

Notice of the Autorité relating to filing of annual returns and other documents for the fiscal year ending October 31, 2013 – 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 for the filing of documents for the fiscal year ending October 31, 2013.

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

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.

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 the Act)*² (the “sanctions framework”) is posted on the AMF website at: <http://www.lautorite.qc.ca/en/right-practice-pers-pro.html>.

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 (the “guide of specific requirements”)* contains instructions from the *Direction principale de la surveillance des assureurs* (AMF Main Supervision of Insurers Section), such as the appropriate file naming convention.

Please note that the guide of specific requirements does not list the required or requested documents and information and the dates by which they are to be filed. The guide of specific requirements is available on the AMF website 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 24, 2013

**DOCUMENTS TO BE FILED BY INSURERS OF PERSONS
LICENSED IN QUÉBEC
FOR FISCAL YEAR ENDING OCTOBER 31, 2013**

APPENDIX 1

FEDERAL AND EXTRA-PROVINCIAL LIFE INSURANCE COMPANIES (including Fraternal Benefit Societies)	Unstructured Return Code	File Format	Due date
<p>1. LIFE-1 Annual Return, duly signed.</p> <p>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:</p> <ul style="list-style-type: none"> - Duly signed Certification by director's (page 10,005) - Annual corporate information (pages 10,011 à 10,013) - 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 actuary's Certificate of Opinion (page 20,080) 	-	pdf	December 31, 2013
<p>2. LIFE-1 Annual Return.</p> <p>Hyperlink to instructions and updated form: http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</p>	-	Excel ASCII (.10a)	December 31, 2013
<p>3. Attestation of Compliance of Versions (LIFE-1), duly signed. http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</p>	110	pdf	December 31, 2013
<p>4. Audited financial statements presented to shareholders or members with the auditor's report, duly signed ("Official" version).</p>	200	pdf	December 31, 2013
<p>5. Annual report prepared for shareholders or members (if applicable), as soon as possible.</p>	200	pdf	
<p>6. Appointed actuary's report on policy liabilities, including certificate, duly signed.</p>	400	Searchable pdf file	December 31, 2013
<p>7. Excel file containing certain data in appointed actuary's report on policy liabilities. (New)</p>	420	Excel	December 31, 2013 (New)
<p>8. Peer review - Appointed actuary's report.</p>	440	pdf	Note 1
<p>9. Dynamic Capital Adequacy Testing - DCAT, duly signed.</p>	500	Searchable pdf file	October 31, 2014
<p>10. Excel File related to certain DCAT data. (The Excel file will be available on the AMF Website at the latest March 2014) http://www.lautorite.qc.ca/en/actuary-guide-pro.html</p>	510	Excel	October 31, 2014
<p>11. Peer review - DCAT.</p>	520	pdf	Note 1
<p>12. OSFI 87, Minimum Continuing Capital and Surplus Requirements for Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR).</p> <p>Hyperlink to instructions and updated form: http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=647</p>	-	Excel ASCII (.mcc)	December 31, 2013
<p>13. OSFI 87, Minimum Continuing Capital and Surplus Requirements for Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR), duly signed.</p> <p>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).</p> <p>Note: Fraternal Benefit Societies must also file a pdf document, according to the above instructions, but need not include the Auditor's report (MCCSR).</p>	-	pdf	January 31, 2014
<p>14. Attestation of Compliance of Versions (OSFI-87), duly signed. http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</p>	710	pdf	January 31, 2014
<p>15. Appointed actuary's report on Capital Adequacy Requirements Guideline.</p>	720	pdf	December 31, 2013
<p>16. Peer Review - MCCSR.</p>	735	pdf	Note 1

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