

2019 UPDATES

The following changes have been made during the course of the 2019 year:

Instructions

V-2	NB contact information - Updated
V-55	Yukon – Updated
V-67, 68	Federal – Updated
VI-10	Page 10.60, lines 40 and 44 – Deleted Page 10.60, line 43 – Added
VI-19	Page 20.31 – Updated Page 20.37 – Added
VI-23, 24, 33	Instructions related to mortgage insurers under pages 30.61 to 30.92 - Deleted
VI-60	Pages 70.62 and 70.63 – Added

2019 “Q4” Quarterly Return

No changes made.

2019 Annual Supplement

10.41	(\$'000) – Added to page heading
10.60	Lines 40 and 44 – Deleted Lines 42 and 43 – Added Line 19, column 55 - Added
20.37	New (BC Incorporated Insurers only)
60.40/60.41/ 93.60/93.61	Lines 10, 20, 30, 40 and 50 – Year reference Deleted Lines 05, 15, 25, 35 and 45 – Year reference Added

2020 “Q1” Quarterly Return

70.60/70.61	Column 40 – Wording Updated
70.62/70.63	New

2018 UPDATES

The following changes have been made during the course of the 2018 year:

Instructions

III-11	Net Retention definition - Deleted
III-12	Policy Limit definition - Deleted
Section V	All jurisdictions - Updated
VI-5	Page 10.41, lines 03-70 - Updated
VI-10	Page 10.60, line 40 - Updated
VI-19	Page 20.31 - Added

2018 “Q4” Quarterly Return

No changes made

2018 Annual Supplement

No additional changes introduced. See 2017 Updates for further details.

2019 “Q1” Quarterly Return

20.31	New (BC Incorporated Insurers only)
30.92	Line 71 - New
30.71	Lines 08, 42, 45 and 56 – Risk Factor - Updated Line 09 – New Lines 42, 45 and 46 – Columns 03 and 04 - Unshaded
30.81	Lines 45 and 46 – Risk Factor – Updated Lines 45 and 46 – Columns 03 and 04 - Unshaded
70.60	Columns 42 and 44 - Updated

2017 UPDATES

The following changes have been made during the course of the 2017 year:

Instructions

VI-7	Page 10.43 – Updated
VI-15	Page 20.10, column 2 – Added
VI-22	Page 30.61, lines 03, 13 and 63 – Deleted
VI-32	Page 40.07, column 01 – Updated Page 40.07, column 03 – Updated

2018 “Q1” Quarterly Return

20.10	Line 45, columns 02, 04 and 06 – Unshaded
20.42	Lines 04, 44 – Wording Change Lines 25, 65 – Added
20.54	Column 07 – Wording Change
30.61	Lines 03, 13 and 62 – Deleted
30.65	New
40.07	Columns 01 and 03 – Wording Change
60.21	Lines 94 and 96 – Wording Change
92.42	Lines 04, 44 – Wording Change Lines 25, 65 – Added
92.54	Column 07 – Wording Change
93.11	Lines 94 and 96 – Wording Change

2018 Annual Supplement

10.43	Page heading - Updated
40.12	Columns 10 and 12 – Wording Change
40.22	Columns 10 and 12 – Wording Change
40.42	Columns 10 and 12 – Wording Change
40.52	Columns 10 and 12 – Wording Change

2016 UPDATES

The following changes have been made during the course of the 2016 year:

Instructions

III-8	Definition for “Associate” - Updated
V-2, 3, 4	Regulators - Updated
V-36, 39	Alberta - Updated
V-57, 58	Federal – Updated
VI-4	Page 10.40, line 40 – Deleted
VI-5	Page 10.41 – Additions/Deletions
VI-6, 7	Page 10.42 – Additions/Deletions
VI-7, 8	Page 10.43 - New
VI-15	Page 20.10, line 45 - New
VI-18	Page 20.30, line 47 - New
VI-32	Page 40.07 – Addition/Deletion
VI-33	Page 40.07, column 13 - New
VI-36	Page 40.07, lines 32 and 34 - New
VI-44	Page 50.32, Section VI - New
VI-50, 51	Pages 60.40/60.41 - Addition
VI-53	Page 70.21 – Addition/Deletion
VI-54	Page 70.40 - Deleted
VI-64	Page 90.70 - Deleted

2016 “Q4” Quarterly Return

20.10/92.10	Line 45 - Added
20.30/92.30	Lines 35 and 47 - Added
20.42/92.42	Lines 14 and 52 - Added
30.62	Line 37 – Wording Change
30.92	Line 70 – Added
30.66, 30.79	Line 12 – Wording Change
40.07	Lines 32 and 34 – Added Column 13 – Added Column 16 – Wording Change
40.80	Footnote – Wording Change

2016 “Q4” Quarterly Return (cont’d)

