

Section V

General Instructions

Since the insurance legislation in the various jurisdictions in Canada is not exactly the same, certain differences must be accommodated.

Everything related to each jurisdiction can now be found in this section, including filing requirements/dates and mailing addresses.

Also included are the statutory references that may be necessary to provide authoritative references for the completion of each jurisdiction's file.

Regulators

Alberta

Superintendent of Insurance
Alberta Government
402 Terrace Building
9515-107 Street
Edmonton, AB T5K 2C3

Telephone: (780) 643-2237

Fax: (780) 420-0752

<https://www.alberta.ca/treasury-board-and-finance.aspx>

British Columbia

Superintendent
BC Financial Services Authority
Suite 2800 - 555 West Hastings
Vancouver, BC V6B 4N6

Telephone: (604) 660-3555

Fax: (604) 660-3365

www.bcfsa.ca

Manitoba

Deputy Superintendent of Financial
Institutions - Insurance
Financial Institutions Regulation Branch
207 – 400 St. Mary Avenue
Winnipeg, MB R3C 4K5

Telephone: (204) 945-2542

Fax: (204) 948-2268

www.mbfinancialinstitutions.ca

New Brunswick

Superintendent of Insurance
Financial and Consumer Services
Commission
225 King Street, Suite 200
Fredericton, NB E3B 1E1

Telephone: (866) 933-2222

Fax: (506) 453-7435

www.fcnb.ca

Newfoundland and Labrador

Superintendent of Insurance
Service NL
West Block Confederation Bldg., 2nd Floor
Prince Philip Drive, P.O. Box 8700
St. John's, NL A1B 4J6

Telephone: (709) 729-2594

Fax: (709) 729-3205

www.servicenl.gov.nl.ca

Regulators (cont'd)

Northwest Territories

Superintendent of Insurance
Treasury Division
Department of Finance
Government of the Northwest Territories
P.O. Box 1320
4922 - 48 Street, 3rd Floor
Yellowknife, NT X1A 2L9

Telephone: (867) 920-8056

Fax: (867) 873-0325

www.fin.gov.nt.ca/taxation/insurance

Nova Scotia

Superintendent of Insurance
Department of Finance
Financial Institutions
P.O. Box 2271, 4th Floor
1723 Hollis Street
Halifax, NS B3J 1V1

Telephone: (902) 424-6331

Fax: (902) 424-1298

www.novascotia.ca/finance/en/home/insurance/superintendentofinsurance/default.aspx

Nunavut

Superintendent of Insurance
Department of Finance
Government of Nunavut
PO Box 2260
Iqaluit, NU X0A 0H0

Telephone: (867) 975-5889

Fax: (867) 975-5845

<http://www.gov.nu.ca/finance/information/download-forms-and-publications>

Ontario

Chief Executive Officer
Financial Services Regulatory Authority
of Ontario
5160 Yonge Street
Box 85, 17th Floor
North York, ON M2N 6L9

Telephone: (416) 250-7250

Toll-Free: (800) 668-0128

www.fsrao.ca

Regulators (cont'd)

Québec

Superintendent of Solvency
Autorité des marchés financiers
Place de la Cité, Cominar Tower
2640 Laurier Boulevard, 4th floor
Québec, QC G1V 5C1

Telephone: (418) 525-0337 ext. 4501
Fax: (418) 525-4509
www.lautorite.qc.ca

Prince Edward Island

Superintendent of Insurance
Department of Environment, Labour and Justice
95 Rochford Street
P.O. Box 2000
Charlottetown, PEI C1A 7N8

Telephone: (902) 368-4550
Fax: (902) 368-5283
www.gov.pe.ca

Saskatchewan

Superintendent of Insurance
Insurance and Real Estate Division
Financial and Consumer Affairs Authority
of Saskatchewan
1919 Saskatchewan Drive, 6th Floor
Regina, SK S4P 4H2

Telephone: (306) 787-6700
Fax: (306) 787-9006
www.fcaa.gov.sk.ca

Yukon

Superintendent of Insurance
Professional Licensing & Regulatory
Affairs C-5
Government of Yukon
Box 2703
Whitehorse, YT Y1A 2C6

Telephone: (867) 667-5111
Fax: (867) 667-3609
www.yukon.ca

Federal

Risk & Data Analytics
Office of the Superintendent of Financial Institutions Canada
255 Albert Street, 12th Floor
Ottawa, ON K1A 0H2

Telephone: (613) 990-1889
Fax: (613) 991-6118
www.osfi-bsif.gc.ca

Newfoundland & Labrador

Other specific instructions necessary to meet Newfoundland & Labrador's requirements may be circulated by the Superintendent to the appropriate insurers, prior to year end.

Legislation

The Insurance Companies Act: R.S.N.L. 1990 Chapter I-10.

Language

Contact the Regulator for direction.

Signature Requirements

The province of Newfoundland & Labrador has no section in the Insurance Companies Act stating specifically who must verify the Annual Return.

Actuary's Report – for Provincially Regulated Companies only

N/A

Statutory Filings by Federally Registered Life Insurers

Statutory filings made by federally registered insurers only need to be submitted to the Office of the Superintendent of Financial Institutions, Canada.

Statutory Filings by Insurers Incorporated in a Province Other than Newfoundland & Labrador

Commencing with the 2012 Annual Return, only the following pages of the LIFE Statutory Filings are required to be filed:

Page 95.010 to Page 95.040

Newfoundland & Labrador (cont'd)

Filing Requirements

Insurers Licensed in the province of Newfoundland & Labrador:								
LIFE Returns	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Annual Filing - Canadian	February 28						1*	*Extra provincial insurers are only required to provide pages 95.010 to 95.040. Not required for federally registered insurers due to information sharing agreement with OSFI.
LIFE Annual Filing - Foreign	February 28						1*	Not required for federally registered insurers due to information sharing agreement with OSFI.
LIFE Quarterly Filing - Canadian	n/a							
LIFE Quarterly Filing - Foreign-	n/a							
Auditor's Report to the Superintendent	n/a							
Appointed Actuary's Report (AAR)	n/a							
AAR – FCT	n/a							
AAR – External Review Report	n/a							
LICAT Annual – Canadian	n/a							
LICAT Quarterly – Canadian	n/a							
LIMAT Annual – Foreign	n/a							
LIMAT Quarterly - Foreign	n/a							
Auditor's Report on LICAT - Can. Life only	n/a							
Auditor's Report on LIMAT – For. Life only	n/a							

Newfoundland & Labrador (cont'd)

Filing Requirements (cont'd)

Insurers Licensed in the province of Newfoundland & Labrador:								
		PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Returns	Due dates							
Audited Financial Statements	n/a							
Worldwide Financial Statements - Foreign	n/a							

Prince Edward Island

Other specific instructions necessary to meet Prince Edward Island's requirements may be circulated by the Superintendent, to the appropriate insurers, prior to year end.

