Federal Reporting – Submission #122514-05' and the merchant name as 'FCAA'. The 'Item Details' table lists one item: 'Licence Fee: Stock, Mutual or Co-op - 1 Class' with a quantity of 4 and a price of \$1,400.00. The subtotal is \$1,400.00. Below the table, there are fields for GST, PST, HST, and Shipping Cost, all of which are \$0.00. The 'Charge Total' is \$1,400.00 (CAD). The 'Payable Information' section provides instructions on how to pay: online via Interac, VISA, or MasterCard, or by cheque. A red arrow points to the 'Proceed to Payment' button at the bottom right of the page.

Description	Product Code	Quantity	Price	Subtotal
Licence Fee: Stock, Mutual or Co-op - 1 Class	4	1	\$1,400.00	\$1,400.00

GST:	\$0.00
PST:	\$0.00
HST:	\$0.00
Shipping Cost:	\$0.00
<b>Charge Total:</b>	<b>\$1,400.00 (CAD)</b>

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

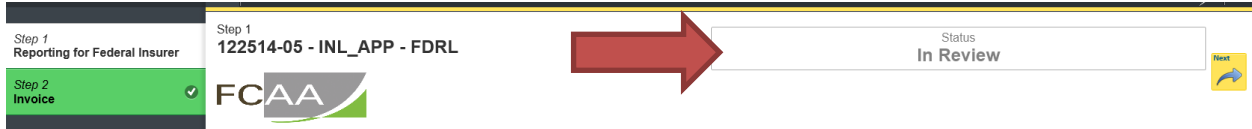
This screenshot is identical to the one above, showing the FCAA invoice page. A red arrow points to the 'Print Invoice' button located below the 'Status Pending' box.

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

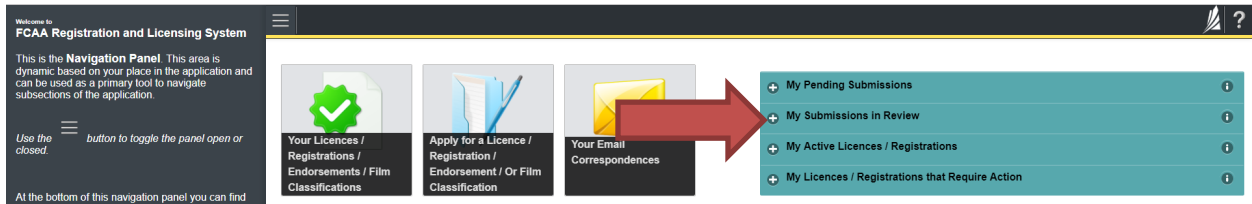
This screenshot is identical to the one above, showing the FCAA invoice page. A red arrow points to the 'Next' button located on the right side of the page, below the 'Print Invoice' button.



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



You will be notified by email when submission has been accepted. Alternatively, you can check the status of your submission, from the RLS home screen under the “My Submissions in Review” portal. This list includes all submissions that you have successfully submitted to FCAA for review.



If we require additional information or clarification, we will contact you through the email using the email address of the primary owner and compliance contact.



# Submit an Annual Report – Extra-Provincial Insurers\*

**\*Please note, reporting for Extra-Provincial Reciprocal Insurers is covered under the next section, “Submit Annual and Quarterly Reports – Provincial Insurers”. Please refer to that section for filing details.**

You are able to start your annual report submission in RLS two months prior to the due date. You can access a summary of the requirements and supporting materials required on our webpage.

All submissions made through RLS are subject to review and approval by the Superintendent and 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.

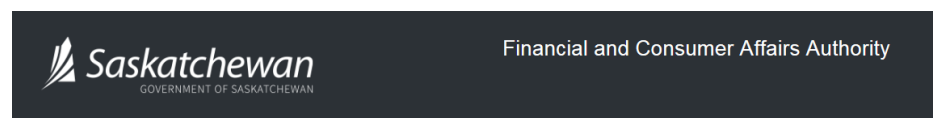
You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the submission and return to it as you need to. You can continue to make changes until you submit the annual return to our office. If you need to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

The annual report will trigger an invoice. The payment of that invoice is due by April 1. **The payment’s due date does not change the due date for the annual report.** You must file the annual report by the due date, which is:

- 60 days after fiscal year end, OR
- If a reinsurer - 105 days after fiscal year end.

