

Insurance and Real Estate Division External User Manual: Registration and Licensing System (RLS)

A User Guide to Assist Special Brokers in Utilizing RLS.

fcaa.gov.sk.ca

January 2020



Table of Contents

INTRODUCTION	1
GENERAL NAVIGATION	2
NAVIGATING THE HOME SCREEN	3
APPLY FOR A SPECIAL BROKER ENDORSEMENT	4
REQUEST FOR MORE INFORMATION	17
PRINT ENDORSEMENT	20
PROVIDE INFORMATION UPDATE	21
SUBMIT A MONTHLY REPORT	28
SUBMIT AN ANNUAL RETURN	37
SURRENDER ENDORSEMENT	45
CONTACT US	50

Introduction

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 special brokers to provide guidance on special broker processes and is not intended to provide an overview of the functionality of RLS.

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 special broker to administer their endorsements online, including applying for an endorsement, submit required filings (collectively called “Submissions”), print an endorsement and view correspondence.

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

- Application;
- Monthly reporting;
- Annual reporting;
- Changes of information; and
- Surrendering an endorsement.

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.

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

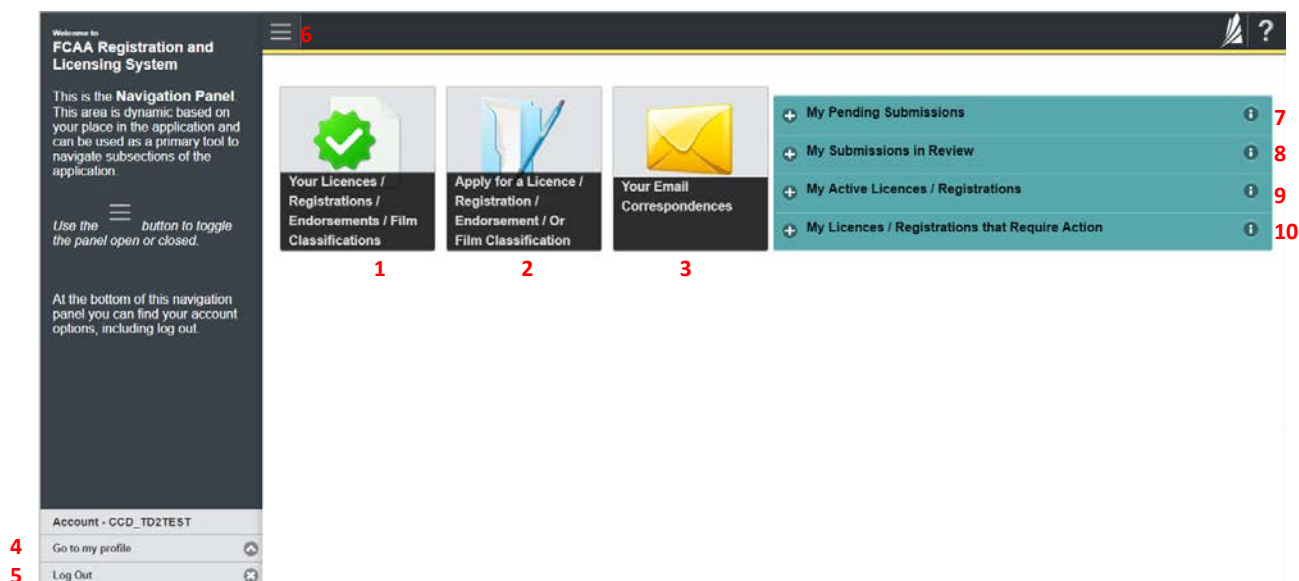
In addition to the guidance that you will find the RLS Basics Guide, this page provides the very basic RLS navigation tips.

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 Special Broker Endorsement

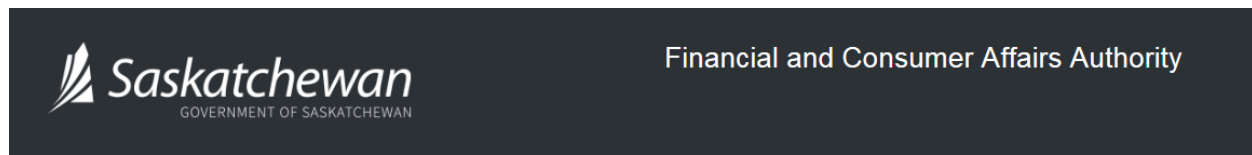
Before you begin, please ensure you are familiar with *The Insurance Act* (the “Act”) and *The Insurance Regulations* (the “Regulations”) which outlines the requirements to carry on business in Saskatchewan as a special broker.

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 from the FCAA and do not know your user ID or password, please review the RLS Basics Guide before proceeding. (Please note that licenses issued by the Insurance Councils of Saskatchewan are not in the RLS system).

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).

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>

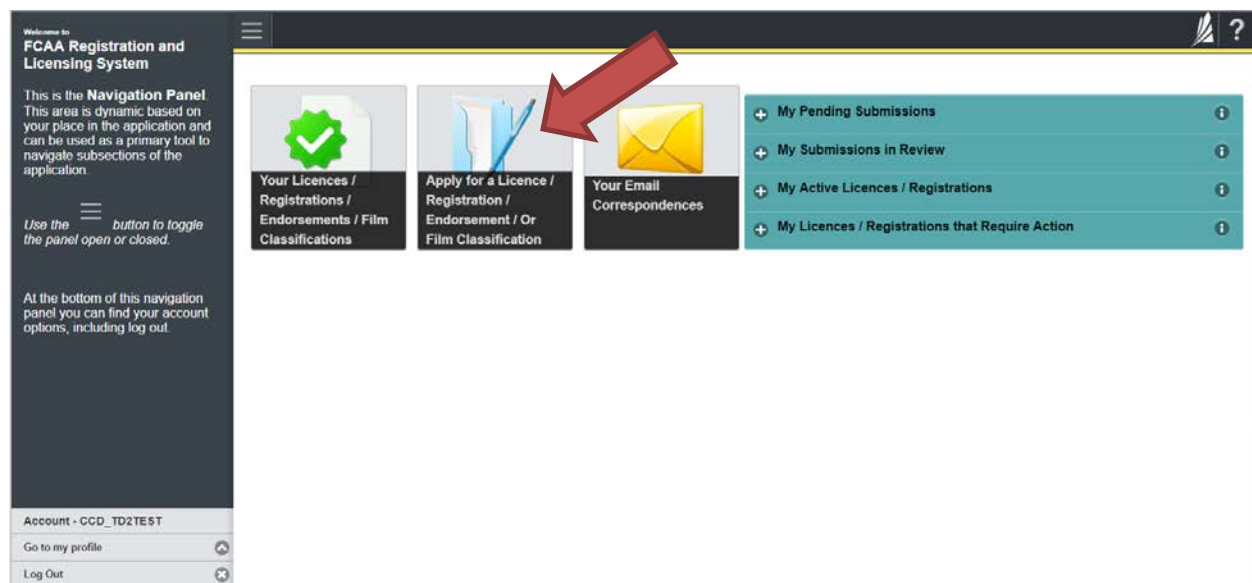


FCAA Registration and Licensing System

The image shows the login page for the FCAA RLS system. It has a header "Welcome to FCAA RLS". Below it are two input fields: "User ID" and "Password". There are two buttons: "Login" (teal) and "Register" (grey). At the bottom left is a link "Forgot your password?" and at the bottom right is a help icon (question mark in a circle).

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.

Using the radio buttons, please select a licensing division (Consumer Credit, Consumer Protection, Insurance, or Pensions). Thereafter, select the applicable licensing type from the drop down list found next to the phrase "select the licence / registration you wish to apply for". The drop down list provides the full list of licences, registrations, endorsements, or classifications that are found within the selected licensing division. For example, Trust & Loan, Mortgage Broker, and Payday legislation applications are under Consumer Credit.

After a licensing type selection is made (from the drop down list), additional information related to the selection will be provided.

Type of Licence

Select the Licensing Division

☐ Consumer Credit

☐ Consumer Protection

☐ Insurance

☐ Pensions

Select the Licence \ Registration you wish to apply for

Please select to reveal list ...

4. Select "Special Brokers' Endorsement" from the dropdown menu.

Type of Licence

Select the Licensing Division

☐ Consumer Credit

☐ Consumer Protection

☒ Insurance

☐ Pensions

Select the Licence \ Registration you wish to apply for

Special Brokers' Endorsement

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

The screenshot shows a web application interface for the FCAA's Registration and Licensing System (RLS). On the left is a dark sidebar with a 'Licence Selection' header and a 'Save' button. The main content area is titled 'Select the Licence \ Registration you wish to apply for' and has a dropdown menu set to 'Special Brokers' Endorsement'. Below this is the 'Before You Begin' section, which contains a welcome message, definitions of a Special Broker, eligibility criteria, required documents, fees, and terms of use. At the bottom of the main content area is a green button labeled 'I Acknowledge'. A large red arrow points from the bottom of the sidebar towards this button. The footer of the sidebar shows 'Account - SPTEST1'.

Licence Selection

Select the Licence \ Registration you wish to apply for

Special Brokers' Endorsement

Before You Begin

Welcome to the FCAA's Registration and Licensing System (RLS). This system has been designed to simplify the process of applying for a Special Broker Endorsement and submitting monthly Special Broker reports in compliance with *The Insurance Act* (the Act) and *The Insurance Regulations* (the Regulations). Please take a moment to familiarize yourself with the requirements for obtaining an endorsement, and the information you will need to complete the submission process. During the submission process you will be required to provide information about your business plan and to supply verification of your suitability for being granted an endorsement.

What is a Special Broker?

Insurance Agent wishing to assist insureds with obtaining insurance from unlicensed insurers must obtain a Special Broker endorsement pursuant to section 6-7 of the Act.

Who Can Be a Special Broker?

Individuals who hold a Level 3 General Insurance Agent licence from the General Insurance Council of Saskatchewan are eligible to be granted a Special Broker Endorsement.

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 electronics copies of the following:

- A copy of the document that you will provide to the insured in compliance with section 6-7 of the Act.
- A copy of your bond or financial security document.
- A copy of your licence from the General Insurance Council of Saskatchewan and any terms or conditions attached therein.

You will also be required to provide a description of your proposed unlicensed insurance activities and projections of the amount of unlicensed insurance you plan to effect. Depending on your planned activities and the information you provide in your submission, the Superintendent of Insurance may require additional information before approving your application.

To complete the review of your application, FCAA requires that you submit your original financial security document (typically a penal bond). After completing your submission, you will be provided with information on how to send this document to us by mail.

Fees:

The application fee for a Special Broker endorsement is \$500.00.

