

Notice of the Authority relating to filing of annual return and other documents for the fiscal year ending December 31, 2018 – Insurers of persons licensed in Quebec

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").

All required or requested documents and information must be filed electronically via the AMF E-Services.

See the Appendices attached to this Notice concerning specific AMF requirements for the filing of documents for the fiscal year ending December 31, 2018.

A complete set of 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)* is posted on the AMF website at:

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

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 gives instructions such as the appropriate file naming convention. To consult this guide, access the AMF website at :

<https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/>

Please note that the *E-Services - 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.

December 20, 2018

**INSURERS OF PERSONS
LICENSED IN QUEBEC
DOCUMENTS REQUIRED FOR FISCAL YEAR ENDING DECEMBER 31, 2018**

APPENDIX 1

QUEBEC	Unstructured Return Code	File Format	Due date
1. LIFE Annual Return.	-	Excel	February 28, 2019*
2. LIFE Annual Return, duly signed. The pdf file must be complete, in printable format, and conform with the version kept on file at the insurer's premises.	-	PDF	February 28, 2019*
3. Attestation of Compliance of Versions - Annual Return, duly signed. https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/ (Forms and instructions)	110	PDF	February 28, 2019
4. Business Plan for the year 2019. The Business Plan should include a forecast of the Balance Sheet and the Income Statement.	190	PDF	February 28, 2019
5. Audited financial statements presented to shareholders or members, duly signed. ("Official" version)	200	Searchable PDF file	February 28, 2019
6. Annual report prepared for shareholders or members as soon as possible. (if applicable)	200	PDF	
7. Non-consolidated financial statements of the insurer, subsidiaries, affiliates in which the insurer holds an interest. (if applicable)	300	PDF	February 28, 2019
8. Appointed actuary's report on policy liabilities, including certificate, duly signed.	400	Searchable PDF file	February 28, 2019
9. Excel file containing certain data in appointed actuary's report on policy liabilities. (The file is available on the AMF website) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	420	Excel	February 28, 2019
10. Peer review - Appointed actuary's report. (if applicable)	440	PDF	Note 1
11. 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)	450	PDF	February 28, 2019
12. Dynamic Capital Adequacy Testing - DCAT, duly signed. (The updated instructions will be available on the AMF website by March, 2019.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	500	Searchable PDF file	December 31, 2019
13. Excel File containing certain DCAT data. (The Excel file will be available on the AMF website by March, 2019.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	510	Excel	December 31, 2019
14. Peer review - DCAT (if applicable).	520	PDF	Note 1
15. Capital Adequacy Requirements - Life and Health Insurance (CARLI)		Excel	February 28, 2019 Extension: March 7, 2019**
16. Capital Adequacy Requirements - Life and Health Insurance (CARLI), duly signed. The pdf file must be complete, in printable format, and conform with the version kept on file at the insurer's premises. It must include the independent auditor's report.	-	PDF	March 31, 2019
17. Attestation of Compliance of Versions - CARLI, duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/(Forms and instructions)	710	PDF	March 31, 2019
18. Appointed actuary's report on Capital Adequacy Requirements Guideline, duly signed.	720	PDF	February 28, 2019
19. Peer review - CARLI. (if applicable)	735	PDF	Note 1
20. Ethics committee report, duly signed.	760	PDF	February 28, 2019

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

* Lines were added on pages 20.030, 20.042, 35.010, 35.020, 70.030, 70.035 and 70.012 that only apply to Quebec provincially incorporated insurers who have adopted the overlay approach for the implementation of IFRS 9.

** An extension to the filing of the CARLI related documents has been allowed. Insurers are encouraged to submit these documents within the normal deadlines, if feasible, or as soon as possible after the normal due dates. Insurers opting to file these documents after normal due dates are still required to submit the pro-forma capital ratios and their components (i.e. available capital/available margin, surplus allowance, eligible deposits and solvency buffer) at the normal due date. For the submission of this information, you must use the appropriate disclosure schedule, available in the SEL, by selecting the box "Other documents".

