

Notice of the Authority relating to filing of annual returns and other documents for the fiscal year ending December 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 Appendices 1 and 2 attached to this Notice concerning specific AMF requirements for the filing for the fiscal year ending December 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 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)*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

December 12, 2013

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

Appendix 1

| QUEBEC | 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 to AMF (page 20,070) - Duly signed Appointed actuary's Certificate (page 20,085) | - | pdf | February 28, 2014 |
| <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) | February 28, 2014 |
| <p>3. Attestation of Compliance of Versions (LIFE-1), duly signed.</p> <p>http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</p> | 110 | pdf | February 28, 2014 |
| <p>4. Audited financial statements presented to shareholders or members, duly signed.</p> <p>("Official" version).</p> | 200 | pdf | February 28, 2014 |
| <p>5. Annual report prepared for shareholders or members as soon as possible, (if applicable).</p> | 200 | pdf | |
| <p>6. Financial statements of the insurer, and subsidiaries, affiliates and joint ventures in which the insurer has an ownership interest (if applicable).</p> | 300 | pdf | February 28, 2014 |
| <p>7. Appointed actuary's report on policy liabilities, including certificate, duly signed.</p> | 400 | Searchable pdf file | February 28, 2014 |
| <p>8. Excel file containing certain data in appointed actuary's report on policy liabilities.</p> <p>http://www.lautorite.qc.ca/en/actuary-guide-pro.html</p> | 420 | Excel | February 28, 2014 |
| <p>9. Peer review - Appointed actuary's report (if applicable).</p> | 440 | pdf | Note 1 |
| <p>10. Actuary's review of the method of allocating income and expenses to participating and non-participating business (section 298.17 of the Act) (if applicable). (New)</p> | 450 | pdf | February 28, 2014 (New) |
| <p>11. Dynamic Capital Adequacy Testing - DCAT, duly signed.</p> <p>(The updated instructions will be available on the AMF Website at the latest March, 2014).</p> | 500 | Searchable pdf file | December 31, 2014 |
| <p>12. Excel File containing certain DCAT data.</p> <p>(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 | December 31, 2014 |
| <p>13. Peer review - DCAT (if applicable).</p> | 520 | pdf | Note 1 |
| <p>14. QFP disclosure Form on Capital Adequacy Requirements guideline - Life and Health Insurance.</p> <p>Hyperlink to instructions and updated form: http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html</p> | | Excel ASCII (.qfp) | February 28, 2014 |
| <p>15. QFP disclosure Form on Capital Adequacy Requirements guideline - Life and Health Insurance, 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. (New)</p> <p>Hyperlink to instructions and updated form: http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html</p> | - | pdf | April 30, 2014 (New) |
| <p>16. Attestation of Compliance of Versions (QFP), duly signed.</p> <p>(The Attestation must be dated and signed further to the issue of the auditor's report.) http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</p> | 710 | pdf | April 30, 2014 (New) |
| <p>17. Appointed actuary's report on Capital Adequacy Requirements Guideline, duly signed.</p> | 720 | pdf | February 28, 2014 |
| <p>18. Peer review - QFP (if applicable).</p> | 735 | pdf | Note 1 |
| <p>19. Ethics committee report, duly signed.</p> | 760 | pdf | February 28, 2014 |

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

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

Appendix 1

| FEDERAL AND EXTRA-PROVINCIAL (Including Fraternal Benefit Societies) | 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 10,005) - 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 to regulator (page 20,070) - Duly signed Appointed actuary's Certificate of Opinion (page 20,080) | - | pdf | February 28, 2014 |
| 2. LIFE-1 Annual Return. Hyperlink to instructions and updated form: http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html | - | Excel ASCII (.10a) | February 28, 2014 |
| 3. Attestation of Compliance of Versions (LIFE-1), duly signed. http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html | 110 | pdf | February 28, 2014 |
| 4. Audited financial statements presented to shareholders or members, duly signed. ("Official" version). | 200 | pdf | February 28, 2014 |
| 5. Annual report prepared for shareholders or members as soon as possible, (if applicable). | 200 | pdf | |
| 6. Appointed actuary's report on policy liabilities, including certificate, duly signed. | 400 | Searchable pdf file | February 28, 2014 |
| 7. Excel file containing certain data in appointed actuary's report on policy liabilities. (New) | 420 | Excel | February 28, 2014 (New) |
| 8. Peer review - Appointed actuary's report. | 440 | pdf | Note 1 |
| 9. Dynamic Capital Adequacy Testing - DCAT, duly signed. | 500 | Searchable pdf file | December 31, 2014 |
| 10. Excel File containing certain DCAT data. (The Excel file that must be used will be available on the AMF website at the latest March, 2014). http://www.lautorite.qc.ca/en/actuary-guide-pro.html | 510 | Excel | December 31, 2014 |
| 11. Peer review - DCAT. | 520 | pdf | Note 1 |
| 12. OSFI 87, Minimum Continuing Capital and Surplus Requirements - Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR). Hyperlink to instructions and updated form: http://www.osfi-bsif.gc.ca/Eng/fi-if/rtn-rlv/fr-rf/ic-sa/lic-sav/Pages/87.aspx | - | Excel ASCII (.mcc) | February 28, 2014 |
| 13. OSFI 87, Minimum Continuing Capital and Surplus Requirements - 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 . Note: Fraternal Benefit Societies must also file a pdf document, according to the above instructions, but need not include the Auditor's report. | - | pdf | March 31, 2014 |
| 14. Attestation of Compliance of Versions (OSFI-87), duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report). http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html | 710 | pdf | March 31, 2014 |
| 15. Appointed actuary's report on the certification of Regulatory Capital Filing. | 720 | pdf | February 28, 2014 |
| 16. Peer Review - MCCSR. | 735 | pdf | Note 1 |