50.32	Sections VI, VII – Wording Change Line 52 – Wording Change
60.30/93.20	Column 11 – Added Column 19 – Wording Change
93.30/93.40/93.50/ 85.40/85.60	Line 63, column 05 – Shading Added

2016 Annual Supplement

10.40	Line 07 – Wording Change Lines 40 to 49 – Deleted from this page
10.41	Lines 13 and 17, column 05 - Unshaded Liability and surety sub-classes of insurance - Added Questions 75 to 87 - Deleted from this page Lines 88 and 89 – Added Line 85 - Reinstated
10.42	Page renamed to Encumbered Assets Question 01 - Deleted New Counterparty table - Added Line 50 – Deleted Lines 30, 34 and 35 – Deleted from this page
10.43	Outsourcing and Service Agreements - New
40.12	Page title – Wording Change Lines 09, 19 and 29 - Deleted
50.30	Deleted
60.10	Liability and surety sub-classes of insurance - Added
60.40/60.41/93.60/ 93.61	Lines 05, 15, 25, 35 and 45 – Added
70.21	Columns 20, 21, 22 and 23 – Added Lines 49 and 69 – Deleted Lines 89 and 91 – Wording Change
70.40	Deleted
70.90	Reinsurance Interrogatories – New
90.70	Deleted

2015 UPDATES

The following changes have been made during the course of the 2015 year:

Instructions

Significant changes include:	
<ul style="list-style-type: none"> Rework of MCT/BAAT instructions (as per MCT Guideline changes) 	
Other changes include:	
II-5	Wording Change
V-20	Wording Change
VI-16	Lines 04 and 05 – Wording Change
VI-19	Lines 20 and 34 – Added
VI-34, 35, 36, 38	Page 40.07 - Wording Changes/Additions
VI-40, 41	Page 40.12 – Wording Change
VI-44, 45	Page 50.30 – Deleted Page 50.32 – Old instructions Deleted
VI-45	Columns 23 to 31 – Wording Change
VI-55 to 59	Page 70.38 and 70.39 – Deleted
VI-68	Pages 85.40, 85.45, 85.60 and 85.65 – Wording Change

2015 “Q4” Quarterly Return

No changes made

2015 Annual Supplement

85.45, 85.65 and 93.35	Liability and surety sub-classes of insurance - Added
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2014 UPDATES

The following changes have been made during the course of the 2014 year:

Instructions

<p>Significant changes include:</p> <ul style="list-style-type: none"> The P&C-1 and P&C-2 instructions have been amalgamated into a standard set of instructions called the P&C Insurance Return Instructions. Multiple changes/additions relating to the 2015 Return changes.
<p>All readers are encouraged to completely review the 2015 edition.</p>

2014 Annual

<p>Significant changes include:</p> <ul style="list-style-type: none"> Combining of the P&C-1 and P&C-2 Returns. 1 “true” Quarterly Return to be filed at all 4 quarters and 1 Annual Supplement Return to be filed with the Q4 filing. 																		
<p>Other changes include:</p>																		
<table border="1"> <tr> <td>10.20</td> <td>Shares table has been deleted New question added under Shareholders</td> </tr> <tr> <td>10.40</td> <td>New question added Questions 20 and 35 have been deleted</td> </tr> <tr> <td>10.41</td> <td>One new line added Line 85 has been deleted</td> </tr> <tr> <td>20.20/92.20</td> <td>Two new lines have been added</td> </tr> <tr> <td>20.40</td> <td>Page deleted; Reserves table now located on page 20.45 for Canadian insurers</td> </tr> <tr> <td>50.32</td> <td>New page for Canadian insurers only (previously known as page 50.40)</td> </tr> <tr> <td>60.10</td> <td>Becomes Quebec and Alberta only page</td> </tr> <tr> <td>60.50</td> <td>Page deleted</td> </tr> <tr> <td>67.10/93.30</td> <td>Line 01, column 18 has been unshaded</td> </tr> </table>	10.20	Shares table has been deleted New question added under Shareholders	10.40	New question added Questions 20 and 35 have been deleted	10.41	One new line added Line 85 has been deleted	20.20/92.20	Two new lines have been added	20.40	Page deleted; Reserves table now located on page 20.45 for Canadian insurers	50.32	New page for Canadian insurers only (previously known as page 50.40)	60.10	Becomes Quebec and Alberta only page	60.50	Page deleted	67.10/93.30	Line 01, column 18 has been unshaded
10.20	Shares table has been deleted New question added under Shareholders																	
10.40	New question added Questions 20 and 35 have been deleted																	
10.41	One new line added Line 85 has been deleted																	
20.20/92.20	Two new lines have been added																	
20.40	Page deleted; Reserves table now located on page 20.45 for Canadian insurers																	
50.32	New page for Canadian insurers only (previously known as page 50.40)																	
60.10	Becomes Quebec and Alberta only page																	
60.50	Page deleted																	
67.10/93.30	Line 01, column 18 has been unshaded																	