INSURERS OF PERSONS
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FEDERAL AND EXTRA-PROVINCIAL (Including Fraternal Benefit Societies)	Unstructured Return Code	File Format	Due date
1. LIFE Annual Return.	-	Excel	February 28, 2019
2. LIFE Annual Return, duly signed. The pdf file must be complete, in printable format, and conform with the version kept on file at the insurer's premises.	-	PDF	February 28, 2019
3. Attestation of Compliance of Versions - Annual Return, duly signed. https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/ (Forms and instructions)	110	PDF	February 28, 2019
4. Business Plan for the year 2019. The Business Plan should include a forecast of the Balance Sheet and the Income Statement.	190	PDF	February 28, 2019
5. Audited financial statements presented to shareholders or members, duly signed. ("Official" version)	200	Searchable PDF file	February 28, 2019
6. Annual report prepared for shareholders or members as soon as possible. (if applicable)	200	PDF	
7. Appointed actuary's report on policy liabilities, including certificate, duly signed.	400	Searchable PDF file	February 28, 2019
8. Excel file (Non-Quebec charter) containing certain data in appointed actuary's report on policy liabilities. (The Excel file is available on the AMF website.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	410	Excel	February 28, 2019
9. Excel file containing certain data in appointed actuary's report on policy liabilities. (The Excel file that you will submit to your primary regulator.)	420	Excel	February 28, 2019
10. Peer review - Appointed actuary's report.	440	PDF	Note 1
11. Dynamic Capital Adequacy Testing - DCAT, duly signed.	500	Searchable PDF file	December 31, 2019
12. Excel File containing certain DCAT data. (The Excel file that must be used will be available on the AMF website by March, 2019.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	510	Excel	December 31, 2019
13. Peer review - DCAT.	520	PDF	Note 1
14. Life Insurance Capital Adequacy Test (LICAT)	-	Excel	February 28, 2019 Extension: March 7, 2019*
15. Life Insurance Capital Adequacy Test (LICAT), duly signed. The pdf file must be complete, in printable format, and conform with the version kept on file at the insurer's premises. It must include the independent auditor's report.	-	PDF	March 31, 2019
16. Attestation of Compliance of Versions - LICAT, duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/ (Forms and instructions)	710	PDF	March 31, 2019
17. Appointed actuary's report on Capital Adequacy Requirements Guideline, duly signed.	720	PDF	February 28, 2019
18. Peer Review - LICAT.	735	PDF	Note 1

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

* An extension to the filing of the LICAT related documents has been allowed. Insurers are encouraged to submit these documents within the normal deadlines, if feasible, or as soon as possible after the normal due dates. Insurers opting to file these documents after normal due dates are still required to submit the pro-forma capital ratios and their components (i.e. available capital/available margin, surplus allowance, eligible deposits and solvency buffer) at the normal due date. For the submission of this information, you must use the appropriate disclosure schedule, available in the SEL, by selecting the box "Other documents".

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APPENDIX 1

FOREIGN (Including Fraternal Benefit Societies)	Unstructured Return Code	File Format	Due date
1. LIFE Annual Return. The Excel file must contain the duly signed certification by the chief agent in Canada (page 10.002) and the notes to the financial statements, draft version.	-	Excel	February 28, 2019
2. LIFE Annual Return, duly signed. The pdf file must be complete, in printable format, and conform with the version kept on file at the insurer's premises.	-	PDF	May 31, 2019
3. Attestation of Compliance of Versions - Annual Return, duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/ (Forms and instructions)	110	PDF	May 31, 2019
4. Business Plan for the year 2019. The Business Plan should include a forecast of the Balance Sheet and the Income Statement.	190	PDF	February 28, 2019
5. Audited Statutory Financial Statements of the insurer incorporated abroad and operating via a branch in Canada, duly signed. ("Official" version) (Worldwide Statements)	200	PDF	May 31, 2019
6. Annual report of the insurer incorporated abroad prepared for shareholders or members as soon as possible. (if applicable)	200	PDF	
7. Appointed actuary's report on policy liabilities, including certificate, duly signed.	400	Searchable PDF file	February 28, 2019
8. Excel file (Non-Quebec charter) containing certain data in appointed actuary's report on policy liabilities. (The Excel file is available on the AMF website.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	410	Excel	February 28, 2019
9. Excel file containing certain data in appointed actuary's report on policy liabilities. (The Excel file that you will submit to your primary regulator.)	420	Excel	February 28, 2019
10. Peer review - Appointed actuary's report.	440	PDF	Note 1
11. Dynamic Capital Adequacy Testing - DCAT, duly signed.	500	Searchable PDF file	December 31, 2019
12. Excel File containing certain DCAT data. (The Excel file that must be used will be available on the AMF website by March, 2019.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	510	Excel	December 31, 2019
13. Peer review - DCAT.	520	PDF	Note 1
14. Life Insurance Capital Adequacy Test (LICAT)	-	Excel	February 28, 2019 Extension: March 7, 2018*
15. Life Insurance Capital Adequacy Test (LICAT), duly signed. The pdf file must be complete, in printable format, and conform with the version kept on file at the insurer's premises. It must include the independent auditor's report.	-	PDF	May 31, 2019
16. Attestation of Compliance of Versions - LICAT, duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/ (Forms and instructions)	710	PDF	May 31, 2019
17. Appointed actuary's report on Capital Adequacy Requirements Guideline, duly signed.	720	PDF	February 28, 2019
18. Peer Review - LICAT.	735	PDF	Note 1

