

INTRODUCTION

These Annual Return Diskette Filing Specifications have been prepared to give detailed technical guidance to insurers and software vendors in developing systems for capturing Annual Return data for filing with OSFI. **All software packages must receive prior approval from OSFI or the Return will not be accepted.**

The Specifications have been designed initially for electronic filing by diskette; however, they may be expanded later to include electronic filing through communication networks.

The Specifications define the characteristics of the data to be submitted and have been designed to be as generic as possible.

The American Standard Code for Information Interchange (ASCII) is used as the data representation standard. Those familiar with systems will know that ASCII can be generated by spreadsheet-based systems and by systems developed in more traditional mainframe or microcomputer-based programming environments.

Specific guidelines on how to transmit diskettes to OSFI are also included in the Specifications.

The Specifications refer to a detailed set of Crosscheck formulae which are provided. These formulae must be used as the minimum number of tests within Annual Return preparation software to pre-validate data before the diskette is submitted. **Diskettes that are not fully validated before being sent to OSFI will be returned automatically and considered not filed.**

The Specifications are subject to revision and improvement. Any queries or suggestions should be addressed to Regulatory Information Division at (613) 990-3591 or by fax at (613) 991-6248.

A diskette must contain only one insurer. Should an entity file returns for several insurers, a separate diskette must be used for each insurer filed, otherwise the diskette cannot be processed and will be returned to the entity.

DEFINING VARIOUS FORMS OF DATA

The current Annual Return forms consist of **numeric data** in many different formats: whole numbers; amounts rounded to thousands; decimals; ratios and percentages. In addition, the Annual Return (OSFI 77) contains **Yes/No answers** to questions. All data will continue to be included in the hard copy Annual Return; diskette filing of data is intended at this time to be a supplement to the complete hard copy Annual Return. **Diskette filing is mandatory for all Annual Return forms.**

The **data representation standard** used is ASCII (see previous page). Data can be assembled in ASCII format from either spreadsheets or other data processing applications.

These Specifications require that:

- a) The data reporting **file** (the complete set of data recorded on the diskette) consist of ASCII Standard Delimited Format ("SDF") fixed-length **records**;
- b) The **file** be given a unique file name, as described under File Naming and Record Layout (see next page), to identify the insurer and the year of reporting;
- c) Each **record**, consisting of a **datapoint address** and an **amount**, follow the record layout described under File Naming and Record Layout (see next page);
- d) Each **datapoint address** contained in a record must be defined using the common three-element (10 numeric digit) system:

ppppp(page) / **lll** (line) / **cc**(column)
(see examples under File Naming and Record Layout).

As illustrated under File Naming and Record Layout (see next page), all data will be represented in the file in the same numeric formats as prescribed in the Instructions for completing the forms (i.e., figures rounded to thousands should be represented in thousands; ratios to two decimal places should be represented as such, etc.). Negative figures in the data will be represented in the file with a leading minus sign.

Note: *there are a number of "inside datapoints". Examples are:*

| | |
|------------|---|
| 8303008503 | "Extraordinary Items Net of Taxes" |
| 8406003003 | "Rental Income including \$_____ for Company's own use" |

A File Header will be on the first line of each ASCII file. This will consist of an Institution Code, e.g. (K001), a Return Type (77) and a Time Period 05A.

Position 1-4 Institution Code
 Position 5-6 Return Type
 Position 7-9 Time Period

FILE NAMING AND RECORD LAYOUT

File Naming

The file containing the datapoints that are to be reported will have a file name unique to the insurer and the period reported on, as follows:

First digit - **Primary Regulator**

| | | | |
|----------|-----|---------------|-----|
| OSFI | "C" | Newfoundland | "F" |
| Quebec | "Q" | Nova Scotia | "N" |
| Ontario | "O" | New Brunswick | "W" |
| Manitoba | "M" | P.E.I. | "P" |
| Alberta | "A" | Saskatchewan | "S" |
| B.C. | "B" | Yukon | "Y" |
| N.W.T | "T" | Nunavut | "U" |

Second to fifth digit - A unique number assigned by OSFI that identifies the insurer.

Sixth and seventh digits - the last two digits of the **year** (e.g., in the year 2005 - "05").

Eighth digit - **For Annual Returns, a sequence code** to be used in the event of more than one filing for the same period (e.g., a revision to previously submitted data). Default value would be "A". The first revision (amended filing) would be coded "B", the second revision "C", etc.

Example (i) "**CK00105A**"

This file name refers to a federally registered insurer regulated by OSFI (C). Its unique number, assigned by OSFI is **K001**, the filing year is **2005**, and this is the initial filing (sequence code: **A**)

Example (ii) "**CK00105B**"

This file name refers to the same federally registered insurer (**K001**) filing an amended (**B**) Annual Return for 2005.

