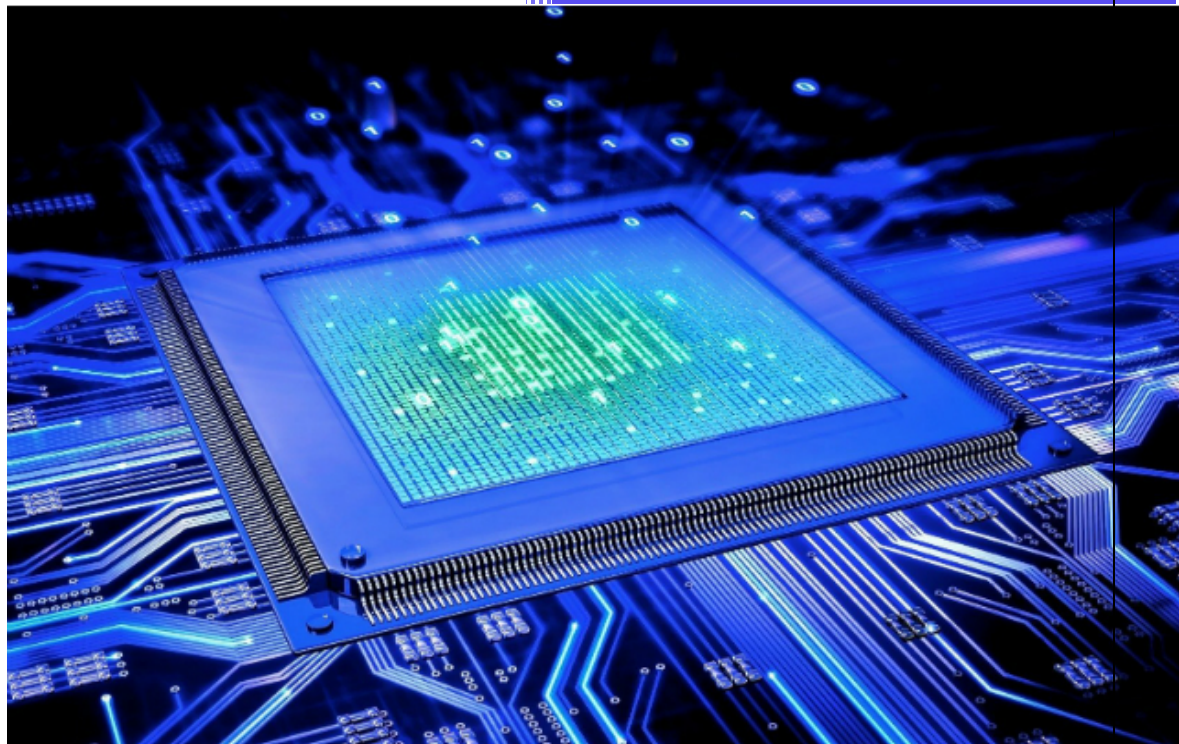


RATE MANUAL E-FILING GUIDE



01/08/2020

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Instructions for the e-filing of the Québec automobile insurance rate manual

Background

Under section 180 of the *Automobile Insurance Act* (CQLR, c. A-25), every authorized insurer must file a copy of its rate manual with the *Autorité des marchés financiers* (AMF). As part of a commitment to continual systems improvement and modernization, the automobile rate manual will now have to be filed in electronic form twice annually, i.e., on April 1 and October 1. This will enable the AMF to handle and process the rate manuals more effectively.

The rate manual is a manual that is made up of the documents of an authorized insurer in which its rules of classification of risks and the premiums applicable to each are identified and defined.

Technical information

You must submit the rate manual as a **non-password protected** document in **searchable PDF format**.

To ensure efficient compliance analyses by the AMF, a manual filed in **searchable PDF** format must:

- be of high print quality
- use a font size that is readable when zoom is set at 100%

Each page/section/table must:

- be paginated
- be identified with the insurer's name
- indicate the effective date of the manual

You must submit **three separate files** based on the vehicle categories underwritten, and each file **must not exceed 35 MB**.