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

* An extension to the filing of the LICAT related documents has been allowed. Insurers are encouraged to submit these documents within the normal deadlines, if feasible, or as soon as possible after the normal due dates. Insurers opting to file these documents after normal due dates are still required to submit the pro-forma capital ratios and their components (i.e. available capital/available margin, surplus allowance, eligible deposits and solvency buffer) at the normal due date. For the submission of this information, you must use the appropriate disclosure schedule, available in the SEL, by selecting the box "Other documents".

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APPENDIX 1

QUEBEC FUNERAL INSURANCE COMPANIES	Unstructured Return Code	File Format	Due date
1. S-20 Annual Return. Hyperlink to instructions and updated form: https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/ (Forms and instructions)	-	Excel	February 28, 2019
2. S-20 Annual Return, duly signed. The pdf file must be complete, in printable format, and conform with the version kept on file at the insurer's premises. <ul style="list-style-type: none"> - Annual corporate information required under Sections 205 & 303 of the Quebec Insurance Act (pages 0100 to 0140) - Duly signed independent auditor's report to AMF (page 0600) - Duly signed appointed actuary's report (page 0900) - Duly signed Certification by director's (page 1000) 	-	PDF	February 28, 2019
3. Attestation of Compliance of Versions - S-20 Form, duly signed. https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/ (Forms and instructions)	110	PDF	February 28, 2019
4. Annual report or Audited financial statements presented to members, duly signed. ("Official" version)	200	Searchable PDF file	February 28, 2019
5. Appointed actuary's report on policy liabilities, including certificate, duly signed.	400	Searchable PDF file	February 28, 2019
6. Amended or new reinsurance agreements.	580	PDF	February 28, 2019

**REINSURERS OF PERSONS
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DOCUMENTS REQUIRED FOR FISCAL YEAR ENDING DECEMBER 31, 2018**

APPENDIX 2

QUEBEC	Unstructured Return Code	File Format	Due date
1. LIFE Annual Return.	-	Excel	March 14, 2019*
2. LIFE Annual Return, duly signed. The pdf file must be complete, in printable format, and conform with the version kept on file at the insurer's premises.	-	PDF	March 14, 2019*
3. Attestation of Compliance of Versions - Annual Return, duly signed. https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/(Forms_and_instructions)	110	PDF	March 14, 2019
4. Business Plan for the year 2019. The Business Plan should include a forecast of the Balance Sheet and the Income Statement.	190	PDF	March 14, 2019
5. Audited financial statements presented to shareholders or members, duly signed. ("Official" version)	200	Searchable PDF file	March 14, 2019
6. Annual report prepared for shareholders or members as soon as possible. (if applicable)	200	PDF	
7. Non-consolidated financial statements of the insurer, subsidiaries, affiliates in which the insurer holds an interest. (if applicable)	300	PDF	March 14, 2019
8. Appointed actuary's report on policy liabilities, including certificate, duly signed.	400	Searchable PDF file	March 14, 2019
9. Excel file containing certain data in appointed actuary's report on policy liabilities. (The file is available on the AMF website) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	420	Excel	March 14, 2019
10. Peer review - Appointed actuary's report. (if applicable)	440	PDF	Note 1
11. 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)	450	PDF	March 14, 2019
12. Dynamic Capital Adequacy Testing - DCAT, duly signed. (The updated instructions will be available on the AMF website by March, 2019.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	500	Searchable PDF file	December 31, 2019
13. Excel File containing certain DCAT data. (The Excel file will be available on the AMF website by March, 2019.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	510	Excel	December 31, 2019
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17. Attestation of Compliance of Versions - CARLI, duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/(Forms_and_instructions)	710	PDF	March 31, 2019
18. Appointed actuary's report on Capital Adequacy Requirements Guideline, duly signed.	720	PDF	March 14, 2019
19. Peer review - CARLI. (if applicable)	735	PDF	Note 1
20. Ethics committee report, duly signed.	760	PDF	February 28, 2019

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8. Excel file (Non-Quebec charter) containing certain data in appointed actuary's report on policy liabilities. (The Excel file is available on the AMF website.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	410	Excel	March 14, 2019
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