2014 UPDATES (cont'd)

2014 Annual (cont'd)

92.40	Statement of Retained Earnings table has been deleted
92.54	New non-consolidated page
99.16	New Affidavit Verifying Quarterly Return page
99.20	New Quebec Affidavit Verifying Annual Supplement Return page

2015 Quarterly/Annual Supplement

Significant changes to the 2015 Returns include:	
<ul style="list-style-type: none"> • Rework of Reinsurance pages; new pages 70.50, 70.60, 70.61 and 70.90 added; pages 70.40, 70.38, 70.39 and 90.70 deleted; 70.21 updated. • Addition of liability and surety sub-classes of insurance to pages 10.41, 60.10 to 60.30, 67.10 to 67.31, 93.10 to 93.50 and 85.40 to 85.65. • Rework of MCT/BAAT pages (as per MCT Guideline changes); significant changes to pages 30.70, 30.71, 30.73, 30.80, 30.81 and 30.92; new pages 30.62, 30.64, 30.66, 30.75, 30.77 and 30.79 added. 	
Other changes include:	
10.40	Lines 40 to 49 have been deleted
10.41	Questions 75 to 87 have been deleted from this page One new question added
10.42	Page name change to Encumbered Assets Questions 01 and 30 has been deleted New Counterparty table added Line 50 has been deleted
10.43	New Outsourcing and Service Agreements page
50.30	Page deleted
50.32	Page relabeled to Intra-Group Transactions; multiple sections added

2013 UPDATES

The following changes have been made during the course of the 2013 year:

Instructions

A comprehensive review of the instructions was performed in 2013. Significant changes have been made to the P&C Insurance Return instructions.

All readers are encouraged to completely review the 2013 edition.

2013 Annual Return

10.10	Lines 10, 67, 77 and 78 - Added
10.16/10.17/10.30/ 10.40/10.41/10.42/ 20.52/20.60/20.70/ 20.80	Multiple wording changes
20.10/92.10	Line 58 - Added
20.20/92.20	Lines 22, 23, 24, 25 and 26 - Added
20.42/92.42	Multiple changes/additions
20.54	Lines 15, 13, 35 and 33 – Wording change ; Column 27 - Added
30.70	Line 42 – Added ; Line 44 – Wording change ; Line 18 - Deleted
30.71	Lines 06, 07, 34 and 86 – Wording change
30.73	Multiple wording changes ; Line 18 - Added
40.07	Line 01 – Wording change ; Line 06 - Added
40.70	Multiple wording changes
50.50	Page - Deleted
70.40	Page title – Changed ; Lines 91 and 95 - Added
80.20	Line 56 - Added

2013 UPDATES (cont'd)

2014 Interim Return

10.15/10.17	Pages - Added
20.10/92.10	Line 58 - Added
20.20/92.20	Lines 22, 23, 24, 25 and 26 - Added
20.42/92.42	Lines 11 and 51 – Relocated
20.54	Lines 15, 13, 35 and 33 – Wording change
30.70	Line 44 – Wording change
30.71	Lines 34 and 86 – Wording change
30.73	Line 18 - Added
40.07	Line 01 – Wording change ; Line 06 - Added

2012 UPDATES

The following changes have been made during the course of the 2012 year:

Instructions

I-2	Multiple deletions
II-5, 6	How to embed files – Added
III-3, 9	Deletions
IV-3	Letters of Credit – Revision
V-all pages	Complete revision
VI-2,	Page 10.17 – Added
VI-4	Page 10.40 – Additions
VI-5, 6, 7, 8	Page 10.41 – Multiple additions/changes
VI-8, 9	Page 10.42 – Deletion/multiple additions
VI-10	Page 10.60 – Additions/changes
VI-13, 14, 15	Page 20.10 – Multiple additions/changes
VI-19	Page 20.52 – Addition ; Page 20.54 – Addition/multiple deletions
VI-20	Page 20.60 – Additions/changes
VI-21	Page 20.70 – Added ; Page 20.80 – Added
VI-22, 23, 24, 25, 26	Page 30.70 – Multiple additions/changes
VI-26, 27, 28,	Page 30.71 – Multiple additions/changes
VI-29	Page 30.73 – Added
VI-31, 32, 33	Page 40.07 – Deletion, multiple additions, change
VI-35	Pages 40.12 to 40.52 – Addition
VI-36	Page 40.22 – Additions/changes ; Page 40.32 – Addition
VI-37	Page 40.70 – Deletion
VI-38	Page 40.80 – Changes/addition

2012 UPDATES (cont'd)

Instructions (cont'd)