To file your annual report, you need to login to your RLS account.

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



## FCAA Registration and Licensing System

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



2. Click on the “My Active Licences/Registrations” portal on the right hand side.
3. Click on the link for the licence that you would like to provide a filing for.

Licence #	Program	Name
100574	Insurer Application	ABC Insurance
100649	Insurer Application	Amazing Insurance

4. You will be brought to the licence screen.

If your primary regulator is not OSFI or Saskatchewan, click on the “Provide Extra Provincial Report”.

Insurer Licence - 500046 - EXTRA PROVINCIAL

Status: **Active**

**Provide Extra Provincial Report**

View Licence

Surrender Licence



## Step 1 – Extra-Provincial Insurer

Answer the questions as presented on this screen.

**The images in the sample on the next page show an Annual Report for an Extra Provincial Property and Casualty Insurer. The required pages from the applicable OSFI annual return/supplement are as follows:**

### **Canadian Property and Casualty Insurers**

#### **P&C Quarterly Return**

#### **P&C Annual Supplement**

Required Pages:

Quarterly Return	67.10
Quarterly Return	67.30
Quarterly Return	99.16 <i>(note, this is not listed in the RLS system, but is required)</i>
Annual Supplement	10.10
Annual Supplement	99.10 (Non-Quebec Incorporated Insurer Only)
Annual Supplement	99.20 (Quebec Incorporated Insurer Only)

### **Canadian Life Insurance Companies**

#### **Life Quarterly Return**

#### **Life Annual Supplement**

Required Pages:

Quarterly Return	10.006
Quarterly Return	95.010
Quarterly Return	95.020
Annual Supplement	10.000 (Non-Quebec Incorporated Insurer Only)
Annual Supplement	10.005 (Quebec Incorporated Insurer Only)
Annual Supplement	10.010
Annual Supplement	95.030
Annual Supplement	95.040

### **Canadian Fraternal Benefit Societies**

#### **Life Quarterly Return**

#### **Life Annual Supplement**

Required Pages:

Quarterly Return	10.006
Quarterly Return	95.010
Quarterly Return	95.020
Annual Supplement	10.000 (Non-Quebec Incorporated Insurer Only)
Annual Supplement	10.005 (Quebec Incorporated Insurer Only)
Annual Supplement	10.010
Annual Supplement	95.030
Annual Supplement	95.040



Please note, changes of information include changes to:

- the name of the insurer,
- any addresses such as head office and mailing address, and
- any contact persons.

These changes are made through the Provide Information Update process (see page 22 of this User Guide).

Click “Submit Filing” to proceed.

**Step 1**  
Extra-Provincial Insurer

**Licence: 500046 - EXTRA PROVINCIAL**

Reporting by Extra Provincial (other than reciprocals)

Submission Number: 122516-01

Reporting

Period Reporting for: 2019

Next Fiscal Year End: 30-Nov-2020

Insurer type:  
 Canadian Property and Casualty Insurer  
 Canadian Life Insurer  
 Canadian Fraternal Benefit Society

Please upload: Canadian Property and Casualty Insurer P&C-1 Annual supplement (AS) and quarterly return (QR):

- AS - 10.10
- QR - 67.10
- QR - 67.30
- AS - 99.10 (Non-Que incorporated)
- AS - 99.20 (Que only)

Do you have any changes of information to report?

Has your insurer licence been suspended or cancelled in any of the other jurisdictions licensed in since last annual return?

Has a licence condition been attached from your licence in any of the other jurisdictions licensed in since last annual return?

Please input your MCT %

Account - SPTTEST1  
Go to my profile



## Step 2 – Invoice

Please note, the invoice page lists a licence fee, this fee is not due until April 1<sup>st</sup>. It is an annual fee collected every April 1<sup>st</sup>. There are two payment options; online through Moneris or cheque.

If paying online, click the “Proceed to Payment”. You will be transferred to an external site powered by Moneris in order to process your payment.

The screenshot shows the FCAA invoice page. The status is 'Pending'. The order description is 'Extra Provincial Reporting – Submission #122516-01'. The merchant name is FCAA. The item details table shows one item: 'Mutual, Co-op - Not OSFI' with a price of \$500.00. The charge total is \$500.00 (CAD). The payable information section provides instructions for online payment (Interac Online, VISA, MasterCard) and cheque payment. A red arrow points to the 'Proceed to Payment' button.

