



French

GENERAL INSTRUCTIONS

Requirement to complete the Annual Statement

The Annual Statement on Market Conduct (“Annual Statement”) is to be completed for each licensed insurance entity. Each insurer within a group of companies is required to complete the Annual Statement separately.

Insurers that only offer reinsurance are exempt from filing the Annual Statement.

Insurers that only offer commercial insurance are required to complete the sections on Governance and Complaint Sections.

Insurers that currently do not offer insurance products (e.g. are in run off or are not issuing new insurance contracts) are only required to complete sections on Governance and Complaint Sections.

The information that is sought relates to the insurer’s Canadian operations and/or Canadian consumers. Information regarding activities or developments abroad is limited to that which may impact Canadian operations and consumers.

The information that is collected will be subject to and administered in accordance with the provisions of the Memorandum of Understanding and Protocol on Cooperation and the Exchange of Information (the “MoU”) and the applicable laws, especially the privacy and confidentiality provisions. Aspects of the information collected are considered commercially sensitive and will be treated as such by the CCIR and its members.

Accede and Submit the Annual Statement

The Autorité des marchés financiers (the “AMF”), the insurance regulator in Quebec, is the designated service provider for all CCIR regulators. Therefore, the AMF collects the Annual Statement in the name of all regulators and the filing of the Annual Statement must be done through the AMF E-Services.

The Annual Statement must be downloaded and submitted electronically through the AMF [E-Services](#). For detailed instructions on how to submit the Annual Statement, consult the AMF website.

The deadline for submitting the Annual Statement is May 1st, following the end of the reference year (even if it is not a business day).

Complete and submit the Annual Statement

In order to transmit the Annual Statement, you must complete the form in the language of your data software (Excel). You must keep this same language for the entire form.

The data requested refers to the last fiscal year, which is the reference period.

Consolidated information will not be accepted.

All amounts reported must be in thousands of dollars (\$000s).

Please provide the information in the form and format required.

The cell formats and drop-down menus of the Annual Statement must not be changed. If you wish to provide a clarification or comment, please use the box "General comments".

These General Instructions apply to the entire Annual Statement. The instructions specific to a tab of the Annual Statement are at the top of each tab. Please read each specific instruction carefully before completing a tab.

The definitions are available by clicking on the link at the top right of each tab and on the AMF website in the [Market Conduct](#) section.

All information on the product must be reported to the base policy, no matter if a rider or an endorsement add a new coverage. For the purpose of this disclosure, a rider or an endorsement cannot be sold solely.

All information on the product must be reported for all policies in force in the reference period, unless specific request.

Data required includes any portion of policies included in a risk-sharing pool, such as Facility Association. (P&C insurer only)

Complete and submit the Annual Complaint Report

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 [E-Services](#) under the "Complaint Management" section. For any question on the complaint management tool, please write to the following email: Infoform.pc-mc@lautorite.qc.ca

Additional information

For additional information on the content of the Annual Statement, please contact:

- Your regulatory authority if you are incorporated under provincial legislation.
- The CCIR at: ccir-ccrra@fsrao.ca if you are a federally or foreign chartered insurer.

For technical questions on filing, e-mail the AMF at infoform.pc-mc@lautorite.qc.ca

You will find instructions on how to access and download the form on the AMF website in the [Market Conduct](#) section.