Instruction Guide for the download and the transmission of the Annual Statement on Market Conduct

E-Services

Table of Contents

1. Access to the AMF E-Services 3
2. Connect to your E-Services AMF profile. 4
   2.1 Log in – clicSÉQUR 4
   2.2 Log in – Authorized clients only 5
3. Download your Annual Statement form 5
4. Submit your Annual Statement 7
   4.1 STEP 1 – Identification and description of application or request 8
   4.2 STEP 2 – Supported documents required 8
   4.3 STEP 3 - Transmission 10
   4.4 STEP 4 - Confirmation of receipt by the AMF 10
5. Enter and file your complaints related to your Annual Statement 11
   5.1 Step 1 - Complaint entry 11
   5.2 Step 2 - Complaint report 13
6. Validations of the Annual Statement form to detect error 14
   6.1 Validation rules present in the Excel form 14
   6.2 Ultimate validation during transmission in E-Services 15

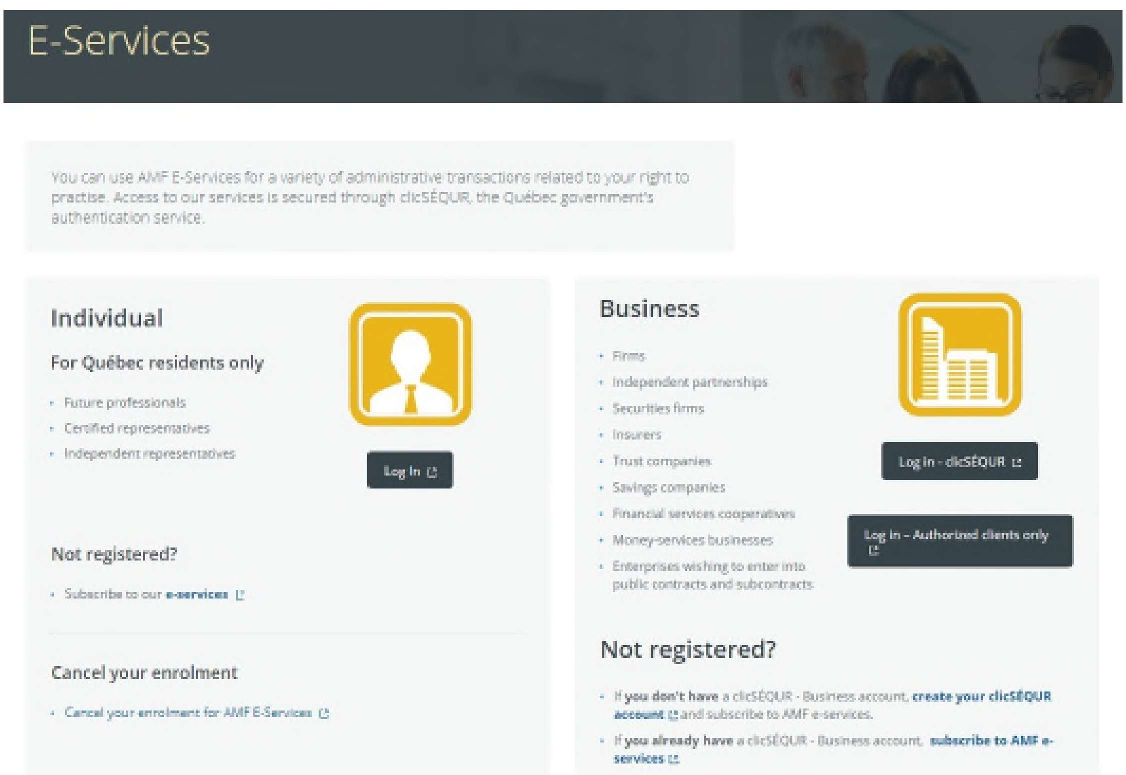
The Autorité des marchés financiers is the designated service provider for all CCIR regulators. Therefore, the AMF collects the Annual Statement in the name of all regulators.

The filing of the Annual Statement as well as the related Complaint report must be done through the AMF E-Services.

1. Access to the AMF E-Services

Each Canadian licensed insurance entity has access to the AMF E-services to download and submit its Annual Statement on Market Conduct disclosure.

To reach the online services, consult the web page [E-services]



If you need to update your contact information, get a new access, password or even get technical filing indication, email to the following: Infoform.pc-mc@lautorite.qc.ca

If you need help to logging:

Call the AMF Info Centre: **1-877-525-0337**

If you need information on the Market conduct:

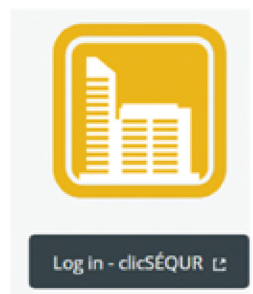
Contact:

- Your regulatory authority if you are incorporated under provincial legislation.
- The CCIR if you are a federally or foreign chartered insurer to ccir-ccrra@fsco.gov.on.ca