Description	Product Code	Quantity	Price	Subtotal
Mutual, Co-op - Not OSFI	3	1	\$500.00	\$500.00

Item	Amount
GST:	\$0.00
PST:	\$0.00
HST:	\$0.00
Shipping Cost:	\$0.00
<b>Charge Total:</b>	<b>\$500.00 (CAD)</b>

Payable Information

If the invoice amount is less than \$2,500, then you can pay as follows:

1. Online using Interac Online, VISA, or MasterCard - Please click "Proceed to Online Payment"
2. Via Cheque - Please print this invoice page and attach a cheque payable to:

Minister of Finance  
Insurance and Real Estate Division, Financial and Consumer Affairs Authority of Saskatchewan  
Suite 601, 1919 Saskatchewan Drive  
Regina SK, S4P 4H2

If the invoice amount is \$2,500 or greater, then you must pay via cheque.

Check out powered by Moneris Online VISA MasterCard

Proceed to Payment

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

The screenshot shows the FCAA invoice page. The status is 'Pending'. The order description is 'Extra Provincial Reporting – Submission #122516-01'. The merchant name is FCAA. The item details table shows one item: 'Mutual, Co-op - Not OSFI' with a price of \$500.00. The charge total is \$500.00 (CAD). The payable information section provides instructions for online payment and cheque payment. A red arrow points to the 'Print Invoice' button.

Description	Product Code	Quantity	Price	Subtotal
Mutual, Co-op - Not OSFI	3	1	\$500.00	\$500.00

Item	Amount
GST:	\$0.00
PST:	\$0.00
HST:	\$0.00
Shipping Cost:	\$0.00
<b>Charge Total:</b>	<b>\$500.00 (CAD)</b>

Payable Information

If the invoice amount is less than \$2,500, then you can pay as follows:

1. Online using Interac Online, VISA, or MasterCard - Please click "Proceed to Online Payment"
2. Via Cheque - Please print this invoice page and attach a cheque payable to:

Minister of Finance  
Insurance and Real Estate Division, Financial and Consumer Affairs Authority of Saskatchewan  
Suite 601, 1919 Saskatchewan Drive  
Regina SK, S4P 4H2

If the invoice amount is \$2,500 or greater, then you must pay via cheque.

Check out powered by Moneris Online VISA MasterCard

Print Invoice

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

The screenshot shows the FCAA invoice page. The status is 'Pending'. The order description is 'Extra Provincial Reporting – Submission #122516-01'. The merchant name is FCAA. The item details table shows one item: 'Mutual, Co-op - Not OSFI' with a price of \$500.00. The charge total is \$500.00 (CAD). The payable information section provides instructions for online payment and cheque payment. A red arrow points to the 'Next' arrow button on the right side of the page.

Description	Product Code	Quantity	Price	Subtotal
Mutual, Co-op - Not OSFI	3	1	\$500.00	\$500.00

Item	Amount
GST:	\$0.00
PST:	\$0.00
HST:	\$0.00
Shipping Cost:	\$0.00
<b>Charge Total:</b>	<b>\$500.00 (CAD)</b>

Payable Information

If the invoice amount is less than \$2,500, then you can pay as follows:

1. Online using Interac Online, VISA, or MasterCard - Please click "Proceed to Online Payment"
2. Via Cheque - Please print this invoice page and attach a cheque payable to:

Minister of Finance  
Insurance and Real Estate Division, Financial and Consumer Affairs Authority of Saskatchewan  
Suite 601, 1919 Saskatchewan Drive  
Regina SK, S4P 4H2

If the invoice amount is \$2,500 or greater, then you must pay via cheque.

Check out powered by Moneris Online VISA MasterCard

Next

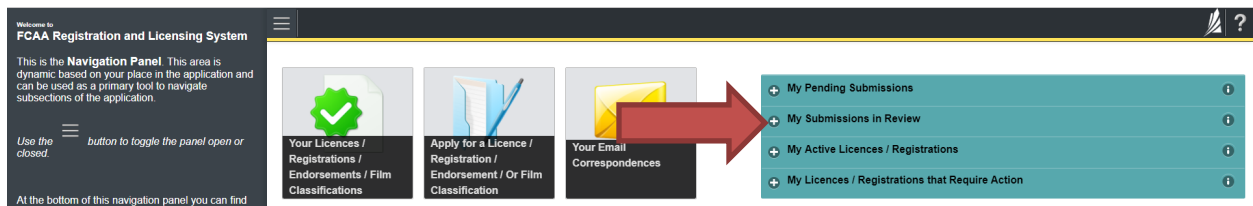




On the event page, the status will say “In Review”.



