

# OSFI Financial Regulatory Insurance Returns and Related Documents

Required to be Filed in Ottawa by Life and P&C Companies and Fraternal

## RETURN LAG DAYS / DUE DATES Fiscal Year-end/Quarter-end + # of Days

Sector	Financial Returns <sup>(a)</sup>	Auditor's Report to Super(625) <sup>(b)</sup>	Actuary's Report							Auditor's Rep <sup>(b)</sup> on LICAT(630)/ LIMAT(635)	Auditor's Rep <sup>(b)</sup> on MCT(650)/ BAAT(655)/ MICAT(632)	Earthquake Exposure Data Return(659)	ORSA Key Metrics Report (P&C (OP)/ Life (OL))	Unpaid Claims and Loss Ratio Exhibits(661)	Worldwide Financial Statement(645)	P&C Business Plan(640)
			Annual Return(605) <sup>(b)</sup>	AAR Excel File(600)	DCAT(610) <sup>(b)</sup>	External Review Reports <sup>(g)</sup>										
						AAR(615)	DCAT(608)	CAR(609)	Other(607)							
<b>Canadian P&amp;C</b>		<b>P&amp;C (1A, 1Q, 662)</b>														
- Quarterly (Q1-Q3) (1Q, 662)	45															
- Annual Filing (Q4) (1Q, 1A, 662)	60	60	60		(d)	(e)	(e)	(e)	(e)		90	May 31	(h)	60	Max 60	
- Annual (Q4) REINSURERS (1Q, 1A, 662)	60	90	60		(d)	(e)	(e)	(e)	(e)		90	May 31	(h)	60	Max 60	
<b>Foreign P&amp;C</b>		<b>P&amp;C (1A, 1Q, 662)</b>														
- Quarterly (Q1-Q3) (1Q, 662)	45															
- Annual Filing (Q4) (1Q, 1A, 662)	60	May 31 <sup>(c)</sup>	60		(d)	(e)	(e)	(e)	(e)		May 31 <sup>(c)</sup>	May 31	(h)	60	Various Max 60	
- Annual (Q4) REINSURERS (1Q, 1A, 662)	60	May 31 <sup>(c)</sup>	60		(d)	(e)	(e)	(e)	(e)		May 31 <sup>(c)</sup>	May 31	(h)	60	Various Max 60	
<b>Canadian Mortgage Insurers</b>		<b>P&amp;C (1A, 1Q, 662) MICAT (MI)</b>														
- Quarterly (Q1-Q3) (MI)	45	45														
- Annual Filing (Q4) (MI)	60	60	60	60		(d)	(e)	(e)	(e)	(e)	90	May 31	(h)	60	Max 60	
<b>Canadian Life<sup>(f)</sup></b>		<b>LIFE (10A, 10Q, 665) LICAT (LCQ, LCA)*</b>														
- Quarterly (Q1-Q3) (10Q, LCQ)	45	45														
- Annual Filing (Q4) (10A, 10Q, 665, LCQ, LCA)	60	60	60	60	60	(d)	(e)	(e)	(e)	(e)	90		(h)			
- Annual (Q4) REINSURERS (10A, 10Q, 665, LCQ)	60	60	90	60	60	(d)	(e)	(e)	(e)	(e)	90		(h)			
<b>Foreign Life</b>		<b>LIFE (10A, 10Q, 665) LIMAT (LCQ, LCA)*</b>														
- Quarterly (Q1-Q3) (10Q, LCQ)	45	45														
- Annual Filing (Q4) (10A, 10Q, 665, LCQ, LCA)	60	60	May 31 <sup>(c)</sup>	60	60	(d)	(e)	(e)	(e)	(e)	May 31		(h)		Various	
- Annual (Q4) REINSURERS (10A, 10Q, 665, LCQ)	60	60	May 31 <sup>(c)</sup>	60	60	(d)	(e)	(e)	(e)	(e)	May 31		(h)		Various	
<b>Canadian Fraternal</b>		<b>LIFE (10A, 10Q, 665) LICAT (LCQ, LCA)*</b>														
- Quarterly (Q1-Q3) (10Q, LCQ)	45	45														
- Annual Filing (Q4) (10A, 10Q, 665, LCQ, LCA)	60	60	60	60	60	(d)	(e)	(e)	(e)	(e)			(h)			
<b>Foreign Fraternal</b>		<b>LIFE (10A, 10Q, 665) LIMAT (LCQ, LCA)*</b>														
- Quarterly (Q1-Q3) (10Q, LCQ)	45	45														
- Annual Filing (Q4) (10A, 10Q, 665, LCQ, LCA)	60	60	May 31 <sup>(c)</sup>	60	60	(d)	(e)	(e)	(e)	(e)			(h)		Various	

(a) Subject to Late & Erroneous Filing Penalty  
 (b) Subject to Late (only) Filing Penalty  
 (c) ICA Subsection 644(1)  
 (d) Earlier of: 30 days after presentation to Board of Directors/Chief Agent, and one year after fiscal year-end  
 (e) 30 days after transmission to the Audit Committee or to the Chief Agent, as required  
 (f) Includes Insurance Holding Companies & Non-operating Life Companies  
 (g) ERR for the AAR(615) and DCAT(608) will be automatically scheduled; the CAR(609) and Other(607) must be requested by contacting RA-RRS.Support@osfi-bsif.gc.ca or at 613-991-0609  
 (h) Submitted to OSFI at least annually and within 30 days of report being reviewed by the Board of Directors / signed off by the Chief Agent