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## Reporting and Filing Instructions for Ontario-incorporated Insurers and Reciprocal Insurance Exchanges <sup>[1]</sup>

Please include the insurer number on each form/report and upload the form/report through FSRA's [Prudential Insurance File Upload Portal](#) (Portal) within the filing deadlines specified below. For instructions on how to upload files through the Portal, see [Upload Instructions](#).

For more information, please contact your FSRA Relationship Manager.

Forms and Reports	Frequency	Filing Deadline (calendar days after quarter end or year-end)	Submission Format
Quarterly P&C Return – PC1, PC2, PC4 (MCT), PCProv	Quarterly (Q1, Q2, and Q3)	45 days	ASCII and Excel
Annual P&C Return – PC1, PC2, PC3, PC4 (MCT), PCProv	Annually	60 days	ASCII and Excel
Auditor's Report to the CEO <sup>[2]</sup>	Annually	60 days	PDF
Appointed Actuary's Report (AAR) <sup>[3]</sup>	Annually	60 days	PDF
AAR - External Peer Review Report	As completed	90 days	PDF
Auditor's Report on the Minimum Capital Test (MCT)	Annually	90 days	PDF
Financial Condition Testing (FCT) Report	Annually	Within 30 days of Board review OR one year after fiscal year-end, whichever comes first	PDF
Annual Business Plan	Annually	60 days	PDF
Audited Financial Statements	Annually	60 days	PDF
Consent and Notification	Annually	60 days	PDF
Premium Information used for Cost Assessment	Annually	60 days	PDF

<sup>[1]</sup> Mutual Insurance Corporations that are members of the Fire Mutuals Guarantee Fund and Reciprocal Insurance Exchanges may file the Appointed Actuary's Report (and External Peer Review), Auditor's Report on the Minimum Capital Test (MCT), and Financial Condition Testing (FCT) Report, although these are not required by the *Insurance Act*.

<sup>[2]</sup> Where the Auditor's Report to the CEO is referenced, FSRA requires 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.

<sup>[3]</sup> Insurers are advised to follow OSFI's Property and Casualty Memorandum to the Appointed Actuary, which is available on OSFI's website under [Financial Reporting Instructions](#), when preparing the AAR.