Legislation

Insurance Act: R.S.P.E.I. 1974.

Language

Contact the Regulator for direction.

Actuary's Report

Insurers are required to file only a Certificate of Opinion with the condition that a copy of the Actuary's Report be available at any time upon request.

Signature Requirements

The Annual Return shall be verified by the president, vice-president or managing director, or other director appointed for the purpose by the board of directors, and by the secretary or manager of the insurer.

Statutory Filings by Federally Registered Insurers

Federally registered life insurers are required to file only the following pages from their LIFE returns: 95.010 to 95.040 (inclusive).

Statutory Filings by Quebec Incorporated Life Insurers

Quebec-registered life insurers are required to file only the following pages from their LIFE returns: 95.010 to 95.040 (inclusive).

Prince Edward Island (cont'd)

Filing Requirements

Insurers Incorporated or Licensed in the province of Prince Edward Island:								
Life Returns	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
Life Annual Filing - Canadian	February 28						x	Pages 95.010 to 95.040 only.
Life Annual Filing - Foreign	February 28						x	Pages 95.010 to 95.040 only.
Life Quarterly Filing - Canadian	n/a							
Life Quarterly Filing - Foreign	n/a							
Auditor's Report to the Superintendent	n/a							
Appointed Actuary's Report (AAR)	n/a							
AAR – FCT	n/a							
AAR – External Review Report	n/a							
LICAT Annual - Canadian	n/a							
LICAT Quarterly - Canadian	n/a							
LIMAT Annual - Foreign	n/a							
LIMAT Quarterly - Foreign	n/a							
Auditor's Report on LICAT - Can. Life only	n/a							
Auditor's Report on LIMAT – For. Life only	n/a							
Audited Financial Statements	n/a							
Worldwide Financial Statements - Foreign	n/a							

Nova Scotia

Other specific instructions necessary to meet Nova Scotia's requirements may be circulated by the Superintendent, to the appropriate insurers, prior to year end.

Legislation

Insurance Act: R.S.N.S 1967;
Insurance Premiums Tax Act;
Licensing of Insurers Regulations.

Language

Contact the Regulator for direction.

Actuary's Report

Insurers are not required to file their Actuary's Report with the condition that a copy be available at any time upon request.

Signature Requirements

The Annual Return shall be verified by the president, vice-president or managing director, or other director appointed for the purpose by the board of directors, and by the secretary or manager of the insurer.

Statutory Filings by Federally Registered Insurers

Federally registered life insurers are required to file only the following pages from their LIFE returns: 95.010 to 95.040 (inclusive).

Statutory Filings by Quebec Incorporated Life Insurers

Quebec-registered life insurers are required to file only the following pages from their LIFE returns: 95.010 to 95.040 (inclusive).

Nova Scotia (cont'd)

Filing Requirements

Insurers Incorporated or Licensed in the province of Nova Scotia:								
	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFEReturns								
LIFE Annual Filing - Canadian	March 31						x	
LIFE Annual Filing - Foreign	March 31							
LIFE Quarterly Filing - Canadian	n/a							
LIFE Quarterly Filing - Foreign	n/a							
Auditor's to the Superintendent	n/a							
Appointed Actuary's Reports (AAR)	n/a							
AAR – FCT	n/a							
AAR – External Review Report	n/a							
LICAT Annual – Canadian	n/a							
LICAT Quarterly - Canadian	n/a							
LIMAT Annual – Foreign	n/a							
LIMAT Quarterly – Foreign	n/a							
Auditor's Report on LICAT - Can. Life only	n/a							
Auditor's Report on LIMAT – For. Life only	n/a							
Audited Financial Statements	n/a							
Worldwide Financial Statements - Foreign	n/a							

New Brunswick

Other specific instructions necessary to meet New Brunswick's requirements may be circulated by the Superintendent, to the appropriate insurers, prior to year end.

Legislation

Insurance Act: R.S.N.B 1973;
Premium Tax Act.

Language

Filings in either official language are acceptable.

Actuary's Report

Insurers are required to file only a Certificate of Opinion with the condition that a copy of the Actuary's Report be available at any time upon request.

Signature Requirements

The Annual Return shall be verified by the president, vice-president or managing director, or other director appointed for the purpose by the board of directors, and by the secretary or manager of the insurer.

Statutory Filings by Quebec Incorporated Life Insurers

Quebec-registered life insurers are required to file one hard copy of their LIFE returns.

New Brunswick (cont'd)

Filing Requirements

Federally and Extra-Provincially Registered Insurers Licensed to do Business in New Brunswick:								
LIFE Returns	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Annual Filing - Canadian	March 31						x	
LIFE Annual Filing - Foreign	March 31						x	
LIFE Quarterly Filing - Canadian	n/a							
LIFE Quarterly Filing - Foreign	n/a							
Auditor's Report to the Superintendent	March 31						x	
Appointed Actuary's Report (AAR)	n/a							
AAR - FCT	March 31						x	
AAR – External Review Report	n/a							
LICAT Annual – Canadian	March 31						x	
LICAT Quarterly - Canadian	n/a							
LIMAT Annual – Foreign	March 31						x	
LIMAT Quarterly - Foreign	n/a							
Auditor's Report on LICAT - Can. Life only	March 31						x	
Auditor's Report on LIMAT - For. Life only								
Audited Financial Statements	n/a							
Worldwide Financial Statements - Foreign	n/a							

Quebec

Under the *Insurers Act*, CQLR, c. A-32.1, (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, the documents and information it requires.