Visit the AMF website: Market Conduct web page

2. Connect to your E-Services AMF profile.

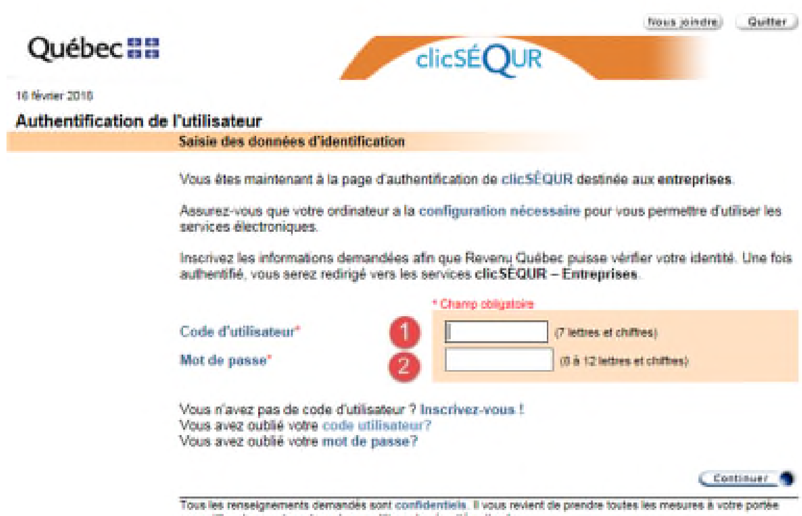
2.1 Log in – clicSÉQUR



You are a legal person regulated by the Québec *Act respecting insurance;*

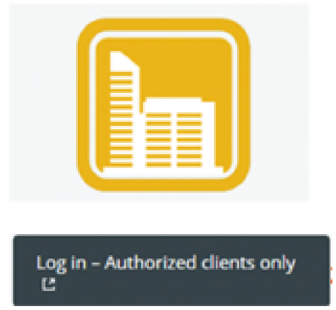
- You hold a licence in Québec with the AMF;
- You have a clicSÉQUR - Entreprises account.

Access with your clicSÉQUR profile.



CONTACT the authorized clicSÉQUR person of your company to access to the AMF E-services and submit the Annual Statement on Market Conduct.

2.2 Log in – Authorized clients only



You are a Legal person not regulated in Québec;

- You deal with one or several other provinces(s) or territory (ies) of Canada;
- You are not eligible to clicSÉQUR – Enterprises.

You can access the AMF authentication platform.

CONTACT the AMF Information Centre at: [1-877-525-0337] or if you need to update your contact information or get a new access email to: [Infoform.pc-mc@lautorite.qc.ca]

Whatever the case, when the registration is completed with "clicSÉQUR" or "Authorized clients only", you will have access to your client file in AMF E-Services.

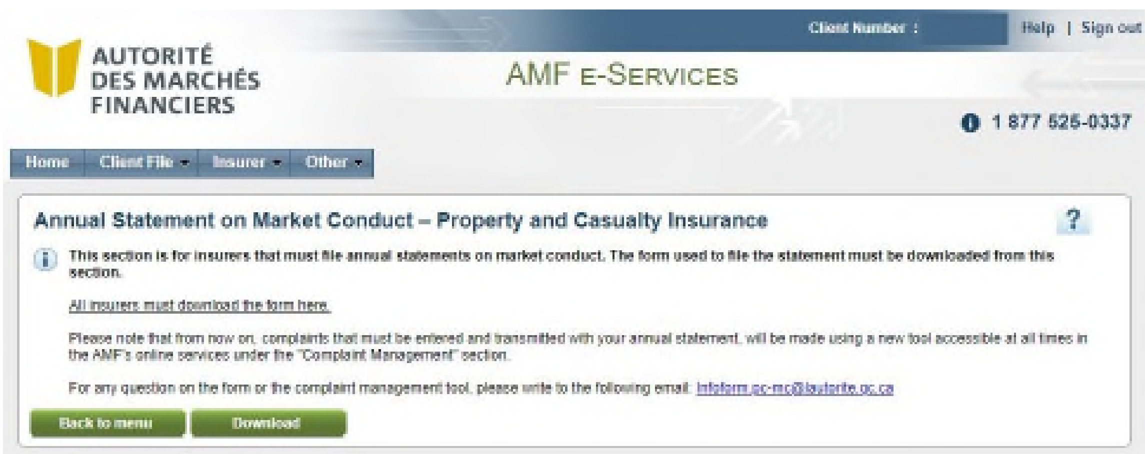
3. Download your Annual Statement form

Every insurer holding a license in Canada has to download its Annual Statement form thru AMF's E-services. The form is available for download only on January 1st.

The Annual Statement form is downloadable at "**Client File/Market Conduct**" tab.

By selecting one of the following menus: "**Property and Casualty insurance**" or "**Life and health insurance**", you reach the form download screen.

You must simply use the "**Download**" button.



You can then save this file on your workstation for later use.

Please note that from now on, complaints that must be entered and transmitted with your annual statement, will be made using a new tool accessible at all times in the AMF's online services under the "Complaint Management" section.
See section *5. Enter and file your complaints related to your Annual Statement* *of this guide for more information.*

