

## **Notice of the Authority relating to filing of annual returns and other documents for the fiscal year ended October 31, 2017 – Insurers of persons licensed in Québec**

Under *An Act respecting insurance*, CQLR, 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").

In order to modernize its TI systems and maintain secure on-line business solutions for insurers, the **AMF has replaced the File Transfer Service (FTS) with the AMF E-Services (SEL)**.

Therefore, for any statutory disclosure required for a fiscal year ended October 31, 2017, **electronic filing through the AMF E-Services is mandatory** for all documents and information required or requested.

See the Appendix attached to this Notice concerning specific AMF requirements for the filing of documents for the fiscal year ended October 31, 2017.

**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 )* (the "sanctions framework") is posted on the AMF website at:

<https://lautorite.qc.ca/en/professionals/insurers/>

### **Electronic submission of financial returns and other documents**

The *E-Services - Disclosure Guide (« Insurers »)* explains the procedure for submitting financial returns and other documents via the AMF E-Services and instructions such as the appropriate file naming convention. To consult this guide, access the AMF website at

<https://lautorite.qc.ca/en/professionals/insurers>

**Please note that the *Disclosure Guide (« Insurers »)* does not list the required or requested documents and information and the dates by which they are to be filed.**

### **Further information**

Further information is available by sending an e-mail to [info-divulgations@lautorite.qc.ca](mailto:info-divulgations@lautorite.qc.ca).

November 16, 2017

DOCUMENTS TO BE FILED BY INSURERS OF PERSONS  
LICENSED IN QUÉBEC  
FOR FISCAL YEAR ENDING OCTOBER 31, 2017

APPENDIX

FEDERAL AND EXTRA-PROVINCIAL LIFE INSURANCE COMPANIES (including Fraternal Benefit Societies)	Unstructured Return Code	File Format	Due date
1. LIFE Annual Return. Hyperlink to instructions and updated form: <a href="https://lautorite.qc.ca/en/professionals/insurers/">https://lautorite.qc.ca/en/professionals/insurers/</a>	-	Excel	December 31, 2017
2. LIFE 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</b> <ul style="list-style-type: none"> <li>- Duly <b>signed</b> Certification by director's (page 10.000)</li> <li>- Duly <b>signed</b> Affidavit verifying Annual Return (page 10.005)</li> <li>- Annual corporate information (pages 10.010 à 10.014)</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> independent Auditor's report to primary regulator covering pages 20.010 through 20.060 (page 20.070)</li> <li>- Duly <b>signed</b> actuary's Certificate of Opinion (page 20.080)</li> </ul>	-	pdf	December 31, 2017
3. Attestation of Compliance of Versions (LIFE), duly <b>signed</b> . <a href="https://lautorite.qc.ca/en/professionals/insurers/">https://lautorite.qc.ca/en/professionals/insurers/</a>	110	pdf	December 31, 2017
4. Classes of insurance, duly <b>signed</b> (Regulation under the Act respecting insurance).	120	pdf	December 31, 2017
5. Business Plan for the year 2018. The Business Plan should include a forecast of the Balance Sheet and the Income Statement.	190	pdf	December 31, 2017
6. Audited financial statements presented to shareholders or members with the independent auditor's report, duly <b>signed</b> ("Official" version).	200	Searchable pdf file	December 31, 2017
7. Annual report prepared for shareholders or members (if applicable), as soon as possible.	200	pdf	
8. Appointed actuary's report on policy liabilities, including certificate, duly <b>signed</b> .	400	Searchable pdf file	December 31, 2017
9. Excel file (Non-Quebec charter) containing certain data in appointed actuary's report on policy liabilities. (The file is available on the AMF website.) <a href="https://lautorite.qc.ca/en/professionals/insurers/">https://lautorite.qc.ca/en/professionals/insurers/</a>	410	Excel	December 31, 2017
10. Excel file containing certain data in appointed actuary's report on policy liabilities. <b>(The Excel file that you will submit to your primary regulator.)</b>	420	Excel	December 31, 2017
11. Peer review - Appointed actuary's report.	440	pdf	<b>Note 1</b>
12. Dynamic Capital Adequacy Testing - DCAT, duly <b>signed</b> .	500	Searchable pdf file	October 31, <b>2018</b>
13. Excel File related to certain DCAT data. (The Excel file will be available on the AMF Website at the latest March 2018.) <a href="https://lautorite.qc.ca/en/professionals/insurers/">https://lautorite.qc.ca/en/professionals/insurers/</a>	510	Excel	October 31, <b>2018</b>
14. Peer review - DCAT.	520	pdf	<b>Note 1</b>
15. OSFI 87, Minimum Continuing Capital and Surplus Requirements for Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR). Hyperlink to instructions and updated form: <a href="http://www.osfi-bsif.qc.ca/Eng/li-if/rtn-rlv/fr-fr/ic-sa/lic-sav/Pages/87.aspx">http://www.osfi-bsif.qc.ca/Eng/li-if/rtn-rlv/fr-fr/ic-sa/lic-sav/Pages/87.aspx</a>	-	Excel	December 31, 2017
16. OSFI 87, Minimum Continuing Capital and Surplus Requirements for Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR), duly <b>signed</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>independent auditor's report (MCCSR)</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	January 31, <b>2018</b>
17. Attestation of Compliance of Versions (OSFI-87), duly <b>signed</b> . (The Attestation must be dated and signed further to the issue of the auditor's report.) <a href="https://lautorite.qc.ca/en/professionals/insurers/">https://lautorite.qc.ca/en/professionals/insurers/</a>	710	pdf	January 31, <b>2018</b>
18. Appointed actuary's report on Capital Adequacy Requirements Guideline.	720	pdf	December 31, 2017
19. Peer Review - MCCSR.	735	pdf	<b>Note 1</b>

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