The AMF will no longer send a letter each year listing the documents and information required under the Act. This information will now be available only through the AMF Bulletins and postings on the AMF website.

For further information, consult the Notice on filing for Life Insurers on the AMF website at: <https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/>

Under section 128 of the Act, the AMF requires that all life insurers set up under Quebec law practicing life insurance attach to their Annual Return the actuary's certificate. Instructions concerning the presentation of that report as well as the elements to be disclosed are found in the Memorandum to the Appointed Actuary.

Registered and Unregistered Reinsurance

To be considered registered, the insurer should be registered in Quebec or in another province or federally regulated.

Registered reinsurer: A reinsurance agreement is deemed registered if it was assumed by an insurer constituted under the laws of Québec, of another province or territory of Canada, or the laws of Canada and in this case licensed by one or more provincial regulator. A reinsurance agreement is also deemed registered if it was assumed by the branch of a foreign company authorized by the federal authority, licensed by one or more provincial regulator, and the branch maintains assets which guarantee the fulfillment of its obligations in relation to the agreement.

Ontario

Other specific instructions necessary to meet Ontario's requirements may be circulated by the Chief Executive Officer, to the appropriate insurers, prior to year end.

Legislation

(1) Corporations Act: R.S.O. 1990 - Part V.

(2) Insurance Act: R.S.O. 1990

Regulations to the Insurance Act, specifically:

(a) Regulation 669 Financial Statements.

Language

Filings in either official language are acceptable.

Statutory Filings by Federally Registered Insurers

Statutory filings made by federally registered insurers, as required by section 102 of the Ontario Insurance Act, will only need to be submitted to the Office of the Superintendent of Financial Institutions, Ottawa.

Statutory Filings by Foreign Insurers Licensed in Ontario

Statutory filings (including the Auditor's Report and the Actuary's Report) required to be made by foreign insurers licensed in Ontario, will only need to be submitted to the Office of the Superintendent of Financial Institutions, Ottawa.

Ontario (cont'd)

Actuary's Report

Subsection 121.13 of the Insurance Act (Part II.1) requires that every insurer incorporated in Ontario, except those described in subsection 121.20, must submit with its Annual Return a valuation report by the appointed actuary on his/her evaluation of actuarial and other policy liabilities of the insurer.

The report must be addressed to the Chief Executive Officer, Financial Services Regulatory Authority of Ontario (FSRA), and must comprise a certificate and a report, both of which must be signed. Detailed instructions for completing the report were forwarded to the insurers and will be updated separately through correspondence with the companies.

Note: Federally regulated insurers are not required to file an actuarial report with FSRA.

Auditors' Report

All insurers incorporated in Ontario are required to have their Auditors' Report addressed to the Chief Executive Officer, FSRA.

All provincially incorporated insurers, licensed in Ontario are expected to provide the FSRA with a copy of their Annual Report including the Auditors Report to the shareholders and members when published.

Working Papers

Insurers licensed in Ontario are required to maintain appropriate working papers to support information contained in the Annual Return. This is a requirement under Section 443 of the Act.

Signature Requirements

The Annual Return shall be verified, by the president, vice-president or managing director, or other director appointed for the purpose by the board of directors and by the secretary or manager of the insurer.

Ontario (cont'd)

Filing Requirements

Insurers Incorporated or Licensed in the province of Ontario:								
LIFE Returns	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Annual Filing - Canadian	February 28	x			x	*		
LIFE Annual Filing - Foreign	n/a							
LIFE Quarterly Filing - Canadian	n/a							
LIFE Quarterly Filing - Foreign	n/a							
Auditor's to the CEO	February 28					*		
Appointed Actuary's Report (AAR)	February 28					*		
AAR - FCT	September 30					*		
AAR – External Review Report	February 28					*		
LICAT Annual - Canadian	February 28					*		
LICAT Quarterly - Canadian	n/a							
LIMAT Annual – Foreign	n/a							
LIMAT Quarterly - Foreign	n/a							
Auditor's Report on LICAT - Can. Life only	February 28					*		
Auditor's Report on LIMAT - For. Life only	n/a							
Audited Financial Statements	February 28					*		
Worldwide Financial Statements - Foreign	n/a							

* Pdf format preferred for electronic copies. Signed copies should be provided in pdf format.

Manitoba

Other specific instructions necessary to meet Manitoba's requirements may be circulated by the Superintendent, to the appropriate insurers, prior to year end.

Legislation

The Insurance Act: R.S.M. 1987;
The Insurance Corporations Tax Act R.S.M. 1987;
The Marine Insurance Act R.S.M. 1987.

Regulation to the Insurance Act:
Insurance Company Classes of Insurance;
Insurance Companies Financial Requirements.

Language

Filings in either official language are acceptable.

Actuary's Report

Insurers are not required to file their Actuary's Report with the condition that a copy be available at any time upon request.

Statutory Filings by Federally Registered Insurers

Statutory filings made by federally registered insurers, as required by Section 84 of the Act, will only need to be submitted to the Office of the Superintendent of Financial Institutions, Ottawa.

Federally registered life insurers are required to file only the following pages from their LIFE returns: 95.010 to 95.040 (inclusive).

Statutory Filings by Quebec Incorporated Life Insurers

Quebec-registered life insurers are required to file one hard copy of their LIFE returns and Capital Adequacy Return (CARLI).

