



E-Services

Disclosure Guide

(Insurers)

1. Requirements related to the filing of annual returns, half year returns and other documents for Damage (P&C) insurers and Insurers of persons (life and health insurers) authorized to carry on activities in Quebec

Under the *Insurers Act*, CQLR, c. A-32.1, (the « Act »), every authorized insurer must prepare and send to the Autorité des marchés financiers (the « AMF »), according to the form, content and date the AMF determines, the documents and information provided under the Act or requested by the AMF (the « required documents and information »).

Notices are posted on the AMF website including the appendices detailing the specific filing requirements such as the list of the documents to be filed and the dates by which they are to be filed.

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

2. Electronic submission

You must send your disclosures through AMF E-Services. To access E-Services, you must first register with clicSÉQUR, the Québec government's authentication service. To do so, consult our web page at: https://www.lautorite.qc.ca/en/professionals/e-services/ and click on « Create your clicSÉQUR account ».

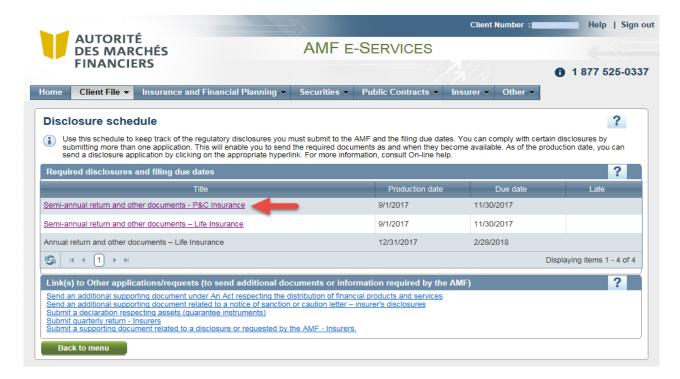
Once you have a clicSÉQUR account you can access your client file and keep track of the regulatory disclosures you must submit to the AMF. Here's how to proceed in order to submit a document relating to a disclosure.

2.1 Access your Disclosure schedule

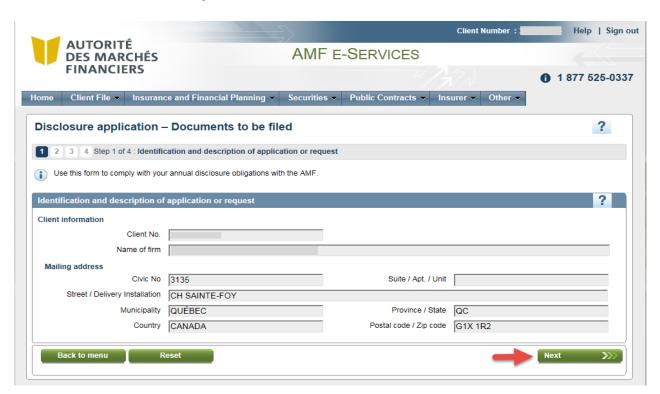
In AMF E-Services, access your **Disclosure schedule** under **Client File**. The schedule will display the links to use for submitting disclosures and/or supporting documents.



2.2 Click on the disclosure hyperlink



2.3 At the identification step, click on Next



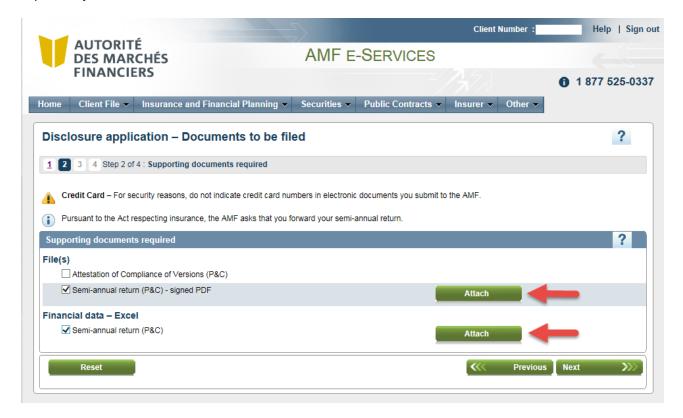
2.4 Tick the box corresponding to the documents to be submitted

The documents may be submitted when they are 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. Click on **Next** to submit attached documents.

Note that some documents may be repeatable. It is then possible to make a multiple selection and by selecting the box corresponding to the document all the files will be transferred. This will ensure that a supporting document will be created per file up to the maximum allowed. To remove a document or replace it you must delete it one at a time.

