



## MEMORANDUM

**DATE** February 9, 2006

**TO** Federally Regulated Life Insurance Companies and Fraternal Benefit Societies  
Federally Regulated Property and Casualty Insurance Companies

**C.C.** Appointed Actuaries of Federally Regulated Life Insurance Companies and Fraternal  
Benefit Societies  
Appointed Actuaries of Federally Regulated Property and Casualty Insurance Companies

**FROM** August Chow,  
Senior Director, Actuarial Division

**SUBJECT** **Filing of Actuarial Reports with OSFI**

The purpose of this note is to clarify the requirements for filing actuarial reports with OSFI. The relevant reports are the:

1. Appointed Actuary Report (AAR);
2. Dynamic Capital Adequacy Report (DCAT); and
3. External Review Report (ERR).

For the AARs, the DCATs and the ERRs the company is required to submit:

- two paper copies;
- an electronic copy on a diskette or CD-ROM, using either Word or pdf format, with the latter preferred; and
- one electronic copy of the required tables in the AAR in Excel format (life companies) and the unpaid claims and loss ratio exhibits in ASCII format (P&C companies).

Due dates for filing with OSFI can be found on the website under Financial Returns and Instructions/Memorandum to the Actuary.

.../2



These reports are to be sent to the **Regulatory Information Division (RID)** at the following address:

**Office of the Superintendent of Financial Institutions Canada**  
**Regulatory Information Division**  
**255 Albert Street**  
**Ottawa ON K1A 0H2**

For security reasons, e-mail should not be used.