The three files must be submitted and named as follows:

File 1: Private passenger vehicles _920

File 2: Other vehicles _930 (all except private passenger vehicles)

File 3: Summary of Filed Amendments_940

For some insurers, **File 1** and/or **File 2** may exceed 35 MB, in which case you must submit the files through the File Transfer Service (FTS). However, these files must not exceed 500 MB.

For the procedure, please contact us at the following address:

Info-Automobile@lautorite.qc.ca

The file named **Summary of Filed Amendments** is available on the AMF website at:

<https://lautorite.qc.ca/en/professionals/insurers/automobile-insurance/automobile-rate-manual/>

Contents of a complete manual

The rate manual must contain at least the following information:

1. The **Private passenger vehicles** and **Other vehicles** files must include a table of contents to facilitate navigation within the files. The following is an example of a table of contents:

- | |
|--|
| <ul style="list-style-type: none">A. General policiesB. DefinitionsC. Underwriting standards and procedure. In this subsection, we expect to receive all items used to determine your rules of classification of risks, including:<ul style="list-style-type: none">- Driving behaviour (driving record, loss history, etc.)- Credit scoring- Discounts and surcharges- Rules for anti-theft systems- Rules relating to claims and offences- Telematics- Etc.D. Protections, deductibles and limitsE. Description of territories and lists of municipalitiesF. Description and list of vehicle groupsG. Description and list of ratesH. EndorsementsI. Premium calculation algorithmJ. Etc. |
|--|

2. General rules and standards used for risk classification and rating
3. A detailed description of territories used.
4. A definition of all rules used for determining an insured's premium based on personal characteristics (age, gender, civil status, occupation, etc.), vehicle use, driving record, distance travelled (annually or other), etc.

These definitions must cover all classes of insureds, driving records as well as any factors, discounts, surcharges, forgiveness clauses or any other items that affect premiums based on these criteria. The policies used for determining the class of driver and the driving record of each insured must be clearly set out according to the contract guarantees, in particular.

5. A definition of vehicle rate groups (rate group tables) applicable to all vehicles as well as of all conditions imposed on coverage, discounts or other programs in connection with the insured vehicle.

With respect to vehicle categories for which these criteria are applicable, differences resulting from use of the vehicle, its total load weight, cylinder capacity, etc. must be clearly set out.

The rate group tables must be detailed and the rate pages must identify the premium applicable to all vehicles, regardless of the assigned rate group.

It must be possible to determine the rate group applicable to existing and new models for each category of vehicle for which a rate group table is used.

6. A definition of all coverage limits and deductibles available as well as related terms and conditions.
7. The definition of all endorsements offered and the applicable rates must correspond to forms in effect and approved by the AMF.
8. Details of rates, discounts and surcharges applicable to ALL insureds.
9. All calculation coefficients must be presented clearly and column headings must be reproduced on each page.
10. Clear explanation of the meaning of codes, abbreviations or symbols used.
11. The calculation method for manually determining the final premium for a risk must be clearly set out in the manual.

12. PARTICULAR OR EXCLUSIVE AGREEMENTS WITH EXCLUSIVE AGENTS OR DAMAGE INSURANCE FIRMS:

Any risk and premium classification rules contained in these agreements that differ from those set out in the rate manual must be part of the manual and filed with the AMF.

Information provided through a BULLETIN, STATEMENT OR OTHER COMMUNICATION that has an impact on insurance classification and rates must be part of the rate manual and be filed in electronic form within the time period stipulated in section 180 of the *Automobile Insurance Act*.

13. Any information that helps to clearly and precisely identify the rules of risk classification and rating must be filed with the AMF and be part of the manual.

File submission

1. Requirements related to the filing of the automobile insurance rate manual

Under section 180 of the *Automobile Insurance Act* (CQLR, c. A-25), every authorized insurer must file a copy of its rate manual with the AMF. The AMF has determined that two annual filings of the automobile insurance rate manual are required on or before April 1 and October 1.

Notices are posted on the AMF website, including the appendices detailing specific filing requirements.

All required documents and information must be filed electronically via AMF E-Services.