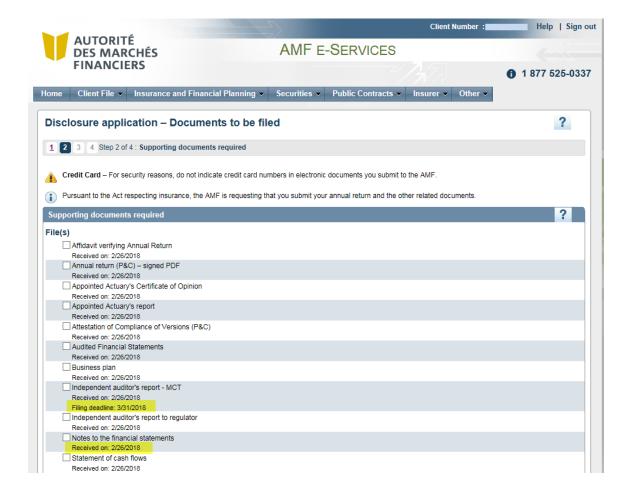


Please note that a disclosure may include documents with different due dates.

These deadlines will be updated automatically in the Disclosure schedule under Due date.

As these supporting documents are required for the same period, you must submit the documents using the appropriate disclosure.

See an example of a disclosure application below: Annual Statement and Other Documents – P&C Insurance.



2.4.1 Requirements for File Types

To expedite the review of files and to standardize the naming thereof, return codes have been developed according to the type of file.

Therefore, some files must be identified with these return codes which are listed in the table below. If there is no return code defined for a document, a descriptive text, not exceeding 30 characters, may specify the nature of the submitted file.

For example: Sensitivity testing Report.pdf

Note that the P&C, LIFE, CARLI, LICAT, LIMAT, MI and TSIP forms generated using a software sold by a supplier authorized by the AMF and OSFI already meet the AMF's requirements, **therefore it is important not to change the file name created by the software**.

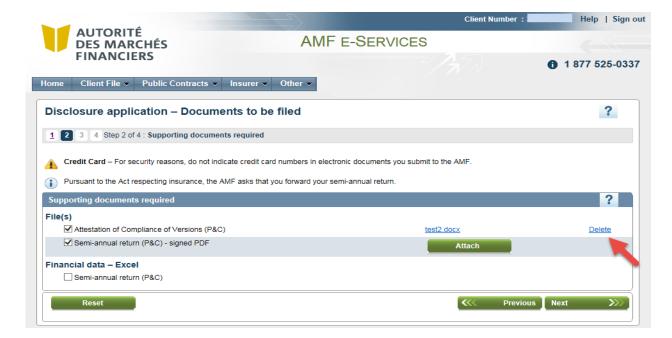
For example: CA123417A.xlsx refers to the Excel file for the P&C Annual return form.

Files must not be protected by a password or any other security measure.

Hyperlinks to external documents are prohibited, but hyperlinks within a document are permitted.

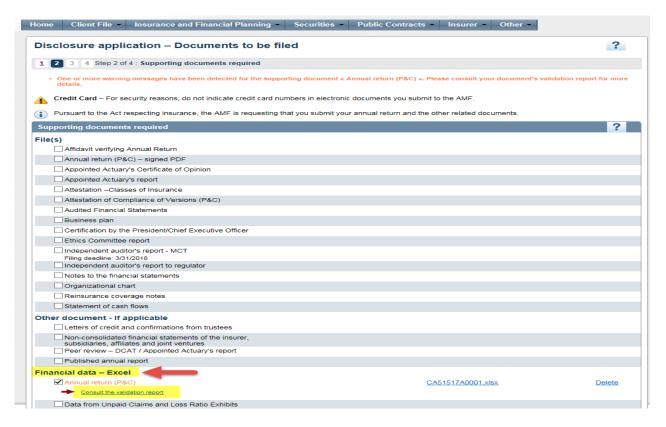
Name of return	Return code	Suffix
Attestation of Compliance of Versions (P&C, LIFE, S-20)	110	.pdf
Attestation of compliance to the Guideline on Individual Variable Insurance Contracts Relating to Segregated Funds	150	.pdf
Copy of major letters of credit and confirmations from trustees of deposits held for the account of the insurer	180	.pdf
Business Plan for the next fiscal year	190	.pdf
Audited financial statements presented to shareholders or members, duly signed and ; Annual report presented for shareholders or members (if available)	200	.pdf
Audited financial statements, duly signed (Federations of Mutual Insurance Associations)	200	.xls/.xlsx
Audited financial statements on the activities carried on in Québec and/or across Canada duly signed (Foreign charter only)	200	.pdf
Non-consolidated financial statements of the insurer, subsidiaries, affiliates and joint ventures in which the insurer holds an ownership interest - one file for each entity	300	.pdf
Appointed actuary's report on policy liabilities, including certificate	400	Searchable .pdf
Excel file (Non-Quebec charter) containing certain data in appointed actuary's report on policy liabilities (insurers of Persons only)	410	.xlsx
Excel file related to certain data in Appointed actuary's report on policy liabilities (insurers of Persons only)	420	.xlsx
Actuary's review of the method of allocating income and expenses to participating and non-participating business. (Quebec chartered insurers only)	450	.pdf
Peer review - Appointed actuary's report	440	.pdf
Dynamic Capital Adequacy Testing - DCAT	500	Searchable pdf
Excel File related to certain DCAT data	510	.xlsx
Peer review - DCAT	520	.pdf
Stress Testing	540	.xls/.xlsx
Internal Target Capital Ratio	560	.pdf
Amended or new reinsurance agreements	580	.pdf
Reinsurance coverage notes	590	.pdf
Attestation of Compliance of Versions (CARLI, LICAT/LIMAT and MI)	710	.pdf
Appointed actuary's report on Capital Adequacy Requirements Guideline	720	Searchable .pdf
Peer review – CARLI or LICAT/LIMAT	735	.pdf
Earthquake Exposure Data Form	740	.xlsx
Ethics committee report	760	.pdf
Certified copy of amended by-laws (if modified)	780	.pdf

