

**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](#)

The screenshot shows the AMF E-Services website. At the top, there is a dark banner with the text "E-Services" in white. Below the banner, a light gray box contains the text: "You can use AMF E-Services for a variety of administrative transactions related to your right to practise. Access to our services is secured through clicSÉCUR, the Québec government's authentication service." The main content is divided into two columns: "Individual" and "Business".

Individual
For Québec residents only

- Future professionals
- Certified representatives
- Independent representatives



[Log In](#)

Not registered?


- [Subscribe to our e-services](#)

Cancel your enrolment

- [Cancel your enrolment for AMF E-Services](#)

Business

- Firms
- Independent partnerships
- Securities firms
- Insurers
- Trust companies
- Savings companies
- Financial services cooperatives
- Money-services businesses
- Enterprises wishing to enter into public contracts and subcontracts



[Log In - clicSÉCUR](#)

[Log In - Authorized clients only](#)

Not registered?

- If you **don't** have a clicSÉCUR - Business account, **create your clicSÉCUR account** and subscribe to AMF e-services.
- If you **already** have a clicSÉCUR - Business account, **subscribe to AMF 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-ccra@fscso.gov.on.ca

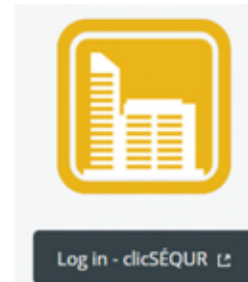
Visit the AMF website: [Market Conduct web page](#)

2. Connect to your E-Services AMF profile.

2.1 Log in – clicSÉQR

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

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



Access with your clicSÉQR profile.

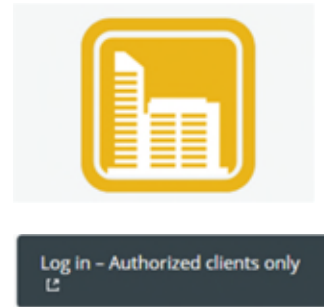
A screenshot of the clicSÉQR login page. At the top left is the Québec logo. In the top right are "Nous joindre" and "Quitter" buttons. The main heading is "Authentification de l'utilisateur" with a sub-heading "Saisie des données d'identification". Below this is a message: "Vous êtes maintenant à la page d'authentification de clicSÉQR destinée aux entreprises. Assurez-vous que votre ordinateur a la configuration nécessaire pour vous permettre d'utiliser les services électroniques. Inscrivez les informations demandées afin que Revenu Québec puisse vérifier votre identité. Une fois authentifié, vous serez redirigé vers les services clicSÉQR - Entreprises." There are two input fields: "Code d'utilisateur*" (7 lettres et chiffres) and "Mot de passe*" (8 à 12 lettres et chiffres). Red numbers 1 and 2 are next to the fields, and a red asterisk indicates a required field. At the bottom are links for "Vous n'avez pas de code d'utilisateur? Inscrivez-vous!", "Vous avez oublié votre code utilisateur?", and "Vous avez oublié votre mot de passe?". A "Continuer" button is at the bottom right. A footer note states: "Tous les renseignements demandés sont confidentiels. Il vous revient de prendre toutes les mesures à votre portée pour utiliser les services dans des conditions de sécurité optimales."

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 – Entreprises.



You can access the AMF authentication platform.



CONTACT the AMF Information Centre at: [1-877-525-0337](tel: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