Record Layout for Financial Data

The file is to be made up of ASCII Standard Delimited Format fixed length records, each record consisting of a datapoint address and an associated, right justified numeric amount. The layout of each record, including the **field location, length and information** about each field is as follows:

| Location | Length | Information |
|----------|-----------|--|
| 1 - 5 | 5,N* | Page Number (Annual Return page number) |
| 6 - 8 | 3,N | Line Number (Pre-printed line number) |
| 9 - 10 | 2,N | Column Number (Pre-printed column number) |
| 11 - 25 | 15(2)**,N | Amount reported in the Annual Return. (All amounts must be recorded with two decimal places. Dollar amounts, including those already rounded to the nearest thousand, must end with ".00" as in the first and second examples below. A leading minus sign will designate negative amounts, as in the second example below. Zero value should be reported as "0.00"). Where a page is not applicable, the amount should be "0.00" |

* " N " indicates "numeric only".
 **"(2)" indicates "two decimal places".

Examples of record layout:

| Page | | | | | Line | | | Column | | | Amount | | | | | | | | | | | | | |
|------|----|----|----|----|------|----|----|--------|----|----|--------|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 01 | 02 | 03 | 04 | 05 | 06 | 07 | 08 | 09 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 2 | 0 | 0 | 3 | 0 | 0 | 0 | 4 | 0 | 2 | | | | | | | 3 | 2 | 7 | 5 | 0 | 6 | . | 0 | 0 |
| 2 | 0 | 0 | 4 | 0 | 0 | 1 | 2 | 0 | 1 | | | | | | | | - | 6 | 2 | 4 | 9 | . | 0 | 0 |
| 1 | 0 | 0 | 6 | 0 | 0 | 2 | 8 | 0 | 5 | | | | | | | | | | | 1 | 2 | . | 2 | 3 |
| 6 | 0 | 0 | 2 | 0 | 0 | 8 | 9 | 1 | 2 | | | | | | | | | | | 7 | 8 | . | 8 | 4 |
| 3 | 0 | 0 | 3 | 0 | 0 | 2 | 9 | 0 | 2 | | | | | | | | | | | | 0 | . | 8 | 0 |
| 8 | 0 | 0 | 4 | 5 | 0 | 0 | 9 | 0 | 3 | | | | | | | | | | | | 0 | . | 7 | 8 |

Record Layout for Yes/No data

All Yes/No data for Annual Return forms will have a page, line, column number similar to the financial data.

For example: the General Interrogatories Pages 83.080 and 83.081 of the OSFI 77 have been given line numbers. The **Yes** will be column 1, **No** column 2 and the **Amount** column 3 unless otherwise noted. Each Yes answer will be reported as "8" and No reported as "9".

CROSSCHECK ROUTINES

To benefit fully from receiving data on diskettes, OSFI must be assured that the data is validated by a set of cross check routines, before the diskette is filed.

These tests are designed to ensure that, as a minimum, the relationships of datapoints provided are tested.

Insurers who generate annual returns from their internal systems or from purchased commercial software, must ensure that these tests are included as an integral part of the return generation programs.

As noted earlier, diskettes that are not fully validated before being sent to OSFI will be returned and considered not filed.

PHYSICAL CHARACTERISTICS OF DISKETTEDiskette Size

All data relating to an insurer will be contained in a **single file**, and the file should be submitted on a **single 3.5 inch diskette or CD Rom**.

Diskette Labelling

The diskette must be clearly labelled with the name of the insurer, the year being reported on, the name of the file, the density of the diskette, the date the file was created and the name and telephone number of a contact person.

Suggested label: ABC Fraternal Benefit Society - 2005
File: CK00105B Density: 720 KB
Date: 28/02/06 Phone: (416) 737-1110
Contact: I.M. Able

DISKETTE SUBMISSION

The procedures for submitting a diskette to OSFI are as follows:

Diskette Transmittal Form

A "**Diskette Transmittal Form**" is to be completed and submitted with the diskette filed with OSFI and any other Regulators who may request a copy of the diskette (see attached).

The form has two purposes. It expands on some of the information contained on the diskette label, and it serves as a certification that the data on the diskette match the data on the hard copy.

The form is self explanatory, with the possible exception of the following terms:

Software Vendor - if you are using a commercially marketed package, please give the name of the vendor.

Version Number - refers to the version number of the commercial software used. This will normally be indicated on distribution diskettes or copyright screens.

Diskette Size and Format - refer to "Physical Characteristics of Diskette".

DOS Version - refers to the version of DOS used to format the diskette.

Signing Authority - one of the officers who is authorized to sign the affidavit in the return should also sign the Diskette Transmittal Form.

Diskette Validation Report

This report is also to be submitted with the diskette and transmittal form (see next page).

Shipping Instructions

The diskette is to be sent with the hard copy on or before the due date prescribed for the filing of the Return. The diskette should be well protected in special-purpose diskette shipping packaging. "**FRAGILE**" should be marked on the outside of the package.