VI-40	Page 50.40 – Change
VI-41	Page 50.50 – Deletion
VI-44	Pages 60.10 to 60.30 – Additions
VI-46	Page 60.20 – Additions
VI-48, 49, 50	Page 60.30 – Additions
VI-51, 52	Pages 60.40/60.41 – Addition
VI-53	Page 60.50 – Multiple deletions/additions
VI-54, 55	Pages 67.10 to 67.30 – Additions
VI-57	Page 70.21 – Addition
VI-58, 59, 60	Page 70.38 – Multiple additions
VI-62	Page 80.20 – Addition/deletion
VI-65	Page 93.30 – Deletion ; Page 93.40 – Deletion ; Page 93.50 – Deletion
IX(c)-2	Additions
IX(d)-1	Addition/deletion
XI(e)-3, 4, 5, 6	Addition/multiple deletions
XI(f)-3	Deletions/change

2012 UPDATES (cont'd)

2012 Annual Return

10.16	Annual Corporate Information (Quebec) page – Added
10.17	Annual Corporate Information (all provinces) page – Added
10.41/10.42	Multiple changes/additions
10.60	Line 74 – Added
20.10	Lines 10 and 52 – Wording change ; Line 26 – Deleted
20.20	Line 08 – Deleted ; Line 18 – Wording change ; Line 59 – Added
20.30/92.30	Line 60 – Deleted
20.42	Lines 31 and 71 – Added
20.54	Multiple changes/additions ; Lines 03 and 23 – Deleted
20.70	Auditor Reports page – Added
20.80	Appointed Actuary's Report page – Added
30.70/30.71	Multiple changes/deletions/additions
30.73	Capital page – Added
40.07	Lines 02 and 30 – Wording change ; Line 07 – Deleted
40.12/40.22	Multiple changes ; Line 35 – Added
40.32	Multiple changes
40.42	Line 79 – Wording change
40.70	Column 04 – Wording change
40.80	Page title – Change
50.40	Multiple datapoints – Deleted
50.50	Lines 08 and 09 – Deleted
60.10/60.21/60.30/ 67.10/67.20/67.30/ 67.31/93.11/93.20/ 93.30/93.35/93.40/ 93.50	Lines 03 and 32 – Wording change ; Lines 04, 05 and 33 – Added
60.20/93.10	Multiple changes/additions
60.50	Multiple changes/deletions
70.21	Line 49 – Wording change

2012 UPDATES (cont'd)

2012 Annual Return (cont'd)

80.20	Column 06 – Wording change
90.70	Line 49 – Wording change
92.10	Lines 10 and 52 – Wording change ; Line 26 – Deleted ; Lines 54 and 56 – Added
92.20	Line 08 – Deleted ; Line 18 – Wording change
92.42	Lines 11, 31, 51 and 71 – Added
93.30/93.40/93.50	New OSFI pages

2013 Interim Return

20.10	Line 10 – Wording change
20.20	Line 59 – Added
20.42/92.42	Multiple changes/additions
20.54	Multiple changes/additions ; Lines 03 and 23 – Deleted
30.70	Lines 42 and 44 – Added ; Line 18 – Deleted
30.71	Lines 06 and 07 – Wording change
30.73	Multiple changes
40.07	Lines 02 and 30 – Wording change ; Line 07 – Deleted
40.80	Page title – Change
50.40	Multiple datapoints – Deleted
60.20/93.10	Multiple changes/additions
60.21/60.30/67.10/ 67.20/67.30/67.31/ 93.11/93.20/93.30/ 93.40/93.50	Lines 03 and 32 – Wording change ; Lines 04, 05 and 33 – Added
92.10	Line 10 – Wording change ; Lines 54 and 56 – Added
93.30/93.40/93.50	New OSFI pages

2011 UPDATES

The following changes have been made during the course of the 2011 year:

Instructions

I-1, 2	Accounting Principles – Annual and Interim Returns – Updated
II-1, 2	General – Updated
II-4	Filing Requirements – Updated (table deleted and moved to Section V) Mailing Addresses/Electronic Filing – Updated
II-5	Interim Returns – Updated
III-3	Derivative Instruments/Expected Claims Ratio – Deleted
III-4	IFRS/In Arrears (Receivables) – Updated
III-7	Registered and Unregistered Insurer – Updated
III-9	Selected Claims Ratio – Deleted
III-10	Substantial Investment – Updated
IV-2	Facility, FA, FARSP and PRR – Updated
IV-9	Refer to Section V – Updated
V	General Instructions – Updated N.B., Quebec, Saskatchewan, Alberta, B.C., Yukon – Updated Mailing Addresses – Added Filing Requirements for Each Province – Added
VI	Readers are encouraged to completely review the 2011 updates for this section – Updated
VII	Updated

2011 UPDATES (cont'd)

2011 Annual Return

Significant changes were made to the Annual Return in accordance with the new International Financial Reporting Standard (IFRS).

The following pages have been added: 40.07, 40.12, 40.22, 40.32, 40.42, 40.52, 92.10, 92.20, 92.30, 92.40, 92.40, 92.42, 93.10, 93.11, 93.20, 93.30, 92.35, 93.40, 93.50, 93.60, 93.61.

The following pages have been deleted: 19.10, 40.10, 40.20, 40.30, 40.35, 40.40, 40.45, 40.49, 40.50, 40.60, 40.70.