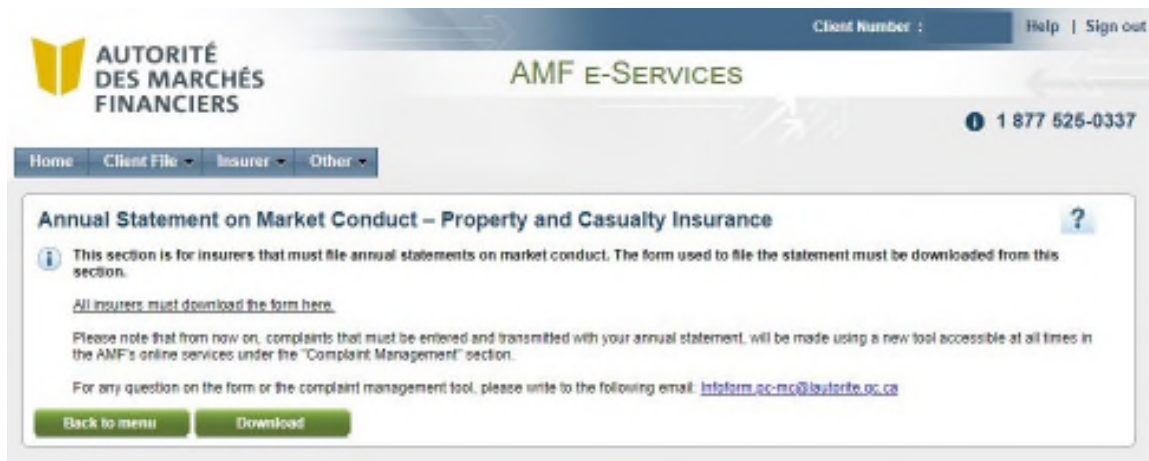
Every insurer holding a license in Canada has to download its Annual Statement form thru AMF's [E-services](#). The form is available for download only on January 1st.

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.



The screenshot shows the AMF E-Services website. At the top, there is a header with the AMF logo, the text 'AMF E-SERVICES', and a 'Client Number' field. Below the header is a navigation menu with tabs: 'Home', 'Client File', 'Public Contracts', 'Insurer', and 'Other'. The 'Client File' tab is selected, and a dropdown menu is open, listing several options: 'Secure Message Inbox', 'Contact information and preferences', 'Follow up on applications/requests', 'Statement of account', 'Reports', 'Disclosure schedule', 'Manage business relationships', 'Inspection', and 'Market Conduct'. The 'Disclosure schedule' option is highlighted. Below the menu, there is a section titled 'New business relationships' with a brief description and a link to a companion guide. On the right side of the page, there is a 'Welcome (ASSURANCE)' message and a 'Secure Message Inbox' section.

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**.

Disclosure schedule

Use this schedule to keep track of the regulatory disclosures you must submit to the AMF and the filing due dates. You can comply with certain disclosures by submitting more than one application. This will enable you to send the required documents as and when they become available. As of the production date, you can send a disclosure application by clicking on the appropriate hyperlink. For more information, consult On-line help.

Required disclosures and filing due dates			
Title	Production date	Due date (23:59 ET)	Late
Annual return and other documents – P&C Insurance	2017-12-31	2018-02-28	
Dynamic Capital Adequacy Testing (DCAT) - P&C Insurance	2017-12-31	2018-12-31	
Information on automobile insurance experience in Québec	2017-12-31	2018-01-31	
Annual confirmation of business information (business relationships) under the Act respecting insurance	2018-02-28	2018-06-01	
Annual statement on market conduct - Property and casualty	2019-03-01	2019-05-01	

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"

Disclosure application – Documents to be filed

1 2 3 4 Step 1 of 4 : Identification and description of application or request

Your regulator has requested that you complete this form.

Identification and description of application or request

Client information

Client No.

Name of firm

Mailing address

Civic No Suite / Apt. / Unit

Street / Delivery Installation

Municipality Province / State

Country Postal code / Zip code

Back to menu Reset Next >>>

4.2 STEP 2 – Supported documents required

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

Disclosure application – Documents to be filed

1 2 3 4 Step 2 of 4 : Supporting documents required

Warning: Credit Card – For security reasons, do not indicate credit card numbers in electronic documents you submit to the AMF.

