



**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 clicSÉCUR, 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 clicSÉCUR account ».

Once you have a clicSÉCUR 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.

Client Number :  Help | Français | Sign out

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

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**

**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.

**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](#)

## 2.2 Click on the disclosure hyperlink


 **AUTORITÉ DES MARCHÉS FINANCIERS** Client Number :  Help | Sign out


**AMF E-SERVICES**

1 877 525-0337

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

### 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.

Title	Production date	Due date	Late
<a href="#">Semi-annual return and other documents - P&amp;C Insurance</a> 	9/1/2017	11/30/2017	
<a href="#">Semi-annual return and other documents - Life Insurance</a>	9/1/2017	11/30/2017	
Annual return and other documents - Life Insurance	12/31/2017	2/28/2018	


Displaying items 1 - 4 of 4

### 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](#)  
[Send an additional supporting document related to a notice of sanction or caution letter - Insurer's disclosures](#)  
[Submit a declaration respecting assets \(guarantee instruments\)](#)  
[Submit quarterly return - Insurers](#)  
[Submit a supporting document related to a disclosure or requested by the AMF - Insurers.](#)

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## 2.3 At the identification step, click on Next

 **AUTORITÉ DES MARCHÉS FINANCIERS** Client Number :  Help | Sign out


**AMF E-SERVICES**

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

### Disclosure application – Documents to be filed ?

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

 Use this form to comply with your annual disclosure obligations with 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 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.

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

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

**i** Pursuant to the Act respecting insurance, the AMF asks that you forward your semi-annual return.

**Supporting documents required** ?

**File(s)**

☐ Attestation of Compliance of Versions (P&C)

☒ Semi-annual return (P&C) – signed PDF **Attach**

**Financial data – Excel**

☒ Semi-annual return (P&C) **Attach**

**Reset** **<<< Previous** **Next >>>**

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.



## 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.

Pursuant to the Act respecting insurance, the AMF is requesting that you submit your annual return and the other related documents.

### Supporting documents required

#### File(s)

- ☐ Affidavit verifying Annual Return  
Received on: 2/26/2018
- ☐ Annual return (P&C) – signed PDF  
Received on: 2/26/2018
- ☐ Appointed Actuary's Certificate of Opinion  
Received on: 2/26/2018
- ☐ Appointed Actuary's report  
Received on: 2/26/2018
- ☐ Attestation of Compliance of Versions (P&C)  
Received on: 2/26/2018
- ☐ Audited Financial Statements  
Received on: 2/26/2018
- ☐ Business plan  
Received on: 2/26/2018
- ☐ Independent auditor's report - MCT  
Received on: 2/26/2018  
Filing deadline: 3/31/2018
- ☐ Independent auditor's report to regulator  
Received on: 2/26/2018
- ☐ Notes to the financial statements  
Received on: 2/26/2018
- ☐ Statement of cash flows  
Received on: 2/26/2018

### 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 <b>and</b> ; 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

Client Number : [redacted] 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 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.

Pursuant to the Act respecting insurance, the AMF asks that you forward your semi-annual return.

**Supporting documents required** ?

**File(s)**

- ☒ Attestation of Compliance of Versions (P&C) test2.docx [Delete](#)
- ☒ Semi-annual return (P&C) - signed PDF [Attach](#)

**Financial data – Excel**

- ☐ Semi-annual return (P&C)

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

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.

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 warning messages have been detected for the supporting document « Annual return (P&C) ». Please consult your document's validation report for more details.

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

Pursuant to the Act respecting insurance, the AMF is requesting that you submit your annual return and the other related documents.

**Supporting documents required** ?

**File(s)**

- ☐ Affidavit verifying Annual Return
- ☐ Annual return (P&C) – signed PDF
- ☐ Appointed Actuary's Certificate of Opinion
- ☐ Appointed Actuary's report
- ☐ Attestation –Classes of Insurance
- ☐ Attestation of Compliance of Versions (P&C)
- ☐ Audited Financial Statements
- ☐ Business plan
- ☐ Certification by the President/Chief Executive Officer
- ☐ Ethics Committee report
- ☐ Independent auditor's report - MCT
- ☐ Independent auditor's report to regulator
- ☐ Notes to the financial statements
- ☐ Organizational chart
- ☐ Reinsurance coverage notes
- ☐ Statement of cash flows

**Other document - if applicable**

- ☐ Letters of credit and confirmations from trustees
- ☐ Non-consolidated financial statements of the insurer, subsidiaries, affiliates and joint ventures
- ☐ Peer review – DCAT / Appointed Actuary's report
- ☐ Published annual report

**Financial data – Excel**

- ☒ Annual return (P&C) [CA51517A0001.xlsx](#) [Delete](#)
- [Consult the validation report](#)
- ☐ Data from Unpaid Claims and Loss Ratio Exhibits

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



#### Validation report

Title of disclosure  
Name of form  
Version No.