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

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

Appendix 1

| FOREIGN (Including Fraternal Benefit Societies) | Unstructured Return Code | File Format | Due date |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|--------------------------|-------------------------------------|
| <p>1. LIFE-2 Annual Return, duly signed.</p> <p>The Excel file must contain the duly signed certification by the chief agent in Canada (page 10.000) and the notes to the financial statements, draft version.</p> <p>Hyperlink to instructions and updated form: http://www.lautorite.gc.ca/en/financial-returns-pers-pro.html</p> | - | Excel ASCII (.20a) | February 28, 2014 |
| <p>2. LIFE-2 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 the chief agent in Canada (page 10.000) - Duly signed Certification by the president/chief executive officer (page 10.001) - Annual corporate information (pages 10,011 à 10,012) (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 to regulator (page 20,070) - Duly signed Appointed actuary's Certificate of Opinion (page 20,080) | - | pdf | May 31, 2014 |
| <p>3. Attestation of Compliance of Versions (LIFE-2), duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report.) http://www.lautorite.gc.ca/en/financial-returns-pers-pro.html</p> | 110 | pdf | May 31, 2014 |
| <p>4. Audited Statutory Financial Statements of <u>the insurer incorporated abroad and operating via a branch in Canada</u>, duly signed. ("Official" version) (Worldwide).</p> | 200 | pdf | May 31, 2014 |
| <p>5. Annual report prepared for shareholders or members as soon as possible, (if applicable).</p> | 200 | pdf | |
| <p>6. Appointed actuary's report on policy liabilities, including certificate, duly signed.</p> | 400 | Searchable pdf file | February 28, 2014 |
| <p>7. Excel file containing certain data in appointed actuary's report on policy liabilities. (New)</p> | 420 | Excel | February 28, 2014 (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 | December 31, 2014 |
| <p>10. Excel File containing certain DCAT data. (The Excel file that must be used will be available on the AMF website at the latest March, 2014). http://www.lautorite.gc.ca/en/actuary-guide-pro.html</p> | 510 | Excel | December 31, 2014 |
| <p>11. Peer review - DCAT.</p> | 520 | pdf | Note 1 |
| <p>12. OSFI 86, Test of Adequacy of Assets in Canada and Margin Requirements (TAAM) Foreign Life Insurance Companies and Fraternal Benefit Societies. Hyperlink to instructions and updated form: http://www.osfi-bsif.gc.ca/Eng/fi-if/rtn-rlv/fr-rf/ic-sa/lic-sav/Pages/86.aspx</p> | - | Excel ASCII (.taa) | February 28, 2014 |
| <p>13. OSFI 86, Test of Adequacy of Assets in Canada and Margin Requirements (TAAM) Foreign Life Insurance Companies and Fraternal Benefit Societies, 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.</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.</p> | - | pdf | May 31, 2014 |
| <p>14. Attestation of Compliance of Versions (OSFI-86), duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report.) http://www.lautorite.gc.ca/en/financial-returns-pers-pro.html</p> | 710 | pdf | May 31, 2014 |
| <p>15. Appointed actuary's report on the certification of Regulatory Capital Filing.</p> | 720 | pdf | February 28, 2014 |
| <p>16. Peer Review - TAAM.</p> | 735 | pdf | Note 1 |

