

**Notice of the Autorité des marchés financiers relating to filing of annual returns and other documents for the fiscal year ending December 31, 2012 – Insurers of persons licenced 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”)<sup>1</sup>.**

See Appendices 1 and 2 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 Appendices 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 the Act)*<sup>2</sup> (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.

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<sup>1</sup> 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.

<sup>2</sup> 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.

You can access the revised version of this Guide in using the following link:

<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](mailto:info-divulgations@lautorite.qc.ca).

December 20, 2012

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

**APPENDIX 1**

<b>QUEBEC</b>	<b>Unstructured Return Code</b>	<b>File Format</b>	<b>Due date</b>
<b>1. LIFE-1 Annual Return, duly <b>signed</b>.</b> 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"> <li>- Duly <b>signed</b> Certification by director's (page 10,005)</li> <li>- Annual corporate information (pages 10,011 à 10,013) <b>(new)</b></li> <li>- Corporate organization chart (page 10,040)</li> <li>- Statement of cash flows (page 20,050)</li> <li>- Notes to the financial statements (page 20,060)</li> <li>- Duly <b>signed</b> Auditor's report to AMF (page 20,070)</li> <li>- Duly <b>signed</b> Appointed actuary's report (page 20,080)</li> </ul>	-	pdf	February 28, 2013
<b>2. LIFE-1 Annual Return.</b> Hyperlink to instructions and updated form: <a href="http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?DetailID=677">http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?DetailID=677</a>	-	Excel ASCII	February 28, 2013
<b>3. Attestation of Compliance of Versions (LIFE-1), duly <b>signed</b>.</b> <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	110	pdf	February 28, 2013
<b>4. Audited financial statements presented to shareholders or members, duly <b>signed</b>, ("Official" version).</b>	200	Searchable pdf file	February 28, 2013 <b>(new)</b>
<b>5. Annual report prepared for shareholders or members as soon as possible, (if applicable).</b>	200	pdf	
<b>6. Financial statements of the insurer, and subsidiaries, affiliates and joint ventures in which the insurer has an ownership interest (if applicable).</b>	300	Searchable pdf file	February 28, 2013
<b>7. Appointed actuary's report on policy liabilities, including certificate, duly <b>signed</b>.</b>	400	Searchable pdf file	February 28, 2013
<b>8. Excel file containing certain data in appointed actuary's report on policy liabilities.</b> <a href="http://www.lautorite.qc.ca/en/actuary-guide-pro.html">http://www.lautorite.qc.ca/en/actuary-guide-pro.html</a>	420	Excel	February 28, 2013
<b>9. Peer review - Appointed actuary's report (if applicable).</b>	440	pdf	<b>Note 1</b>
<b>10. Dynamic Capital Adequacy Testing - DCAT, duly <b>signed</b>.</b> (The updated instructions will be available on the AMF Website at the latest March, 2013).	500	Searchable pdf file	December 31, 2013
<b>11. Excel File containing certain DCAT data.</b> (The Excel file will be available on the AMF website at the latest March, 2013). <a href="http://www.lautorite.qc.ca/en/actuary-guide-pro.html">http://www.lautorite.qc.ca/en/actuary-guide-pro.html</a>	510	Excel	December 31, 2013
<b>12. Peer review - DCAT (if applicable).</b>	520	pdf	<b>Note 1</b>
<b>13. QFP disclosure Form on Capital Adequacy Requirements guideline - Life and Health Insurance.</b> The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. Hyperlink to instructions and updated form: <a href="http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html">http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html</a>	-	Excel ASCII pdf	February 28, 2013
<b>14. Attestation of Compliance of Versions (QFP), duly <b>signed</b>.</b> <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	710	pdf	February 28, 2013
<b>15. Appointed actuary's report on Capital Adequacy Requirements Guideline, duly <b>signed</b>.</b>	720	Searchable pdf file	February 28, 2013
<b>16. Peer review - QFP (if applicable).</b>	735	Searchable pdf file	<b>Note 1</b>
<b>17. Ethics committee report, duly <b>signed</b>.</b>	760	pdf	February 28, 2013