DISKETTE VALIDATION REPORT

A **Diskette Validation Report** containing a pre-selected sample of datapoints from each Return must be generated and printed at the same time that the diskette is produced and filed with the diskette.

The purpose of this report is to give OSFI initial assurance that the diskette has been produced from the same data used to generate the hard copy.

Insurers are asked to ensure that the printing of this report is incorporated into the programs written to generate the diskette.

The diskette validation report is to be filed with the diskettes in the format below:

| | |
|--|------------|
| DISKETTE VALIDATION REPORT OSFI 77 | |
| ABC Fraternal Benefit Society | |
| This report has been generated from the following data file: | |
| Data file name ---- | . CK00105B |
| Data created ---- | . 28/02/06 |
| Datapoint | Amount |
| 8301008901 | \$\$\$ |
| 8302006901 | \$\$\$ |
| 8507002902 | \$\$\$ |
| 8507003902 | \$\$\$ |
| 8700002702 | \$\$\$ |
| 9100000420 | \$\$\$ |
| 9200001920 | \$\$\$ |
| 9500001020 | \$\$\$ |

DISKETTE VALIDATION REPORT OSFI 86 (TAAM)

ABC Fraternal Benefit Society

This report has been generated from the following data file:

Data file name ---- .CK00105B

Data created ---- .28/02/06

| Datapoint | Amount |
|------------|--------|
| 1200009903 | \$\$\$ |
| 2501009903 | \$\$\$ |
| 2501201902 | \$\$\$ |
| 3001006905 | \$\$\$ |
| 5002009913 | \$\$\$ |
| 6002009906 | \$\$\$ |
| 7001009903 | \$\$\$ |
| 8001009904 | \$\$\$ |

DISKETTE TRANSMITTAL FORM

| | | | |
|---|------------------------------|--|----------------|
| Name of Insurer | | Year | |
| Contact Person | | Telephone # | |
| Title | | Facsimile # | |
| Email address | | | |
| Return Type | | | Annual Returns |
| Software Vendor | | Version Number | |
| Is the Diskette Validation Report attached? (If not, please explain) | | | |
| For Annual Returns only, | | If this is not the first time that a diskette has been filed for this Return period, please indicate if it is the: | |
| 1 st revision "B" | 2 nd revision "C" | 3 rd revision "D" | |
| If a revised diskette/CD Rom is being submitted, please enclose a printed hard copy of each changed page with the changed datapoints highlighted. | | | |
| The undersigned hereby certifies that, according to the best of his/her knowledge and belief, the datapoint amounts contained in this diskette are the same as those contained in the hard copy of the Annual Return (also enclosed). | | | |
| Name | | Title | |
| Date | | Signed | |

DOCUMENT FILING CHECKLIST (Annual only)

Use an X to indicate which of the following annual documents have been enclosed in this filing:

| | Expected filing date if not enclosed |
|---|---|
| OSFI 77 Annual Return (2 hard copies) Due 60 days after fiscal year-end (105 for Reinsurers) | <input type="checkbox"/> _____ <i>Provide expected filing date if documents not enclosed</i> |
| OSFI-86 TAAM Return (2 hard copies) Due 60 days after fiscal year-end (105 for Reinsurers) | <input type="checkbox"/> _____ <i>Provide expected filing date if documents not enclosed</i> |
| Annual Return Diskette OSFI 77, 86 (1 copy) Due 60 days after fiscal year-end (105 for Reinsurers) | <input type="checkbox"/> _____ <i>Provide expected filing date if documents not enclosed</i> |
| Report of the Appointed Actuary (3 copies) Due 60 days after fiscal year-end (105 for Reinsurers) | <input type="checkbox"/> _____ <i>Provide expected filing date if documents not enclosed</i> |
| Auditor's Report to the Superintendent (2 copies) Due May 31 as per ICA subsection 644(1) | <input type="checkbox"/> _____ <i>Provide expected filing date if documents not enclosed</i> |
| Auditor's Report on TAAM (if required) Due May 31 | <input type="checkbox"/> _____ <i>Provide expected filing date if documents not enclosed</i> |
| Worldwide Financial Statement (1 copy) Due within 2 months of filing with regulatory authorities in the home jurisdiction | <input type="checkbox"/> _____ <i>Provide expected filing date if documents not enclosed</i> |
| Dynamic Capital Adequacy Test Due the earlier of: 30 days after presentation to Board of Directors, and one year after fiscal year end | <input type="checkbox"/> _____ <i>Provide expected filing date if documents not enclosed</i> |

These documents are subject to Late and/or Erroneous Filing Penalties. A complete list of filing requirements and due dates can be found on the OSFI website (www.osfi-bsif.gc.ca)

Send to: **Office of the Superintendent of Financial Institutions**
Regulatory Information Division
255 Albert Street, 12th Floor
Ottawa, Ontario K1A 0H2