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

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

Appendix 1

| QUEBEC FUNERAL INSURANCE COMPANIES | Unstructured Return Code | File Format | Due date |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|------------------------|----------------------|
| <p>1. S-20 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) - Duly signed Auditor's report to AMF (page 6) - Duly signed Actuary's report (page 9) | - | pdf | February 28, 2014 |
| <p>2. S-20 Annual Return.</p> <p>Hyperlink to instructions and updated form: http://www.lautorite.gc.ca/en/financial-returns-pers-pro.html</p> | - | Excel | February 28, 2014 |
| <p>3. Attestation of Compliance of Versions (S-20), duly signed.</p> <p>http://www.lautorite.gc.ca/en/financial-returns-pers-pro.html</p> | 110 | pdf | February 28, 2014 |
| <p>4. Annual report or Audited financial statements presented to members, duly signed, ("Official" version).</p> | 200 | pdf | February 28, 2014 |
| <p>5. Appointed actuary's report on policy liabilities, including certificate, duly signed.</p> | 400 | Searchable pdf file | February 28, 2014 |
| <p>6. Amended or new reinsurance agreements.</p> | 580 | pdf | February 28, 2014 |

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

Appendix 2

| QUEBEC | 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 to AMF (page 20,070) - Duly signed Appointed actuary's Certificate (page 20,085) | - | pdf | March 14, 2014 |
| <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) | March 14, 2014 |
| <p>3. Attestation of Compliance of Versions (LIFE-1), duly signed.</p> <p>http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</p> | 110 | pdf | March 14, 2014 |
| <p>4. Audited financial statements presented to shareholders or members, duly signed. ("Official" version).</p> | 200 | pdf | March 14, 2014 |
| <p>5. Annual report prepared for shareholders or members as soon as possible (if applicable).</p> | 200 | pdf | |
| <p>6. Financial statements of the insurer, and subsidiaries, affiliates and joint ventures in which the insurer has an ownership interest (if applicable).</p> | 300 | pdf | March 14, 2014 |
| <p>7. Appointed actuary's report on policy liabilities, including certificate, duly signed.</p> | 400 | Searchable pdf file | March 14, 2014 |
| <p>8. Excel file containing certain data in appointed actuary's report on policy liabilities.</p> | 420 | Excel | March 14, 2014 |
| <p>9. Peer review - Appointed actuary's report (if applicable).</p> | 440 | pdf | Note 1 |
| <p>10. Actuary's review of the method of allocating income and expenses to participating and non-participating business (section 298.17 of the Act) (if applicable). (New)</p> | 450 | pdf | March 14, 2014 (New) |
| <p>11. Dynamic Capital Adequacy Testing - DCAT, duly signed. (The updated instructions will be available on the AMF Website at the latest March, 2014).</p> | 500 | Searchable pdf file | December 31, 2014 |
| <p>12. Excel File containing 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 | December 31, 2014 |
| <p>13. Peer review - DCAT (if applicable).</p> | 520 | pdf | Note 1 |
| <p>14. QFP disclosure Form on Capital Adequacy Requirements guideline - Life and Health Insurance.</p> <p>Hyperlink to instructions and updated form: http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html</p> | - | Excel ASCII (.qfp) | March 14, 2014 |
| <p>15. QFP disclosure Form on Capital Adequacy Requirements guideline - Life and Health Insurance, 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. (New)</p> <p>Hyperlink to instructions and updated form: http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html</p> | - | pdf | April 30, 2014 (New) |
| <p>16. Attestation of Compliance of Versions (QFP), duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report.) http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</p> | 710 | pdf | April 30, 2014 (New) |
| <p>17. Appointed actuary's report on Capital Adequacy Requirements Guideline, duly signed.</p> | 720 | pdf | March 14, 2014 |
| <p>18. Peer review - QFP (if applicable).</p> | | pdf | Note 1 |
| <p>19. Ethics committee report, duly signed.</p> | 760 | pdf | March 14, 2014 |