**Note 1 : 30 days after transmission to the Audit Committee.**

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

**APPENDIX 1**

<b>FEDERAL AND EXTRA-PROVINCIAL (Including Fraternal Benefit Societies)</b>	<b>Unstructured Return Code</b>	<b>File Format</b>	<b>Due date</b>
<b>1. LIFE-1 Annual Return, duly <b>signed</b>.</b> 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"> <li>- Duly <b>signed</b> Certification by director's (page 10,000)</li> <li>- Annual corporate information (pages 10,011 à 10,013) <b>(new)</b></li> <li>- Corporate organization chart (page 10,040)</li> <li>- Statement of cash flows (page 20,050)</li> <li>- Notes to the financial statements (page 20,060)</li> <li>- Duly <b>signed</b> Auditor's report to regulator (page 20,070)</li> <li>- Duly <b>signed</b> Appointed actuary's report (page 20,080)</li> </ul>	-	pdf	February 28, 2013
<b>2. LIFE-1 Annual Return.</b> Hyperlink to instructions and updated form: <a href="http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=647">http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=647</a>	-	Excel ASCII	February 28, 2013
<b>3. Attestation of Compliance of Versions (LIFE-1), duly <b>signed</b>.</b> <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	110	pdf	February 28, 2013
<b>4. Audited financial statements presented to shareholders or members, duly <b>signed</b>, ("Official" version).</b>	200	Searchable pdf file	February 28, 2013 <b>(new)</b>
<b>5. Annual report prepared for shareholders or members as soon as possible, (if applicable).</b>	200	pdf	
<b>6. Appointed actuary's report on policy liabilities, including certificate, duly <b>signed</b>.</b>	400	Searchable pdf file	February 28, 2013
<b>7. Peer review - Appointed actuary's report.</b>	440	pdf	<b>Note 1</b>
<b>8. Dynamic Capital Adequacy Testing - DCAT, duly <b>signed</b>.</b>	500	Searchable pdf file	December 31, 2013
<b>9. Excel File containing certain DCAT data.</b> (The Excel file will be available on the AMF website at the latest March, 2013). <a href="http://www.lautorite.qc.ca/en/actuary-guide-pro.html">http://www.lautorite.qc.ca/en/actuary-guide-pro.html</a>	510	Excel	December 31, 2013
<b>10. Peer review - DCAT.</b>	520	pdf	<b>Note 1</b>
<b>11. OSFI 87, Minimum Continuing Capital and Surplus Requirements - Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR).</b> Hyperlink to instructions and updated form: <a href="http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=647">http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=647</a>	-	Excel ASCII	February 28, 2013
<b>12. OSFI 87, Minimum Continuing Capital and Surplus Requirements - Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR).</b>  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 <b>Auditor's report (MCCSR) (new)</b> . <b>Note:</b> Fraternal Benefit Societies must also file a pdf document, according to the above instructions, but need not include the Auditor's report (MCCSR).	-	pdf	March 31, 2013 <b>(new)</b>
<b>13. Attestation of Compliance of Versions (OSFI-87), duly <b>signed</b>.</b> <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	710	pdf	March 31, 2013 <b>(new)</b>
<b>14. Appointed actuary's report on the certification of Regulatory Capital Filing (new).</b>	720	Searchable pdf file	February 28, 2013
<b>15. Peer Review - MCCSR (new).</b>	735	pdf	<b>Note 1</b>