2012 Interim Return

Additional changes were made to the Interim Return in accordance with the new International Financial Reporting Standard (IFRS), as well as changes to the minimum capital test (MCT) pages in accordance with the new 2012 MCT Guideline.

The following pages have been added: 30.73, 50.40, 60.30, 93.10 and 93.11.

Page 19.10 has been deleted.

2010 UPDATES

The following changes have been made during the course of the 2010 year:

2010 Instructions

I-2	Foreign Branches (P&C-2) – Updated
III-6, 7	Definition of Registered and Unregistered Insurer – Updated
III-9	Definition for Unregistered Reinsurer – Added
IV-3	Letters of Credit – Updated
V-6, 7, 8	Quebec – Updated
V-25	Federal – Updated
VI-13	Transition instructions for page 20.42 – Deleted
VI-24	Reference under page 40.07, column 03 – Updated
VI-28	Instructions for page 40.07, lines 60 and 61 – Updated
VI-29	Reference under page 40.10, column 12 – Updated
VI-33	Instructions for page 40.80 – Updated
VI-39	Instructions for page 60.10, line 80 – Added
VI-40	Instructions for page 60.30, line 80 – Added
VI-43	Instructions for pages 60.40 and 60.41 – Updated
VI-45	Instructions for page 60.50 – Updated
VI-48	Instructions for page 70.38, column 12 – Updated
VI-49	Instructions for page 70.38, column 16 – Updated
VI-52, 53	Instructions for pages 90.21, 90.22, 90.23, 90.62, 90.64 and 90.66 – Deleted ; Instructions for page 90.70 – Updated
IX(i)-2	Interim Return Instructions – Updated

2010 Annual Return

19.10	Line 32 “Other - Classified as Broker Loans” – Added
60.10/.30	Line 80 “Out of Canada Liabilities” – Added
90.15	General Instructions – Updated
90.21/.22/.23 90.62/.64/.66	Deleted

2010 UPDATES (cont'd)

2011 IFRS Instructions

I-1, 2	Accounting Principles – Added ; Consolidated Financial Statements – Added Generally Accepted Accounting Principles (GAAP) – Deleted
II-2	General Filing Requirements – Updated
III-1, 2, 4, 8, 9	Definitions – Updated
IV-6	Self-Insured Retention – Updated
IV-8, 9	Structured Settlements – Updated
V-25	Federal (Letters of Credit) – Updated
VI	Section IV (significant changes were made throughout the entire section) – Updated
IX(i)-2, 3	Interim Return Instructions – Updated
IX(k)-1	MCT – Capital Required for Structured Settlements, Letters of Credit, Derivatives and Other Exposures – Updated

2011 Interim Return

Significant changes were made to the Interim Return in accordance with the new International Financial Reporting Standard (IFRS).
The following new “non-consolidated” pages have been added to the Interim Return: 92.10, 92.20, 92.30, 92.40, 92.42, 93.20, 93.30, 93.40, 93.50.
New automobile breakdown has been added to pages 60.20, 60.21, 67.10, 67.20, 67.30 and 67.31 as well as new pages 93.30, 93.40, 93.50.
Pages 30.70, 30.71 and 70.38 have been modified in accordance with new letters of credit guideline.

2009 UPDATES

The following changes have been made during the course of the 2009 year:

Instructions

II-4, 5	Filing Requirements – Updated
V-4	Nova Scotia – Updated
V-13	Manitoba – Updated
V-14.1	Saskatchewan – Updated
V-15-18	Alberta – Updated
V-21	Yukon – Updated
V-24, 25	Federal – Updated
VI-14	Instructions for page 20.52 – Added
VI-25	Wording “80% of the market value” to “80% of the loan to value ratio” under lines 03 and 04 – Changed
VI-39	Instructions for page 60.20 – Added
IX(a)-1	Updated
IX(i)-1-3	Interim Return instructions – Updated

2009 Annual Return

10.41	Question #77 – Deleted
19.10	Details of Assets page – Added
20.10/.30	Reference to page 40.07 – Updated
20.52	Footnote – Added
40.07	Wording “80% of the market value” changed to “80% of the loan to value ratio” under line 03 – Changed
50.20/.30	Wording “for Doubtful Accounts” – Deleted
50.50	Line 76 “Employment Benefits” – Added
60.20	Wording “at year end” under column 21 – Added
80.20	Wording “for Doubtful Accounts” – Deleted

2010 Interim Return

19.10	Details of assets page – Added
40.07	Wording “80% of the market value” changed to “80% of the loan to value ratio” under line 03 – Changed
60.20	Wording “at end of period” under column 21 – Added

2008 UPDATES

The following changes have been made during the course of the 2008 year:

Instructions

V-6, 7	Quebec – Updated
VI-12	Instructions under line 43 regarding interest on financing activities – Added
VI-13	Instructions for line 16 – Added
VI-15-17	Instructions for pages 30.40 and 30.45 – Deleted
VI-25	Wording “75%” to “80%” under lines 03 and 04 – Changed
VI-34	Wording “unaffiliated” added to page 50.20 instructions – Added
VI-39	Instructions for page 60.21 – Added
VI-45	Instructions under pages 67.10 to 67.30 regarding the location of risk; instructions for page 67.31 – Added
VI-47	Instructions for page 70.35 – Deleted
IX(a)-1, 3	Updated
IX(f)-1	Instructions under File Name – Updated
IX(g)-3, 4	Instructions under File Naming and Record Layout – Updated
IX(g)-7	Validation Report – Updated
IX(i)-1, 2	Filing Deadlines/Requirements for Quebec; list of Interim Return pages – Updated

2008 Annual Return (only)

10.10	Line 09 “Website” under “Insurer general information” – Added
10.41	Question #79 – Added
20.10	“Unaffiliated” on line 20 – Added
20.42	Wording “Net of Income Taxes” – Deleted
20.52	Line 23 “Fair value (gains) losses on held for trading assets” – Added
50.20	“Unaffiliated” in page title – Added
60.21, 67.31	“Undiscounted” pages – Added
60.41	Wording “2002” and “2003” in columns 09 to 12 – Deleted

2008 UPDATES (cont'd)

2008 Annual and 2009 Interim Returns

20.40	Line 16 "(Please specify)" – Added
30.40/.45, 30.47, 70.35	Quebec-only pages – Deleted
40.07	Wording "≤ 75%" changed to "≤ 80%" – Changed
60.20	Column 21 "Number of Policies" – Added

2007 UPDATES

The following changes have been made during the course of the 2007 year:

Instructions

II-4/V-13	Manitoba – Updated
II-5	Electronic Filing and Amended Annual Returns – Changed
III-8	Unrecognized (Assets and Liabilities) – Added
IV-7, 8, 9	Type 3 under Structured Settlements – Deleted ; CICA Handbook references – Changed
V-7	40.05 Summary of Investments and Limits changed to 40.07 Summary of Investments – Changed
V-9, 12	Ontario – Updated
Section VI	Readers are encouraged to completely review the 2007 updates for this Section – Updated
VIII-1	Delivery address changed to 12 th floor – Changed
IX-i, (a)	Updated
IX(f)-1	Word “diskette” – Deleted
IX(g)	Readers are encouraged to completely review the 2007 updates for this appendix – Updated
IX(h)-1	Word “diskette” changed to “file” or “ASCII file” – Changed
IX(i)-1, 2	Word “diskette” changed to “file” – Changed ; list of Interim Return pages – Updated
IX(i)-3, 4	Instructions for pages 30.70, 40.05, 70.35/70.38 and 80.10 – Deleted ; reference to page 40.05 to 40.07 – Changed
IX(k)-1, 2	Wording “off-balance sheet exposures” changed to “structured settlements, letters of credit, derivatives and other exposures” – Changed ; instructions – Changed
Section X	Deleted

2007 UPDATES (cont'd)

2007 Annual Return

The following pages include comprehensive changes that were made to the Annual Return in accordance with the new Financial Instruments Accounting Standard: pages 10.42, 20.20, 30.40, 30.70, 30.71, 40.10, 40.20, 40.30, 40.35, 40.40, 40.45, 40.49, 40.50, 40.60, 40.70, 40.80, 50.40, 50.50 and 70.38.	
20.42	Page - Added
40.05	Page - Deleted
40.07	Page - Added

2008 Interim Return

20.30	Line 33 - Realized Gains (Losses) – Changed
20.42	Wording “net of Income Taxes” – Deleted
40.07	Column 15 - Realized Gains (Losses) – Changed ; “Unrealized” in column 19 – Added

2006 UPDATES

The following changes have been made during the course of the 2006 year:

Instructions

VI-20	“Canadian Bond Rating Service” and footnote – Deleted
VI-47	Reference to page 90.62 – Deleted
VIII-1	Committee name to “CCIR <u>Forms</u> Committee” – Changed
IX(a)-2	Updated

2006 Annual and 2007 Interim Returns

There are no changes to either the Annual or the Interim Returns.