You will be notified by email when submission has been accepted. Alternatively, you can check the status of your submission, from the RLS home screen under the “My Submissions in Review” portal. This list includes all submissions that you have successfully submitted to FCAA for review.



If we require additional information or clarification, we will contact you through the email using the email address of the primary owner and compliance contact.



# Submit Annual and Quarterly Reports – Provincial Insurers\*

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**\*This section also applies to Provincial Reciprocal and Extra Provincial Reciprocal.**

You are able to start your report submission in RLS two months prior to the due date. You can access a summary of the requirements and supporting materials required on our webpage.

All submissions made through RLS are subject to review and approval by the Superintendent and 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.

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 until you submit the annual return to our office. If you need to make changes to a submission, please contact our office (see the “Contact Us” in this guide).

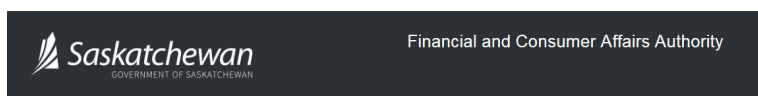
The annual report (the 4<sup>th</sup> quarterly report) will trigger an invoice. The payment of that invoice is due by April 1. **The payment’s due date does not change the due date for the annual report.** You must file the annual report by the due date, which is:

- 60 days after fiscal year end, OR
- If a reinsurer - 105 days after fiscal year end.

Some provincial insurers are required to file a quarterly report. The main licence screen in RLS will indicate when the next report is due.

To file your reports, you need to login to your RLS account.

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



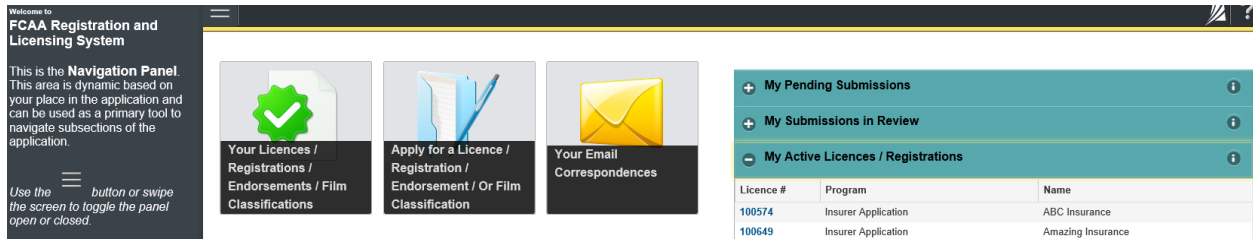
## FCAA Registration and Licensing System

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



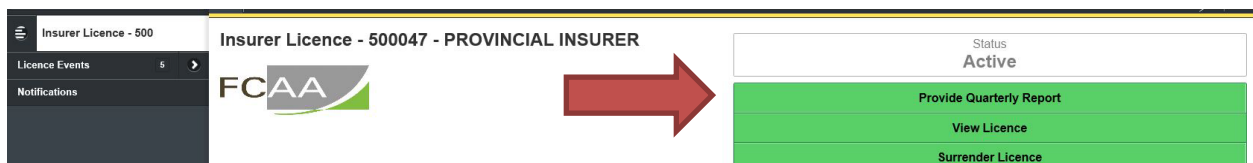
2. Click on the “My Active Licences/Registrations” portal on the right hand side.

3. Click on the link for the licence that you would like to provide a filing for.



4. You will be brought to the licence screen.

If your primary regulator is Saskatchewan, click on the “Provide Quarterly Report”.



### Step 1 – Provincial Insurer

Select which period you are reporting for. Your next fiscal year end date will update automatically. Note the quarter you select will determine what information is being requested. This illustration will show quarter 4 requirements.

\*Extra Provincial Reciprocal's submitting their Annual Report should choose Quarter Four (Annual).