**Note 1 : 30 days after transmission to the Audit Committee.**

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

**APPENDIX 1**

<b>FOREIGN (Including Fraternal Benefit Societies)</b>	<b>Unstructured Return Code</b>	<b>File Format</b>	<b>Due date</b>
<b>1. LIFE-2 Annual Return, duly <b>signed</b>.</b> The Excel file must contain the duly signed certification by the chief agent in Canada (page 10.000) and the <b>notes</b> to the financial statements, draft version. Hyperlink to instructions and updated form: <a href="http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=649">http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=649</a>	-	Excel ASCII	February 28, 2013
<b>2. LIFE-2 Annual Return, duly <b>signed</b>.</b> 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"> <li>- Duly <b>signed</b> Certification by the chief agent in Canada (page 10.000)</li> <li>- Duly <b>signed</b> Certification by the president/chief executive officer (page 10.001)</li> <li>- Annual corporate information (pages 10,011 à 10,012) <b>(new)</b></li> <li>- Corporate organization chart (page 10,040)</li> <li>- Statement of cash flows (page 20,050)</li> <li>- Notes to the financial statements (page 20,060)</li> <li>- Duly <b>signed</b> Auditor's report to regulator (page 20,070)</li> <li>- Duly <b>signed</b> Appointed actuary's report (page 20,080)</li> </ul>	-	pdf	May 31, 2013 <b>(new)</b>
<b>3. Attestation of Compliance of Versions (LIFE-2), duly <b>signed</b>.</b> <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	110	pdf	May 31, 2013 <b>(new)</b>
<b>4. Audited financial statements of the insurer licensed in Quebec, duly <b>signed</b>, ("Official" version) (Worldwide).</b>	200	Searchable pdf file	May 31, 2013
<b>5. Annual report prepared for shareholders or members (if applicable).</b>	200	pdf	May 31, 2013
<b>6. Appointed actuary's report on policy liabilities, including certificate, <b>duly signed</b>.</b>	400	Searchable pdf file	February 28, 2013
<b>7. Peer review - Appointed actuary's report.</b>	440	pdf	<b>Note 1</b>
<b>8. Dynamic Capital Adequacy Testing - DCAT, duly <b>signed</b>.</b>	500	Searchable pdf file	December 31, 2013
<b>9. Excel File containing certain DCAT data.</b> (The Excel file will be available on the AMF website at the latest March, 2013). <a href="http://www.lautorite.qc.ca/en/actuary-guide-pro.html">http://www.lautorite.qc.ca/en/actuary-guide-pro.html</a>	510	Excel	December 31, 2013
<b>10. Peer review - DCAT.</b>	520	pdf	<b>Note 1</b>
<b>11. OSFI 86, Test of Adequacy of Assets in Canada and Margin Requirements (TAAM) Foreign Life Insurance Companies and Fraternal Benefit Societies.</b> Hyperlink to instructions and updated form: <a href="http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=649">http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=649</a>	-	Excel ASCII	February 28, 2013
<b>12. OSFI 86, Test of Adequacy of Assets in Canada and Margin Requirements (TAAM) Foreign Life Insurance Companies and Fraternal Benefit Societies, duly <b>signed</b>.</b> 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 <b>Auditor's report (TAAM) (new)</b> . <b>Note:</b> Fraternal Benefit Societies must also file a pdf document, according to the above instructions, but need not include the Auditor's report (TAAM).	-	pdf	May 31, 2013 <b>(new)</b>
<b>13. Attestation of Compliance of Versions (OSFI-86), duly <b>signed</b>.</b> <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	710	pdf	May 31, 2013 <b>(new)</b>
<b>14. Appointed actuary's report on the certification of Regulatory Capital Filing <b>(new)</b>.</b>	720	Searchable pdf file	February 28, 2013
<b>15. Peer Review - TAAM <b>(new)</b>.</b>	735	pdf	<b>Note 1</b>

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

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

**APPENDIX 1**

<b>QUEBEC MUTUEL BENEFIT ASSOCIATIONS</b>	<b>Unstructured Return Code</b>	<b>File Format</b>	<b>Due date</b>
<b>1. S-3 Annual Return, duly <b>signed</b>.</b> 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"> <li>- Duly <b>signed</b> Certification by director's (page 11)</li> <li>- Duly <b>signed</b> Auditor's report to AMF (page 6)</li> <li>- Duly <b>signed</b> Actuary's report (page 10)</li> </ul>	-	pdf	February 28, 2013
<b>2. S-3 Annual Return.</b> Hyperlink to instructions and updated form: <a href="http://www.lautorite.qc.ca/fr/etats-financiers-pers-pro.html">http://www.lautorite.qc.ca/fr/etats-financiers-pers-pro.html</a>	-	Excel	February 28, 2013
<b>3. Attestation of Compliance of Versions (S-3), duly <b>signed</b>.</b> <a href="http://www.lautorite.qc.ca/en/financial-rearturns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-rearturns-pers-pro.html</a>	110	pdf	February 28, 2013
<b>4. Annual report or Audited financial statements presented to members, duly <b>signed</b>, ("Official" version).</b>	200	Searchable pdf file	February 28, 2013 <b>(new)</b>
<b>5. Appointed actuary's report on policy liabilities, including certificate, duly <b>signed</b>.</b>	400	Searchable pdf file	February 28, 2013
<b>6. Amended or new reinsurance agreements.</b>	580	pdf	February 28, 2013
<b>7. Certified copy of amended by-laws.</b>	780	pdf	February 28, 2013
<b>QUEBEC FUNERAL INSURANCE COMPANIES</b>	<b>Unstructured Return Code</b>	<b>File Format</b>	<b>Due date</b>
<b>1. S-20 Annual Return, duly <b>signed</b>.</b> 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"> <li>- Duly <b>signed</b> Certification by director's (page 10)</li> <li>- Duly <b>signed</b> Auditor's report to AMF (page 6)</li> <li>- Duly <b>signed</b> Actuary's report (page 9)</li> </ul>	-	pdf	February 28, 2013
<b>2. S-20 Annual Return.</b> Hyperlink to instructions and updated form: <a href="http://www.lautorite.qc.ca/fr/etats-financiers-pers-pro.html">http://www.lautorite.qc.ca/fr/etats-financiers-pers-pro.html</a>	-	Excel	February 28, 2013
<b>3. Attestation of Compliance of Versions (S-20), duly <b>signed</b>.</b> <a href="http://www.lautorite.qc.ca/en/financial-rearturns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-rearturns-pers-pro.html</a>	110	pdf	February 28, 2013
<b>4. Annual report or Audited financial statements presented to members, duly <b>signed</b>, ("Official" version).</b>	200	Searchable pdf file	February 28, 2013 <b>(new)</b>
<b>5. Appointed actuary's report on policy liabilities, including certificate, duly <b>signed</b>.</b>	400	Searchable pdf file	February 28, 2013
<b>6. Amended or new reinsurance agreements.</b>	580	pdf	February 28, 2013