2. Document submission

You must submit your disclosures through AMF E-Services. To access E-Services, you must first register with clicSÉCUR, the Québec government's authentication service by going to the web page at <https://www.lautorite.qc.ca/en/professionals/e-services/> and clicking on "Create your clicSÉCUR account."

Once registered, you will be able to access your client file, view the schedule detailing the disclosures to be submitted to the AMF and send us one or more disclosure-related documents.

2.1 Access your disclosure schedule

From your client file in AMF E-Services, you can access your **Disclosure schedule** under **Client File**. This schedule displays the links you will be able to use to submit the disclosures and/or supporting documents expected over the next 12 months. The links will be available as of the indicated production date.

Client Number : Help | Français | Sign o

AUTORITÉ DES MARCHÉS FINANCIERS **AMF E-SERVICES** 1 877 525-033

Home Client File Public Contracts Insurer Other

Secure Message Inbox
Contact information and preferences
Follow up on applications/requests
Statement of account
Reports
Disclosure schedule
Manage business relationships
Inspection

Welcome
(ASSURANCE RP III)

Last accessed:
October 05, 2017

Secure Message Inbox

Need Help? Contact Us
Further information about our on-line services is available from our Information Centre.
1 877 525-0337 from 8:30 a.m. to 5:00 p.m.
[Request for information](#)

Improvements to AMF E-Services
As you know, we regularly make improvements to our on-line services. Recently, a new function was added to help firms manage their representatives. They can now generate a list of representatives that has a column showing the date on which each representative's certificate expires. The sort option lets them quickly identify representatives who must renew their certificates.

2.2 Click on the disclosure hyperlink

AUTORITÉ DES MARCHÉS FINANCIERS **AMF E-SERVICES**

Home Client File Qualifications Certification Disclosures Money Services L004424 - Assureurs et institutions de dépôt
Other application/request

Disclosure schedule ?

i 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
Automobile Rate Manual	2019-09-01	2020-04-01	

Displaying items 1 - 2 of 2

Link(s) to Other applications/requests (to send additional documents or information required by the AMF) ?

[Send an additional supporting document under An Act respecting the distribution of financial products and services](#)

[Back to menu](#)

2.3 At the identification step, click on Next

AUTORITÉ DES MARCHÉS FINANCIERS **AMF E-SERVICES**

Home Client File Qualifications Certification Disclosures Money Services L004424 - Assureurs et institutions de dépôt
Other application/request

Disclosure application – Documents to be filed ?

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

i Use this form to submit the information required by the AMF.

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 >>>](#)

2.4 Tick the box(es) corresponding to the documents to be submitted

The documents may be submitted as and when they become available. Several submissions may therefore be made within the time period set out in the schedule.

Step 1: Select the disclosure or supporting document you want to attach.

Step 2: Click on **Attach** to attach the disclosure or supporting document.

Repeat steps 1 and 2 to attach all documents to be submitted.

AUTORITÉ DES MARCHÉS FINANCIERS AMF E-SERVICES

Home Client File Qualifications Certification Disclosures Money Services L004424 - Assureurs et institutions de dépôt
Other application/request

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.

Info: Under section 180 of the Automobile Insurance Act (CQLR., c. A-25), the AMF is requesting that you submit a copy of its rate manual.

Supporting documents required

File(s)	Receipt received Electronic	Paper	Attach
<input checked="" type="checkbox"/> Other vehicles (930)	<input type="radio"/>	<input checked="" type="radio"/>	Attach
<input checked="" type="checkbox"/> Private passenger vehicles (920)	<input type="radio"/>	<input checked="" type="radio"/>	Attach
<input checked="" type="checkbox"/> Summary of filed amendments (940)	<input type="radio"/>	<input checked="" type="radio"/>	Attach

Reset Previous Next

2.4.1 File type requirements

Important:

- Documents to be filed must not be protected by a password or any other security measure.
- **If you are an automobile insurer but are not filing a rate manual, follow these steps:**

Step 1: Complete and attach the Summary of Filed Amendments.