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

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

Appendix 2

| FEDERAL AND EXTRA-PROVINCIAL (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 to regulator (page 20,070) - Duly signed Appointed actuary's Certificate of Opinion (page 20,080) | - | pdf | March 14, 2014 |
| <p>2. LIFE-1 Annual Return.</p> <p>Hyperlink to instructions and updated form: http://www.lautorite.gc.ca/en/financial-returns-pers-pro.html</p> | - | Excel ASCII (.10a) | March 14, 2014 |
| <p>3. Attestation of Compliance of Versions (LIFE-1), duly signed.</p> <p>http://www.lautorite.gc.ca/en/financial-returns-pers-pro.html</p> | 110 | pdf | March 14, 2014 |
| <p>4. Audited financial statements presented to shareholders or members, duly signed. ("Official" version).</p> | 200 | pdf | March 14, 2014 |
| <p>5. Annual report prepared for shareholders or members as soon as possible, (if applicable).</p> | 200 | pdf | |
| <p>6. Appointed actuary's report on policy liabilities, including certificate, duly signed.</p> | 400 | Searchable pdf file | March 14, 2014 |
| <p>7. Excel file containing certain data in appointed actuary's report on policy liabilities. (New)</p> | 420 | Excel | March 14, 2014 (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 | December 31, 2014 |
| <p>10. Excel File containing certain DCAT data. (The Excel file that must be used will be available on the AMF website at the latest March, 2014). http://www.lautorite.gc.ca/en/actuary-guide-pro.html</p> | 510 | Excel | December 31, 2014 |
| <p>11. Peer review - DCAT.</p> | 520 | pdf | Note 1 |
| <p>12. OSFI 87, Minimum Continuing Capital and Surplus Requirements - Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR).</p> <p>Hyperlink to instructions and updated form: http://www.osfi-bsif.gc.ca/Eng/fi-if/rtn-rlv/fr-rf/ic-sa/lic-sav/Pages/87.aspx</p> | - | Excel ASCII (.mcc) | March 14, 2014 |
| <p>13. OSFI 87, Minimum Continuing Capital and Surplus Requirements - 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.</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.</p> | - | pdf | March 31, 2014 |
| <p>14. Attestation of Compliance of Versions (OSFI-87), duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report.) http://www.lautorite.gc.ca/en/financial-returns-pers-pro.html</p> | 710 | pdf | March 31, 2014 |
| <p>15. Appointed actuary's report on the certification of Regulatory Capital Filing.</p> | 720 | Searchable pdf file | March 14, 2014 |
| <p>16. Peer Review - MCCSR.</p> | 735 | pdf | Note 1 |

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

**DOCUMENTS TO BE FILED BY REINSURERS OF PERSONS
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Appendix 2

| FOREIGN (Including Fraternal Benefit Societies) | Unstructured Return Code | File Format | Due date |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|--------------------------|----------------------------------|
| <p>1. LIFE-2 Annual Return, duly signed.</p> <p>The Excel file must contain the duly signed certification by the chief agent in Canada (page 10.000) duly signed, and the notes to the financial statements, draft version.</p> <p>Hyperlink to instructions and updated form: http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</p> | - | Excel ASCII (.20a) | March 14, 2014 |
| <p>LIFE-2 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 the chief agent in Canada (page 10.000) - Duly signed Certification by the president/chief executive officer (page 10.001) - Annual corporate information (pages 10,011 à 10,012) (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 to regulator (page 20,070) - Duly signed Appointed actuary's Certificate of Opinion (page 20,080) | - | pdf | May 31, 2014 |
| <p>3. Attestation of Compliance of Versions (LIFE-2), duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report.) http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</p> | 110 | pdf | May 31, 2014 |
| <p>4. Audited Statutory Financial Statements of the insurer incorporated abroad and operating via a branch in Canada, duly signed. ("Official" version) (Worldwide).</p> | 200 | pdf | May 31, 2014 |
| <p>5. Annual report prepared for shareholders or members as soon as possible, (if applicable).</p> | 200 | pdf | |
| <p>6. Appointed actuary's report on policy liabilities, including certificate, duly signed.</p> | 400 | Searchable pdf file | March 14, 2014 |
| <p>7. Excel file containing certain data in appointed actuary's report on policy liabilities. (New)</p> | 420 | Excel | March 14, 2014 (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 | December 31, 2014 |
| <p>10. Excel File containing certain DCAT data. (The Excel file that must be used 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 | December 31, 2014 |
| <p>11. Peer review - DCAT.</p> | 520 | pdf | Note 1 |
| <p>12. OSFI 86, Test of Adequacy of Assets in Canada and Margin Requirements (TAAM) Foreign Life Insurance Companies and Fraternal Benefit Societies. Hyperlink to instructions and updated form: http://www.osfi-bsif.gc.ca/Eng/fi-if/rtn-rlv/fr-rf/ic-sa/lic-sav/Pages/86.aspx</p> | - | Excel ASCII (.taa) | March 14, 2014 |
| <p>13. OSFI 86, Test of Adequacy of Assets in Canada and Margin Requirements (TAAM) Foreign Life Insurance Companies and Fraternal Benefit Societies, 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.</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.</p> | - | pdf | May 31, 2014 |
| <p>14. Attestation of Compliance of Versions (OSFI-86), duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report.) http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</p> | 710 | pdf | May 31, 2014 |
| <p>15. Appointed actuary's report on the certification of Regulatory Capital Filing.</p> | 720 | Searchable pdf file | March 14, 2014 |
| <p>16. Peer Review - TAAM.</p> | 735 | pdf | Note 1 |

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