**DOCUMENTS TO BE FILED BY REINSURERS OF PERSONS  
LICENCED IN QUÉBEC  
FOR FISCAL YEAR ENDING DECEMBER 31, 2012**

**APPENDIX 2**

<b>QUEBEC</b>	<b>Unstructured Return Code</b>	<b>File Format</b>	<b>Due date</b>
<b>1. LIFE-1 Annual Return, duly <b>signed</b>.</b> 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"> <li>- Duly <b>signed</b> Certification by director's (page 10,005)</li> <li>- Annual corporate information (pages 10,011 à 10,013) <b>(new)</b></li> <li>- Corporate organization chart (page 10,040)</li> <li>- Statement of cash flows (page 20,050)</li> <li>- Notes to the financial statements (page 20,060)</li> <li>- Duly <b>signed</b> Auditor's report to AMF (page 20,070)</li> <li>- Duly <b>signed</b> Appointed actuary's report (page 20,080)</li> </ul>	-	pdf	March 14, 2013
<b>2. LIFE-1 Annual Return.</b> Hyperlink to instructions and updated form: <a href="http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?DetailID=677">http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?DetailID=677</a>	-	Excel ASCII	February 28, 2013
<b>3. Attestation of Compliance of Versions (LIFE-1), duly <b>signed</b>.</b> <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	110	pdf	March 14, 2013
<b>4. Audited financial statements presented to shareholders or members, duly <b>signed</b>, ("Official" version).</b>	200	Searchable pdf file	March 14, 2013 <b>(new)</b>
<b>5. Annual report prepared for shareholders or members as soon as possible (if applicable).</b>	200	pdf	
<b>6. Financial statements of the insurer, and subsidiaries, affiliates and joint ventures in which the insurer has an ownership interest (if applicable).</b>	300	Searchable pdf file	March 14, 2013
<b>7. Appointed actuary's report on policy liabilities, including certificate, duly <b>signed</b>.</b>	400	Searchable pdf file	March 14, 2013
<b>8. Excel file containing certain data in appointed actuary's report on policy liabilities.</b>	420	Excel	March 14, 2013
<b>9. Peer review - Appointed actuary's report (if applicable).</b>	440	pdf	<b>Note 1</b>
<b>10. Dynamic Capital Adequacy Testing - DCAT, duly <b>signed</b>.</b> (The updated instructions will be available on the AMF Website at the latest March, 2013).	500	Searchable pdf file	December 31, 2013
<b>11. Excel File containing certain DCAT data.</b> (The Excel file will be available on the AMF website at the latest March, 2013). <a href="http://www.lautorite.qc.ca/en/actuary-guide-pro.html">http://www.lautorite.qc.ca/en/actuary-guide-pro.html</a>	510	Excel	December 31, 2013
<b>12. Peer review - DCAT (if applicable).</b>	520	pdf	<b>Note 1</b>
<b>13. QFP disclosure Form on Capital Adequacy Requirements guideline - Life and Health Insurance.</b> The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. Hyperlink to instructions and updated form: <a href="http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html">http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html</a>	-	Excel ASCII pdf	March 14, 2013
<b>14. Attestation of Compliance of Versions (QFP), duly <b>signed</b>.</b> <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	710	pdf	March 14, 2013
<b>15. Appointed actuary's report on Capital Adequacy Requirements Guideline, duly <b>signed</b>.</b>	720	Searchable pdf file	March 14, 2013
<b>16. Peer review - QFP (if applicable).</b>		Searchable pdf file	<b>Note 1</b>
<b>17. Ethics committee report, duly <b>signed</b>.</b>	760	pdf	March 14, 2013