Step 1  
Provincial and Extra-Provincial  
Reciprocal

Step 1  
122525-05 - INL\_APP - PRV\_RCP

Status  
Pending Submission

Submit Filing

FCAA

Licence: 500047 - PROVINCIAL INSURER

Reporting by Provincial Insurers and Extra-Provincial Reciprocal

Submission Number 122525-05

Reporting

Period Reporting for:\*

- Quarter One
- Quarter Two
- Quarter Three
- Quarter Four (Annual)

Note: If you are a provincial insurer who only classifies Crop Hail Insurance, you are only required to file Quarter 4.

Next Fiscal Year End 20-Nov-2020

Period Year 2019

Upload the requested documentation separately.

Please upload the following documents:

1. Cover letter\*
2. Audited financial statements\*
3. P&C-1 Quarterly Return and Annual Supplement\*
4. Audit report for P&C-1\*
5. Audit report for MCT\*
6. Actuarial report\*
7. List of investments\*

Upload File

Upload File

Upload File

Upload File

Upload File

Upload File


Upload File

Input figures.



Please complete the following fields for the quarter end: Quarter Four (Annual)

MCT%*	<input type="text"/>
Assets*	<input type="text"/>
Gross Premiums*	<input type="text"/>
Net Premiums*	<input type="text"/>
Net Income*	<input type="text"/>
Equity*	<input type="text"/>

[Submit Filing](#) 

For Provincial Insurers, click “Submit Filing” to proceed to next step.

Provincial Reciprocal Insurers and Extra Provincial Reciprocal Insurers also complete the following:

The screenshot shows a web application interface. On the left is a dark sidebar with a search bar and a list of 'Licence Events' including '122847-00 - INL\_APP - NEW', '122847-01 - INL\_APP - C...', '122847-02 - INL\_APP - TRMNTN', and '122847-03 - INL\_APP - PRV\_RCP'. Below the list is the user's account information: 'Account - RPP-JANETPOWERS' with options to 'Go to my profile' and 'Log Out'. The main content area is titled 'Reserve and Guarantee Fund' and 'Reserve Fund'. It includes a reference to 'sections 2-13(1) and 2-14(1) of the Insurance Regulations for guidance.' and a series of input fields labeled (A) through (I) for calculating the reserve fund required. The fields are: (A) Amount of premiums collected or credited to the accounts of subscribers on reciprocal contract in force but have on year or less until expiration\*; (B) The amount paid to licensed insurers to reinsure the reciprocal contracts mentioned in item (A)\*; (C) Sub-total (A-B)\*; (D) Line D = Line C x 50%\*; (E) Amount of premiums collected or credited to the accounts of subscribers on reciprocal contracts in force but have more than one year until expiration\*; (F) The amount of premiums in item (E) that are attributable to the expired portions of the reciprocal contracts mentioned in item (E)\*; (G) Amount paid to licensed insurers to reinsure the reciprocal contract mentioned in item (E)\*; (H) Amount paid to licensed insurers mentioned in item (G) that is attributable to the expired portions of the reciprocal contracts mentioned in item (E)\*; (I) Reserve Fund Required (D)+F-.



Start typing to filter list...

**Licence Events**

- 122847-00 - INL\_APP - NEW 9
- 122847-01 - INL\_APP - C... 7
- 122847-02 - INL\_APP - TRMNTN
- 122847-03 - INL\_APP - PRV\_RCP

Account - RPP-JANETPOWERS

Go to my profile

Log Out

(G) Amount paid to licensed insurers to reinsure the reciprocal contract mentioned in item (E)\*

(H) Amount paid to licensed insurers mentioned in item (G) that is attributable to the expired portions of the reciprocal contracts mentioned in item (E)\*

(I) Reserve Fund Required (D+E-F-G+H)\*

Guarantee Fund

(J) Total liabilities\*

(K) Unearned premiums\*

(L) The amount recoverable from licensed insurers that have reinsured the reciprocal contracts mentioned in item (J)\*

(M) Line M = \$50,000\*

(N) Guarantee Fund Required (J-K-L+M)\*

(O) Total Reserve & Guarantee Fund Required (I+N)\*

(P) Cash & Approved Securities\*

(Q) Excess of Cash & Securities over Reserve & Guarantee Fund (line P minus line O)\*

Save

Actions

Submit Filing

Click “Submit Filing” to proceed to next step.

