

Financial Information

P&C Return (PC1, PC2, PC3, PC4, PCPROV)
Unallocated Loss Adjustment Expense (FI-ULAE)
Main Collection (FI-Main)

Reporting Requirements

General Insurance Statistical Agency
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1. OVERVIEW

1.1. INTRODUCTION

The reporting of Financial Information (FI) to the General Insurance Statistical Agency (GISA), on behalf of its nine member jurisdictions, is compulsory for all insurers. Financial Information provides regulators with key metrics used to determine industry performance and supplement data collected in the Automobile Statistical Plan (ASP).

1.2. REPORTING OF DATA

All insurance companies currently reporting under the ASP to GISA are mandated to submit the following:

- PC1 – P&C Core Financial Statement Return
- PC2 – P&C Supervisory Quarterly Return
- PC3 – P&C Supervisory Annual Return
- PC4 – P&C Capital Quarterly Return
- PCPROV – P&C Provincial Return
- FI-ULAE
- FI Main – FI and Annual Balance Reporting (ABR) ASP Tab

Reinsurance companies not currently reporting data to GISA ASP and Facility Association Residual Market (FARM) are exempt from this reporting. Companies which act as servicing carriers for FARM are required to report their own business only and not the business written on behalf of FARM. The FI collection must be submitted on or before the following due dates:

2024 FI COLLECTION	DUE DATES		
	ALL PROVINCES	PROVINCIALLY REGULATED ONLY	
		NEW BRUNSWICK OR NOVA SCOTIA	YUKON
PC1 – P&C Core Financial Statement Return	March 2, 2026		
PC2 – P&C Supervisory Quarterly Return	March 2, 2026		
PC3 – P&C Supervisory Annual Return	March 2, 2026		
PC4 – P&C Capital Quarterly Return	March 2, 2026		
PCPROV – P&C Provincial Return	March 2, 2026	April 1, 2026	March 13, 2026
FI-ULAE	March 6, 2026	April 1, 2026	March 13, 2026
FI-Main (including ABR)	April 1, 2026	April 1, 2026	April 1, 2026

All insurers must submit their filings by the due dates indicated in the “All Provinces” column, with the exception of insurers who write business ONLY in New Brunswick, Nova Scotia or

Yukon. For those insurers who are provincially regulated in ONLY one of the three provinces, refer to the "Provincially Regulated Only" columns.

1.3. DATA REFERENCE

Some of the required automobile data elements can be directly transferred from the relevant pages of the PC1, PC2, PC3, PC4 and PCPROV, while others must be collected separately or allocated from company level data. For this reason, the P&C Returns filed by the reporting companies with their primary regulator are used as the primary references to derive and balance the required automobile insurance financial data.

1.3.1. FI-ULAE

Companies reporting both consolidated and non-consolidated in the PC1, PC2, PC3, PC4 and PCPROV should use the **consolidated** numbers as the reference for this reporting.

PC1 PAGE DESCRIPTION	PAGE NUMBER
Incurred Claims and Other Insurance Service Expenses	60.25
Adjustments to Liabilities for Incurred Claims	60.25

1.3.2. FI-MAIN

Companies reporting both consolidated and non-consolidated figures in the PC1, PC2, PC3, PC4 and PCPROV financial statements must use the **non-consolidated** numbers as the reference for this reporting.

P&C PAGE DESCRIPTION	CONSOLIDATED		NON-CONSOLIDATED	
	REGULATORY RETURNS	PAGE NUMBER	REGULATORY RETURNS	PAGE NUMBER
Liabilities and Equity	PC1	20.11	PC2	92.11
Statements of Income	PC1	20.22	PC2	92.22
Claims and Adjustments Expenses	PC3	60.35	PC3	93.35
Run-Off	PC3	60.45	PC3	93.65
Premiums Written	N/A	N/A	PC2	93.30
Insurance Revenue	PC2	67.40	PC2	94.10
Insurance Service Expenses	PC2	67.50	PC2	94.20
Net Expenses from Reinsurance Contract Held	PC2	67.60	PC2	94.30
Insurance Service Result	PC2	67.70	PC2	94.40
Commissions	PC2	80.15	N/A	N/A

Insurance Service and Other Operating Expenses	PC2	80.25	N/A	N/A
Other Income	PC2	80.35	N/A	N/A