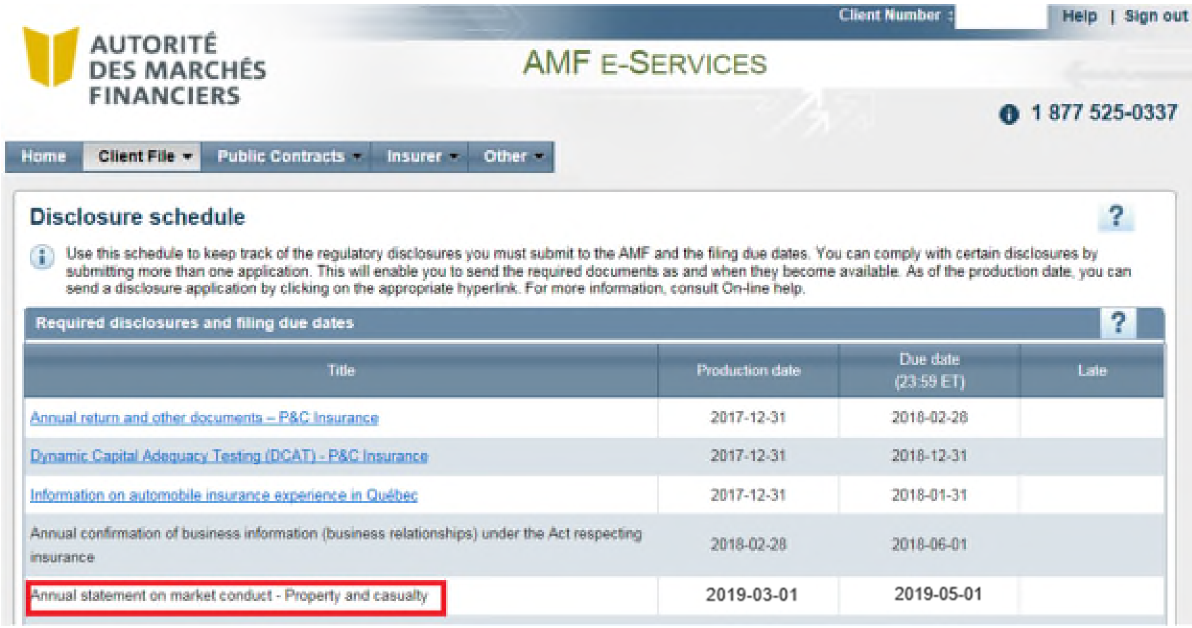
4. Submit your Annual Statement

To submit your Annual Statement on Market Conduct with the AMF E-Services, you must first access the "**Disclosure Schedule**" under the "**Client File**" tab.

You will find a calendar of all expected disclosures for the next 12 months.

Due disclosures appear in the list with the underlined blue hyperlink.

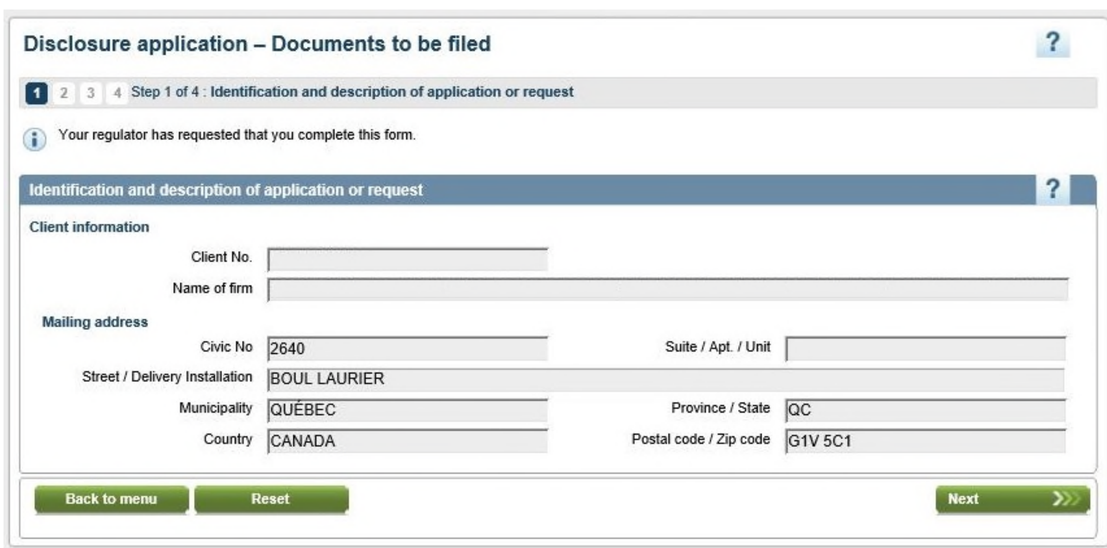
The links for Annual Statement on Market Conduct disclosure will only be available from **March 1st.**



Click on the hyperlink of the disclosure you wish to submit.

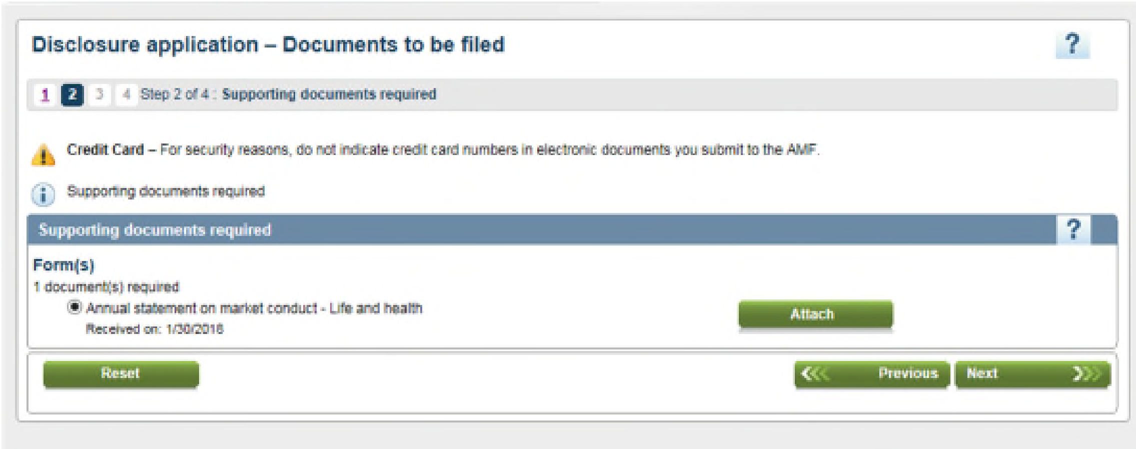
4.1 STEP 1 – Identification and description of application or request

This step validates that this is the right company. Click on "**Next**"



4.2 STEP 2 – Supported documents required

This page, allow you to "**Attach**" your properly filled and saved Excel ASMC form.