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
Telephone: (306) 787-6700
URL: <http://fcaa.gov.sk.ca/regulated-businesses-persons/businesses/insurance-companies>

I Acknowledge

Account - SPTEST1





Click “I acknowledge”.

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

Step 1 - Event

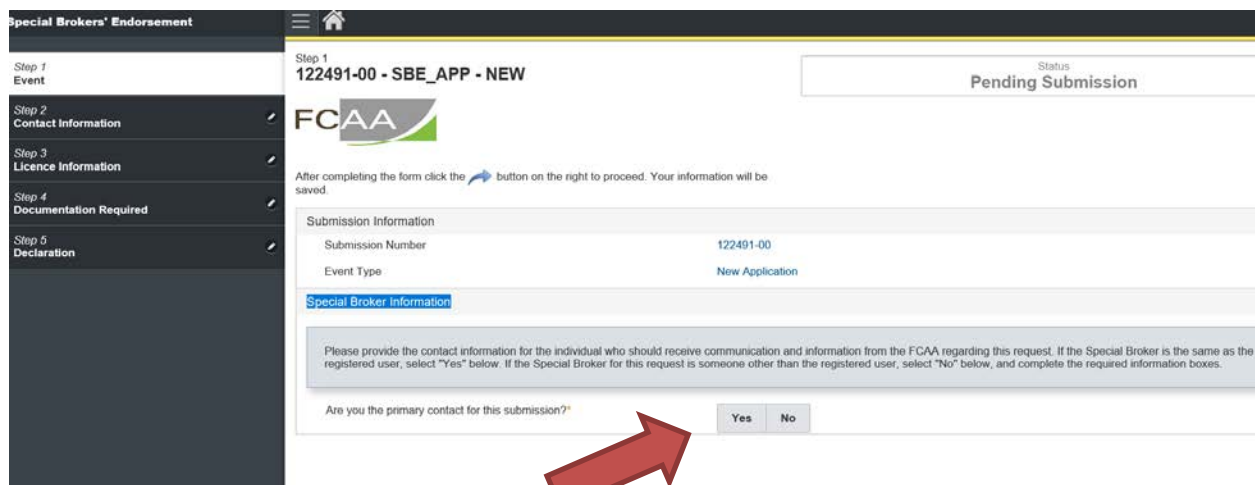
Please note, on the left side is your navigation menu where you can navigate to the different steps within the application, log out or access your RLS account.

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 (user registered to the account). If you are not the primary contact, click "No" and provide the contact information for the primary contact for the submission.

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



Special Brokers' Endorsement

Step 1
Event

Step 2
Contact Information

Step 3
Licence Information


Step 4
Documentation Required

Step 5
Declaration

Step 1
122491-00 - SBE_APP - NEW

Status
Pending Submission

FCAA

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


Submission Information

Submission Number 122491-00

Event Type New Application

Special Broker information

Please provide the contact information for the individual who should receive communication and information from the FCAA regarding this request. If the Special Broker is the same as the registered user, select "Yes" below. If the Special Broker for this request is someone other than the registered user, select "No" below, and complete the required information boxes.

Are you the primary contact for this submission? 

Yes No

Step Two – Contact Information

Enter the contact information of the special broker applying for an endorsement.

Step 1 Event ✓

Step 2 Contact Information

Step 3 Licence Information

Step 4 Documentation Required

Step 5 Declaration

Account - SPTEST1

Go to my profile

Special Brokers' Endorsement Form

Name of Applicant* Kyle Kenneth

Work Address Information

This is the address where the applicant primarily carries on business.

Work Address

Street*

City*

Postal Code/Zip Code*

Province/State*

Applicant Work Phone Number*

Email Address*

Next

Prev

You can manually input the address or use the auto address feature. Once you select an address it will populate the related fields for you.

Step 1 Event ✓

Step 2 Contact Information

Step 3 Licence Information

Step 4 Documentation Required

Step 5 Declaration

Account - SPTEST1

Go to my profile

Work Address Information

This is the address where the applicant primarily carries on business.

Work Address

1919 sas

Having trouble finding your address? Enable Manual Entry

1919 Saskatchewan Ave Saskatoon, SK, S7K 1R3 ✓

1919 Saskatchewan Dr Regina, SK, S4P 4H2 - 11 Addresses

1919 Saskatchewan Dr Regina, SK, S4P 4H2 ✓

1919 St George Ave Saskatoon, SK, S7M 0K4 ✓

1919 Kenderdine Rd Saskatoon, SK, S7N 4J1 ✓

1919 22nd St W Saskatoon, SK, S7M 0T8 - 29 Addresses

1919 St Henry Ave Saskatoon, SK, S7M 0P4 ✓

Next

Prev

Need to provide the business name of the insurance agency/insurance brokerage, managing general agent or third party administrator the special broker applicant is working for.

Name of Business*

Is the business address the same as the applicant's work address above?

Yes No

Next

Prev

Step Two – Contact Information (continued)

Enter the contact information for the designated representative. If the designated representative's address is the same as the business address you can select "yes". If no, then will have to enter in the information utilizing auto address feature or manually.

Designated Representative Information	
Designated Representative that recommended the Applicant:*	<input type="text" value="Jane Smith"/> ⓘ
Is the Designated Representative address same as the business address above?*	<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>
Designated Representative's Phone Number*	<input type="text" value="() - x"/>
Email address of Designated Representative*	<input type="text"/>

Please note: An address for service must be a location that maintains regular business hours and has staff available to receive any delivered documents.

If the address for service is either the work or business address simply select which one.

Address for Service	
Is the address for service in Saskatchewan the same as the applicants work or business address above?*	<input checked="" type="button" value="Yes"/> <input type="button" value="No"/> ⓘ
Which one?*	<input type="button" value="Business"/> <input type="button" value="Work"/>

If the address for service is not the applicant's work address or business address, an attorney for service in Saskatchewan must be provided.

Address for Service			
Is the address for service in Saskatchewan the same as the applicants work or business address above?*		<input type="button" value="Yes"/> <input checked="" type="button" value="No"/>	ⓘ
Name of Attorney for Service in Saskatchewan*		<input type="text"/>	
Street*		<input type="text"/>	
City*	Postal Code*	Province	
<input type="text"/>	<input type="text"/>	<input type="button" value="SASKATCHEWAN"/> ⓘ	
Phone Number*	Email Address*		
<input type="text" value="() - x"/>	<input type="text"/>		

Once all the information is completed in step 2, click "Next" to proceed to step 3.

Step 3 – Licence Information

You must be licensed as a Level 3 General Agent with the Insurance Council of Saskatchewan. If you answer no to this question, you will not be able to proceed with your application.

Insurance Agent Licensing Details

Are you licensed as a Level 3 General Agent by the General Insurance Council of Saskatchewan?*

Yes

No



To be granted a Special Broker's Endorsement you must be licensed as a Level 3 General Insurance Agent. If you selected "no" that you do not hold this type of licence you will not be able to proceed further with the online application.

If you require more information please call the Insurance and Real Estate Division 306-767-6700.

Once you click yes, the following fields will appear. Please input the requested information.

Step 1 Event ✓

Step 2 Contact Information ✓

Step 3 Licence Information

Step 4 Documentation Required

Step 5 Declaration

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

122566-00 - Kyle Kenneth

Insurance Agent Licensing Details

Are you licensed as a Level 3 General Agent by the General Insurance Council of Saskatchewan?*

Yes No

Level 3 General Insurance Agent Licence #*

Are there any terms or conditions attached to your licence?*

Yes No

Attach a copy of your Saskatchewan Insurance Agent/Broker's Licence*

Upload File

Next

Prev

Next, answer the questions as seen below and then click "Next" to proceed to step 4.

Licence Information

Do you hold an insurance agent licence or equivalent in any other jurisdiction?*

Yes

No

Have you ever had your insurance agent licence or equivalent suspended or cancelled?*

Yes

No

Do you hold a special broker endorsement, licence or equivalent in any other jurisdiction?*

Yes

No

Are there any terms or conditions attached to your special broker's endorsement, licence or equivalent in any of the jurisdictions you are licensed in?*

Yes

No

Have you ever had your special broker endorsement, licence, or equivalent suspended or cancelled?*

Yes

No

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

Step 1
Event

Step 2
Contact Information

Step 3
Licence Information

Step 4
Documentation Required

Step 5
Declaration


Step 4
Documentation Required

122566-00 - Kyle Kenneth

Documentation Required

Step 4 – Documentation Required.

Provide the requested documentation. Click “Next” to proceed to step 5.

Remember if you click on the “information bubble”  a pop up will appear that provides you with information to assist you with understanding what documentation is being requested.

Step 3
Licence Information

Step 4
Documentation Required

Step 5
Declaration

Account - SPTEST1

Documentation Required

Please upload the following documents:

A Business Plan. The plan must detail how the Special Broker will be operating and projections as to the level of business with unlicensed Saskatchewan insurers*

A copy of the financial security document*

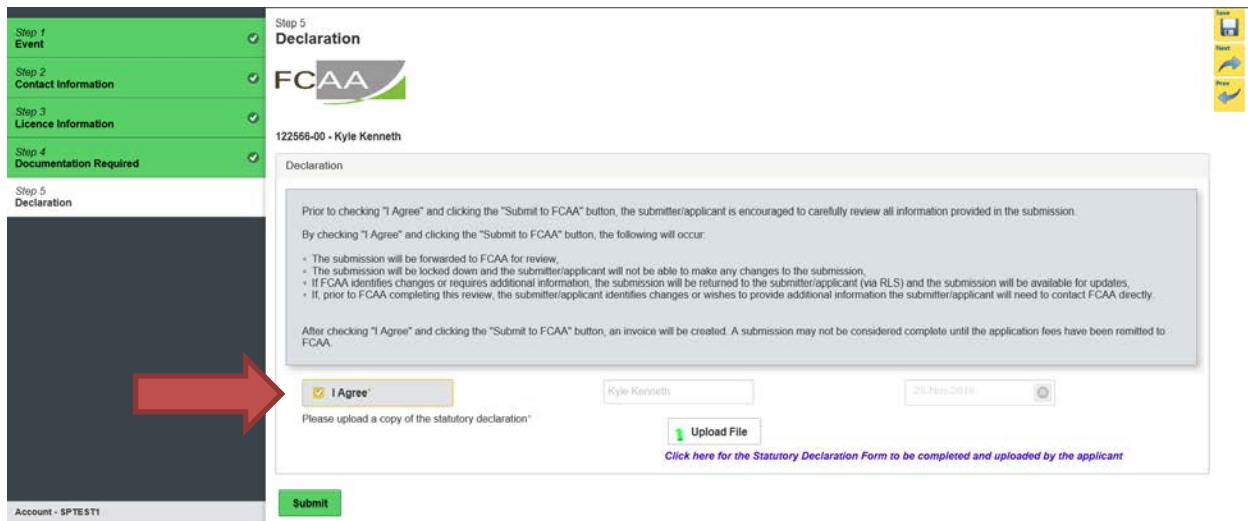
A copy of the document that is signed by an insured purchasing unlicensed insurance*

