

**Notice relating to the filing of the interim return and other documents for the six months ending June 30, 2023 – Insurers of persons («life and health insurers») authorized to carry on activities in Québec**

Under the *Insurers Act*, CQLR, c. A-32.1 (the «Act»), every authorized insurer must prepare and send the Autorité des marchés financiers (the «AMF»), according to the form, content and date the AMF determines, the documents and information provided under the Act or requested by the AMF (the required documents and information).

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

See the Appendices attached to this Notice detailing specific requirements for the documents and information to be filed for the six months ending June 30, 2023.

A complete set of the signed documents must be kept at the insurer's premises so that they are available for examination by the AMF, if necessary.

**Monetary administrative penalties**

We remind you that each insurer is responsible for ensuring that the AMF receives, on the dates it determines, all required documents and information.

Pursuant to sections 491 and following of the Act, monetary administrative penalties may be imposed if an authorized insurer fails to send the required documents and information to the AMF or if they are incomplete or filed late or if it refuses to communicate or provide access to the documents.

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

The *E-Services Disclosure Guide (Insurers)* explains the procedure for submitting files via AMF E-Services and provides instructions for, among other things, naming files. The guide is available on 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 all the required documents and information or the dates by which they are to be filed.

**Further information:**

For further information, send an e-mail to: [Info-Divulgations@lautorite.qc.ca](mailto:Info-Divulgations@lautorite.qc.ca).

June 22, 2023

**INSURERS AND REINSURERS OF PERSONS  
AUTHORIZED TO CARRY ON ACTIVITIES IN QUEBEC  
DOCUMENTS REQUIRED FOR THE SIX MONTHS ENDING JUNE 30, 2023**

**QUEBEC CHARTER**

**APPENDIX 1**

| <b>Business corporation, Mutual Company, Mutual benefit association</b>   | <b>Return Code</b> | <b>File Format</b> | <b><u>Deadline</u><br/>Number of days following the end of the semester</b> |
|---|--------------------|--------------------|---|
| <b>1. Life Return (LF1/LF2/LFPROV), <u>duly signed</u>.</b><br>The PDF file must be complete, in printable format, and conform with the version kept on file at the insurer's premises.   | -                  | PDF                | 45 days   |
| <b>2. Life Return (LF1/LF2/LFPROV).</b>   | -                  | Excel              | 45 days   |
| <b>3. Attestation of Compliance of Versions - Life Return, <u>duly signed</u>.</b><br><a href="https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/">https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/</a><br>(under Forms and instructions) | 110                | PDF                | 45 days   |
| <b>4. Capital Adequacy Requirements - Life and Health Insurance (CARLI), <u>duly signed</u>.</b><br>The PDF file must be complete, in printable format, and conform with the version kept on file at the insurer's premises.  | -                  | PDF                | 45 days   |
| <b>5. Capital Adequacy Requirements - Life and Health Insurance (CARLI)</b>   | -                  | Excel              | 45 days   |
| <b>6. Attestation of Compliance of Versions (CARLI), <u>duly signed</u>.</b><br><a href="https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/">https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/</a><br>(under Forms and instructions)       | 710                | PDF                | 45 days   |

**INSURERS AND REINSURERS OF PERSONS  
AUTHORIZED TO CARRY ON ACTIVITIES IN QUEBEC  
DOCUMENTS REQUIRED FOR THE SIX MONTHS ENDING JUNE 30, 2023**

**CANADIAN CHARTER  
EXTRA-PROVINCIAL CHARTER  
FOREIGN CHARTER**

**APPENDIX 2**

| <b>Business corporation, Mutual Company, Mutual benefit association</b>   | <b>Return Code</b> | <b>File Format</b> | <b><u>Deadline</u><br/>Number of days following the end of the semester</b> |
|---|--------------------|--------------------|---|
| <b>1. Life Return (LF1/LF2/LFPROV), <u>duly signed</u>.</b><br>The PDF file must be complete, in printable format, and conform with the version kept on file at the insurer's premises.   | -                  | PDF                | 45 days   |
| <b>2. Life Return (LF1/LF2/LFPROV).</b>   | -                  | Excel              | 45 days   |
| <b>3. Attestation of Compliance of Versions - Life Return, <u>duly signed</u>.</b><br><a href="https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/">https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/</a><br>(under Forms and instructions) | 110                | PDF                | 45 days   |
| <b>4. Life Insurance Capital Adequacy Test / Life Insurance Margin Adequacy Test (LICAT/LIMAT) Return, <u>duly signed</u>.</b><br>The PDF file must be complete, in printable format, and conform with the version kept on file at the insurer's premises.  | -                  | PDF                | 45 days   |
| <b>5. Life Insurance Capital Adequacy Test / Life Insurance Margin Adequacy Test (LICAT/LIMAT) Return.</b>  | -                  | Excel              | 45 days   |
| <b>6. Attestation of Compliance of Versions (LICAT/LIMAT), <u>duly signed</u>.</b><br><a href="https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/">https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/</a><br>(under Forms and instructions) | 710                | PDF                | 45 days   |