Step 2: To ensure that the application does not remain incomplete, please attach the **PDF document** provided for this purpose for the **Private passenger vehicles (920)** and **Other vehicles (930)** files. Doing this confirms that you are not filing a rate manual.

This file is available on the AMF website at the following address:

<https://lautorite.qc.ca/en/professionals/insurers/automobile-insurance/automobile-rate-manual/>

2.5 Click on [Next](#) to submit the attached documents

2.6 Submitting your application

You use this page to submit your application.

You can view and/or print the disclosure application before submitting it, including the list of attached supporting documents, by clicking on [Print your application](#).

Complete the page by following these steps:

Step 1: Complete [Contact](#) information section.

Step 2: Tick the [box](#) "I declare that the information provided herein is accurate."

Step 3: Click on [Submit](#).

Client Number : 3001008686 Help | Sign out

AUTORITÉ DES MARCHÉS FINANCIERS AMF E-SERVICES 1 877 525-0337

Home Client File Public Contracts Insurer Other

Disclosure application – Documents to be filed

1 2 3 4 Step 3 of 4 : Transmission

Use this page of the form to send your application to the AMF. Please read the statement, then tick the box to confirm that the information you provided is accurate. Before submitting your application, print out a copy and review it. Keep the printed copy for your files. When you have completed your application and reviewed it to ensure that all information is accurate, click on Submit.

- * Mandatory field

Contact 1

Please enter the required contact information for questions concerning this application/request.

- * Name
- * First name
- * Business telephone
- * Business e-mail

Declaration on information provided 2

- * I declare that the information provided herein is accurate.

Warning

Please check your application carefully. Once it is submitted, you will not be able to cancel or modify it.

Reset Previous Print your application Submit 3

2.7 Confirmation of receipt by the AMF

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**. You can also print this confirmation from the screen by clicking on [Print](#).

The screenshot shows the AMF E-SERVICES interface. At the top left is the logo for 'AUTORITÉ DES MARCHÉS FINANCIERS'. To the right, it says 'AMF E-SERVICES'. Further right, there is a 'Client Number' field, 'Help', and 'Sign out' links. Below this is a navigation bar with 'Home', 'Client File', 'Public Contracts', 'Insurer', and 'Other' dropdown menus. A phone number '1 877 525-0337' is displayed on the right. The main content area is titled 'Disclosure application – Documents to be filed' and shows a progress indicator with steps 1, 2, 3, and 4 (Step 4 of 4: Confirmation of delivery). A sub-section titled 'Confirmation of delivery' contains the following text: 'We have received your application. An acknowledgement of receipt will be sent to your inbox. Please use the number shown below on all correspondence with us relating to this application. Client No.: [redacted] Application/request No.: 1730076459'. At the bottom of this section are 'Back to menu' and 'Print' buttons.

2.8 Previously submitted documents

You can send your documents one at a time, in separate submissions. The confirmation message **Received on: (date)** will appear below the name of the document submitted. You must follow the above steps for each document you wish to submit.

Should you (or the AMF after analysis) determine that certain previously submitted documents are not compliant, you may resubmit them.


Important: The documents must be submitted using the same disclosure application in the disclosure schedule as the one for which the original filing was made.


You must then follow the process described in 2.4.

Note that **all documents** must be submitted **before the filing due date** (Eastern Time).

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.

 Under section 180 of the Automobile Insurance Act (CQLR., c. A-25), the AMF is requesting that you submit a copy of its rate manual.

Supporting documents required ?

File(s)

- | | | |
|---|--|-----------------------------|
| <input type="checkbox"/> Other vehicles (930)
Received on: 9/5/2019 | <input type="radio"/> Receipt received
Electronic | <input type="radio"/> Paper |
| <input type="checkbox"/> Private passenger vehicles (920)
Received on: 9/5/2019 | <input type="radio"/> Receipt received
Electronic | <input type="radio"/> Paper |
| <input type="checkbox"/> Summary of filed amendments (940)
Received on: 9/5/2019 | <input type="radio"/> Receipt received
Electronic | <input type="radio"/> Paper |

Reset



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