Manitoba (cont'd)

Filing Requirements

Insurers Incorporated or Licensed in the province of Manitoba:								
LIFE Returns	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Annual Filing - Canadian	February 28						x	
LIFE Annual Reinsurers - Can. Life only	March 31						x	
LIFE Annual Filing - Foreign	February 28						x	
LIFE Quarterly - Canadian	n/a							
LIFE Quarterly - Foreign	n/a							
Auditor's Report to the Superintendent	n/a							
Appointed Actuary's Report (AAR)	n/a							
AAR - FCT	n/a							
AAR – External Review Report	n/a							
LICAT Annual - Canadian	Feb 28/ Mar 31 (R)						x	
LICAT Quarterly - Canadian	n/a							
LIMAT Annual – Foreign	Feb 28/ Mar 31 (R)						x	
LIMAT Quarterly - Foreign	n/a							
Auditor's Report on LICAT - Can. Life only	n/a							
Auditor's Report on LIMAT - For. Life only	n/a							

Manitoba (cont'd)

Filing Requirements (cont'd)

Insurers Incorporated or Licensed in the province of Manitoba:								
	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Returns								
Audited Financial Statements								
Worldwide Financial Statements - Foreign	n/a							

(R) Insurers whose certificates of registry are limited to reinsurance.

Saskatchewan

Other specific instructions enabling insurers to meet the Saskatchewan's requirements may be circulated by the Superintendent to the appropriate insurers, prior to year-end.

Refer to the Financial and Consumer Affairs Authority's website for instructions for filing the Annual Return.

Legislation

The Insurance Act, R.S.S. 2015, chapter I-9.11

Regulations to the Saskatchewan Insurance Act:

- *The Insurance Regulations*

Language

Contact the Regulator for information on language requirements.

Signature Requirements

For provincial insurers, the Annual Return must be verified by the president, vice-president or managing director, or other director appointed for the purpose by the board of directors and by the secretary or manager of the insurer.

Filing Deadlines

All annual filings must be provided as follows:

- If limited by the Superintendent to reinsurance only, 105 days after the financial year end (subsections 2-33(3) and 2-34(3)); and
- For all other insurers, 60 days after the financial year end (subsections 2-33(3) and 2-34(3)).

Saskatchewan (cont'd)

Filing Requirements

All insurers are required to file their Annual Return submission online through the Financial and Consumer Affairs Authority's (FCAA) Registration and Licensing System (RLS).

Refer to FCAA's website for instructions for filing the Annual Return.

Website: www.fcaa.gov.sk.ca

Links: [Filing and Reporting Requirements](#)

[Accessing the Registration and Licensing System \(RLS\)](#)

Provincially Incorporated Insurers

Saskatchewan incorporated insurers are required to:

- File the Life Quarterly Return and the Life Annual Supplement (section 2-33); and
- Submit the following additional information:
 1. The Actuary's Report if required by the Superintendent;
 2. The audited financial statements with auditor's opinion;
 3. The audited financial statements for any subsidiaries with auditor's opinion. If subsidiaries are regulated financial institutions, the filings with the primary regulators; and
 4. The detailed list of investments as at the fiscal year-end.

Extra-Provincial Insurers

Extra-provincial insurers are required to file pages 10.000 (Non-Quebec Incorporated Insurer), 10.005 (Quebec Incorporated Insurer), 10.010 95.030 and 95.040 of the Life Annual Supplement and pages 10.006, 95.010 and 95.020 of the Life Quarterly Return.

Federally Registered Insurers

Federally registered insurers satisfy the annual filing requirement by answering the questions contained in the submission filed online through RLS.

Saskatchewan (cont'd)

Filing Requirements

Insurers Incorporated in the province of Saskatchewan:								
	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Returns								
LIFE Annual Filing	within 60 days	*			*		1	PDF copy of the signed affidavit should be embedded in the special Excel file.
LIFE Annual Reinsurers - Can. Life only	within 105 days	*			*		1	PDF copy of the signed affidavit should be embedded in the special Excel file.
LIFE Quarter Filing	within 45 days				*		1	PDF copy of the signed affidavit should be embedded in the special Excel file.
LIFE Quarterly Reinsurers - Can. Life only	within 45 days				*		1	PDF copy of the signed affidavit should be embedded in the special Excel file.
Auditor's Report to the Superintendent	within 60 days					*	1	PDF format preferred.
Appointed Actuary's Report (AAR)	within 60 days					*	1	PDF format preferred.
AAR - FCT	see comment					*		Sooner of Dec. 31 or 30 days after Board presentation. PDF format preferred.
AAR – External Review Report	n/a							
LICAT Annual	within 60 days					*	1	PDF format preferred.
LICAT Quarterly	within 45 days					*	1	PDF format preferred.
Auditor's Report on LICAT - Can. Life only	within 60 days					*	1	PDF format preferred.
Auditor's Report on LICAT - Can. Life Reinsurers only	within 60 days					*	1	PDF format preferred.
Audited Financial Statements	within 60 days					*	1	PDF format preferred.

Saskatchewan (cont'd)

Filing Requirements (cont'd)

Insurers Licensed in the province of Saskatchewan:								
LIFE Returns	Due dates	ASCII File	PwC			Other Electronic file	Hard copy	Other comments
			Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Annual Filing - Canadian	within 60 days					*		Extra provincial insurers/fraternal societies are only required to provide pages: 10.000, 10.005, 10.010, 95.030 and 95.040 of the Life Annual Supplement and pages 10.006, 95.010 and 95.020 of the Life Quarterly Return. PDF format preferred. Federally registered insurers/fraternal societies satisfy the annual filing requirement by answering the questions contained in the submission filed online through RLS.
LIFE Annual Reinsurers - Can. Life only	within 105 days					*		Extra provincial insurers are only required to provide pages: 10.000, 10.005, 10.010, 95.030 and 95.040 of the Life Annual Supplement and pages 10.006, 95.010 and 95.020 of the Life Quarterly Return. PDF format preferred. Federally registered insurers satisfy the annual filing requirement by answering the questions contained in the submission filed online through RLS.
LIFE Annual Filing - Foreign	within 60 days					*		Federally registered insurers/fraternal societies satisfy the annual filing requirement by answering the questions contained in the submission filed online through RLS.
LIFE Annual Reinsurers - For. Life only	within 105 days					*		Federally registered insurers satisfy the annual filing requirement by answering the questions contained in the submission filed online through RLS.