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

Yes No

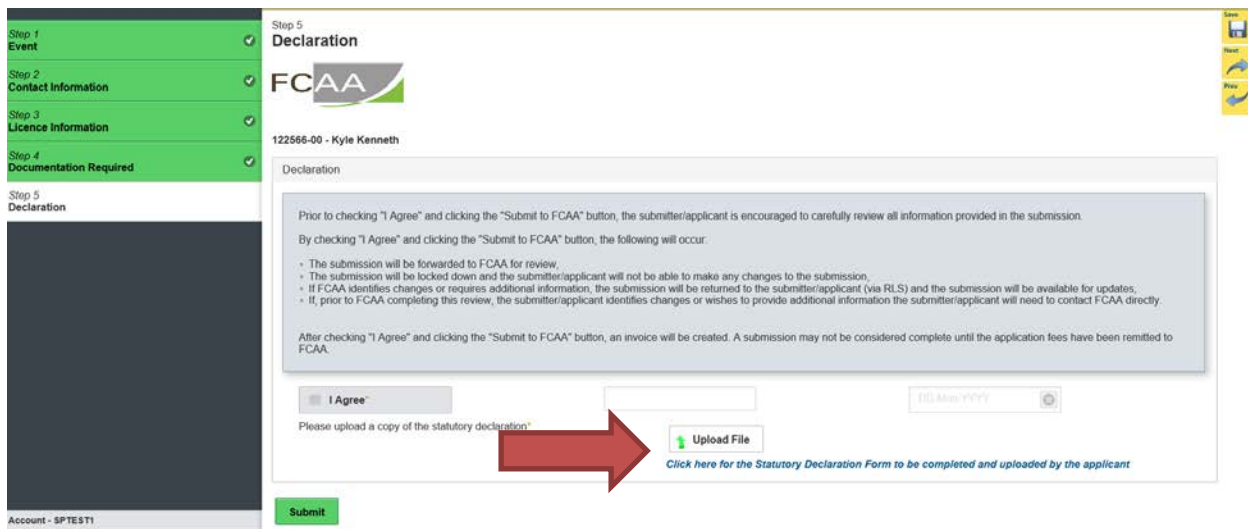
Step 5 - Declaration

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



The screenshot shows the FCAA Step 5 Declaration form. On the left, a sidebar lists steps 1 through 5, with Step 5 'Declaration' highlighted. The main content area is titled 'Step 5 Declaration' and features the FCAA logo. Below the logo, the user's name '122566-00 - Kyle Kenneth' is displayed. The 'Declaration' section contains a text box with the following 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: • 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 this text, there is an 'I Agree' checkbox, a text input field for the name 'Kyle Kenneth', and a date input field set to '25 Nov 2018'. A red arrow points to the 'I Agree' checkbox. Below the 'I Agree' checkbox, there is a text input field for the statutory declaration, followed by an 'Upload File' button and a link: 'Click here for the Statutory Declaration Form to be completed and uploaded by the applicant'. At the bottom left, there is a 'Submit' button. The bottom of the page shows 'Account - SP TEST1'.

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.



This screenshot is identical to the one above, showing the FCAA Step 5 Declaration form. However, a red arrow now points to the 'Upload File' button, which is located below the 'I Agree' checkbox and the statutory declaration text input field. The 'I Agree' checkbox is now checked. The 'Submit' button remains at the bottom left, and the account information 'Account - SP TEST1' is still visible at the bottom.

Click “Submit to FCAA” to proceed to step 6.

Step 6 - Invoice

The final step in the application is the “Invoice” step.

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.

Step 1 Event ✓
Step 2 Contact Information ✓
Step 3 Licence Information ✓
Step 4 Documentation Required ✓
Step 5 Declaration ✓
Step 6 Invoice

FCAA

Order Details

Order Description: 122566-00 - New Application - KYLE KENNETH
Merchant Name: FCAA
Merchant URL: https://fcaa-uat.saskatchewan.ca/

Item Details:

Description	Product Code	Quantity	Price	Subtotal
Special Brokers' Endorsement New Application	1	1	\$500.00	\$500.00

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

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 4R2

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

Account - SPTEST1
Go to my profile
Log Out

Checkouts 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 Contact Information ✓
Step 3 Licence Information ✓
Step 4 Documentation Required ✓
Step 5 Declaration ✓
Step 6 Invoice

Step 6
Invoice - 001983

Status: Pending
Print Invoice

FCAA


Order Details

Order Description: 122566-00 - New Application - KYLE KENNETH
Merchant Name: FCAA
Merchant URL: https://fcaa-uat.saskatchewan.ca/

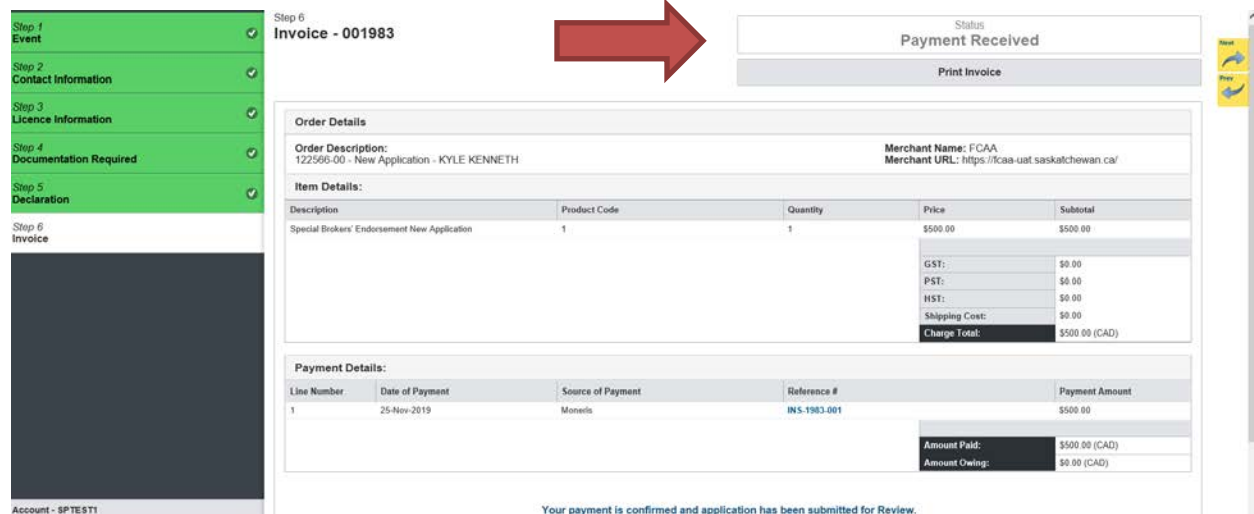
Item Details:

Description	Product Code	Quantity	Price	Subtotal
Special Brokers' Endorsement New Application	1	1	\$500.00	\$500.00

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

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

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



Step 6 Invoice - 001983

Status: Payment Received

Print Invoice

Order Details

Order Description: 122566-00 - New Application - KYLE KENNETH

Merchant Name: FCAA
Merchant URL: https://fcaa-ust.saskatchewan.ca/

Item Details:

Description	Product Code	Quantity	Price	Subtotal
Special Brokers' Endorsement New Application	1	1	\$500.00	\$500.00

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

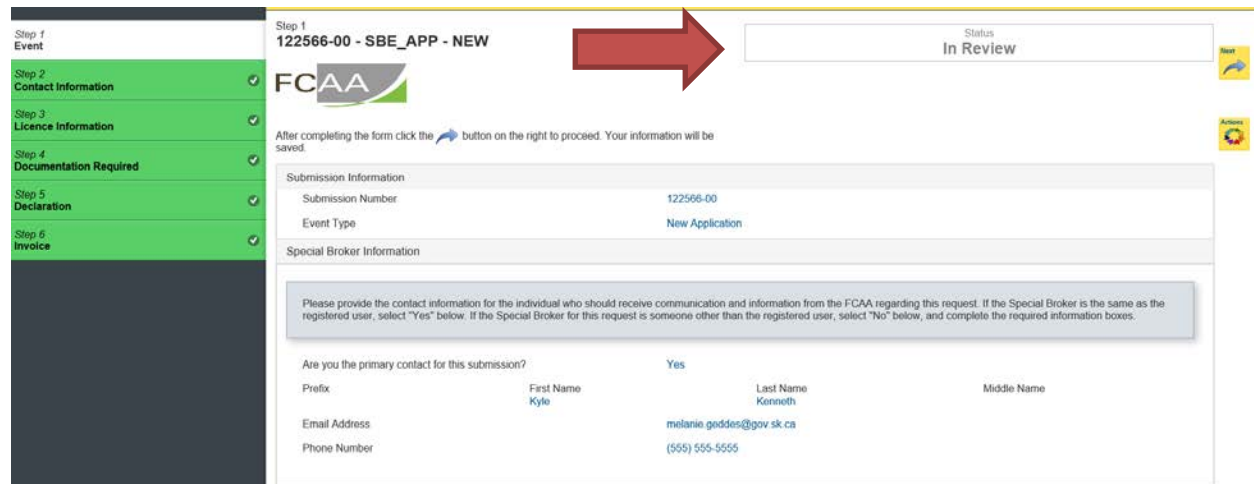
Payment Details:

Line Number	Date of Payment	Source of Payment	Reference #	Payment Amount
1	25-Nov-2019	Monetis	INS-1983-001	\$500.00

Amount Paid: \$500.00 (CAD)
Amount Owed: \$0.00 (CAD)


Your payment is confirmed and application has been submitted for Review.

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



Step 1 122566-00 - SBE_APP - NEW

Status: In Review

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

Submission Information

Submission Number: 122566-00
Event Type: New Application

Special Broker Information

Please provide the contact information for the individual who should receive communication and information from the FCAA regarding this request. If the Special Broker is the same as the registered user, select "Yes" below. If the Special Broker for this request is someone other than the registered user, select "No" below, and complete the required information boxes.

Are you the primary contact for this submission? Yes

Prefix: First Name: Kyle Last Name: Kenneth Middle Name:

Email Address: melanie.goddes@gov.sk.ca
Phone Number: (555) 555-5555


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 endorsement is approved, you will receive a proof of completion email notice and can login to print your endorsement.