**Note 1 : 30 days after transmission to the Audit Committee.**



**DOCUMENTS TO BE FILED BY REINSURERS OF PERSONS  
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FOR FISCAL YEAR ENDING DECEMBER 31, 2012**

**APPENDIX 2**

<b>FEDERAL AND EXTRA-PROVINCIAL (Including Fraternal Benefit Societies)</b>	<b>Unstructured Return Code</b>	<b>File Format</b>	<b>Due date</b>
<b>1. LIFE-1 Annual Return, duly <b>signed</b>.</b> 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"> <li>- Duly <b>signed</b> Certification by director's (page 10,000)</li> <li>- Annual corporate information (pages 10,011 à 10,013) <b>(new)</b></li> <li>- Corporate organization chart (page 10,040)</li> <li>- Statement of cash flows (page 20,050)</li> <li>- Notes to the financial statements (page 20,060)</li> <li>- Duly <b>signed</b> Auditor's report to regulator (page 20,070)</li> <li>- Duly <b>signed</b> Appointed actuary's report (page 20,080)</li> </ul>	-	pdf	March 14, 2013
<b>2. LIFE-1 Annual Return.</b> Hyperlink to instructions and updated form: <a href="http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=647">http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=647</a>	-	Excel ASCII	March 14, 2013
<b>3. Attestation of Compliance of Versions (LIFE-1), duly <b>signed</b>.</b> <a href="http://www.lautorite.qc.ca/en/financial-rereturns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-rereturns-pers-pro.html</a>	110	pdf	March 14, 2013
<b>4. Audited financial statements presented to shareholders or members, duly <b>signed</b>, ("Official" version).</b>	200	searchable pdf	March 14, 2013 <b>(new)</b>
<b>5. Annual report prepared for shareholders or members as soon as possible, (if applicable).</b>	200	pdf	
<b>6. Appointed actuary's report on policy liabilities, including certificate, duly <b>signed</b>.</b>	400	Searchable pdf file	March 14, 2013
<b>7. Peer review - Appointed actuary's report.</b>	440	pdf	<b>Note 1</b>
<b>8. Dynamic Capital Adequacy Testing - DCAT, duly <b>signed</b>.</b>	500	Searchable pdf file	December 31, 2013
<b>9. Excel File containing certain DCAT data.</b> (The Excel file will be available on the AMF website at the latest March, 2013). <a href="http://www.lautorite.qc.ca/en/actuary-guide-pro.html">http://www.lautorite.qc.ca/en/actuary-guide-pro.html</a>	510	Excel	December 31, 2013
<b>10. Peer review - DCAT.</b>	520	pdf	<b>Note 1</b>
<b>11. OSFI 87, Minimum Continuing Capital and Surplus Requirements - Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR).</b> Hyperlink to instructions and updated form: <a href="http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=647">http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=647</a>	-	Excel ASCII	March 14, 2013
<b>12. OSFI 87, Minimum Continuing Capital and Surplus Requirements - Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR), duly <b>signed</b>.</b> 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 <b>Auditor's report (MCCSR) (new)</b> . <b>Note:</b> Fraternal Benefit Societies must also file a pdf document, according to the above instructions, but need not include the Auditor's report (MCCSR).	-	pdf	March 31, 2013 <b>(new)</b>
<b>13. Attestation of Compliance of Versions (OSFI-87), duly <b>signed</b>.</b> <a href="http://www.lautorite.qc.ca/en/financial-rereturns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-rereturns-pers-pro.html</a>	710	pdf	March 31, 2013 <b>(new)</b>
<b>14. Appointed actuary's report on the certification of Regulatory Capital Filing <b>(new)</b>.</b>	720	Searchable pdf file	March 14, 2013
<b>15. Peer Review - MCCSR <b>(new)</b>.</b>	735	pdf	<b>Note 1</b>