Saskatchewan (cont'd)

Filing Requirements (cont'd)

Insurers Licensed in the province of Saskatchewan:								
	Due dates	ASCII File	PwC			Other Electronic file	Hard copy	Other comments
			Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Returns								
LIFE Quarterly Filing - Canadian	n/a							
LIFE Quarterly Reinsurers - Can. Life only	n/a							
LIFE Quarterly Filing - Foreign	n/a							
Auditor's Report to the Superintendent	n/a							
Appointed Actuary's Report (AAR)	n/a							
AAR - FCT	n/a							
AAR – External Review Report	n/a							
LICAT Annual - Canadian	n/a							
LICAT Quarterly - Canadian	n/a							
LIMAT Annual – Foreign	n/a							
LIMAT Quarterly - Foreign	n/a							
Auditor's Report on LICAT - Can. Life only	n/a							
Auditor's Report on LIMAT - For. Life only	n/a							
Audited Financial Statements	n/a							
Worldwide Financial Statements - Foreign	n/a							

Alberta

Legislation

Insurance Act: R.S.A. 2000

Regulations to the Insurance Act: Regulations can be found on Alberta's [website](#).

Guidelines and other Guidance

Refer to the Alberta Superintendent of Insurance's website for the Guidelines that are applicable to [Life Insurers](#).

Language

Annual Returns must be submitted in English.

Signature Requirements

Alberta incorporated insurers must comply with Section 44(3)(f) of the Insurance Act, which states the Annual Return (Canadian Affidavit Verifying Annual Return - (Page 10.000) or Foreign Affidavits Verifying Annual Return - (Pages 10.002/10.004)) shall be approved and signed by the president, vice-president or managing director or other director appointed for the purpose by the board of directors and by the secretary or manager of the company.

Alberta (cont'd)

Actuary's Report

Pursuant to Section 44(3)(d) of the Insurance Act, Alberta incorporated insurers licensed under this Act must submit, with the Annual Return, an opinion, in accordance with Section 405.

The Insurance Act requires that two reports be submitted with the Annual Return, one in respect of premium reserves and one in respect of claim reserves. If the same person is signing both reports, there is no reason why the two reports cannot be combined into one document.

The Actuary's report is required to include an Unpaid Claims and Loss Ratio Analysis Exhibit, consistent with the OSFI requirements.

Federally and extra-provincially incorporated insurers are not required to file their Actuary's Report.

Auditor's Report

Pursuant to Section 43(1) of the Insurance Act, all insurers licensed in Alberta must submit a copy of their audited financial statements within 180 days of the insurer's year end.

The auditor's report must be filed with the audited financial statements and addressed to the Alberta Superintendent of Insurance.

Annual Report

All Alberta incorporated insurers, are expected to file a copy of their Annual Report including the Auditor's Report to the shareholders and members when published.

Financial Statements of Subsidiaries

A copy of the current financial statements of each subsidiary must be made available on request.

Alberta (cont'd)

Filing Requirements

Refer to the Alberta Superintendent of Insurance's website for [instructions on electronic filing of annual returns](#).

- Alberta-incorporated insurers are required to file a fourth-quarter LIFE Return and an Annual Supplement in both an ASCII and special excel file formats;
- All extra provincially incorporated insurers are required to file a fourth-quarter LIFE Return and Annual Supplement in an ASCII file format;
- Federally registered insurers are only required to file a fourth-quarter LIFE Return and Annual Supplement with the Office of the Superintendent of Financial Institutions, Ottawa. This will satisfy this reporting requirement for the comparable period.

All filings must be received within 60 days after the company's fiscal year end, except for reinsurers, which must be received within 105 days after the company's fiscal year end.

Alberta only accepts electronic filings.

Insurers Incorporated in the province of Alberta:								
		PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Returns	Due dates							
Life Fourth-quarter Return	within 60 days	x		x	x			A PDF copy of the signed affidavit should be embedded in Special Excel file.
LIFE Annual Supplement	within 60 days	x		x	x			A PDF copy of the signed affidavit should be embedded in Special Excel file.
LIFE Quarterly Filing	within 45 days	x		x	x			A PDF copy of the signed affidavit should be embedded in Special Excel file.
Auditor's Report to the Superintendent	within 60 days					x		PDF Format Preferred.

Alberta (cont'd)

Filing Requirements (cont'd)

Insurers Incorporated in the province of Alberta:								
	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Returns								
Appointed Actuary's Report (AAR)	within 60 days					x		PDF Format Preferred.
AAR – FCT	**					x		** sooner of Dec 31 or 30 days after Board presentation. PDF Format Preferred
AAR – Peer Review Report	within 60 days					x		PDF Format Preferred.
LICAT Annual	within 60 days	x		x				Signed pages should be embedded in Special Excel file.
LICAT Quarterly	within 45 days	x		x				Signed pages should be embedded in Special Excel file.
Auditor's Report on LICAT - Can. Life only	within 60 days					x		PDF Format Preferred.
Auditor's Report on LICAT - Can. Life Reinsurers only	n/a							
Audited Financial Statements	within 60 days					x		PDF Format Preferred.

Alberta (cont'd)

Filing Requirements (cont'd)

Insurers Licensed in the province of Alberta:								
LIFE Returns	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Annual Filing – Fourth-quarter LIFE Return and Annual Supplement	within 60 days*			x	x	x		* Extra provincial companies are only required to provide pages 95.010 to 95.040 and federally authorized companies filing with OSFI will satisfy the Alberta reporting requirement for the comparable period.
LIFE Annual Reinsurers - Fourth-quarter LIFE Return and Annual Supplement	within 105 days*				x	x		* Extra provincial companies are only required to provide pages 95.010 to 95.040 and federally authorized companies filing with OSFI will satisfy the Alberta reporting requirement for the comparable period.
LIFE Quarterly Filing	n/a							Only Alberta incorporated life insurers are required to file the LIFE Quarterly Return Filing.
LIFE Quarterly Reinsurers	n/a							

Alberta (cont'd)

Filing Requirements (cont'd)

Insurers Licensed in the province of Alberta:								
	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Returns								
Auditor's Report to the Superintendent	within 180 days					X**		** PDF Format Preferred.
Appointed Actuary's Report (AAR)	n/a							
AAR - FCT	n/a							
AAR – Peer Review Report	n/a							
LICAT/LIMAT Annual	within 60 days*							* Federally authorized companies filing with OSFI will satisfy the Alberta reporting requirement for the comparable period.
LICAT/LIMAT Quarterly	n/a							
Auditor's Report on LICAT/LIMAT	n/a							
Auditor's Report on LICAT/LIMAT - Reinsurers only	n/a							

British Columbia

For current instructions relating to British Columbia's filing requirements, please consult the website of the BC Financial Services Authority (BCFSA) at www.bcfsa.ca.