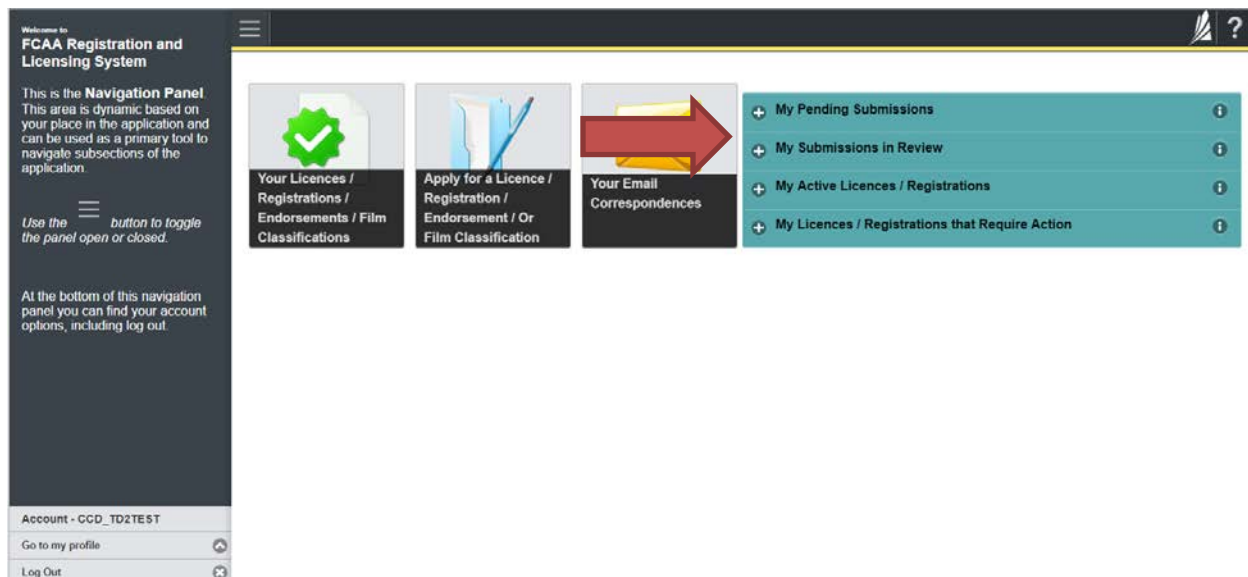
7. Tips After Application Submitted

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.



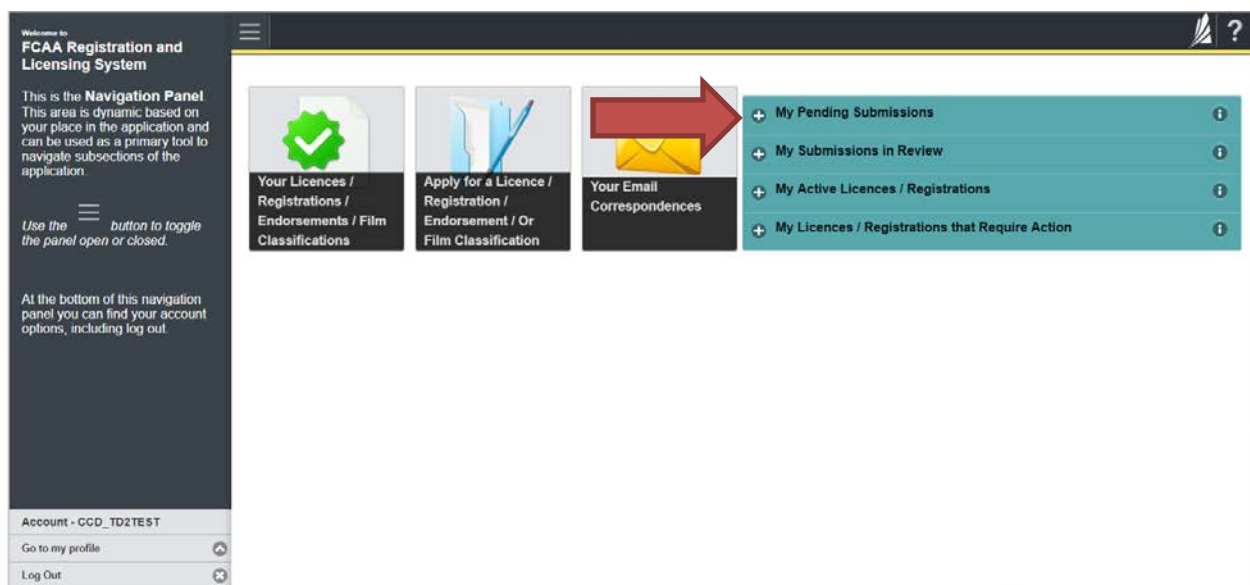
Request for More Information

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 step.

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

Step 1
Event

Step 2
Contact Information

Step 3
Licence Information

Step 4
Documentation Required

Step 5
Declaration

Step 6
Invoice

Account - SPTEST1
Go to my profile

Step 1
122566-00 - SBE_APP - NEW

Status
Requested more information

FCAA

Submission Information

Submission Number
122566-00

Event Type
New Application

Special Broker Information

Please provide the contact information for the individual who should receive communication and information from the FCAA regarding this request. If the Special Broker is the same as the registered user, select "Yes" below. If the Special Broker for this request is someone other than the registered user, select "No" below, and complete the required information boxes.

Are you the primary contact for this submission?

Yes No

Prefix
First Name
Kyle
Last Name
Kenneth
Middle Name

Email Address
melanie.geddes@gov.sk.ca

Phone Number
(555) 555-5555

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

Step 3
Licence Information

Step 4
Documentation Required

Step 5
Declaration

Step 6
Invoice

Account - SPTEST1
Go to my profile

Licence Information

Do you hold an insurance agent licence or equivalent in any other jurisdiction?

Yes No

Have you ever had your insurance agent licence or equivalent suspended or cancelled?

Yes No

Do you hold a special broker endorsement, licence or equivalent in any other jurisdiction?

Yes No

Are there any terms or conditions attached to your special broker's endorsement, licence or equivalent in any of the jurisdictions you are licensed in?

Yes No

Have you ever had your special broker endorsement, licence, or equivalent suspended or cancelled?

Yes No

Request More Information Details

Information Request
Please provide additional information.

Have you updated or provided information requested?

Yes No

Response Notes
No notes

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

Note: You don’t need to upload a new statutory declaration.

- Click the “I Agree” box to agree to the information on the declaration page.
- Click “Submit” button to send us your updated submission.

Step 1 Event ✓
Step 2 Contact Information ✓
Step 3 Licence Information ✓
Step 4 Documentation Required ✓
Step 5 Declaration
Step 6 Invoice ✓

Account - SPTEST1
Go to my profile
Log Out

Declaration

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.

☐ I Agree*

Please upload a copy of the statutory declaration*

Test_Upload.docx
[Upload File](#)

[Click here for the Statutory Declaration Form to be completed and uploaded by the applicant](#)

[DD-Mon-YYYY](#)

[Submit](#)

After you click the submit button, at the bottom of declaration step, you will see a message that our office has received your submission.

Step 5 Declaration
Step 6 Invoice ✓

Account - SPTEST1
Go to my profile

Yes Kyle Kenneth 25-Nov-2019

Please upload a copy of the statutory declaration

No Document Attached

[Click here for the Statutory Declaration Form to be completed and uploaded by the applicant](#)

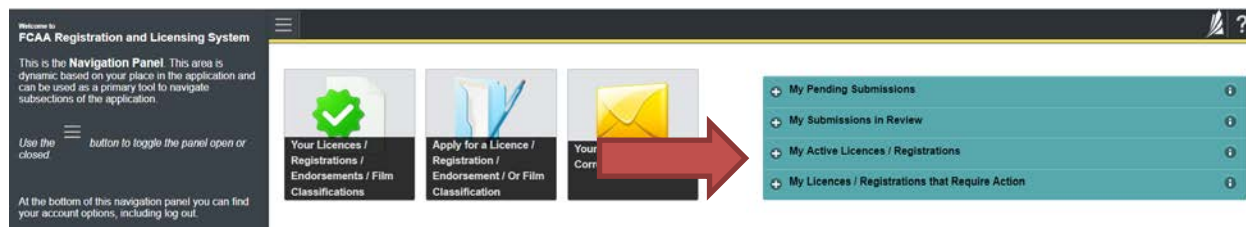
Please note that our office has received your submitted application. Our office will be in contact with you if further information is required. Thank you.

[Back to Home](#)

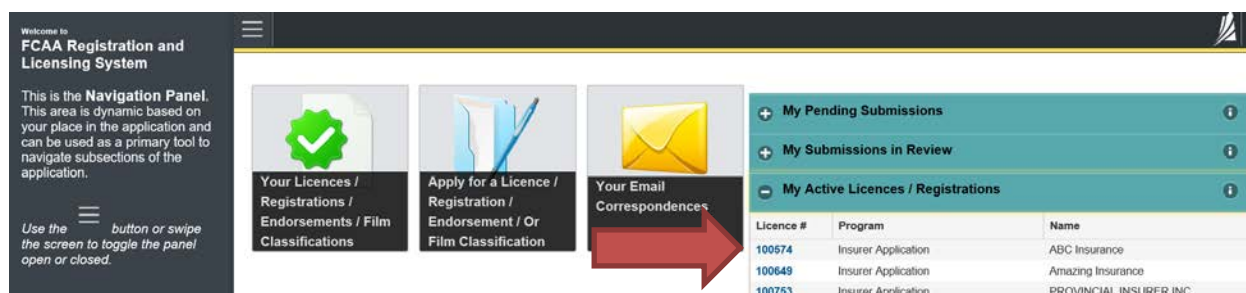
You will be notified by email regarding the status (e.g. approved) of your submission.

Print Endorsement

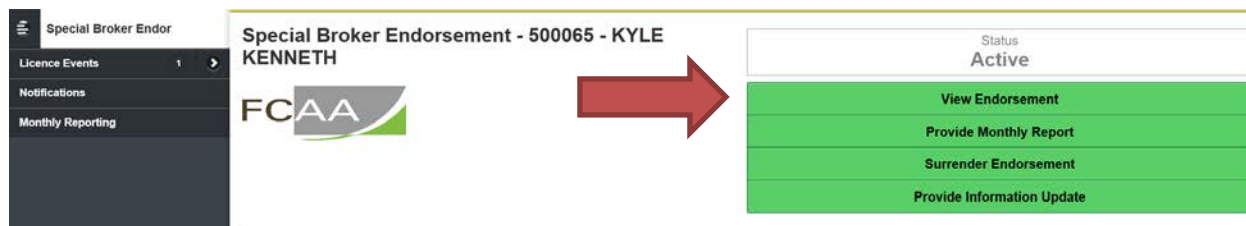
1. Click on the “My Active Licences/Registrations” portal on the right hand side.



