

## **Notice relating to the filing of the interim return and other documents for the six months ending June 30, 2026 – Damage (« P&C ») 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 (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 Appendices attached to this Notice detailing specific requirements for the documents and information to be filed for the six months ending June 30, 2026.

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/pc-insurance/>

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 25, 2026

**DAMAGE INSURERS AND REINSURERS  
 AUTHORIZED TO CARRY ON ACTIVITIES IN QUEBEC  
 DOCUMENTS REQUIRED FOR THE SIX MONTHS ENDING JUNE 30, 2026**

**QUEBEC CHARTER**

**APPENDIX 1**

<b>Business Corporation, Mutual company member of a federation and Mutual company</b>	<b>Return Code</b>	<b>File Format</b>	<b>Deadline Number of days following the end of the semester</b>
1. P&C Return (PC1/PC2/PCPROV), <u>duly signed</u> . 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
2. P&C Return (PC1/PC2/PCPROV).	-	Excel	45 days
3. Attestation of Compliance of Versions - P&C Return, <u>duly signed</u> . <a href="https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/">https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/</a>	110	PDF	45 days
4. Minimum Capital Test/ Branch Adequacy of Assets Test (MCT/BAAT) Return - signed PDF, <u>duly signed</u> . 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
5. Minimum Capital Test/ Branch Adequacy of Assets Test (MCT/BAAT) Return.	-	Excel	45 days
6. Attestation of Compliance of Versions - MCT/BAAT Return, <u>duly signed</u> . <a href="https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/">https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/</a>	710	PDF	45 days

<b>Self-regulatory organization</b>	<b>Return Code</b>	<b>File Format</b>	<b>Deadline Number of days following the end of the semester</b>
1. P&C Returns (PC1/PC2/PCPROV), <u>duly signed</u> . 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
2. P&C Returns (PC1/PC2/PCPROV).	-	Excel	45 days
3. Attestation of Compliance of Versions - P&C Returns, <u>duly signed</u> . <a href="https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/">https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/</a>	110	PDF	45 days
4. Minimum Capital Test/ Branch Adequacy of Assets Test (MCT/BAAT) Return - signed PDF, <u>duly signed</u> . 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
5. Minimum Capital Test/ Branch Adequacy of Assets Test (MCT/BAAT) Return.	-	Excel	45 days
6. Attestation of Compliance of Versions - MCT/BAAT Return, <u>duly signed</u> . <a href="https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/">https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/</a>	710	PDF	45 days

**DAMAGE INSURERS AND REINSURERS  
 AUTHORIZED TO CARRY ON ACTIVITIES IN QUEBEC  
 DOCUMENTS REQUIRED FOR THE SIX MONTHS ENDING JUNE 30, 2026**

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

**APPENDIX 2**

<b>Business Corporation and Mutual company</b>	<b>Return Code</b>	<b>File Format</b>	<b><u>Deadline</u> Number of days following the end of the semester</b>
1. P&C Return (PC1/PC2/PCPROV), <u>duly signed</u> . 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
2. P&C Return (PC1/PC2/PCPROV).	-	Excel	45 days
3. Attestation of Compliance of Versions - P&C Return, <u>duly signed</u> . <a href="https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/">https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/</a>	110	PDF	45 days
4. Minimum Capital Test/ Branch Adequacy of Assets Test (MCT/BAAT) Return, <u>duly signed</u> . 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
5. Minimum Capital Test/ Branch Adequacy of Assets Test (MCT/BAAT) Return	-	Excel	45 days
6. Attestation of Compliance of Versions - MCT/BAAT Return, <u>duly signed</u> . <a href="https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/">https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/</a>	710	PDF	45 days
7. MI Return (MI3/MI4/MIPROV), 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	45 days
8. MI Return (MI3/MI4/MIPROV)*	-	Excel	45 days
9. Attestation of Compliance of Versions - MI Return, <u>duly signed</u> .* <a href="https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/">https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/</a>	110	PDF	45 days
10. Mortgage Insurers Capital Adequacy Test - MICAT, <u>duly signed</u> .* 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
11. Mortgage Insurance Capital Adequacy Test - MICAT *	-	Excel	45 days
12. Attestation of Compliance of Versions - MICAT Form, <u>duly signed</u> .* <a href="https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/">https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/</a>	710	PDF	45 days

**\*Reporting requirements for Mortgage insurers only.**

<b>Reciprocal union</b>	<b>Return Code</b>	<b>File Format</b>	<b><u>Deadline</u> Number of days following the end of the semester</b>
1. P&C Return (PC1/PC2/PCPROV), <u>duly signed</u> . 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
2. P&C Return (PC1/PC2/PCPROV).	-	Excel	45 days
3. Attestation of Compliance of Versions - P&C Return, <u>duly signed</u> . <a href="https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/">https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/</a>	110	PDF	45 days
4. Minimum Capital Test/ Branch Adequacy of Assets Test (MCT/BAAT) Return, <u>duly signed</u> . 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
5. Minimum Capital Test/ Branch Adequacy of Assets Test (MCT/BAAT) Return.	-	Excel	45 days
6. Attestation of Compliance of Versions - MCT/BAAT Return, <u>duly signed</u> . <a href="https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/">https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/</a>	710	PDF	45 days