2.4.2 To remove a document and replace it with another, click on Delete



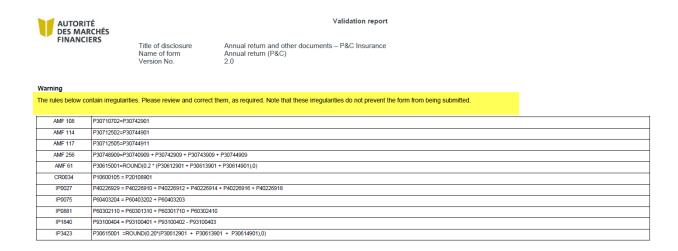
At this step of the disclosure, a brief analysis of the financial data is performed by the system.

When errors are detected, a validation report is generated for each of the documents submitted. You can access the detailed list of the errors by selecting the document's validation report. Then, you can make the necessary corrections before resubmitting the file.



Note that some errors can generate warnings. You will still be able to continue the submission of the documents without making corrections.

Below is an example of a validation report



2.5 Click on Next to submit the attached documents

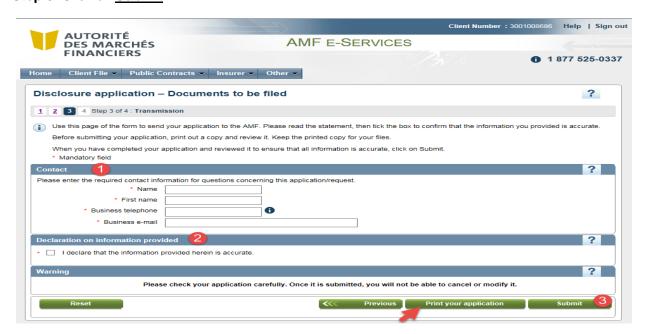
2.6 Final transmission of documents

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

You can review and/or print the list of the supporting documents before submitting them by clicking on Print your application.

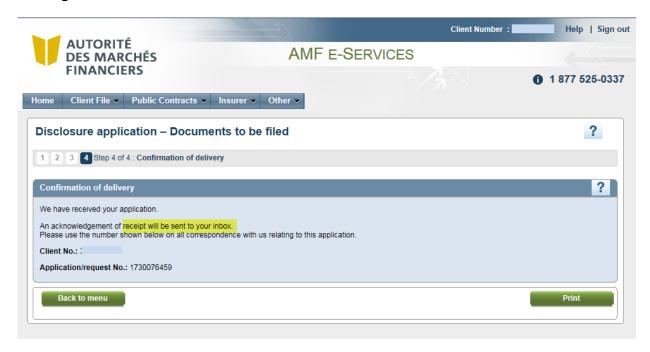
Complete the page by following the steps below.

- **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.



2.7 Confirmation of receipt by the AMF

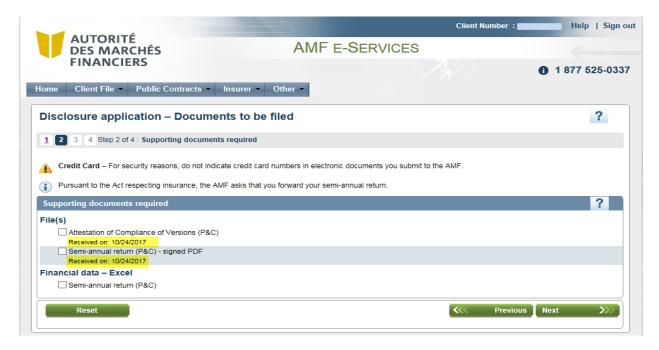
After the documents have been submitted, an acknowledgement of receipt will be sent to your **inbox**. You can print this confirmation from the screen by clicking on **Print** or by accessing your **Secure Message Inbox**.