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 Endorsement” button on the right hand side.



Your Endorsement 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 Endorsement.

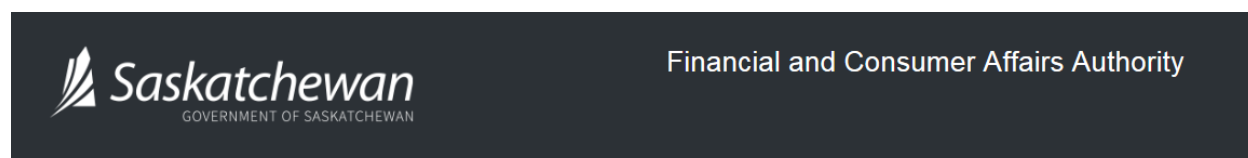
Provide Information Update

After your endorsement 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.

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>

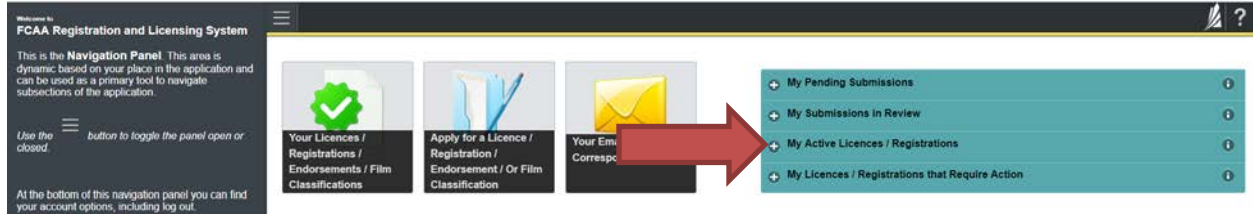


FCAA Registration and Licensing System

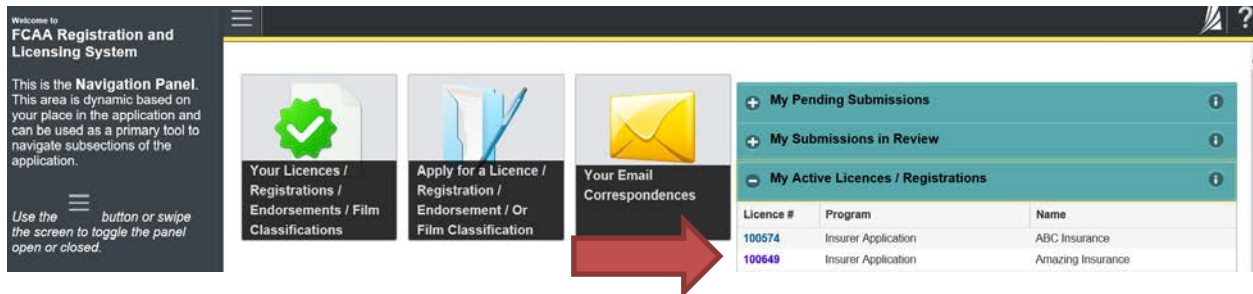
The image is a screenshot of the FCAA RLS login page. It has a light gray background. At the top, it says 'Welcome to FCAA RLS'. Below this are two input fields: 'User ID' and 'Password'. Under the 'Password' field are two buttons: a teal 'Login' button and a light gray 'Register' button. At the bottom left is a link 'Forgot your password?' and at the bottom right is a circular arrow icon.

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

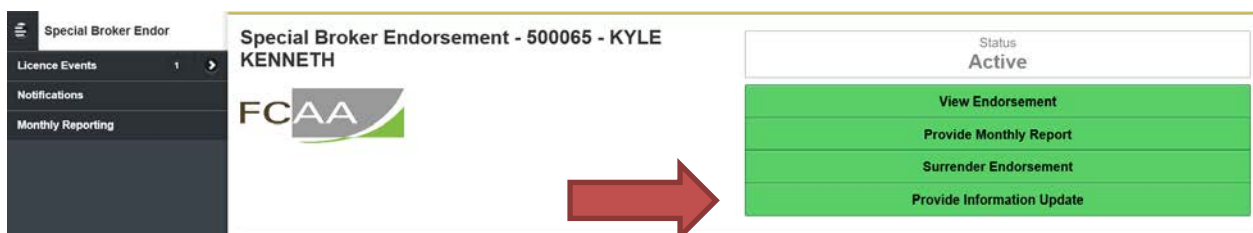
- Click on the “My Active Licences/Registrations” portal on the right hand side.



- Click on the link for the endorsement that you would like to update.



- You will be brought to the licence screen. Click on “Provide Information Update”.



Step 1 – Event

Note that the event type says “Information Update”


The screenshot shows the 'Step 1: Event' form in the FCAA Special Brokers' Endorsement system. The left sidebar lists four steps: Step 1 (Event), Step 2 (Contact Information), Step 3 (Licence Information), and Step 4 (Documentation Required). The main content area displays the FCAA logo and a submission summary table. The table has two rows: 'Submission Number' with the value '122566-01' and 'Event Type' with the value 'Information Update'. A large red arrow points to the 'Information Update' text. On the right side, there are buttons for 'Save', 'Next', and 'Actions'.

Submission Information	
Submission Number	122566-01
Event Type	Information Update

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 information update submission.

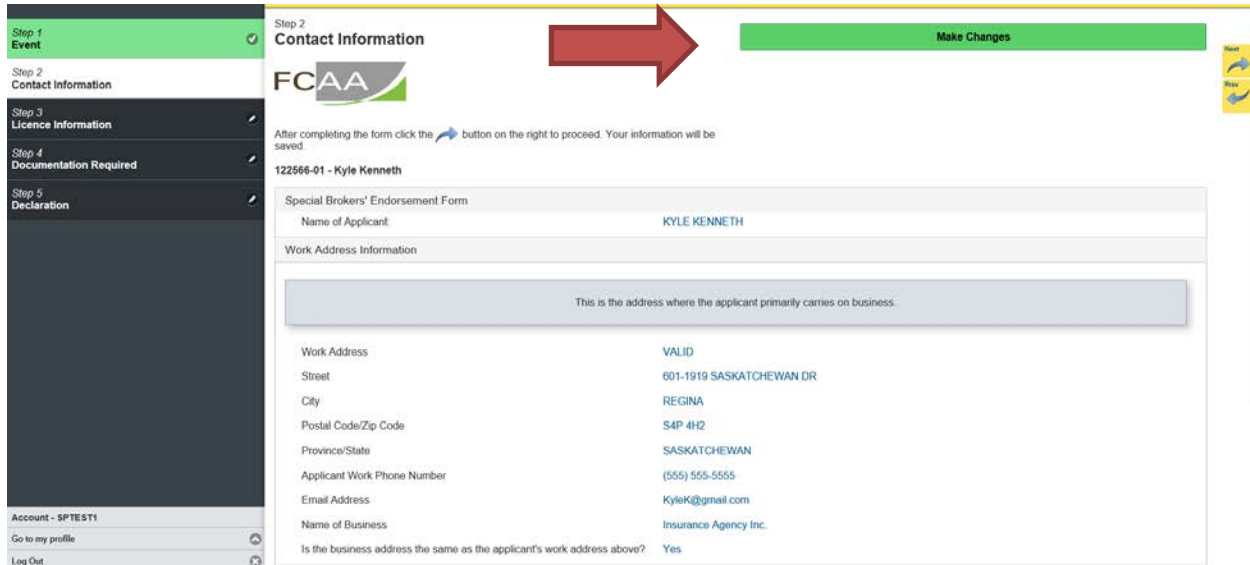
This screenshot shows the same FCAA form, but with additional sections. Below the submission information table is a 'Special Broker Information' section. It contains a text box with instructions: 'Please provide the contact information for the individual who should receive communication and information from the FCAA regarding this request. If the Special Broker is the same as the registered user, select "Yes" below. If the Special Broker for this request is someone other than the registered user, select "No" below, and complete the required information boxes.' Below this text box is a question: 'Are you the primary contact for this submission?'. There are two buttons, 'Yes' and 'No', next to the question. A large red arrow points to the 'No' button. The 'Next' button on the right sidebar is also visible.

Are you the primary contact for this submission?


Click the next button  on the right side of the screen, it will take you step 2.

Step 2 – Contact Information

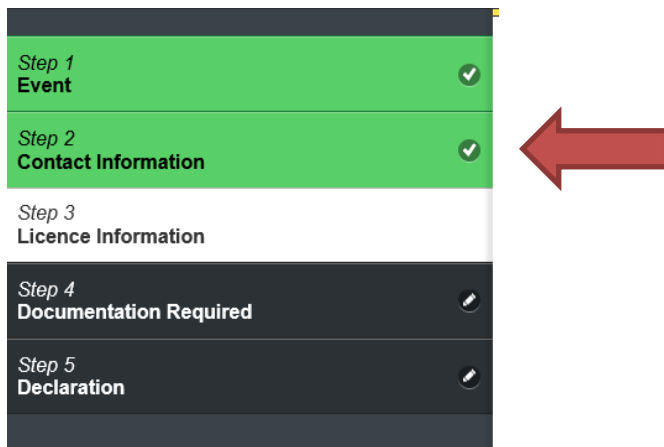
If you want to update the contact information in this step, click the “Make Changes” button. This will unlock the page. Once the page is unlocked, you can input your changes.



The screenshot shows the FCAA Step 2 Contact Information form. On the left is a navigation panel with steps: Step 1 Event (checked), Step 2 Contact Information (active), Step 3 Licence Information, Step 4 Documentation Required, and Step 5 Declaration. The main content area has the FCAA logo and a message: "After completing the form click the button on the right to proceed. Your information will be saved." Below this is the user information: "122566-01 - Kyle Kenneth". The form is titled "Special Brokers' Endorsement Form" and contains fields for "Name of Applicant" (KYLE KENNETH) and "Work Address Information". A note states: "This is the address where the applicant primarily carries on business." The address fields are: Work Address (VALID), Street (601-1919 SASKATCHEWAN DR), City (REGINA), Postal Code/Zip Code (S4P 4H2), Province/State (SASKATCHEWAN), Applicant Work Phone Number ((555) 555-5555), Email Address (KyleK@gmail.com), and Name of Business (Insurance Agency Inc.). A checkbox question "Is the business address the same as the applicant's work address above?" is checked "Yes". In the top right corner, there is a green "Make Changes" button. A red arrow points to this button.

If you don't need to update information in this step, click the next button  on the right side of the screen, it will take you step 3.