In addition to the information listed above, please report any changes of information that may have occurred since your last filing. Changes of information include changes to:

- the name of the insurer,
- any addresses such as head office and mailing address, and
- any contact persons.

These changes are made through the Provide Information Update process (see page 22 of this User Guide).

## Step 2 – Invoice

Please note, the invoice page lists a licence fee, this fee is not due until April 1<sup>st</sup>. It is an annual fee collected every April 1<sup>st</sup>. There are two payment options; online through Moneris or cheque.



If paying online, click the “Proceed to Payment”. You will be transferred to an external site powered by Moneris in order to process your payment.

Reporting by Provincial Insurers/Extra Prov...  
Step 1 Provincial and Extra-Provincial Reciprocal  
Step 2 Invoice

Step 2 Invoice - 001963  
Status: Pending  
Print Invoice

**FCAA**

Order Details  
Order Description: Provincial/Extra Provincial Reciprocal Reporting – Submission #122525-05  
Merchant Name: FCAA  
Merchant URL: https://fcaa-uat.saskatchewan.ca/

Description	Product Code	Quantity	Price	Subtotal
License Fee: Stock, Mutual or Co-op - 1 Class	4	1	\$1,400.00	\$1,400.00
GST:				\$0.00
PST:				\$0.00
HST:				\$0.00
Shipping Cost:				\$0.00
<b>Charge Total:</b>				<b>\$1,400.00 (CAD)</b>

Payable Information

If the invoice amount is less than \$2,500, then you can pay as follows:  
1. Online using Interac Online, VISA, or MasterCard - Please click "Proceed to Online Payment"  
2. Via Cheque - Please print this invoice page and attach a cheque payable to:  
**Minister of Finance**  
Insurance and Real Estate Division, Financial and Consumer Affairs Authority of Saskatchewan  
Suite 601, 1919 Saskatchewan Drive  
Regina SK S4P 4K2

If the invoice amount is \$2,500 or greater, then you must pay via cheque.

Checked provided by Moneris 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 Extra-Provincial Insurer  
Step 2 Invoice

Step 2 Invoice - 001979  
Status: Pending  
Print Invoice

**FCAA**

Order Details  
Order Description: Extra Provincial Reporting – Submission #122516-01  
Merchant Name: FCAA  
Merchant URL: https://fcaa-uat.saskatchewan.ca/

Description	Product Code	Quantity	Price	Subtotal
Mutual, Co-op - Not OSFI	3	1	\$500.00	\$500.00

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

Step 1 Extra-Provincial Insurer  
Step 2 Invoice

Step 2 Invoice - 001979  
Status: Pending  
Print Invoice

**FCAA**

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



Reporting by Provincial Insurers and Extra-Provincial Reciprocal	
Submission Number	122525-05
Reporting	
Period Reporting for:	Quarter Four (Annual) <small>Note: If you are a provincial insurer who only classifies Crop Hail Insurance, you are only required to file Quarter 4.</small>
Next Fiscal Year End	20-Nov-2020
Period Year	2019

You will be notified by email when submission has been accepted. Alternatively, you can check the status of your submission, from the RLS home screen under the “My Submissions in Review” portal. This list includes all submissions that you have successfully submitted to FCAA for review.

- Your Licences / Registrations / Endorsements / Film Classifications
- Apply for a Licence / Registration / Endorsement / Or Film Classification
- Your Email Correspondences

- My Pending Submissions
- My Submissions in Review
- My Active Licences / Registrations
- My Licences / Registrations that Require Action

If we require additional information or clarification, we will contact you through the email using the email address of the primary owner and compliance contact.





# Surrender a Licence

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The surrender event provides an insurer the option to request:

- Licence withdraw; or
- Licence status change, to discontinued.

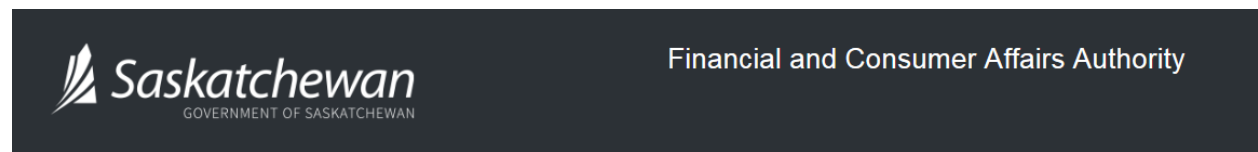
Please note:

- An insurer whose Licence is Cancelled can no longer underwrite or service policies of insurance in Saskatchewan.
- An insurer whose licence is in Discontinued Status can service policies of insurance in Saskatchewan but cannot underwrite new policies of insurance. A licence condition to this affect is applied to the insurer's licence.