Annual return and other documents – P&C Insurance  
Annual return (P&C)  
2.0

#### 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.

AMF 108	P30710702=P30742901
AMF 114	P30712502=P30744901
AMF 117	P30712505=P30744911
AMF 256	P30748909=P30740909 + P30742909 + P30743909 + P30744909
AMF 61	P30615001=ROUND(0.2 * (P30612901 + P30613901 + P30614901),0)
CR0034	P10600105 = P20108901
IP0027	P40226929 = P40226910 + P40226912 + P40226914 + P40226916 + P40226918
IP0075	P60403204 = P60403202 + P60403203
IP0881	P60302110 = P60301310 + P60301710 + P60302410
IP1840	P93100404 = P93100401 + P93100402 + P93100403
IP3423	P30615001 =ROUND(0.20*(P30612901 + P30613901 + P30614901),0)

## 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.

Client Number : 3001008686 Help | Sign out

AMF E-SERVICES

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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

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

\* Name

\* First name

\* Business telephone

\* Business e-mail

#### Declaration on information provided

\* ☐ 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



## 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**.

The screenshot shows the AMF E-SERVICES interface. At the top, there is a header with the AMF logo, the text 'AUTORITÉ DES MARCHÉS FINANCIERS', and 'AMF E-SERVICES'. To the right, there is a 'Client Number' field, a 'Help' link, and a 'Sign out' link. Below the header, there is a navigation bar with links: 'Home', 'Client File', 'Public Contracts', 'Insurer', and 'Other'. The main content area is titled 'Disclosure application – Documents to be filed'. It shows a progress bar with four steps: 1, 2, 3, and 4. Step 4 is highlighted and labeled 'Step 4 of 4 : Confirmation of delivery'. Below the progress bar, there is a section titled 'Confirmation of delivery' with a question mark icon. The text in this section reads: '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.' Below this text, there is a 'Client No.' field and an 'Application/request No.: 1730076459'. At the bottom of the section, there are two buttons: 'Back to menu' and 'Print'.

## 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)

The screenshot shows the AMF E-SERVICES interface. At the top, there is a header with the AMF logo, the text 'AUTORITÉ DES MARCHÉS FINANCIERS', and 'AMF E-SERVICES'. To the right, there is a 'Client Number' field, a 'Help' link, and a 'Sign out' link. Below the header, there is a navigation bar with links: 'Home', 'Client File', 'Public Contracts', 'Insurer', and 'Other'. The main content area is titled 'Disclosure application – Documents to be filed'. It shows a progress bar with four steps: 1, 2, 3, and 4. Step 2 is highlighted and labeled 'Step 2 of 4 : Supporting documents required'. Below the progress bar, there is a section titled 'Supporting documents required' with a question mark icon. The text in this section reads: 'Credit Card – For security reasons, do not indicate credit card numbers in electronic documents you submit to the AMF. Pursuant to the Act respecting insurance, the AMF asks that you forward your semi-annual return.' Below this text, there is a section titled 'Supporting documents required' with a question mark icon. Under this section, there are two categories: 'File(s)' and 'Financial data – Excel'. Under 'File(s)', there are two items: 'Attestation of Compliance of Versions (P&C)' and 'Semi-annual return (P&C) - signed PDF'. Both items have a 'Received on: 10/24/2017' status. Under 'Financial data – Excel', there is one item: 'Semi-annual return (P&C)'. At the bottom of the section, there are three buttons: 'Reset', 'Previous', and 'Next'.

## 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

**Important:** 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 [info-divulgations@lautorite.qc.ca](mailto:info-divulgations@lautorite.qc.ca) 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.

Client Number : [redacted] Help | Sign out

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Home Client File Public Contracts Insurer Other

### Disclosure application – Documents to be filed

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

<sup>1</sup> After analysis, one or more documents has been found to be non-compliant. As requested by the AMF, please make the necessary changes and re-submit in order for your disclosure to be accepted.

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

**Information:** Pursuant to the Act respecting insurance, the AMF asks that you forward your semi-annual return.

#### Supporting documents required

**File(s)**

- ☐ Attestation of Compliance of Versions (P&C)  
Received on: 9/20/2017  
Filing deadline: 5/31/2018
- ☐ Semi-annual return (P&C) - signed PDF<sup>1</sup>  
Received on: 10/5/2017

**Financial data – Excel**

- ☐ Semi-annual return (P&C)

Reset Previous Next

**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<sup>o</sup>: Other application/request. Select the request you wish to submit and you will be directed to the form to be completed.

**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.

Title	Production date	Due date (23:59 ET)	Late
<a href="#">Annual return and other documents – Life Insurance</a>	2017-12-31	2018-05-31	
<a href="#">Dynamic Capital Adequacy Testing (DCAT) - Life Insurance</a>	2017-12-31	2018-12-31	
<a href="#">Annual confirmation of business information (business relationships) under the Act respecting insurance</a>	2018-02-28	2018-06-01	
Semi-annual return and other documents – Life Insurance	2018-06-30	2018-08-14	
Annual return and other documents – Life Insurance	2018-12-31	2019-03-14	

Displaying items 1 - 5 of 5

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

- [Send an additional supporting document related to a notice of sanction or caution letter – insurer's disclosures](#)
- [Submit a declaration respecting assets \(guarantee instruments\)](#)
- [Submit quarterly return - Insurers](#)
- [Submit a supporting document related to a disclosure or requested by the AMF - Insurers.](#)

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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.

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

Client Number : \_\_\_\_\_ Help | Sign out

1 877 525-0337

Home Client File Public Contracts Insurer Other

**Other application/request**

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

Use this form to submit an application or request where no specific form exists. Please specify the type of application or request and provide the necessary information in the appropriate sections.

\* Mandatory field

**Identification**

**Client information**

Client No. \_\_\_\_\_

Name of firm \_\_\_\_\_

**Mailing address**

Civic No. 259 Suite / Apt. / Unit \_\_\_\_\_

Street / Delivery Installation KING STREET EAST

Municipality KINGSTON Province / State ON

Country CANADA Postal code / Zip code K7L 3A8

**Description of application/request**

**Credit Card** –For security reasons, do not enter any credit card numbers in the Description box.

Type of application/request Other application/request – Quarterly return (Insurers)

Instructions Use this form to submit your quarterly return.

Description \_\_\_\_\_

Reference: Application/Request No. \_\_\_\_\_

Back to menu Reset Next

### 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, xlsx, 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}" <b>or</b> 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 characters: "{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.