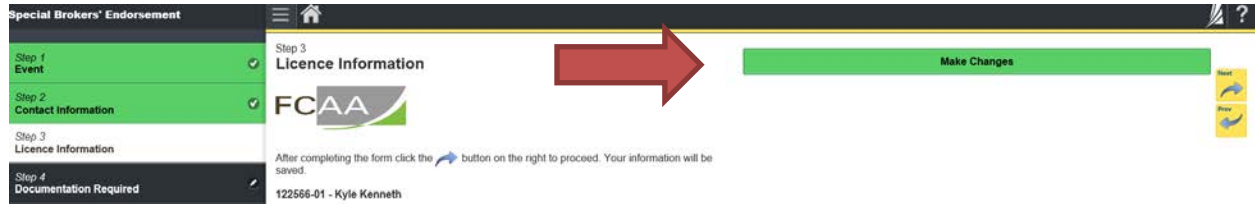
Note: If you hit next and after realize there was information in the previous step that you wanted to change, you can go back to the step. Click on the step in the navigation panel to return to it.




The screenshot shows the navigation panel with five steps: Step 1 Event (checked), Step 2 Contact Information (checked and active), Step 3 Licence Information, Step 4 Documentation Required, and Step 5 Declaration. A red arrow points to the 'Contact Information' step.

Step 3 – Licence Information

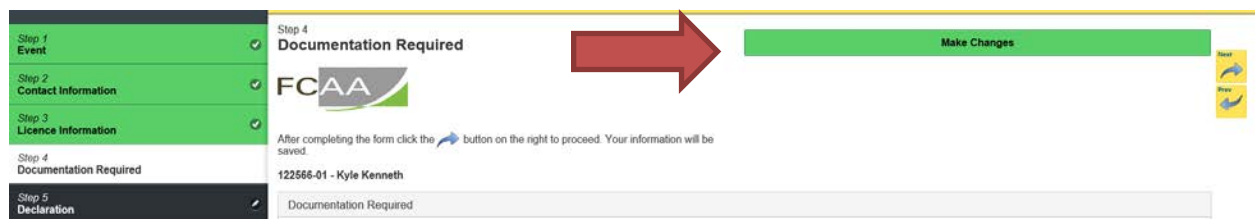
If you want to update licence information in this step, click the “Make Changes” button. This will unlock the page. Once the page is unlocked, you can input your changes.


A screenshot of the 'Special Brokers' Endorsement' web application. On the left is a sidebar with a list of steps: Step 1 Event, Step 2 Contact Information, Step 3 Licence Information, and Step 4 Documentation Required. Steps 1, 2, and 3 are highlighted in green with checkmarks, while Step 4 is in dark grey. The main content area is titled 'Step 3 Licence Information' and features the FCAA logo. Below the logo, it says 'After completing the form click the button on the right to proceed. Your information will be saved.' and displays the user ID '122566-01 - Kyle Kenneth'. A large red arrow points from the text 'Make Changes' in the sidebar to a green 'Make Changes' button in the top right of the main area. To the right of this button are 'Next' and 'Prev' buttons with arrows.

If you don't need to update information in this step, click the next button  on the right side of the screen, it will take you step 3.

Step 4 – Documentation Required

If you want to update the documentation in this step, click the “Make Changes” button. This will unlock the page. Once the page is unlocked, you can upload new documentation.

A screenshot of the 'Special Brokers' Endorsement' web application. The sidebar now shows Step 4 'Documentation Required' highlighted in green with a checkmark, while Step 3 is in dark grey. The main content area is titled 'Step 4 Documentation Required' and features the FCAA logo. Below the logo, it says 'After completing the form click the button on the right to proceed. Your information will be saved.' and displays the user ID '122566-01 - Kyle Kenneth'. A large red arrow points from the text 'Make Changes' in the sidebar to a green 'Make Changes' button in the top right of the main area. To the right of this button are 'Next' and 'Prev' buttons with arrows.

If you don't need to update information in this step, click the next button  on the right side of the screen, it will take you step 5.

Step 5 – Declaration

Once you have provided your changes, you need to complete the declaration step.

- Click the “I Agree” box to agree to the information on the declaration page.
- Click “Submit” button to send us your updated submission.

Note: You don’t need to upload a new statutory declaration.

Step 1 Event ✓

Step 2 Contact Information ✓

Step 3 Licence Information ✓

Step 4 Documentation Required ✓

Step 5 Declaration

Account - SPTEST1

Go to my profile

122566-01 - Kyle Kenneth

Declaration

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.

☒ I Agree

Kyle Kenneth

26-Nov-2019

Submit

After you click the submit button, at the bottom of declaration step, you will see a message that our office has received your submission.

Step 5 Declaration

Account - SPTEST1

Yes Kyle Kenneth 26-Nov-2019

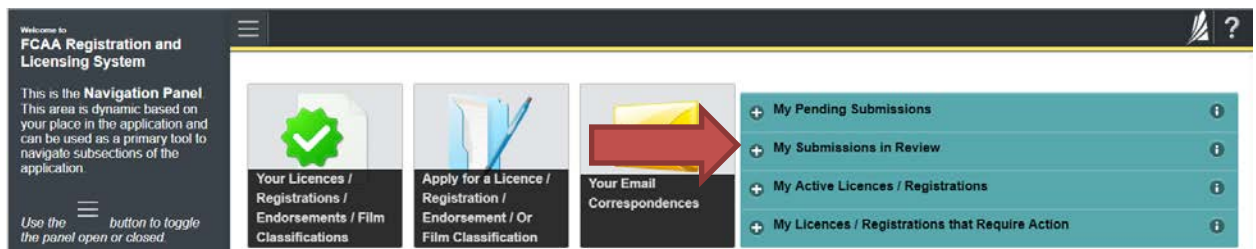
Please note that our office has received your submission. Our office will be in contact with you if further information is required. Thank you.

Back to Home

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

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 your change requires an updated endorsement, you can login to print your updated endorsement.

Submit a Monthly Report

You are able to start your monthly report at any time. The report is due 10 days after month end. You can access a summary of the requirements and supporting materials required on our webpage.

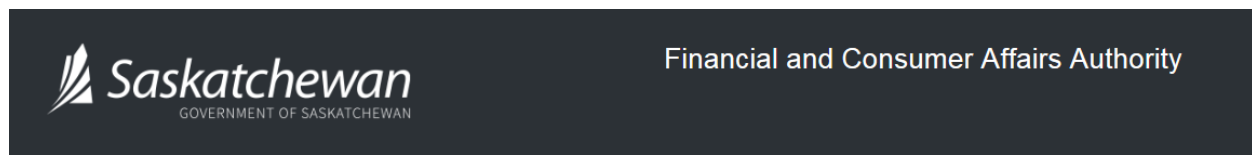
Important: If you collected unlicensed premium taxes in Canadian and American dollars, you will have to submit two reports for that month. One for the taxes collected in Canadian dollars and other for the taxes collected in American dollars. Each report you can indicate the currency the unlicensed premium tax is being paid in.

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).

To file your monthly 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 image shows the login page for the FCAA RLS. It has a header "Welcome to FCAA RLS". Below it are two input fields: "User ID" and "Password". There are two buttons: "Login" (teal) and "Register" (grey). At the bottom left is a link "Forgot your password?" and a right 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.

The image shows the FCAA RLS home screen. On the left is a "Navigation Panel" with instructions. In the center are three main action buttons: "Your Licences / Registrations / Endorsements / Film Classifications", "Apply for a Licence / Registration / Endorsement / Or Film Classification", and "Your Current Filings". On the right is a section for "My Active Licences / Registrations" which includes a table of active licences.

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

4. You will be brought to the licence screen. Click on “Start Monthly Report” and you will be taken to step 1.

Special Broker Endor
Licence Events 2
Notifications
Monthly Reporting

Special Broker Endorsement - 500065 - KYLE KENNETH
FCAA

Status
Active

View Endorsement

Start Annual Return

Provide Monthly Report

Surrender Endorsement

Step 1 – Monthly Reporting

Please read the information at the beginning of this page.

Step 1
Monthly Reporting
Step 2
Declaration

Step 1
122566-03 - SBE_APP - MNTH
FCAA
Licence: 500065 - KYLE KENNETH
Authority:
Pursuant to section 6-16 of The Insurance Act (the "Act"), Special Brokers are required to file a monthly report with respect to the unlicensed insurance effected by the Special Broker for that month, along with an amount equivalent to the amount of the tax payable in accordance with section 6-2 of the Act. Monthly reports and payments must be submitted within 10 days after the end of each month. Failure to submit monthly reports and payments can result in regulatory action, including cancellation of your endorsement.
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: fd@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 Saskatchewan 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, SK, S4P 3V7, telephone: (306) 787-6645, or <https://www.saskatchewan.ca/business/taxes-licensing-and-reporting/provincial-taxes-policies-and-bulletins/insurance-premiums-tax>

Status
Pending Submission

At the bottom of this step it will ask if you have effected any contracts of insurance with unlicensed insurers this month.

If you have nothing to report, click **"No"** and proceed to step 2 – declaration.

Monthly Report
Submission Number 122566-03
Have you effected any contracts of insurance with unlicensed insurers this month?

Yes
No

No further reporting for the month necessary.

If you have brokered for the month reporting on, click **"Yes"** and additional fields will appear.

Important:


- You need to complete all sections for each client you effected contracts for.
- If you collected unlicensed premium tax in Canadian and American, you need to submit 2 monthly reports. One for each currency reporting on.

Monthly Report	
Submission Number	122566-03
Have you effected any contracts of insurance with unlicensed insurers this month?*	<input type="button" value="Yes"/> <input type="button" value="No"/>
Please provide the following for each insured for which you effected insurance with an unlicensed insurer:	

Step 1 – Monthly Reporting (continued)

Section 1 – Contact Information for Insured

Fill in the contact information for your client. If you effected contracts for more than one client in the month, you complete all sections for that client first. Than at the end, you can “Add another Insured” and the form sections will repeat for you to complete for your next client. Further instructions on how to add another insurer, will be provided when we reach the end of step 1.

Step 1 Monthly Reporting	Monthly Report
Step 2 Declaration	Submission Number: 122566-03 Have you effected any contracts of insurance with unlicensed insurers this month?*: <input type="button" value="Yes"/> <input type="button" value="No"/> Please provide the following for each insured for which you effected insurance with an unlicensed insurer:
	Contact Information for Insured Name of Insured*: <input type="text"/> Address: <input type="text"/> <small>Having trouble finding your address? Enable Manual Entry</small> Street*: <input type="text"/> City*: <input type="text"/> Postal Code/Zip Code*: <input type="text"/> Province/State*: <input type="text"/>  Phone Number*: <input type="text"/> () - - x Email Address*: <input type="text"/>

Section 2 – Unlicensed Insurer that Provided Coverage

In this section you need to:

- Provide the name of the unlicensed insurer that is providing coverage for your client.
- 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
Monthly Reporting

Step 2
Declaration

Unlicensed Insurer that Provided Coverage

Name of the 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.*

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

Yes No

- ☐ Excess Property
- ☐ Excess Liability
- ☐ Professional Liability
- ☐ Cyber Security Liability
- ☐ Pollution Liability

Step 1 – Monthly Reporting (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. To add information for the licensed insurer, click “Add an Insurer Information”.