All submissions made through RLS are subject to review and approval by the “Superintendent” and the Superintendent 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.

To make your change you need to login to your RLS account.

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



## FCAA Registration and Licensing System

Welcome to FCAA RLS

User ID

Password

Login Register

Forgot your password? ↻

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



2. Click on the “My Active Licences/Registrations” portal on the right hand side.

Welcome to FCAA Registration and Licensing System

This is the **Navigation Panel**. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the button to toggle the panel open or closed.

At the bottom of this navigation panel you can find your account options, including log out.

- Your Licences / Registrations / Endorsements / Film Classifications
- Apply for a Licence / Registration / Endorsement / Or Film Classification
- Your Email Correspondences

- My Pending Submissions
- My Submissions in Review
- My Active Licences / Registrations**
- My Licences / Registrations that Require Action

3. Click on the link for the licence that you would like to update.

Welcome to FCAA Registration and Licensing System

This is the **Navigation Panel**. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the button or swipe the screen to toggle the panel open or closed.

- Your Licences / Registrations / Endorsements / Film Classifications
- Apply for a Licence / Registration / Endorsement / Or Film Classification
- Your Email Correspondences

- My Pending Submissions
- My Submissions in Review
- My Active Licences / Registrations**

Licence #	Program	Name
100574	Insurer Application	ABC Insurance
100649	Insurer Application	Amazing Insurance

4. You will be brought to the licence screen. Click on “Surrender Licence”.

Insurer Licence - 500

Licence Events 2

Notifications

**Insurer Licence - 500061 - FEDERAL MUTUAL**

Status **Active**

**FCAA**

- View Licence
- Surrender Licence**



## Step 1 – Request

Select which surrender type you are seeking approval for, change licence status to discontinued or withdraw licence.

### If you are making a request to change licence status to discontinued:

Provide the requested information, including the date you would like your request to become effective. Please note: You can cancel your request.

Once you have provided the required information, click “Submit Licence Surrender Request”.



## If you are making a request to withdraw and cancel your licence:

Provide the requested information, including the date you would like your request to become effective. Please note: You can cancel your request.

Step 1  
Request

Submission Number 122560-02

Are you applying to have your licence switched to a Discontinued Status or to cancel your licence?\*

**Note: Warnings and buttons that appear on the screen will be labelled as a "surrender request" regardless of if it's a cancellation or discontinued licence.**

Please upload a cover letter explaining the reason for your request\*

Does the insurer have any unpaid claims for any contracts of insurance made in Saskatchewan?\*

Have the contracts been:\*

Please upload a letter stating there are no policy liabilities in Saskatchewan signed by authorized representative.\*

Do you have any outstanding fees or taxes payable to the Superintendent or the Government of Saskatchewan?\*

Have you published your notice of your intent to request the Superintendent cancel your licence?\*

Do you have any other supporting documentation you would like to upload at this time?\*

Please indicate the date you would like your request to become effective\*

30-Nov-2019

Note: The Superintendent of Insurance may approve your request based on a different effective date.

Submit Licence Surrender Request Cancel Licence Surrender Request

Once you have provided the required information, click "Submit Licence Surrender Request".

A warning will appear that provides an explanation of the surrender request impact.

**Warning**

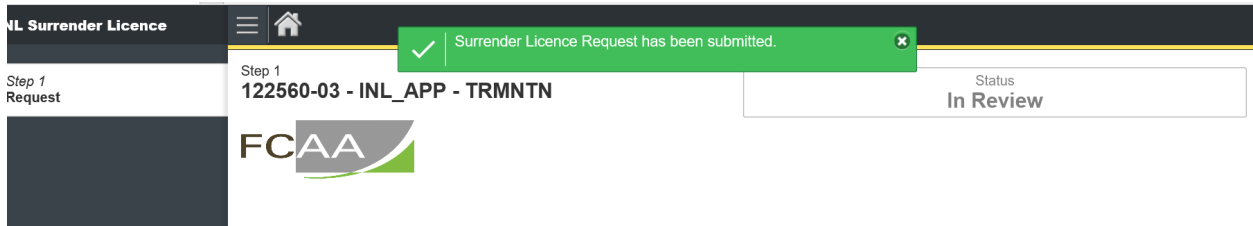
You are about to submit a change that could affect your licence status and your ability to enter into contracts of insurance in Saskatchewan. Are you sure you want to do this? Please note that your licence will remain in its current state until your request has been approved by FCAA.