**Note 1 : 30 days after transmission to the Audit Committee.**



**DOCUMENTS TO BE FILED BY REINSURERS OF PERSONS  
LICENCED IN QUÉBEC  
FOR FISCAL YEAR ENDING DECEMBER 31, 2012**

**APPENDIX 2**

<b>FOREIGN (Including Fraternal Benefit Societies)</b>	<b>Unstructured Return Code</b>	<b>File Format</b>	<b>Due date</b>
<b>1. LIFE-2 Annual Return, duly <b>signed</b>.</b> The Excel file must contain the duly signed certification by the chief agent in Canada (page 10.000) duly <b>signed</b> , and the <b>notes</b> to the financial statements, draft version. Hyperlink to instructions and updated form: <a href="http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=649">http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=649</a>	-	Excel ASCII	March 14, 2013
<b>LIFE-2 Annual Return, duly <b>signed</b>.</b> 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"> <li>- Duly <b>signed</b> Certification by the chief agent in Canada (page 10.000)</li> <li>- Duly <b>signed</b> Certification by the president/chief executive officer (page 10.001)</li> <li>- Annual corporate information (pages 10,011 à 10,012) <b>(new)</b></li> <li>- Corporate organization chart (page 10,040)</li> <li>- Statement of cash flows (page 20,050)</li> <li>- Notes to the financial statements (page 20,060)</li> <li>- Duly <b>signed</b> Auditor's report to regulator (page 20,070)</li> <li>- Duly <b>signed</b> Appointed actuary's report (page 20,080)</li> </ul>	-	pdf	May 31, 2013 <b>(new)</b>
<b>3. Attestation of Compliance of Versions (LIFE-2), duly <b>signed</b>.</b> <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	110	pdf	May 31, 2013 <b>(new)</b>
<b>4. Audited financial statements of the insurer licensed in Quebec, duly <b>signed</b>, ("Official" version) (Worldwide).</b>	200	Searchable pdf file	May 31, 2013
<b>5. Annual report prepared for shareholders or members (if applicable).</b>	200	pdf	May 31, 2013
<b>6. Appointed actuary's report on policy liabilities, including certificate, duly <b>signed</b>.</b>	400	Searchable pdf file	March 14, 2013
<b>7. Peer review - Appointed actuary's report.</b>	440	pdf	<b>Note 1</b>
<b>8. Dynamic Capital Adequacy Testing - DCAT, duly <b>signed</b>.</b>	500	Searchable pdf file	December 31, 2013
<b>9. Excel File containing certain DCAT data.</b> (The Excel file will be available on the AMF website at the latest March, 2013). <a href="http://www.lautorite.qc.ca/en/actuary-guide-pro.html">http://www.lautorite.qc.ca/en/actuary-guide-pro.html</a>	510	Excel	December 31, 2013
<b>10. Peer review - DCAT.</b>	520	pdf	<b>Note 1</b>
<b>11. OSFI 86, Test of Adequacy of Assets in Canada and Margin Requirements (TAAM) Foreign Life Insurance Companies and Fraternal Benefit Societies.</b> Hyperlink to instructions and updated form: <a href="http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=649">http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=649</a>	-	Excel ASCII	March 14, 2013
<b>12. OSFI 86, Test of Adequacy of Assets in Canada and Margin Requirements (TAAM) Foreign Life Insurance Companies and Fraternal Benefit Societies, duly <b>signed</b>.</b> 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 <b>Auditor's report (TAAM) (new)</b> . <b>Note:</b> Fraternal Benefit Societies must also file a pdf document, according to the above instructions, but need not include the Auditor's report (TAAM).	-	pdf	May 31, 2013 <b>(new)</b>
<b>13. Attestation of Compliance of Versions (OSFI-86), duly <b>signed</b>.</b> <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	710	pdf	May 31, 2013 <b>(new)</b>
<b>14. Appointed actuary's report on the certification of Regulatory Capital Filing <b>(new)</b>.</b>	720	Searchable pdf file	March 14, 2013
<b>15 Peer Review - TAAM <b>(new)</b>.</b>	735	pdf	<b>Note 1</b>

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