



Financial Services Regulatory  
Authority of Ontario



Ontario



Autorité ontarienne de réglementation  
des services financiers

[www.fsrao.ca](http://www.fsrao.ca)

25 Sheppard Avenue West,  
Suite 100  
Toronto, ON  
M2N 6S6

Telephone: 416 250 7250  
Toll free: 1 800 668 0128

25, avenue Sheppard Ouest  
Bureau 100  
Toronto (Ontario)  
M2N 6S6

Téléphone : 416 250 7250  
Sans frais : 1 800 668 0128

## Filing of information and instructions for Ontario incorporated Insurers and Reciprocal Insurance Exchanges

Required Forms and Reports	Timing	Filing Deadline	Submission Format
Quarterly P&C return – PC1, PC2, PCProv	Quarterly	Within 45 days	ASCII and Excel
Quarterly MCT filing – PC4	Quarterly	Within 45 days	ASCII and Excel
Annual P&C return – PC1, PC2, PC3, PCProv	Annually	Within 60 days	ASCII and Excel
Annual MCT filing – PC4	Annually	Within 60 days	ASCII and Excel
Unpaid Claims and Loss Ratio Exhibits – PC5	Annually	Within 60 days	ASCII and Excel
Auditor's Report to the CEO	Annually	Within 60 days	PDF
Auditor's Report on the Minimum Capital Test (MCT)	Annually	Within 90 days	PDF
Appointed Actuary's Report (AAR)	Annually	Within 60 days	PDF
AAR Discount Curve – PC6	Annually	Within 60 days	ASCII and Excel
AAR - External Peer Review Report	As completed	Within 90 days	PDF
Financial Condition Testing (FCT) Report	Annually	Earlier of: 30 days after Board review, and one year after fiscal year-end	PDF
Business Plan	Annually	Within 60 days	PDF
Audited Financial Statements	Annually	Within 60 days	PDF
Consent and Notification	Annually	Within 60 days	PDF
Premium Information used for Cost Assessment	Annually	Within 60 days	PDF

### Notes:

Please include the Insurer number on each document filed. When an Auditor's Reports is required, we require both the Auditor's Report addressed to the primary regulator and the Auditor's Report prepared for the shareholders/policyholders together with the audited financial statements.

Actuaries who prepare the actuarial report are advised to follow OSFI's Property and Casualty Memorandum to the Appointed Actuary, which is available on the OSFI website: [Financial reporting instructions - \(osfi-bsif.gc.ca\)](http://osfi-bsif.gc.ca/Financial-reporting-instructions)

Please upload your electronic documents through the Prudential Upload Portal within the timeframe specified above (note: all days are calendar days). How to Upload Prudential Files to FSRA: [InstructionsUploadPrudentialFiles.pdf](#)

For more information, contact your FSRA Relationship Manager.