2.8 Documents already submitted

You can send your documents one at a time, in separate submissions. The indication **Received on:** (date) will appear below the name of the document submitted. You must follow the above steps (point 2.6) for each document you wish to submit.

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



2.9 Submit other versions of documents already submitted (Amended)

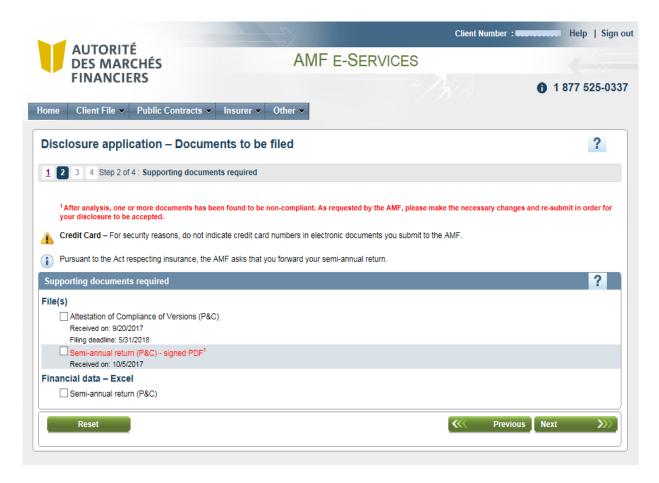
If you or the AMF following its analysis determine that certain documents are non-compliant, you can resubmit them. You can resubmit one or more documents that have already been transmitted.

You must then follow the process described in 2.4

<u>Important</u>: Amended returns must be submitted using the same disclosure that appears on the Disclosure Schedule and for which the first submission has been completed. Since automatic extractions and validations are performed on these files, it is important that the amended file matched with the same disclosure period.

Also, when you need to re-file and that the disclosure is no longer available in the Disclosure Schedule you **must provide the AMF with a prior notice in an e-mail** to <u>info-divulgations@lautorite.qc.ca</u> that an amended return is being file.

The AMF will then be able to reactivate the appropriate disclosure to the Disclosure Schedule so that the amended documents and/or returns are connected to the same disclosure period.



For example: An amended P&C return must be submitted using the disclosure: Annual return and other documents – P&C insurance.

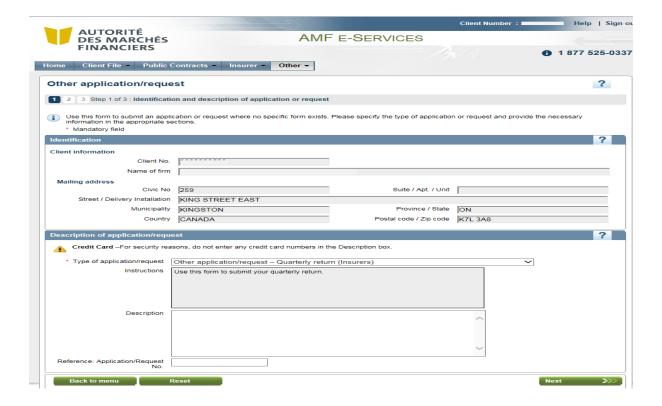
3. Submit documents following a specific request from the AMF or any additional document or disclosure

You can submit additional documents using the links available on the Disclosure Schedule°: Other application/request. Select the request you wish to submit and you will be directed to the form to be completed.



You must then provide the information and documents supporting your application/request in the appropriate sections

For example: the filing of the quarterly return (Q1 and Q3) must be submitted using this link.



3.1 Possible errors

Error Message	Reason	Correction
The file name extension for support document {0} cannot be processed by the AMF's computer system.	The file that you are trying to attach (Step 4) has an extension that is not accepted (iso, xlsm, etc.).	Attach only Word, Excel or PDF files.
File "{0}" is refused, because the antivirus software has detected it as suspect. Please attach a compliant file.	Infected or corrupt files are not accepted.	Please attach a valid file.
You must select at least one type of supporting document in order to continue.	You did not select any supporting document (Step 4).	Select at least one supporting document.
File "{0}" cannot be found. Please use the Browse button to find the supporting document.	The file that you are trying to attach (Step 4) cannot be found on the disk or location indicated.	Check location of file.
Your form is not the most recent version for supporting document "{0}" or the submitted form does not correspond to the one expected.	The form that you are trying to attach is an outdated version or not the correct one.	Download the most recent version.
File "{0}" is refused because its name contains one or more unauthorized chatacters: "{1}" Please rename your file.	The name of the file that you are trying to attach (Step 4) has one or more unauthorized characters.	Rename the file or select another file.
The form's structure has been modified for the supporting document « (0) ».	Columns or rows have been added or deleted to the form.	You can not change the format of the Excel file.