

## **Licensing Link Questions & Answers**

### ***How is Licensing Link accessed?***

Access the FSCO website at [www.fSCO.gov.on.ca](http://www.fSCO.gov.on.ca). Click on Licensing Link icon on the home page.

### ***Who can use Licensing Link?***

Insurance companies, agents, and the general public.

### ***What can insurance companies do on Licensing Link?***

- initiate applications for new agents
- pay for new applications, renewals, and transfers
- check on the status of agent applications
- generate reports on pending or licensed agents

### ***What can Agents do on Licensing Link?***

- complete the application process
- update address information
- pay for new applications, renewals, and transfers with a credit card
- change sponsorship status
- move from Life Level I to Level II (for the few remaining Level I Agents)
- renew General, Life, and Accident & Sickness agent licences

### ***What can the general public do on Licensing Link?***

- confirm that an agent is licensed to conduct business in Ontario
- search the agent listing by license number, last name, or city

### ***When is Licensing Link available?***

24 hours a day, seven days a week.

### ***Why was Licensing Link developed?***

This on-line service is designed to increase efficiencies, provide greater convenience and faster turnaround times for the agent licensing process in Ontario.

### ***Why is On-Line Licensing Mandatory?***

Elimination of paper applications enables us to provide faster more efficient service.

### ***What benefits does Licensing Link offer for Agents?***

Unlike paper-based systems, Licensing Link helps to ensure the accuracy of applications, immediately identifying inconsistencies or missing information immediately and eliminating the frustrating process of resubmitting applications. Many licensing transactions can be completed instantaneously, avoiding delays in mailing and handling paper transactions. Agents also have the convenience of payment by credit card.

### ***What is the Application Process for New Applicants?***

The on-line application process for new applicants is initiated by the staff of the sponsoring insurance company who will electronically enter basic information about the prospective agent. Once this profile information is captured in the system, the prospective agent will receive an e-mail (containing a link to the application) indicating that they can complete an on-line application. Once submitted by the agent, FSCO staff will review the application within 48 hours. Sponsoring companies can monitor the status of agent applications through the company section of Licensing Link. Once the application has been reviewed and approved FSCO's website listing of licensed agents will be automatically updated.

### ***What do Agents need to use Licensing Link?***

- access to the Internet and an e-mail address
- name of sponsoring company (if applicable)
- examination information - exam candidate ID number, date written, location, and marks (if applicable)
- business address
- name of your errors and omissions insurance company, and your policy number.
- VISA, MasterCard or American Express Card with available credit of at least \$150.00

### ***How can Agents get an e-mail address?***

There are many free email providers on the Internet. You can also check with your Internet service provider.

### ***How do insurance companies pay the licensing fee?***

Insurance companies have two options, they can pay for each individual application using a credit card, or set up a prepaid account with FSCO. Once such a prepaid account has been established, company-authorized officers can quickly and easily approve withdrawals from the account to be applied towards agent licence applications submitted through Licensing Link. To establish a prepaid account, submit the *Insurance Company Prepayment* form located on FSCO's website, under Licensing Link / Licensing & Registration Forms.

### ***How do Agents pay the licensing fee?***

Agents pay for their application or renewal with a credit card. Contact the Licensing and Market Conduct Division if alternate payment arrangements are necessary, please e-mail us at [elicence@fSCO.gov.on.ca](mailto:elicence@fSCO.gov.on.ca), or call: 416-250-9209, toll-free: 1-800-263-0541.

### ***Will FSCO staff or insurance companies have access to Agent credit card information?***

No. FSCO uses a certified third party payment processing service to process credit card payments. At no time will FSCO staff have access to the credit card information.

### ***What security is in place?***

Extensive security features have been built into Licensing Link to protect the applicant's information and privacy by using Secure Sockets Layer or SSL, which allows data flowing between two computers on the Internet to be encrypted. It is used on the Internet whenever a high degree of security is required, such as personal banking.

The safety of your information is paramount to us. That is why we have devoted a great deal of effort to ensure that our on-line security measures will safeguard your information. This is consistent with our responsibility to protect your privacy under the *Ontario Freedom of Information and Protection of Privacy Act (FOIPOP)*.