Information: Supporting documents required

Supporting documents required

Form(s)
1 document(s) required

Annual statement on market conduct - Life and health
Received on: 1/30/2016

Attach

Reset Previous Next

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**"

The screenshot shows a web form titled "Disclosure application – Documents to be filed" with a progress indicator showing "Step 3 of 4 : Transmission". The form contains the following sections:

- Contact** (Step 1): A section with a red circle '1' containing four mandatory fields: Name, First name, Business telephone, and Business e-mail.
- Declaration on information provided** (Step 2): A section with a red circle '2' containing a checkbox and the text "I declare that the information provided herein is accurate."
- Warning** (Step 3): A section with a red circle '3' containing the text "Please check your application carefully. Once it is submitted, you will not be able to cancel or modify it."

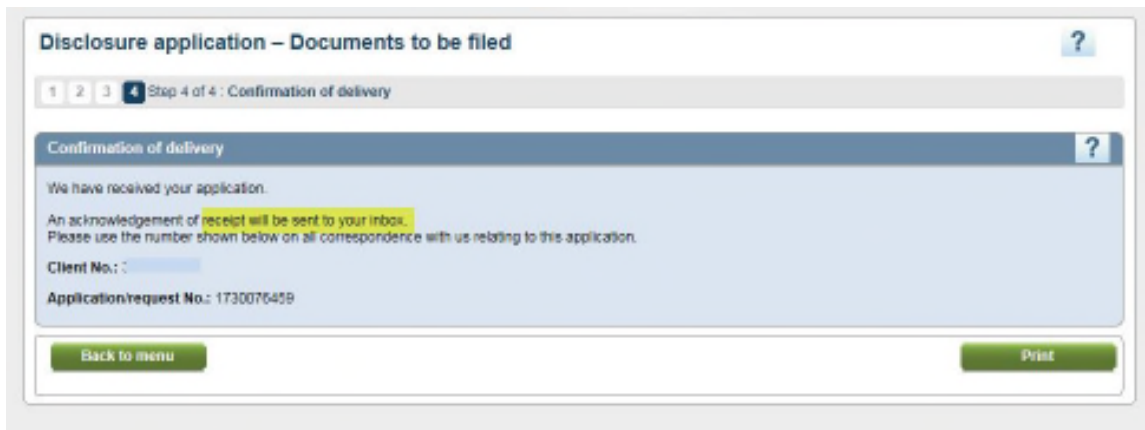
At the bottom of the form, there are four buttons: "Reset", "Previous", "Print your application", and "Submit". A red arrow points to the "Print your application" button.

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

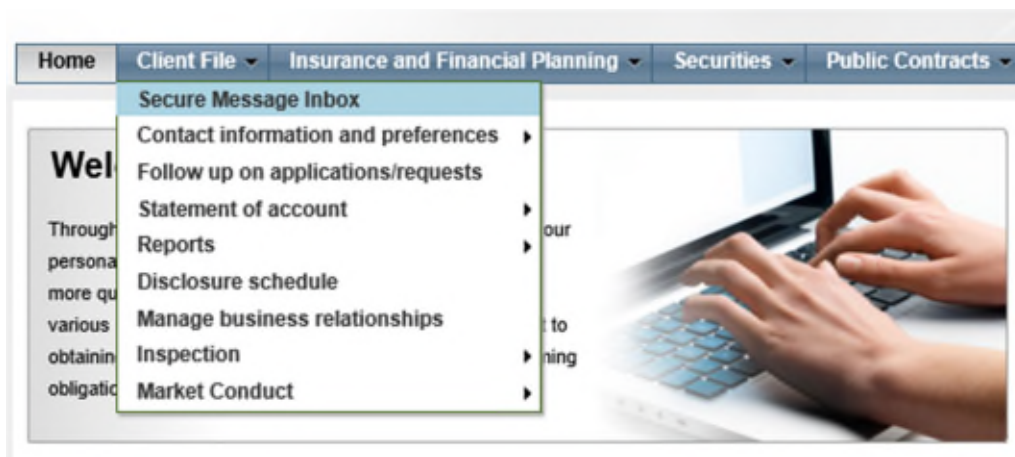
4.4 STEP 4 - Confirmation of receipt by the AMF

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:

Complaint report

CLIENT AVEC OBLIGATION

Client number:

[Step 1 - Complaint entry](#) | [Step 2 - Complaint report](#)

Complaint entry

Enter information about the complaints received by the firm relating to:

i You can enter or update information about complaints received by the firm at any time. During the annual reporting period of April 1 to May 1 inclusive, click "Step 2 - Complaint report" to file your complaint report.