Legislation

Financial Institutions Act, R.S.B.C. 1996, chapter 141;
Insurance Act, R.S.B.C. 2012, chapter 1;
Business Corporations Act, S.B.C. 2002, chapter 57;
Insurance Premium Tax Act, R.S.B.C. 1996, chapter 232.

Regulations under the *Financial Institutions Act* (FIA) and the *Insurance Act* applicable to all insurance companies can be found on [BCFSA's website](#).

Registered and Unregistered Reinsurance

To be considered an authorized (re)insurer, the (re)insurer must be authorized in BC. To be considered a registered reinsurer, the reinsurer must be licensed, registered or otherwise authorized to carry on the business of reinsurance in Canada. (Insurance Company Reinsurance Limitation Regulation B.C. Reg. 324/90).

Filing Requirements

Unless otherwise specifically noted in the filing table below, filing deadlines for annual filings for insurers and reinsurers are no later than 60 days after fiscal year end and 30 days after each fiscal quarter for interim filings.

For reciprocal exchanges, the filing deadline for the annual permit renewal is no later than March 31st.

Only BC incorporated insurers and insurance societies are required to file interim (quarterly) returns unless BCFSA has made a specific request for an insurer or reciprocal exchange to file.

Language

Annual returns must be submitted in English.

British Columbia (cont'd)

Signature Requirements

Original signatures are not required. BC will accept scanned or electronic versions of original signatures.

Auditor's Report

Besides the auditor's reports noted in the table below, insurers and insurance societies incorporated in British Columbia must file the report of the auditor required under section 212 of the *Business Corporations Act*.

All federally regulated insurers and non-BC incorporated insurers are required to file a copy of the auditor's reports filed with their primary regulator in Canada. Foreign branch insurers must also file the auditor's report filed in their home jurisdiction with their corporate audited statements.

Reciprocal exchanges must file a copy of the auditor's report on the annual return with their annual permit renewal.

Actuary's Report

Insurers and insurance societies incorporated in British Columbia must file a copy of the actuarial report with an Expression of Opinion in accordance with the instructions set out by OSFI in its annual memorandums to the appointed actuary.

All federally regulated insurers and non-BC incorporated insurers are required to file a copy of the expression of opinion or certificate of opinion on the valuation of the provisions and reserves filed with their primary regulator in Canada. Please note that BCFSAs may request at any time copies of the complete actuary report.

Reciprocal exchanges must file with their annual permit renewal a report prepared by the appointed actuary or approved actuary in accordance with the instructions set out by OSFI in its annual memorandums to the appointed actuary.

British Columbia (cont'd)

Financial Statements of Parents, Subsidiaries and Associates

Insurers and insurance societies incorporated in British Columbia must file with their annual return consolidated financial statements that include the financial positions of any subsidiary and the parent company when applicable.

They must also file separate unconsolidated statements of the insurer, and for each subsidiary used to prepare the consolidated statements.

If the insurer is a subsidiary, submit parent company audited financial statements within 60 days from year end.

Statutory Filings by Quebec Incorporated Life Insurers

Refer to [BCFSA's](#) website for a complete list of filing requirements.

Registered and Unregistered Reinsurance

To be considered an authorized/registered (re)insurer, the (re)insurer must be licensed, registered or otherwise authorized to carry on the business of insurance in Canada. (*Insurance Company Reinsurance Limitation Regulation B.C. Reg. 324/90*).

Electronic Filing

All filings noted above should be filed in ASCII, PDF, or Excel format, as appropriate, by e-mail to filings@bcfsa.ca. The email subject line should include the company name and the word "filing". If you have problem with your electronic filings, contact Financial Reporting and Standards at filings@bcfsa.ca.

For further information, please refer to [BCFSA's website](#).

British Columbia (cont'd)

Filing Requirements

Insurers Incorporated in the province of British Columbia:								
	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Returns								
LIFE Annual Filing	within 60 days	x		x	x			Include copy of resolution of Directors approving the return and signed affidavit.
LIFE Quarterly Filing	within 30 days	x		x	x			Include signed certification and transmittal form.
Auditor's Report to the Superintendent	within 60 days					x		Pdf Format Preferred.
Appointed Actuary's Report (AAR)	within 60 days					x		Pdf Format Preferred.
AAR – FCT	See comment					x		Pdf Format Preferred. Due within 30 days of Board approval. Refer to BCFSA's website.
AAR – External Review Report	See comment					x		Refer to BCFSA's website.
LICAT Annual	within 60 days	x			x			Signed pages should be embedded in Special Excel file.
LICAT Quarterly	within 30 days	x			x			Signed pages should be embedded in Special Excel file.
Auditor's Report on LICAT - Can. Life only	within 60 days					x		Pdf Format Preferred.
Business Plan	See comment							Refer to BCFSA's website.
Audited Financial Statements	within 60 days					x		Pdf Format Preferred. Refer to BCFSA's website.

British Columbia (cont'd)

Filing Requirements (cont'd)

Insurers Incorporated in the province of British Columbia:								
	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Returns								
Parent Company's Audited Financial Statements	within 60 days					x		Pdf Format Preferred. Refer to BCFSA's website.
Subsidiary Company's Audited Financial Statements	within 60 days					x		Pdf Format Preferred. Refer to BCFSA's website.
Own Risk and Solvency Assessment (ORSA) Key Metrics Report	See comment					x		Due within 30 days of Board approval; refer to BCFSA's website.