Important requirement°:

You must complete the Annual Statement form in the language of your data software (Excel). You must keep this same language for the entire form.

You must respect the format required by the Annual Statement form.

Documents to be filed must not be protected by a password or any other security measure.

For submitted documents: hyperlinks to external documents are prohibited, but hyperlinks within the document are permitted.

Click on "**Next**".

If there are errors or alert in your form, you will be notified by this message:

One or more validation errors/alerts (warnings) have been detected in the attached form for the supporting document « Annual statement on market conduct - Property and casualty ». A form containing validation errors cannot be submitted to the AMF.

See section 6.2 for more information on this transmission validation process.

4.3 STEP 3 - Transmission

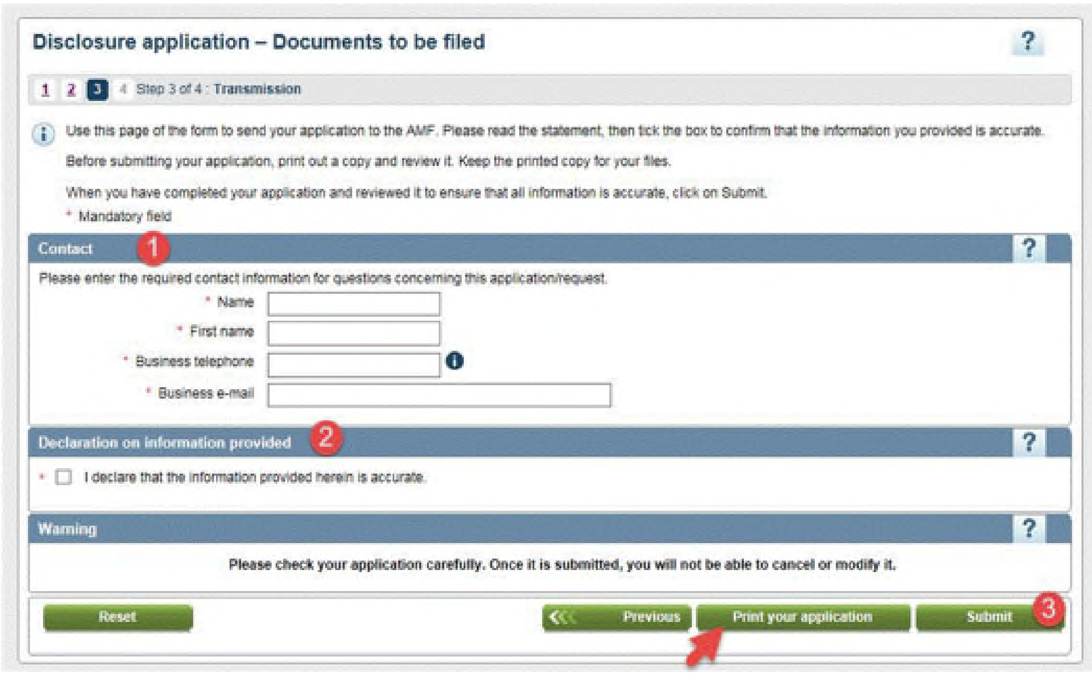
This page will allow you to send your disclosure application to the AMF.

Then complete the following steps:

Step 1: Complete **Contact** section

Step 2: **Check the Declaration of information provided box,** "I declare that the information provided herein is accurate."

Step 3: Click "**Submit**"

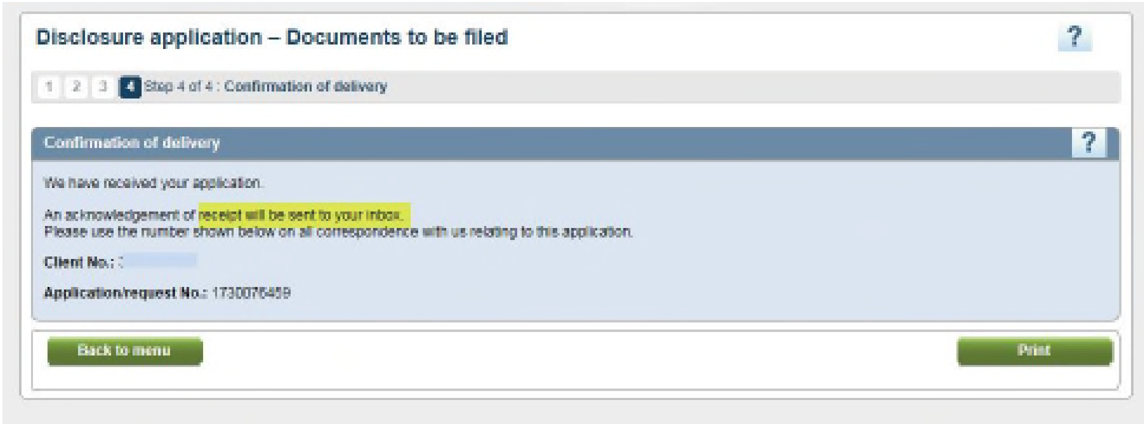


You can review and/or print the disclosure application before submitting it by clicking on "**Print your application**".