The following data elements are not available in the P&C reports on a non-consolidated basis:

P&C PAGE DESCRIPTION	REGULATORY RETURNS	PAGE NUMBER
Commissions	PC2	80.15
Insurance Service and Other Operating Expenses	PC2	80.25
Claims and Other Adjustment Expenses Paid	PC3	60.35
Other Income	PC2	80.35

The non-consolidated number for the parent company refers to the stand-alone accounts/numbers of the parent company. Reporting companies should use the following formula to derive the required non-consolidated numbers:

NON-CONSOLIDATED NUMBER FOR THE "PARENT" COMPANY						
Non-consolidated number for the "parent" company	equals	Consolidated number for the group	minus	Non-consolidated numbers from all "children" companies in the group	plus /minus	Consolidation adjustments (if any)

1.3.3. FI-ABR

Companies reporting the ABR should use the below references from the PC2 to complete Tab-11 of the FI-Main template:

PAGE DESCRIPTION	CONSOLIDATED PAGE NUMBER	NON-CONSOLIDATED PAGE NUMBER
Insurance Revenue	67.40	94.10
Insurance Service Expenses	67.50	94.20

1.4. FI COORDINATOR AND FI AUTHORIZING CONTACTS

Each reporting company must assign a FI Coordinator and/or FI Authorizing Contact who will be responsible for all communications, data submissions and data quality verifications.

1.4.1. FI COORDINATOR

The FI Coordinator is the person responsible for coordinating the FI collection. This individual must be able to answer questions regarding the information in the template and correspond with GISA's service provider regarding any discrepancies.

1.4.2. FI AUTHORIZING CONTACTS (CERTIFICATE OF THE OFFICER/DESIGNATE AND THE CERTIFICATE OF THE ACTUARY)

The FI Authorizing Contact - Certificate of the Officer/Designate is the responsibility of the person authorizing the contents of the FI filings.

The Certificate of the Actuary is the responsibility of the Actuary certifying the reasonableness of the claims data reported in Tab [8-PPA run-off] for Ontario PPA writers. Companies should use the Appointed Actuary Report (AAR) as the reference for the run-off data elements. In the case the run-off data elements require allocation of the amounts from the AAR's or financial returns, companies are required to provide details of the allocation method in the additional comment(s) section of the Tab [8-PPA run-off].

One (1) reporting company can assign only one (1) FI Coordinator, one (1) FI Authorizing Contact and one (1) Actuary for the certification. However, the same contact can be assigned by multiple companies within the same group.

Reporting companies must provide GISA's service provider with the FI contact information for the FI Coordinator and FI Authorizing Contact by completing the FI User Access Request Form and emailing it to FinancialInformation@GISASSP.com.

Reporting companies may change their contact assignments from time to time and should notify GISA's service provider of any such changes. It is the responsibility of the reporting companies to keep their designated contacts updated with GISA's service provider.

1.4.3. ADDITIONAL CONTACTS

If any additional contacts are required to receive all Financial Information email notifications, provide GISA's service provider with the name, title, mailing address, email address, phone number and the company ID(s) of these additional contacts. Send the requested information by email to FinancialInformation@GISASSP.com.

1.5. DEFICIENCY FEE SYSTEM (DFS)

GISA has implemented a Deficiency Fee System (DFS) structure for the Financial Information (FI) collection to encourage all reporting companies to submit their data accurately and in a timely manner. The FI DFS will apply to **each** company group filing of the PC1, PC2, PC3, PC4, PCPROV, FI-ULAE and FI-Main (including ABR, Certificate of the Officer/Designate, and for Ontario PPA writers, Certificate of the Actuary).

The fees are intended to reflect the costs associated with the retrieval and processing of missing data and the additional resources needed to review data resubmissions. The overall aim is to have all data submitted accurately on time with no fees collected.