Step 1
Monthly Reporting

Step 2
Declaration


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:



Add an Insurer Information +

After you clicked the add an insurer, additional fields will appear. You will need to fill in the name of the licensed insurer and select from the list the reason(s) why coverage was refused.

If you need guidance regarding what the reason mean, click on the information bubble  on the right hand side.

Step 1
Monthly Reporting

Step 2
Declaration

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 of Licensed Insurer*

Reason(s) why the licensed insurer refused coverage?*


Licensed Insurer Inc.

- ☐ Class of business
- ☒ No capacity
- ☐ Claims activity (Poor loss history)
- ☒ Exceeds offshore percentage
- ☐ Other



Add another Insurer Information +

Account - SPTEST1

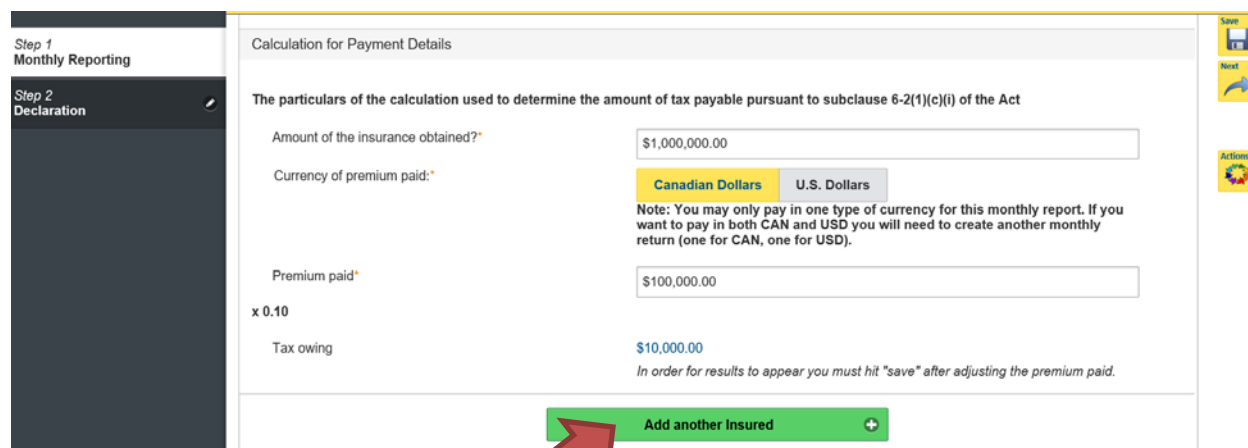
Once you have completed the information for a licensed insurer, click “Add an Insurer Information” and the fields in this section will repeat. If you accidentally click the button and don’t need to add another insurer, click the  button in the top right corner, and that section you just created will erase.

Step 1 – Monthly Reporting (continued)

Section 4 – Calculation for Payment Details.

For each insured you need to provide the amount of insurance they 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.

If you don’t have another insured to report, click “Next” and it will take you to step 2.



Calculation for Payment Details	
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?*	\$1,000,000.00
Currency of premium paid:*	Canadian Dollars U.S. Dollars
Premium paid*	\$100,000.00
x 0.10	
Tax owing	\$10,000.00

Note: You may only pay in one type of currency for this monthly report. If you want to pay in both CAN and USD you will need to create another monthly return (one for CAN, one for USD).

In order for results to appear you must hit "save" after adjusting the premium paid.

[Add another Insured](#)

[Save](#) [Next](#) [Actions](#)

If you have another insured to report click, “Add another Insured” button. The sections 1 through 4 will pop up and you can enter in the information for your other insured(s). Repeat this process until you have reported on all of the insured(s), then click “Next” and it will take you to step 2.

Step 1
Monthly Reporting

Step 2
Declaration

Account - SPTST1
Go to my profile
Log Out

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* \$1,000,000.00

Currency of premium paid* Canadian Dollars U.S. Dollars

Note: You may only pay in one type of currency for this monthly report. If you want to pay in both CAN and USD you will need to create another monthly return (one for CAN, one for USD).

Premium paid* \$100,000.00

x 0.10

Tax owing \$10,000.00

In order for results to appear you must hit "save" after adjusting the premium paid.

Contact Information for Insured

Name of Insured* Insured B

Address Having trouble finding your address? Enable Manual Entry

Remove selected address and search again

Street* 601-1910 Saskatchewan Dr

City* Regina

Postal Code/Zip Code* S4P 4G2

Province/State* SASKATCHEWAN

Phone Number* (555) 555-5555

Email Address* InsuredB@gmail.ca

Step 2 – Declaration

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

Step 1
Monthly Reporting

Step 2
Declaration

Account - SPTST1
Go to my profile
Log Out

Step 2
Declaration

FCAA

Declaration

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.

☒ I Agree*

Please upload a copy of the statutory declaration*

Upload File

Click here for the Statutory Declaration

Submit

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 3.

There are two payment options; online through Moneris or by cheque. You can only pay online if the amount is \$2,500 or less or 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 in order to process your payment.



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

Step 1 Monthly Reporting ✓
Step 2 Declaration ✓
Step 3 Invoice

Step 3 Invoice - 001990

Status: Pending
Print Invoice

FCAA


Order Details
Order Description: KYLE KENNETH - Monthly Reporting
Merchant Name: FCAA
Merchant URL: https://fcaa-unt.saskatchewan.ca/

Item Details:

Description	Product Code	Quantity	Price	Subtotal
Tax Owling - Insured A	1	1	\$10,000.00	\$10,000.00
Tax Owling - Insured B	1	1	\$5,000.00	\$5,000.00
Tax Owling - Insured C	1	1	\$200.00	\$200.00

GST: \$0.00
PST: \$0.00
HST: \$0.00
Shipping Cost: \$0.00
Charge Total: \$15,200.00 (CAD)

Next

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”




Step 6
Invoice - 001983

Status
Payment Received

Print Invoice

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

Step 1 Monthly Reporting	Step 1 122566-03 - SBE_APP - MNTH	Status In Review
Step 2 Declaration	 Licence: 500065 - KYLE KENNETH	
Step 3 Invoice		

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.

Submit an Annual Return

You are able to start your annual return submission in RLS one month prior to the due date. The annual return is due one year after the endorsement approval 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).

To file your annual return, 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.


5. Click on the “My Active Licences/Registrations” portal on the right hand side.
6. 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 Correspondence



 My Pending Submissions

 My Submissions in Review

 My Active Licences / Registrations

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

7. You will be brought to the licence screen. Click on “Start Annual Return” and you will be taken to step 1.

<div>Special Broker Endor</div> <div>Licence Events 2</div> <div>Notifications</div> <div>Monthly Reporting</div>	<div>Special Broker Endorsement - 500065 - KYLE KENNETH</div> <div>FCAA</div>	<div>Status Active</div> <div>View Endorsement</div> <div>Start Annual Return</div> <div>Provide Monthly Report</div> <div>Surrender Endorsement</div>
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Step 1 – Event

Note that the event type says “Annual Return”

<div>Step 1 Event</div> <div>Step 2 Contact Information</div> <div>Step 3 Licence Information</div> <div>Step 4 Documentation Required</div>	<div>Step 1 122566-02 - SBE_APP - RNWL</div> <div>FCAA</div> <div>After completing the form click the button on the right to proceed. Your information will be saved.</div>	<div>Status Pending Submission</div> <div>Save</div> <div>Next</div> <div>Actions</div>
	<div>Submission Information</div>	
	Submission Number	122566-02
	Event Type	Annual Return



On the event 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 information update submission.

Step 1
Event

Step 2
Contact Information


Step 3
Licence Information

Step 4
Documentation Required

Step 1
122566-02 - SBE_APP - RNWL

Status
Pending Submission

FCAA

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

Submission Information

Submission Number 122566-02


Event Type Annual Return

Special Broker Information

Please provide the contact information for the individual who should receive communication and information from the FCAA regarding this request. If the Special Broker is the same as the registered user, select "Yes" below. If the Special Broker for this request is someone other than the registered user, select "No" below, and complete the required information boxes.

Are you the primary contact for this submission?*

Yes No

Click the next button  on the right side of the screen, it will take you step 2.

Step 2 – Contact Information

This step does not contain any questions that need to be answered. However, the page is unlocked, if there is any information you would like to update during your annual return you can do so.

Step 1
Event


Step 2
Contact Information

Step 3
Licence Information

Step 4
Documentation Required

Step 2
Contact Information

FCAA

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

122566-02 - Kyle Kenneth



Click the next button on the right side of the screen, it will take you step 3.

Step 3 – Licence Information

You can update any of the information contained on this step. In addition, there are 3 new questions that have to be answered, please see screen shot below. If you answer “Yes” to any of these questions you will be prompted to upload a document describing the circumstances.

Have you had your insurance agent licence or equivalent suspended or cancelled in any of the jurisdictions that you are licensed in since last annual return?*	Yes	No
Have you had a licence condition attached to or removed from your insurance agent licence or equivalent, in any of the jurisdictions licensed in since last annual return?*	Yes	No
Have you received any complaints since last annual return regarding your insurance activities?*	Yes	No



Click the next button on the right side of the screen, it will take you step 4

Step 4 – Documentation Required

On this step you must confirm if you still have the required financial security in place.


Financial Information	
Do you still have the required financial security in place?*	Yes No



If you click “No” that it is not in place, you will get the following warning message:


Financial Information	
Do you still have the required financial security in place?*	<input type="button" value="Yes"/> <input type="button" value="No"/>
<p>Pursuant to section 6-19(1)(b) of <i>The Insurance Act</i>, if your financial security is no longer in place and you do not submit new financial security satisfactory to the Superintendent, your endorsement may be suspended until you provide the Superintendent with proof that you have obtained new financial security that meets the requirements of section 6-9 of the Act. Contact the Superintendent immediately if the financial security filed with your application is no longer in force or has been replaced.</p>	

If you click “Yes” that you still have financial security in place, a new field will appear asking if it is in the same form. If the financial security is still in the same form, click “Yes” and you can proceed to the next step.



Financial Information	
Do you still have the required financial security in place?*	<input type="button" value="Yes"/> <input type="button" value="No"/>
Is it the same form?*	<input type="button" value="Yes"/> <input type="button" value="No"/>

If your financial security is not in the same form, click “No” and a new field will appear asking if you have a copy to upload. If you do, click “Yes” and an upload box will appear. Upload the file and you can proceed to the next step.