### ***How do Agents renew their licence, or make changes to their profile information?***

Access the FSCO website at [www.fSCO.gov.on.ca](http://www.fSCO.gov.on.ca). Click on Licensing Link on the home page. Enter your last name in the *Agent Last Name* field and click *Search*. A list of results will appear. Click on the *Agent Licence No.* to the left of your name. Licensing Link will guide you through the process. Agents can print off a summary page of their renewal information and submit it to their sponsoring insurer confirming that they have completed their renewal. This will also provide the sponsoring insurer with updated personal information on the agent.

### ***Can I see a demonstration?***

FSCO has developed an area within the Licensing Link section on its website for demonstrating its features. The Insurance Agent Demonstration Screens show the ease with which agents can use Licensing Link. The Insurance Company Training Tutorial, shows the easy-to-use pre-application process for insurance companies.

### ***Do I need a hard-copy licence?***

No. Legislation does not require that you carry a copy of your licence. FSCO plans to eliminate the use of paper licences altogether, and instead rely on the official Internet listing of licensed agents which is more reliable and up-to-date.

### ***When will my new licence be effective?***

New licences will require staff review and will be processed within 48 hours.

Renewals or moves to Level II will be effective immediately upon completion of the application and the approved payment of the licensing fees.

### ***Can I renew on-line if I am late renewing, have convictions, or if my licence was terminated?***

Yes, as of **July 4, 2006**, these types of applications can be processed using Licensing Link but will require staff review and will not be processed automatically.

### ***Can someone access my information via the Internet?***

No. All sensitive data stored on the FSCO website is encrypted to prevent unauthorized use of the data. FSCO's website is well secured using the most up-to-date hardware and software devices available.

### ***I need a PIN (Personal Identification Number)?***

Yes. Anyone entering Licensing Link, beyond the main licence information screen, can only do so using a PIN. This protects data from being altered by unauthorized persons.

### ***What is the PIN and how do I get one?***

The FSCO PIN consists of a 5 digit number, which will be provided during your initial application, or the first time you access Licensing Link to renew your licence or make changes to your profile information (e.g. address change). It acts as a password into Licensing Link and should be stored in a safe place for future use.

### ***What if I forget my PIN?***

When Licensing Link issues your PIN, it will also ask you to provide a question to which only you can provide the answer. If at any time you forget your PIN, we can then pose this question back to you. A correct answer will allow you to retrieve your PIN.

***Can I still get a hard copy licence?***

Yes. Once your application is approved, FSCO staff will mail a hard copy licence to you on the following business day. FSCO plans to eliminate the use of paper licences altogether, and instead rely on the Internet listing of licensed agents which is more reliable and up-to-date.

***Can I use Licensing Link to notify FSCO of a name change?***

No. Any agent submitting a request for a name change is required to provide legal proof before a change can be made, e.g. copy of marriage certificate, etc.

***Can I use Licensing Link to notify FSCO of an address change?***

Yes. Changes can be made to your address information at anytime.

***Can I request a duplicate Licence on-line?***

No. FSCO plans to eliminate the use of paper licences altogether, and instead rely on the Internet listing of licensed agents which is more reliable and up-to-date.

***How do I know if my licence has been issued or if a person is licensed?***

A listing of all licensed agents is available on FSCO's website, at [www.fSCO.gov.on.ca](http://www.fSCO.gov.on.ca), click on Licensing Link on the home page, then select *Agents Licensed in Ontario* to access the search screen.

***Will paper applications still be accepted?***

Paper applications/renewals will only be accepted if the applicant is unable to use Licensing Link due to a disability or other extenuating circumstance. Contact the Licensing and Market Conduct Division at [elicense@fSCO.gov.on.ca](mailto:elicense@fSCO.gov.on.ca), or call 416-250-9209, toll-free: 1-800-263-0541, to discuss arrangements and avoid having your application returned.

***Are Corporate Agencies able to use Licensing Link to submit applications?***

No. Corporate Agencies will need to continue to submit paper applications for now, but we are moving toward putting this service on-line in the future.

***Where can I get more information?***

Contact the head office of your sponsoring insurance company; or access the FSCO website at [www.fSCO.gov.on.ca](http://www.fSCO.gov.on.ca). If you have any questions, please e-mail us at [elicense@fSCO.gov.on.ca](mailto:elicense@fSCO.gov.on.ca), or call 416-250-9209, toll-free: 1-800-263-0541.