4.4 STEP 4 - Confirmation of receipt by the AMF

This step confirms your disclosure request has been transmitted to the AMF.

You can still print this confirmation from the screen by clicking on "**Print**".



After the documents have been submitted, an acknowledgement of receipt, including the list of documents to be filed, will be sent to your "**Secure Message Inbox**" in the E-Services.

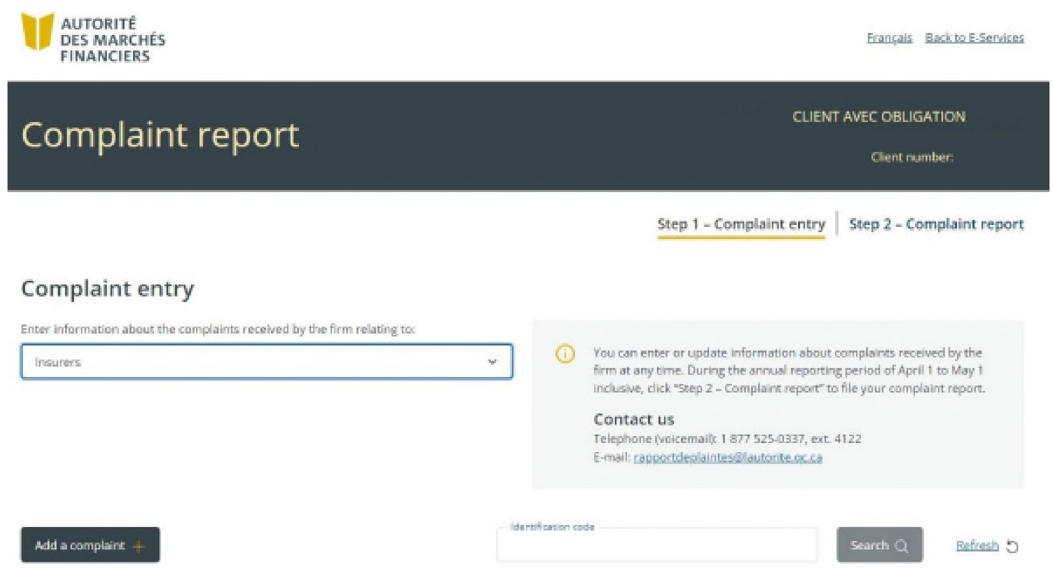
Note that **all documents** must be submitted **before the filing due date of May 1st**.

5. Enter and file your complaints related to your Annual Statement

Please note that from now on, complaints that must be entered and transmitted with your annual statement, will be made using a new tool accessible at all times in the AMF's online services under the "**Complaint Management**" section.

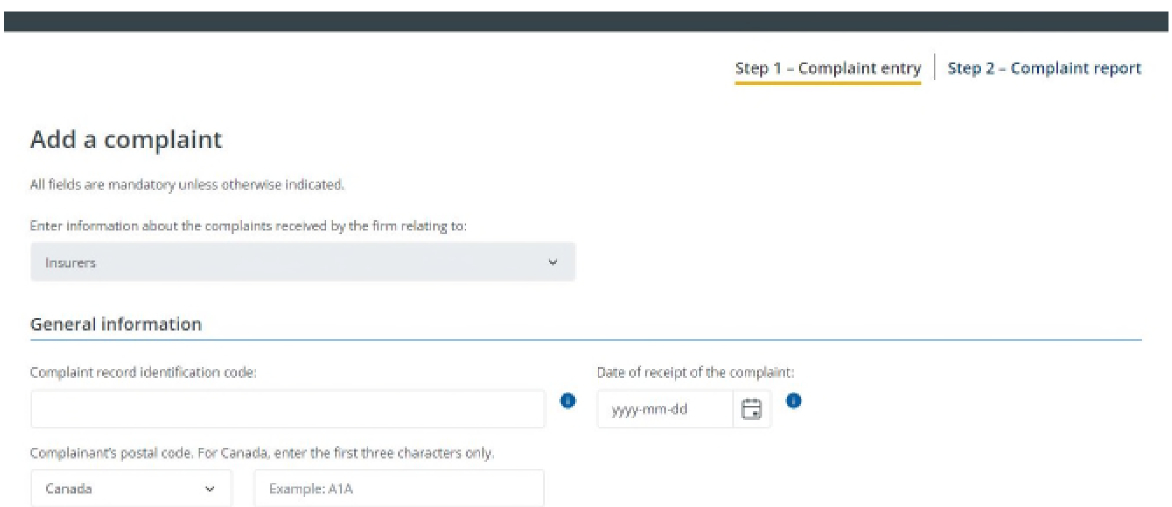
5.1 Step 1 - Complaint entry

From the Complaint Report Tool, you can add a complaint:

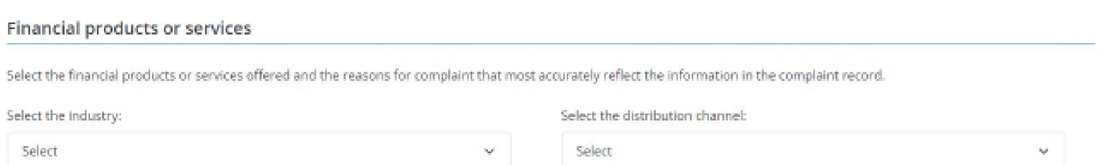


Complete all section and mandatory question from each individual complaint you need to report:

Section General Information:

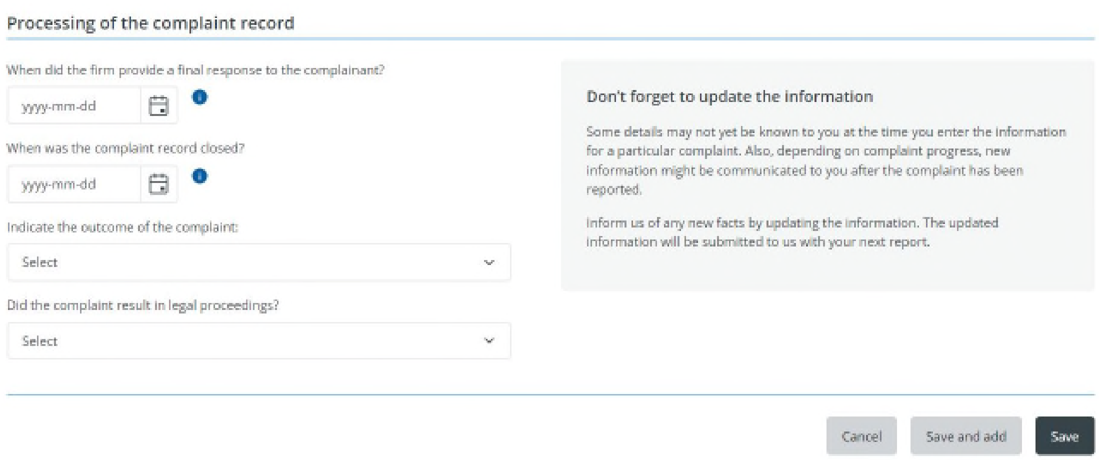


Section Financial products or services



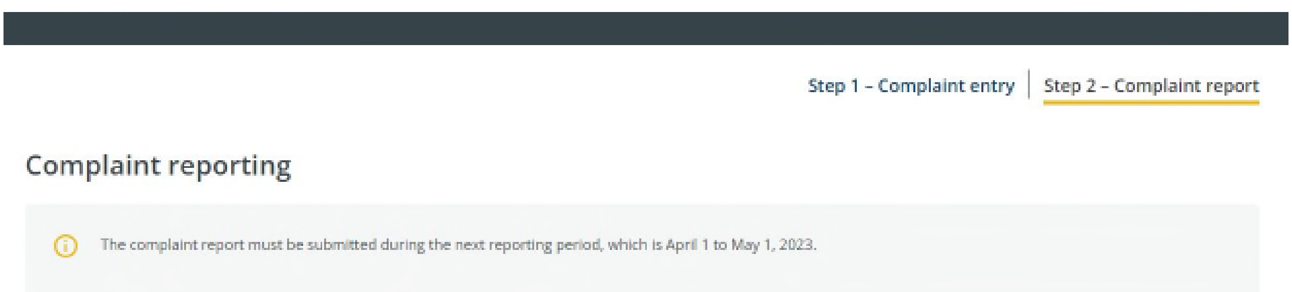
Section Processing of the complaint record

This section may be updated later. When done, “**Save**” your complaint and continue with any other complaint.



5.2 Step 2 - Complaint report

Once all the complaint from the reporting period added, you will be able to proceed to the submission of your complaint report. Exceptionally for this this first year, the submission of your complaint report will only be possible from **April 1 to May 1.**



6. Validations of the Annual Statement form to detect error

6.1 Validation rules present in the Excel form

Use the "**Validation**" tab to get indication on the status of your Excel form by clicking on the filter arrow of the column Q "**Result**".

	A	B	G	M	Q
1	Rule #	Rule description	A (Alert) / E (Error)	Cell reference	Result
2	1	Mandatory answer [ID010]	E	ID010	0
3	2	Wrong cell format [ID020]	E	ID020	1
4	3	Mandatory answer [ID030]	E	ID030	0

There are only two types of validation messages**:**

A = Alert

E = Error

<u>If the result is:</u>

"0" in a green cell, <u>no issue detected.</u> You can submit your form.

"1" in a red cell with, at column "G", A = Alert. It means that this response may not be consistent with what is requested (e.g. wrong format). Just make sure your answer is correct. **Not blocking**