Financial Information	
Do you still have the required financial security in place?*	<input type="button" value="Yes"/> <input type="button" value="No"/>
Is it the same form?*	<input type="button" value="Yes"/> <input type="button" value="No"/>
Do you have a new bond or policy to replace the one on file?*	<input type="button" value="Yes"/> <input type="button" value="No"/>
Upload the new bond/policy*	<input type="button" value="Upload File"/>

If you don’t have a new bond or policy to upload, click “No” and warning text will appear (same as above) and you will be prompted to provide an explanation.

Step 5 – Declaration

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

Step 1 Event ✓

Step 2 Contact Information ✓

Step 3 Licence Information ✓

Step 4 Documentation Required ✓

Step 5 Declaration

Account - SPTEST1

Step 5 Declaration

FCAA

122566-00 - Kyle Kenneth

Declaration

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.

☒ I Agree

Please upload a copy of the statutory declaration*

Kyle Kenneth

25 Nov 2018

Upload File

[Click here for the Statutory Declaration Form to be completed and uploaded by the applicant](#)

Submit

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.

Step 1 Event ✓

Step 2 Contact Information ✓

Step 3 Licence Information ✓

Step 4 Documentation Required ✓

Step 5 Declaration

Account - SPTEST1

Step 5 Declaration

FCAA

122566-00 - Kyle Kenneth

Declaration

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.

☒ I Agree

Please upload a copy of the statutory declaration*

25 Nov 2018

Upload File

[Click here for the Statutory Declaration Form to be completed and uploaded by the applicant](#)

Submit

After you click the submit button, at the bottom of declaration step, you will see a message that our office has received your submission.

Step 5
Declaration

Account - SPTEST1

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.

Yes

Kyle Kenneth

26-Nov-2019

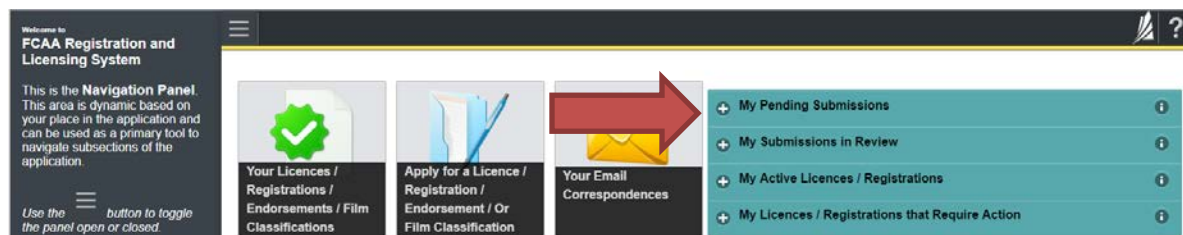
Please note that our office has received your submission. Our office will be in contact with you if further information is required.
Thank you.

Back to Home

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

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 your change requires an updated endorsement, you can login to print your updated endorsement.

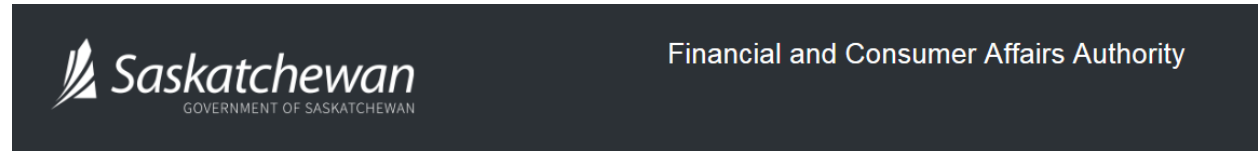
Surrender Endorsement

The surrender event provides a special broker the option to request that their endorsement be cancelled.

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 request you need to login to your RLS account.

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

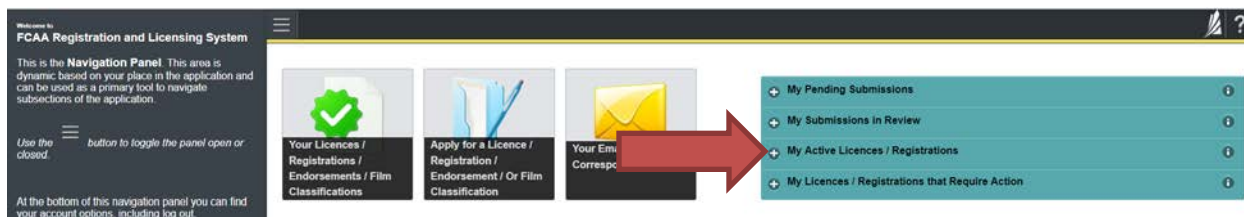


FCAA Registration and Licensing System

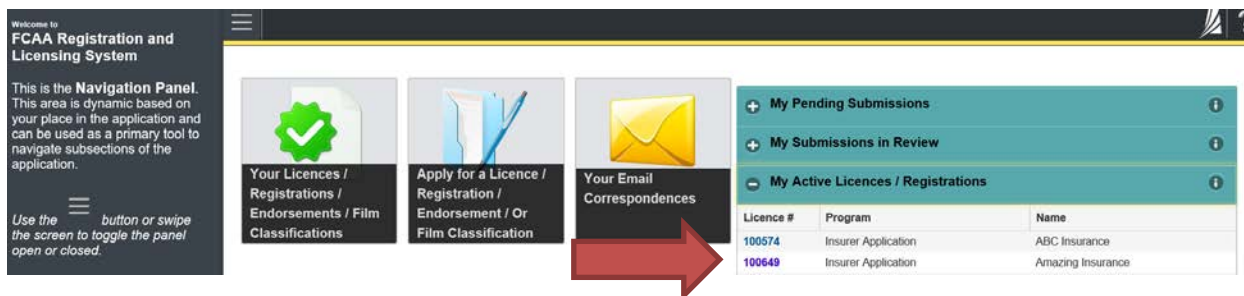
The image shows a web form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below these fields are two buttons: "Login" (teal) and "Register" (light grey). At the bottom left is a link "Forgot your password?" and at the bottom right is a circular arrow icon.

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

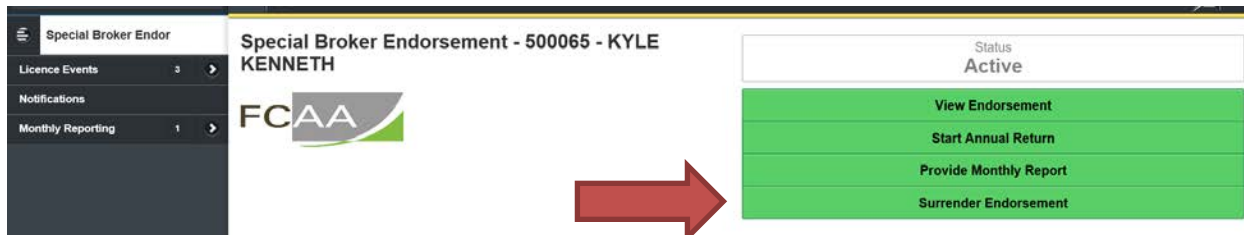
2. Click on the “My Active Licences/Registrations” portal on the right hand side.



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



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



Step 1 – Request

You will need to indicate the reason for your request and date you would like it to be effective. Please note the Superintendent of Insurance may approve your request based on a different effective date.

The screenshot shows the 'Step 1 Request' form for Licence: 500065 - KYLE KENNETH. The form includes a sidebar with 'Account - SPTEST1' and a 'Go to my profile' link. The main form area has a 'Details' section with the following fields:

- Submission Number: 122566-04
- Please indicate the reason for your request.* (Text input)
- Please provide a detailed explanation of the circumstances of your request.* (Text area)
- Please indicate the date you would like your request to become effective. (Date input, format DD-Mon-YYYY)
- Please provide any documents that support your request by uploading them to the system (optional) (Upload File button)
- Have you brokered any unlicensed insurance since your last Monthly Report?* (Yes/No buttons)

At the bottom of the form are two green buttons: 'Submit Licence Surrender Request' and 'Cancel Licence Surrender Request'.

If you have brokered any unlicensed insurance that you have not yet reported or collected unlicensed premium taxes that have not been remitted to our office. You need to complete a monthly report and submit the unlicensed premium taxes still outstanding.

This screenshot shows a portion of the FCAA form. A red arrow points to the 'Have you brokered any unlicensed insurance since your last Monthly Report?*' question, which has 'Yes' and 'No' buttons. Below this, a light blue message box states: 'Your application to surrender your endorsement will not be approved until all outstanding Monthly Reports have been submitted.'

Once you have provided the required information, click "Submit Licence Surrender Request". Please note: You can cancel your request after you have submitted it.

This screenshot shows the bottom of the FCAA form. It includes the 'Account - SPTEST1' sidebar and two green buttons: 'Submit Licence Surrender Request' and 'Cancel Licence Surrender Request'.

A warning will appear that provides an explanation of the surrender request impact. You can click “Yes” to continue with the submission or click no, to go back and cancel or make changes.

Licence: 500065 - KYLE KENNETH

Details

Submit

Please in

Please p

circumst

Please in

request t

Please p

your request by uploading them to the system (optional)

Have you brokered any unlicensed insurance since your last Monthly Report?*

Yes

No

Warning

You are about to submit a request to surrender your license. If approved, your license will be cancelled. Are you sure you want to do this? Please note that your license will remain active until your request has been approved by FCAA.

✓ Yes, Continue

⏪ No, Go Back

Submit Licence Surrender Request

Cancel Licence Surrender Request

After clicking yes, continue to submit. A green box will appear that tells you your request has been submitted and you will be taken to the event screen.

NL Surrender Licence

Step 1
Request

Step 1
122560-03 - INL_APP - TRMNTN

FCAA

Surrender Licence Request has been submitted.

Status
In Review

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

Step 1
Request

Step 1
122566-04 - SBE_APP - TRMNTN

Status
In Review

FCAA

Licence: 500065 - KYLE KENNETH

Details

Submission Number 122566-04

Please indicate the reason for your request. This is a test

Please provide a detailed explanation of the circumstances of your request. This is a test

Please indicate the date you would like your request to become effective. This is a test

Please provide any documents that support your request by uploading them to the system (optional) No Document Attached

Have you brokered any unlicensed insurance since your last Monthly Report? No

Account - SPTEST1

Go to my profile

Cancel Licence Surrender Request

If you click cancel, after submission has been submitted, a warning box will appear.

Warning

This will remove the request from the system. Are you sure you want to continue?

✓ Yes, Continue

↺ No, Go Back

If you click “Yes, continue”, your request will be removed from the system. If click “No, go back” it will take you back to event screen and we will receive your submission.

Contact Us

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