Contact us

Telephone (voicemail): 1 877 525-0337, ext. 4122
E-mail: rapportdeplaintes@lautorite.gc.ca

Add a complaint +

Search 🔍

Refresh ↻

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

Section General Information:

[Step 1 - Complaint entry](#) | [Step 2 - Complaint report](#)

Add a complaint

All fields are mandatory unless otherwise indicated.

Enter information about the complaints received by the firm relating to:

General information

Complaint record identification code:

Date of receipt of the complaint:

Complainant's postal code. For Canada, enter the first three characters only.

Section Financial products or services

Financial products or services

Select the financial products or services offered and the reasons for complaint that most accurately reflect the information in the complaint record.



Select the industry:



Select the distribution channel:

Section Processing of the complaint record

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

Processing of the complaint record

When did the firm provide a final response to the complainant?
yyyy-mm-dd  

When was the complaint record closed?
yyyy-mm-dd  

Indicate the outcome of the complaint:

Did the complaint result in legal proceedings?

Don't forget to update the information

Some details may not yet be known to you at the time you enter the information for a particular complaint. Also, depending on complaint progress, new information might be communicated to you after the complaint has been reported.

Inform us of any new facts by updating the information. The updated information will be submitted to us with your next report.

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**.

Step 1 – Complaint entry | Step 2 – Complaint report

Complaint reporting

 The complaint report must be submitted during the next reporting period, which is April 1 to May 1, 2023.

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
	Rule #	Rule description	A (Alert) / E (Error)	Cell reference	Result
1					
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

If the result is:

"0" in a **green cell**, no issue detected. 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**

	A	B	G	M	Q
	Rule #	Rule description	A (Alert) / E (Error)	Cell reference	Result
1					
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.

Disclosure application – Documents to be filed ?

1 2 3 4 Step 2 of 4 : Supporting documents required

Credit Card – For security reasons, do not indicate credit card numbers in electronic documents you submit to the AMF.

Supporting documents required

Supporting documents required ?

Form(s)
1 document(s) required

Annual statement on market conduct - Property and casualty **Attach**

Reset <<< Previous Next >>>

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

Client Number: [] Help | Sign out

AUTORITÉ DES MARCHÉS FINANCIERS AMF E-SERVICES

1 877 525-0337

Home Client File Insurance and Financial Planning Securities Public Contracts Insurer Other

Disclosure application – Documents to be filed

1 2 3 4 Step 2 of 4 : Supporting documents required

- 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.

Warning: Credit Card – For security reasons, do not indicate credit card numbers in electronic documents you submit to the AMF.

Information: Supporting documents required

Supporting documents required

Form(s)
1 document(s) required

- Annual statement on market conduct - Property and casualty [PRCIARD-2018](#) [Delete](#)

[Consult the validation report](#)

[Reset](#) [Previous](#) [Next](#)

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 [D100]
1887	Incorrect or missing conditional answer [9.6-00104]
1889	Mandatory answer to all cells on the line [9.6-00201]
1890	Incorrect or missing conditional answer [9.6-00204]
1892	Mandatory answer to all cells on the line [9.6-00301]
1893	Incorrect or missing conditional answer [9.6-00304]
1895	Mandatory answer to all cells on the line [9.6-00401]
4078	Incorrect or missing conditional answer [9.6-79604]
4080	Mandatory answer to all cells on the line [9.6-79601]
4081	Incorrect or missing conditional answer [9.6-79901]
4083	Mandatory answer to all cells on the line [9.6-80001]
4084	Incorrect or missing conditional answer [9.6-80004]
9	Mandatory answer [D090]

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
53	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