

Filing requirements of insurance entities supervised by external regulators

Updated October 26, 2023

All insurance entities licensed in the Province of Alberta, supervised externally either by the Office of the Superintendent of Financial Institutions (“OSFI”) or by another provincial regulator, must file a number of documents on a consistent basis, in order to fulfil statutory requirements. As per sections 43 and 46 (Insurers) or 91, 99, and 100 (Reciprocal Insurance Exchanges) of the *Insurance Act* (the “Act”), entities must adhere to the annual requirements outlined below. Please note that the statutory requirements outlined herein are for scheduled requirements only. The onus lies with licensed entities to be in compliance with all applicable regulations at all times.

The Superintendent accepts only electronic filings. [Click here for the filing website](#). All inquiries relating to these filings should be addressed to Superintendent’s office at tbf.insurance-licens@gov.ab.ca or 780-643-2237.

Due Date	Documentation Required	Extra-Provincial Insurance Entities	Federal Insurance Entities
Within 180 days after the end of the financial year	Audited Financial Statements including: <ul style="list-style-type: none"> • Auditor’s Report to the Superintendent; and • Auditor’s Report for: <ul style="list-style-type: none"> - Minimum Capital Test (“MCT”); or - Life Insurance Capital Adequacy Test (“LICAT”). 	PDF Preferred	PDF Preferred
Within 60 days after the end of the financial year	P&C & MCT or LIFE & LICAT Fourth Quarter Return and Annual Supplement ¹	XML and Special Excel	Filing with OSFI satisfies the Superintendent’s requirements
Within 60 days after the end of the financial year	Signed Affidavit Verifying Annual Return	PDF Preferred	Filing with OSFI satisfies the Superintendent’s requirements
Within 60 days after the end of the financial year	Reserve & Guarantee Fund Worksheet Only for Licensed Reciprocal Insurance Exchanges	PDF Preferred, if applicable	PDF Preferred, if applicable