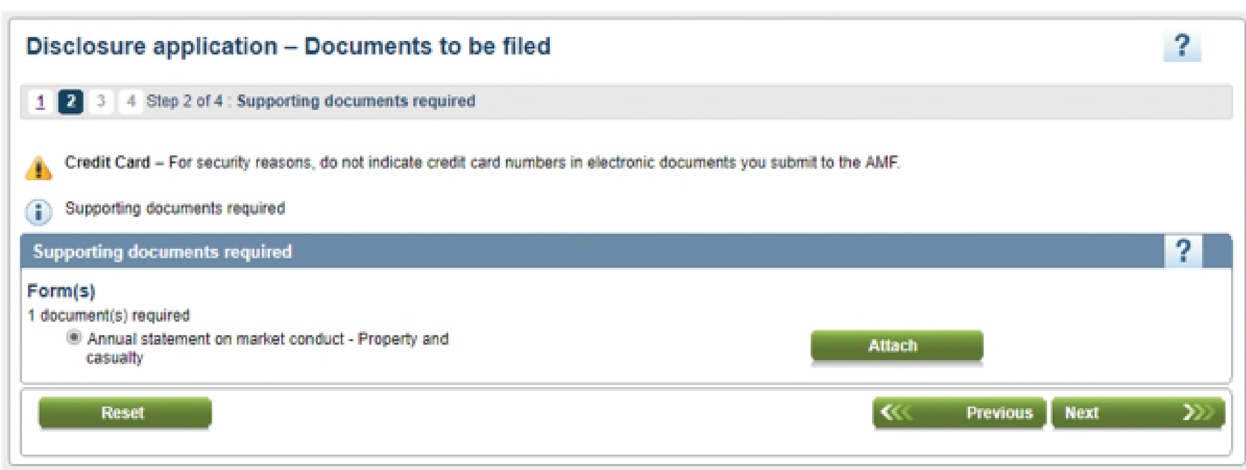
"1" in a red cell with, at column "G", E = Error. It means that you need to correct the data before submitting your form (e.g. mandatory sections or drop-down menu not answer, wrong format required, etc.). **Blocking**

	Rule #	Rule description	A (Alert) / E (Error)	Cell reference	Result
2	1	Mandatory answer [ID010]	E	ID010	0
3	2	Wrong cell format [ID020]	E	ID020	1
4	3	Mandatory answer [ID030]	E	ID030	0
5	4	Mandatory answer [ID040]	E	ID040	0
6	5	Mandatory answer [ID050]	E	ID050	0
7	6	Mandatory answer [ID060]	E	ID060	0
8	7	The answer is not one of the drop-down menu choices [ID060]	E	ID060	0
9	8	Incorrect or missing conditional answer [ID070]	E	ID070	0
10	9	Mandatory answer [ID090]	E	ID090	0
11	10	The answer is not one of the drop-down menu choices [ID090]	E	ID090	0
12	11	Incorrect or missing conditional answer [2-00101]	A	2-00101	0
13	12	Mandatory answer [2-01001]	A	2-01001	0
14	13	Incorrect or missing conditional answer [2-02001]	A	2-02001	0
15	14	Incorrect or missing conditional answer [2-03001]	A	2-03001	0
16	15	Incorrect or missing conditional answer [2-04001]	A	2-04001	0
17	16	Incorrect or missing conditional answer [2-05001]	A	2-05001	0
18	17	Mandatory answer [2-06001]	A	2-06001	0
19	18	Incorrect or missing conditional answer [2-07001]	A	2-07001	0
20	19	Incorrect or missing conditional answer [2-08001]	A	2-08001	0
21	20	Incorrect or missing conditional answer [2-09001]	A	2-09001	0
22	21	Incorrect or missing conditional answer [2-10001]	A	2-10001	0
23	22	Mandatory answer [2-11001]	A	2-11001	1
24	23	Incorrect or missing conditional answer [2-12001]	A	2-12001	0

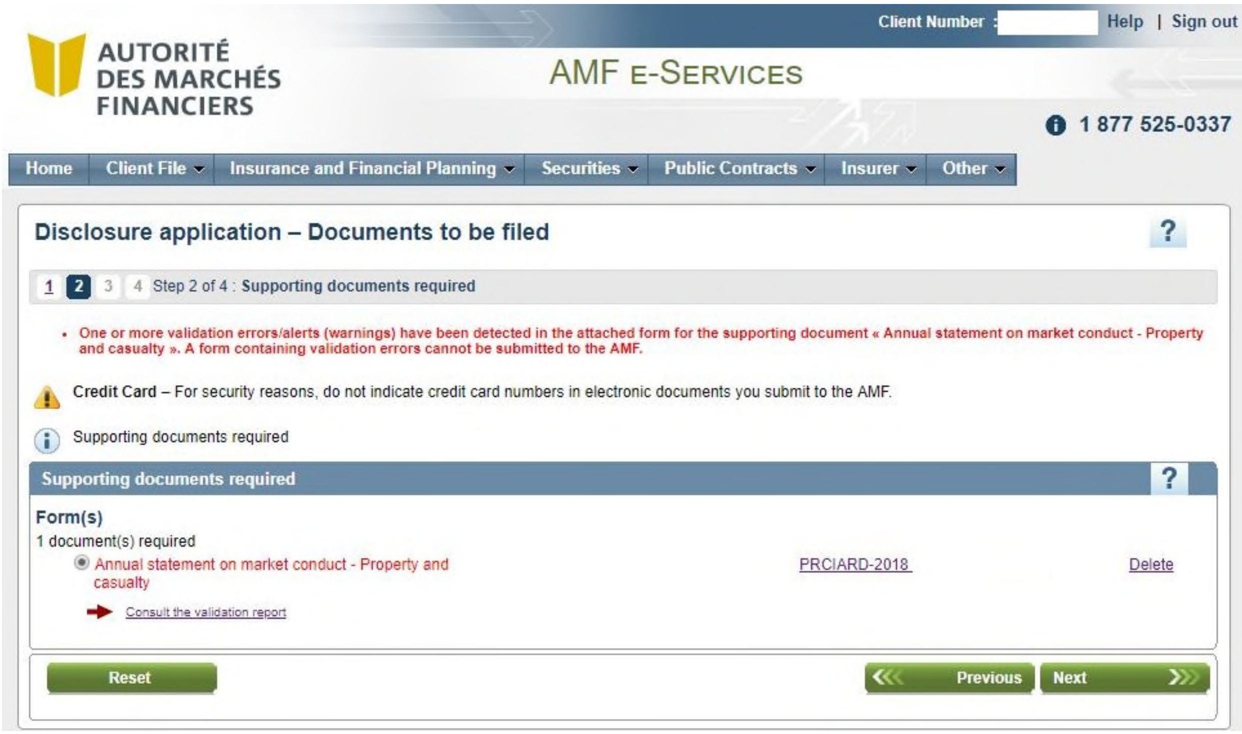
Ensure that your Annual Statement form is free of **error** before submitting it.