British Columbia (cont'd)

Filing Requirements (cont'd)

Insurers Licensed in the province of British Columbia:								
	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Returns								
LIFE Annual Filing - Canadian	within 60 days*	x		x	x			Include signed affidavit.
LIFE Annual Filing - Foreign	within 60 days	x		x	x			Include signed affidavit.
LIFE Quarterly Filing - Canadian	n/a							Not required
LIFE Quarterly Filing - Foreign	n/a							Not required
Auditor's Report to the Superintendent – Can. Life only	within 60 days*					x		Pdf Format Preferred.
Auditor's Report to the Superintendent – For. Life only	May 31					x		Pdf Format Preferred.
Appointed Actuary's Report (AAR)	within 60 days*					x		Pdf Format Preferred. Only Opinion of the Actuary is required.
AAR – FCT	n/a							Not required
AAR – External Review Report	n/a							Not required
LICAT Annual - Canadian	within 60 days*	x			x			QFP for companies incorporated in Quebec.
LICAT Quarterly - Canadian	n/a							Not required
LIMAT Annual - Foreign	within 60 days	x			x			
LIMAT Quarterly - Foreign	n/a							Not required
Auditor's Report on LICAT - Can. Life only	within 60 days**					x		Pdf Format Preferred.

British Columbia (cont'd)

Filing Requirements (cont'd)

Insurers Licensed in the province of British Columbia:								
	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Returns								
Auditor's Report on LIMAT - For. Life only	May 31					x		Pdf Format Preferred.
Audited Financial Statements – Can. Life only	within 60 days*					x		Pdf Format Preferred, refer to BCFSAs website.
Audited Financial Statements – For. Life only	May 31					x		Pdf Format Preferred, it can be based on the financial statements in the return.
Parent Company's Audited Financial Statements	within 60 days					x		Pdf Format Preferred. Refer to BCFSAs website.
Worldwide Financial Statements - Foreign	May 31					x		Pdf Format Preferred, refer to BCFSAs website.

*For companies incorporated in New Brunswick the deadline is Mar-31. Reinsurers incorporated in Alberta will have 105 days to submit their LIFE returns.

**For companies incorporated in New Brunswick the deadline is Mar-31, not required for Fraternal Societies, 90 days for life companies federally regulated, 135 days for life re-insurance companies federally regulated. Not required for Insurance Companies incorporated in Quebec

Yukon

Other specific instructions necessary to meet the Yukon's requirements may be circulated by the Superintendent, to the appropriate insurers, prior to year end.

Legislation

Insurance Act: R.S.Y. 2002, C119

Regulation

Commissioner's Order 1977/235: #2 - Classes of Insurance.

An Act to Amend the Insurance Act S.Y. 2004, c 13

Commissioner's Order 2005/104.

Municipal Exchange Regulation

Commissioner's Order 2005/105.

Language

Contact the Regulator for direction.

Actuary's Report

Insurers are not required to file their Actuary Report with the condition that a copy be available at any time upon request.

Signature Requirements

The Annual Return shall be verified by the president, vice-president or managing director, or other director appointed for the purpose by the board of directors, and by the secretary or manager of the insurer.

Electronic Filing

All required filings should be filed in PDF, or Excel format, as appropriate, by e-mail to insurance.plra@gov.yk.ca. The e-mail subject line should include the company name and the word "filing."

Yukon (cont'd)

Filing Requirements

Insurers Licensed in the province of Yukon:								
LIFE Returns	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Annual Filing - Canadian	March 15					x		Pdf Format Preferred.
LIFE Annual Filing - Foreign	March 15					x		Pdf Format Preferred.
LIFE Quarterly Filing - Canadian	n/a							
LIFE Quarterly Filing - Foreign	n/a							
Auditor's Report to the Superintendent	n/a							
Appointed Actuary's Report (AAR)	n/a							
AAR – FCT	n/a							
AAR – External Review Report	n/a							
LICAT Annual - Canadian	March 15					x		Pdf Format Preferred.
LICAT Quarterly - Canadian	n/a							
LIMAT Annual - Foreign	March 15					x		Pdf Format Preferred.
LIMAT Quarterly - Foreign	n/a							
Auditor's Report on LICAT - Can. Life only	n/a							
Auditor's Report on LIMAT - For. Life only	n/a							
Audited Financial Statements	n/a							
Worldwide Financial Statements - Foreign	n/a							

Northwest Territories

Other specific instructions necessary to meet the Northwest Territories' requirements may be circulated by the Superintendent, to the appropriate insurers, prior to year end.

Legislation

Insurance Act R.S.N.W.T. 1988, c.I-4;

Insurance Regulations R.R.N.W.T. 1990, c.I-3;

Designation of Compensation Association Order R.R.N.W.T. 1990, c.I-2;

Uninsured Automobile Coverage Regulations R.R.N.W.T. 1990, c.I-4.

Language

Contact the Regulator for direction.

Signature Requirements

The Annual Return shall be verified by the president, vice-president or managing director, or other director appointed for the purpose by the board of directors, and by the secretary or manager of the insurer.

Northwest Territories (cont'd)

Filing Requirements

Insurers Licensed in the Northwest Territories:								
LIFE Returns	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Annual Filing - Canadian	February 28					PDF*		ELETRONIC FILINGS ONLY.
LIFE Annual Filing - Foreign	February 28					PDF*		ELETRONIC FILINGS ONLY.
LIFE Quarterly Filing - Canadian	n/a							
LIFE Quarterly Filing - Foreign	n/a							
Auditor's Report to the Superintendent	n/a							
Appointed Actuary's Report (AAR)	n/a							
AAR – FCT	n/a							
AAR – External Review Report	n/a							
LICAT Annual - Canadian	February 28							
LICAT Quarterly - Canadian	n/a							
LIMAT Annual - Foreign	February 28							
LIMAT Quarterly - Foreign	n/a							
Auditor's Report on LICAT - Can. Life only	n/a							
Auditor's Report on LIMAT - For. Life only	n/a							
Audited Financial Statements	February 28					PDF*		NOT REQUIRED IF OSFI RETURN FILED.
Worldwide Financial Statements - Foreign	n/a							

* All electronic filings should be emailed to alex.lambrecht@gov.nt.ca.