2005 UPDATES

The following changes have been made during the course of the 2005 year:

Instructions

II-2	Paragraph (v) amended to read : “Pages containing no data are to be included with the filed Return(s), except for the out-of-Canada exhibits on pages 90.21 through 90.70.” – Amended
V-6	“Autorité des marchés financiers” – Deleted ; page 60.41 added to the list of pages to complete, under <i>Special Reporting</i> , paragraph (a) – Added
V-8	Wording “for those subsidiaries and affiliates reported on Page 20.10, line 40” added to the end of the sentence under “Financial Statements of Subsidiaries and Affiliates” – Added ; paragraph starting “Except otherwise advised ...” (regarding the MCT) – Deleted
V-9	“(Applicable after Regulation has been passed)” under <i>Guidelines</i> , Bulletin No. 01/03 – Deleted
V-19	“Financial Institutions Forms Regulation”; numbering of Regulations (i.e. 1-16) – Deleted
VI-9	Sentence in Line 01, “It does not include guaranteed investment certificates or term deposits that are not cash equivalents , which are to be included on page 20.10, line 04.” – Amended
VI-46	Sentence “All insurers that transacted any business in any foreign jurisdiction are required to complete pages 90.15 and 90.62.” – Deleted
IX(a)	Updated

2005 Annual Return

10.40	Question in item 35: “Is the insurer licensed in, or does the insurer cover risks in any foreign jurisdiction?” included in reference to page 90.62 – Amended; Added
20.10 and 90.21	Words “and Partnerships” on line 25 – Added
90.15	The first sentence, “The exhibit below, and page 90.62, are to be completed if the insurer is licensed in, or covers risks in any foreign jurisdiction” was amended . The words “(if applicable)” were added to the column “Date of Licensing.”

2004 UPDATES

The following changes have been made during the course of the 2004 year:

Instructions

II-4	Updated
IV-3	Replaced reference to “reserve” with “capital required” – Amended ; requirement for and reference to confirmation letter for letters of credit – Deleted
V-3	Prince Edward Island – Updated
V-4	Nova Scotia – Updated
V-6	Replaced “IGIF” with “Autorité des marchés financiers” – Amended ; pages 30.47, 60.40, 70.21 under (a) – Added
V-8	Words “and affiliates” – Added ; new paragraph on minimum capital test (MCT) – Added
V-14, 14.1	Saskatchewan – Updated
V-15, 16, 17	Alberta – Updated
VI-10	Line 37 – clarification on “discounting” – Added
VI-20	Line 32 – “or affiliate” – Deleted
VI-21	Line 33 – replace “Financial Institution” with “Subsidiary” – Amended
VI-38, 39	Instructions for completing page 60.41 – Added
VI-40	Instructions on page 67.10, line 01, “Licensed (Y/N)” – Added
IX-i	Updated
IX(a)	Updated
IX(i)-3	Line 22 – Instructions replaced with reference to instructions for page 30.70 – Amended
IX(l)-1	Sample letter regarding letters of credit – Deleted

2004 Annual Return

10.42	Line 30 – reference to Section IV corrected to Section VI – Amended
90.15	Page 90.66 added to note – Added

2003 UPDATES

2003 Annual Return and Instructions

Significant changes have been made to the Annual Return, and to most sections of the instructions for 2003. Please refer to the [Special Table of Contents](#) on OSFI's website for a summary of the Annual Return pages affected.

All readers are encouraged to completely review the 2003 updates in the instructions, and the 2003 edition of the Annual Return.

2004 Interim Return

Comprehensive changes were also made to the Interim Return, effective with filings due for the first quarter of 2003. Please refer to the previous page of these instructions ("2002 UPDATES") for details.

2002 UPDATES

The following changes have been made during the course of the 2002 year:

Instructions

II-4	Newfoundland and Labrador: diskette required; footnote “F”, “PN”, “PO”, “PA” and “PB” – Added
V-2	Newfoundland and Labrador: paragraph on Actuary’s Report – Amended ; paragraph on Statutory Filings by Federally Registered Insurers – Added
IX-1-3	Regulators – Updated
IX-25-27	Interim Return Instructions, Appendix (i) – Updated

2002 Annual and 2003 Interim Returns

The Interim Return includes significant changes, mainly resulting from the replacement of the minimum asset test with the minimum capital test (MCT); note that pages 30.40, 30.45, 30.47 and 70.35 will be retained until Quebec legislation for MCT is enacted. Highlights are as follows:	
20.20	Categories and descriptions updated to reflect GAAP – Updated
20.40	Exhibit “Reserves” – Added
30.10 - .30	Minimum asset test and related pages – Deleted
30.47	DPAE portion of deleted page 30.15 for insurers licensed in Quebec – Retained
30.70 - .71	Minimum capital test – Added
40.05	“Summary of Investments and Limits” mainly replaces deleted page 40.90 – Added
40.90	“Summary of Investments – Portfolio Limits” – Deleted
60.20	Two classes of insurance: Credit Protection and Other Approved Products – Added
70.30	“Reinsurance Ceded to Unregistered Insurers – Canadian Business” – Deleted
70.35	“Out of Canada” changed to “Total Business – Insurers Licensed in Quebec” - Changed
70.38	New page: “Reinsurance Ceded to Unregistered Insurers – Total Business” combines former pages 70.30 and 70.35 to calculate capital required for the MCT – Added

2001 UPDATES

The following changes have been made during the course of the 2001 year:

Instructions

II-3	Paragraph xii: “(refer to Section V)” – Added
IV-8	Fourth paragraph: “receivables” changed to “recoverables” – Changed
V-32	Paragraph on “Auditor’s Report to shareholders / policyholders” – Added (change in filing requirement for federal insurers)
VI-18	Fifth paragraph: “1998” changed to “current year” – Changed
VI-28	Instructions on Other Investments – Added
IX- i	List of appendices – Added
IX-1, 2, 3	Regulators – Updated
IX-14	Extension “NUM” added to the example of a file name – Added
IX-17	Sentence in parenthesis at the end of the paragraph on extensions – Deleted
IX-24	Federal filing deadlines for <u>insurers</u> changed to “Within 45 days” – Changed

2001 Annual and 2002 Interim Returns

There are no changes to either the Annual Return or the Interim Return.

