

Notice of the Autorité des marchés financiers relating to filing of annual returns and other documents for the fiscal year ending October 31, 2012 – Insurers of persons licensed in Québec

Under *An Act respecting insurance*, R.S.Q., c. A-32, (the “Act”), every insurer is required to file with the *Autorité des marchés financiers* (the “AMF” or the “Authority”), in such form as the AMF may determine and within the prescribed time period, the documents and information required under the Act or requested by the AMF pursuant to specific provisions of the Act (the “required or requested documents and information”).

All required or requested documents and information must be filed electronically via the AMF website using the File Transfer Service (“FTS”)¹.

See Appendix 1 attached to this Notice concerning specific AMF requirements.

A complete set of paper copies of the signed documents must be kept at the insurer’s premises so that they are available for examination by the AMF, if necessary.

Administrative monetary sanctions

Under section 405.1 of the Act, the AMF may impose an administrative sanction where any of the documents referred to in the Appendix are filed late or are not filed.

The *Notice of the Autorité des marchés financiers related to administrative monetary sanctions imposed for late filing of information or documents (sections 405.1 and following of An Act respecting insurance)*²

(the “sanctions framework”) is posted on the AMF website at:

<http://www.lautorite.qc.ca/en/right-practice-pers-pro.html>.

We remind you that each insurer is responsible for ensuring that the AMF receives, **within the prescribed time periods**, all required or requested documents and information in all forms as required.

¹ Decision no. 2012-PDG-0106 (in French only) dated June 5, 2012 and published in the AMF Bulletin of June 7, 2012, vol. 9, no. 23, section 5.6.

² Update published in the AMF Bulletin (in French only) dated June 7, 2012, vol. 9, no. 23, section 5.1.

Electronic submission of financial returns and other documents

The *File Transfer Service (FTS) User Guide* explains the procedure for submitting data via the AMF website. To consult this guide, access the FTS and click on Help.

The *Guide – Specific File Transfer Service (FTS) Requirements* outlines the specific requirements of the *Direction principale de la surveillance des assureurs* (AMF Main Supervision of Insurers Section), including file names to be used. Please note that a revised version of the Guide will be available in November 2012.

The latest version of the Guide is available at <http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html>.

Further information

Further information is available by sending an e-mail to info-divulgations@lautorite.qc.ca.

October 25, 2012

**DOCUMENTS TO BE FILED BY INSURERS OF PERSONS
LICENSED IN QUÉBEC
FOR FISCAL YEAR ENDING OCTOBER 31, 2012**

APPENDIX 1

FEDERAL AND EXTRA-PROVINCIAL LIFE INSURANCE COMPANIES (including Fraternal Benefit Societies)

| Name of document | Unstructured Return Code | File Format | Due date |
|---|--------------------------|---------------------|---|
| 1. LIFE-1 Annual Return, duly signed. The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include, among others, the following documents: <ul style="list-style-type: none"> - Duly signed Certification by director's (page 10,000) - Annual corporate information (pages 10,011 à 10,013) (new) - Corporate organization chart (page 10,040) - Statement of cash flows (page 20,050) - Notes to the financial statements (page 20,060) - Duly signed Auditor's report (page 20,070) - Duly signed Appointed actuary's report (page 20,080) Hyperlink to instructions and updated form: http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=647 | - | pdf | December 31, 2012 |
| 2. LIFE-1 Annual Return. | - | excel ASCII | December 31, 2012 |
| 3. Attestation of Compliance of Versions (LIFE-1), duly signed. http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html | 110 | pdf | December 31, 2012 |
| 4. Audited consolidated financial statements presented to shareholders or members with the auditor's report, duly signed ("Official" version). | 200 | Searchable pdf file | December 31, 2012 (new) |
| 5. Annual report prepared for shareholders or members (if applicable), as soon as possible. | 200 | pdf | |
| 6. Appointed actuary's report on policy liabilities, including certificate, duly signed. | 400 | Searchable pdf file | December 31, 2012 |
| 7. Peer review - Appointed actuary's report. | 440 | pdf | Note 1 |
| 8. Dynamic Capital Adequacy Testing - DCAT, duly signed. (The updated instructions will be available on the AMF Website at the latest March 2013). | 500 | Searchable pdf file | October 31, 2013 |
| 9. Excel File related to certain DCAT data. | 510 | excel | October 31, 2013 |
| 10. Peer review - DCAT. | 520 | pdf | Note 1 |
| 11. OSFI 87, Minimum Continuing Capital and Surplus Requirements for Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR). Hyperlink to instructions and updated form: http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=647 | - | excel ASCII | December 31, 2012 |
| 12. OSFI 87, Minimum Continuing Capital and Surplus Requirements for Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR), duly signed. The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include the Auditor's report (MCCSR) (new) . Note: Fraternal Benefit Societies must also file a pdf document, according to the above instructions, but need not include the Auditor's report (MCCSR). | - | pdf | January 31, 2013 (new) |
| 13. Attestation of Compliance of Versions (OSFI-87), duly signed. http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html | 710 | pdf | January 31, 2013 (new) |
| 14. Appointed actuary's report on Capital Adequacy Requirements Guideline (new). | 720 | Searchable pdf file | December 31, 2012 |
| 15. Peer Review - MCCSR (new). | 735 | pdf | Note 1 |

Note 1 : 30 days after transmission to the Audit Committee or the Chief Representative in Canada.