6.2 Ultimate validation during transmission in E-Services

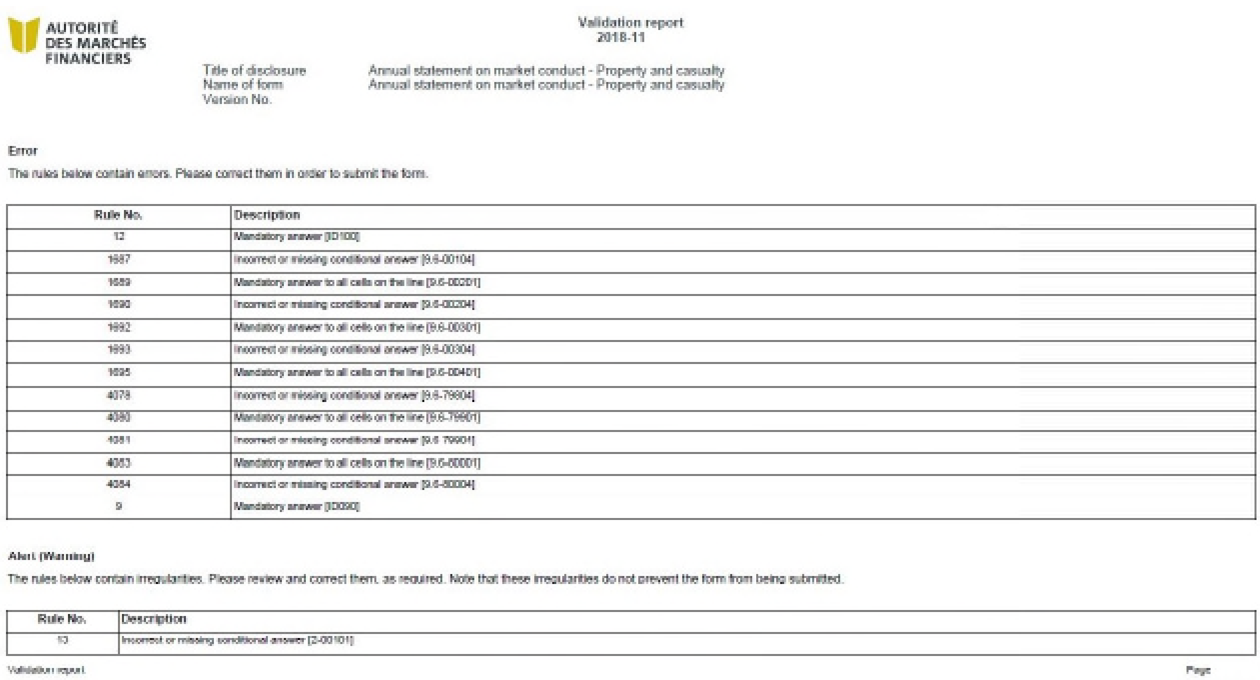
While submitting your form thru E-Services, when attaching it (4.2 STEP 2 section), validations rules will run into the form.



If, there are still errors in your form at that stage, the system will send you a message:



With the link "**Consult the validation report**" you will access to a PDF report which will give you indication on every warnings "error" and "alert" in the form.



AUTORITÉ DES MARCHÉS FINANCIERS

Validation report
2018-11

Title of disclosure — Annual statement on market conduct - Property and casualty
Name of form — Annual statement on market conduct - Property and casualty
Version No.

Error

The rules below contain errors. Please correct them in order to submit the form.

Rule No.	Description
12	Mandatory answer [ID100]
1687	Incorrect or missing conditional answer [9.6-00104]
1689	Mandatory answer to all cells on the line [9.6-00201]
1690	Incorrect or missing conditional answer [9.6-00204]
1692	Mandatory answer to all cells on the line [9.6-00301]
1693	Incorrect or missing conditional answer [9.6-00304]
1695	Mandatory answer to all cells on the line [9.6-00401]
4078	Incorrect or missing conditional answer [9.6-79804]
4080	Mandatory answer to all cells on the line [9.6-79901]
4081	Incorrect or missing conditional answer [9.6-79904]
4083	Mandatory answer to all cells on the line [9.6-80001]
4084	Incorrect or missing conditional answer [9.6-80004]
9	Mandatory answer [ID090]

Alert (Warning)

The rules below contain irregularities. Please review and correct them, as required. Note that these irregularities do not prevent the form from being submitted.

Rule No.	Description
10	Incorrect or missing conditional answer [2-00101]

Validation report — Page

Ensure your Annual Statement form is free of error before submitting it again in the E-Services.

If only alerts remain in your Annual Statement form, you can submit it by clicking on the "**Next**" button. Ignore the message.

If you need assistance with the errors / alerts email to the following: Infoform.pc-mc@lautorite.qc.ca