Nunavut

Other specific instructions necessary to meet Nunavut's requirements may be circulated by the Superintendent, to the appropriate insurers, prior to year end.

Legislation

Insurance Act R.S.N.W.T. 1988, c.I-4;

Insurance Regulations R.R.N.W.T. 1990, c.I-3;

Designation of Compensation Association Order R.R.N.W.T. 1990, c.I-2;

Uninsured Automobile Coverage Regulations R.R.N.W.T. 1990, c.I-4.

Language

Contact the Regulator for direction.

Signature Requirements

The Annual Return shall be verified by the president, vice-president or managing director, or other director appointed for the purpose by the board of directors, and by the secretary or manager of the insurer.

Statutory Filings by Quebec Incorporated Life Insurers

Quebec-registered life insurers are required to file one hard copy of their LIFE Returns.

Nunavut (cont'd)

Filing Requirements

Insurers Incorporated or Licensed in the territory of Nunavut:								
LIFE Returns	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Annual Filing - Canadian	February 28					PDF*	x	
LIFE Annual Filing - Foreign	February 28					PDF*	x	
LIFE Quarterly Filing - Canadian	n/a							
LIFE Quarterly Filing - Foreign	n/a							
Auditor's Report to the Superintendent	n/a							
Appointed Actuary's Report (AAR)	n/a							
AAR –FCT	n/a							
AAR – External Review Report	n/a							
LICAT Annual - Canadian	February 28					PDF*	x	
LICAT Quarterly - Canadian	n/a							
LIMAT Annual - Foreign	February 28					PDF*	x	
LIMAT Quarterly - Foreign	n/a							
Auditor's Report on LICAT - Can. Life only	n/a							
Auditor's Report on LIMAT - For. Life only	n/a							
Audited Financial Statements	February 28					PDF*	x	
Worldwide Financial Statements - Foreign	n/a							

* All electronic filings should be emailed to insurance@gov.nu.ca.

Federal

Insurance Companies Act (ICA)

Regulations that are applicable to federally regulated life insurance companies can be accessed at the following link:

<http://canada.justice.gc.ca/eng/index.html>

Guidelines and other Guidance

Guidelines that are applicable to life insurance companies are available at the following link:

http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?DetailID=527

OSFI also issues other guidance (ie. letters, bulletins) that is accessible on the OSFI website:

http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=178

Auditor's Report to Shareholders/Policyholders

The Auditor's Report to shareholders/policyholders, together with the annual financial statements, is to be filed with OSFI's Regulatory Information Division no later than 21 days prior to the Annual Meeting. If the Annual Meeting is held by Resolution in Writing, then no later than 30 days following the date of signing of the Resolution in Writing.

Financial Statements of Subsidiaries

Federally regulated insurers are required to keep a copy of the current financial statements of each subsidiary at the insurer's head office, to be available on request.

Federal (cont'd)

Canadian Affidavit Verifying Annual Return - (Page 10.000)

The Affidavit must be signed by the President/Chief Executive Officer and another executive officer or another director.

Foreign Affidavits Verifying Annual Return - (Pages 10.002/10.004)

It is difficult for OSFI to ensure that the Chief Agent is kept fully apprised of the Canadian Branch's operations and liabilities in Canada. In this regard, the second affidavit set up on page 10.004 must be signed by the President or Chief Executive Officer of the life insurer/society at its head office.

Where an affidavit makes reference to the company's insurance business in Canada, the word "business" refers to an activity carried on in Canada and is not limited to risks located in Canada. For a discussion of which risks are considered insured in Canada, and therefore form part of the company's insurance business in Canada, please consult Advisory 2007-01-R1, *Insurance in Canada of risks*, available on OSFI's website.

Electronic Filing

For electronic filing instructions, please refer to the "[Regulatory Reporting System \(RRS\) User Guide](#) for Insurance Companies" located on the OSFI website.

Federal (cont'd)

Filing Requirements

Federally Regulated Insurers:								
LIFE Returns	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII/ XML File	Text ".txt" file	Transmittal Form	Special Excel file			
LIFE Annual (10A/10Q/665) – Canadian / Foreign	within 60 days	x			x			
LIFE Quarterly (10Q/665) - Canadian / Foreign	within 45 days	x			x			
Auditor's Report to the Superintendent (OSFI625) – Canadian only	within 60 days					x		
Auditor's Report to the Superintendent (OSFI625) – Can. Reinsurers	within 90 days					x		
Auditor's Report to the Superintendent (OSFI625) – Foreign only	May 31					x		
Appointed Actuary's Report (AAR) (OSFI605 & 600)	within 60 days					x		
Financial Condition Testing (FCT)(OSFI610)	within 30 days					x		
AAR – External Review Report (OSFI615)	Various					x		Due - 30 days after transmission to the Audit Committee or to the Chief Agent, as required
LICAT Annual (LCA/LCQ/911) - Canadian	within 60 days	x			x			
LICAT Quarterly (LCQ/911) - Canadian	within 45 days	x			x			
LIMAT Annual (LCA/LCQ/911) - Foreign	within 60 days	x			x			
LIMAT Quarterly (LCQ/911) - Foreign	within 45 days	x			x			

Federal (cont'd)

Filing Requirements

Federally Regulated Insurers:								
LIFE Returns	Due dates	PwC				Other Electronic file	Hard copy	Other comments
		ASCII/ XML File	Text ".txt" file	Transmittal Form	Special Excel file			
Auditor's Report on LICAT (OSFI630) - Can. Life only	within 90 days					x		
Auditor's Report on LIMAT (OSFI635) - For. Life only	May 31					x		
Annual Financial Statement to Shareholders (OSFI597)	See comment					x	1	Due -15 days prior to the Annual Meeting date. If AGM is held by Resolution in Writing then due +30 days from Resolution date. If electronic file is not available, one hard copy is required. For foreign insurers, no copy is required.
ORSA Key Metrics Report (OL)	Various	x			x			Due within 30 days after the Board of Director's review or the Chief Agent's sign off.
Worldwide Financial Statements (OSFI645) - Foreign	Various					x		