Yes, Continue No, Go Back

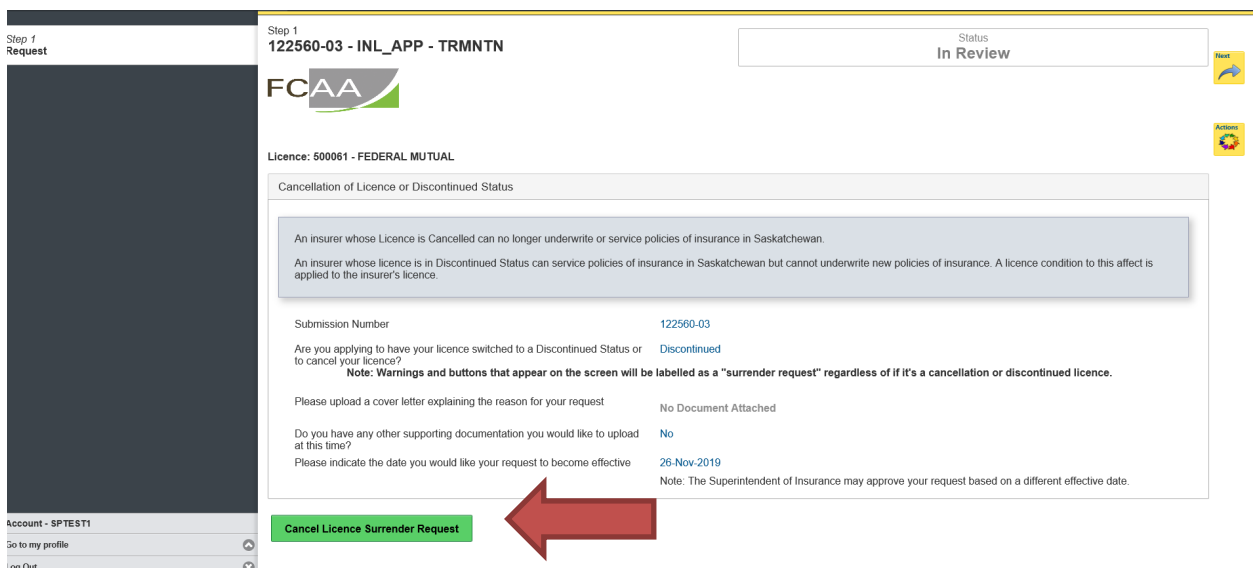
You can click yes, to continue with the submission or click no, to go back to step 1.



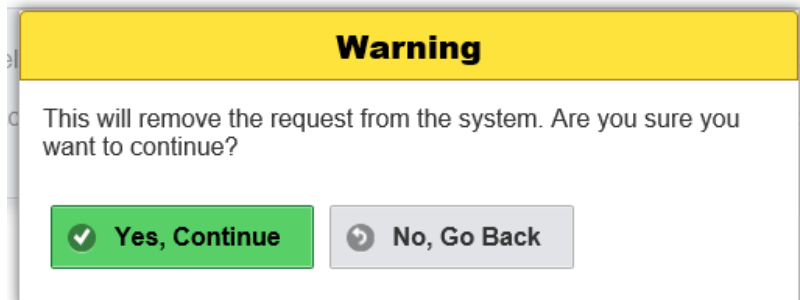
After clicking yes, continue to submit. A green box will appear that tells you your request has been submitted.



Please note at this time you are still able to cancel your request.



If click cancel after submission is made a warning box will appear.



If you click yes, your request will be removed. If click no it will take you back to status screen and we will receive your submission.



# Contact Us

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## **General Information**

Insurance and Real Estate Division  
Financial and Consumer Affairs Authority  
Suite 601, 1919 Saskatchewan Drive  
Regina, SK S4P 4H2

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