2000 UPDATES

The following changes have been made during the course of the 2000 year:

Instructions

II-3	Financial Statements of Subsidiaries – refer to Section V – Added
II-4	Requirements for Newfoundland, Alberta and British Columbia – Amended ; Nunavut – Added
V-2, etc	Most provinces and territories no longer require federally regulated P&C companies to file a full Actuary’s Report with their Annual Return – Amended
V-16	Alberta requirements – Updated
V-23 and 24	British Columbia requirements – Updated
V-26A	Nunavut – Added
VI-9 and 33	Additional instructions on SIRs – Added
IX-1, 2, 3	Regulators’ websites – Added

2000 Annual Return

20.10, etc.	“Deferred Income Taxes” changed to “Deferred / Future Income Taxes” – Amended
60.10, 60.20 60.30, 90.61, 90.62, 90.63	Retrocessions (line 99) – Deleted
65.10, 65.11 90.66, 90.67	“Accident and Sickness” exhibits and applicable instructions – Deleted

2001 Interim Return

20.10, etc.	“Deferred Income Taxes” changed to “Deferred / Future Income Taxes” – Amended
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1999 UPDATES

The following changes have been made during the course of the 1999 year:

Instructions

IV-8	Reporting of an amount recoverable under a SIR changed from page 20.10, line 27 to line 37 – Amended
VI-4	Instructions related to “columnar” Corporate Organization Chart – Deleted
VI-5	New question on Annual Return, page 10.41, line 76 – Added ; Instructions transferred from Annual Return, page 10.42, line 01 – Added
VI-6	Instructions transferred from Annual Return, page 10.42, lines 10, 15 and 20 – Added
VI-8	Reporting of instalment premiums receivable – Amended
IX-2	Nunavut – Added
IX-31	Appendix (m), Corporate Organization Chart (example) – Deleted

1999 Annual Return

10.20	“Capital” changed to “Share Capital” – Amended ; lines 10, 11 and 29 – Deleted
10.30	Corporate Organization Chart: “columnar” method of reporting discontinued, replaced by “conventional” method – Amended
10.40	Information on changes to bylaws – Added
10.41	Question on portfolio transfers, etc. – Added ; Request for number of employees – Deleted
10.42	Instructions for lines 01, 10, 15 and 20 transferred to Annual Return instructions, Section VI – Deleted
10.50	Nunavut – Added
20.50/.51	Statement of Changes in Financial Position – Deleted (replaced by page 20.52)
20.52	Statement of Cash Flows – Added
40.49	Nunavut – Added
40.80	Lines 01, 02, 03 and 04 and footnote – Deleted (Interim Return also)
67.10-30	Nunavut – Added

1998 UPDATES

The following changes have been made during the course of the 1998 year:

Instructions

IV-9	Structured Settlements: summary and reference to OSFI guideline – Added
V-6	Insurers licensed in Quebec to file a second version of page 67.10 – Added
V-7	Quebec insurers to complete page 30.15, lines 34 and 35 – Added
V-10, 11	References to <i>Insurance Act</i> (Ontario) – Changed
V-30	Guideline <i>Accounting for Structured Settlements</i> – Added
VI-18, 21	Instructions for reporting earthquake reserves – Added
VI-37	Reporting reimbursements of adjustment expenses – Revised
IX-1, 2, 3	Regulators' names and addresses – Updated
X-1	Actuary's Report and Auditor Report – Added

1998 Annual and 1999 Interim Returns

30.40	Earthquake reserve – Added
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1997 UPDATES

The following changes have been made during the course of the 1997 year:

Instructions

II-4	Manitoba filing requirements – Amended
IV-8	SIR reporting – Changed
V-27	Federal regulations – Added
V-30	Federal guidelines and bulletins – Added
V-32	Dividends declared to shareholders - federal requirement – Added
V-33	Federal letter of credit (form) – Changed
VI-10	Instructions on health care costs on page 20.30, line 10 – Added
IX-1, 2, 3	Regulators' names and addresses – Updated
IX-30	Appendix (l) – standard letter for letters of credit – Updated

1997 Annual and 1998 Interim Returns

30.60	Page deleted because limit of shareholder dividends revoked from federal legislation – Deleted
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