1.5.1. Reported Company Group

Fees will be determined based on relative size of reported company groups based on the following table:

REPORTED COMPANY GROUP	PREVIOUS YEAR'S REPORTED DIRECT PREMIUMS WRITTEN RANGE
Small	$0 - $49,999,999
Medium	$50,000,000 - $299,999,999
Large	$300,000,000 +

1.5.2. Late Submission Fees

Late FI filings will be subject to the following fees:

FEE	REPORTED COMPANY GROUP		
	SMALL	MEDIUM	LARGE
Daily	$100	$250	$500

The following guidelines also apply for the purpose of calculating the late fee:

- All FI filings received after 11:59:59PM EST of the day on which it is due will be considered late,
- If a FI filing is not received by the end of the day on which it is due, federal holidays and weekends are included in the number of days the return is late,
- Late fees will accumulate until the FI filing is received (no maximum),
- Incomplete or non-generated files received after the due date will be considered late,
- FI filings not received on or before the due date will be considered late,
- Certificate of the Officer/Designate file must be submitted on or before the due date by email to FinancialInformation@GISASSP.com, and
- For Ontario PPA writers, in the FI-Main submission, the Certificate of the Actuary file must be submitted on or before the due date by email to FinancialInformation@GISASSP.com.

1.5.3. Resubmission Fees

FI resubmissions will be subject to the following fees:

FEE	REPORTED COMPANY GROUP		
	SMALL	MEDIUM	LARGE
Resubmission	$2,500	$5,000	$7,500

FI resubmission fees will only apply to the first resubmission, any subsequent resubmissions will not be assessed a fee. FI resubmissions received prior to the reporting deadlines will not be assessed a fee.

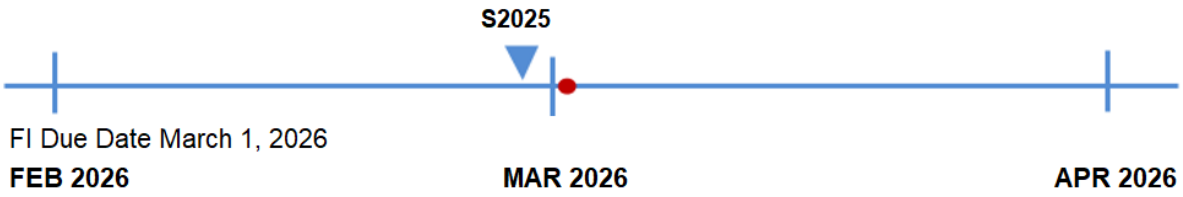
Calculating Fees Related to Timeliness – Sample Scenarios:

FI submissions must be received by the end of the day on which it is due (11:59:59PM) or prior to avoid FI late fee charges.

Example 1:
Company: XYZ
Company Grouping: Medium
FI Due Date (for 2025 submission): March 1, 2026

The 2025 FI submission (S2025) was submitted on February 26, 2026.
The data (S) was submitted before the due date - Late Fees are not charged.

March Invoice: $0.00

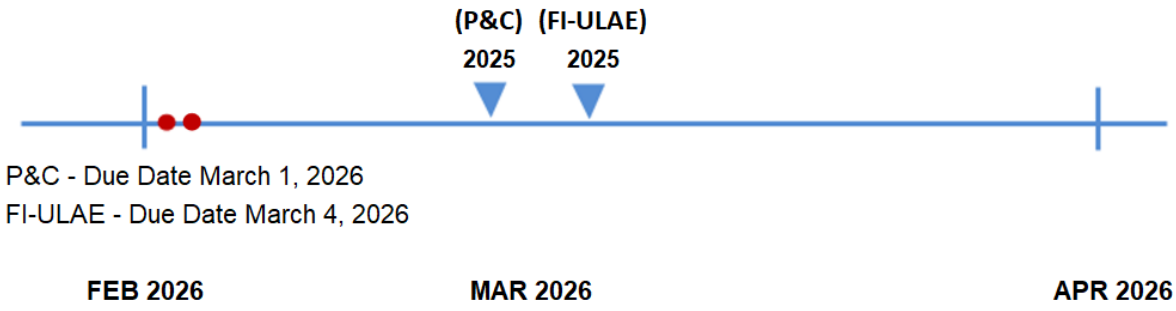


Companies can be charged a FI late fee for each missing submission on the same Invoice Period

Example 2:
Company: XYZ
Company Grouping: Medium
P&C Due Date (for 2025 submission): March 1, 2026
FI-ULAE Due Date (for 2025 submission): March 4, 2026

The 2025 P&C submission (P&C) was submitted on March 11, 2026
The 2025 FI-ULAE submission (FI-ULAE) was submitted on March 11, 2026.

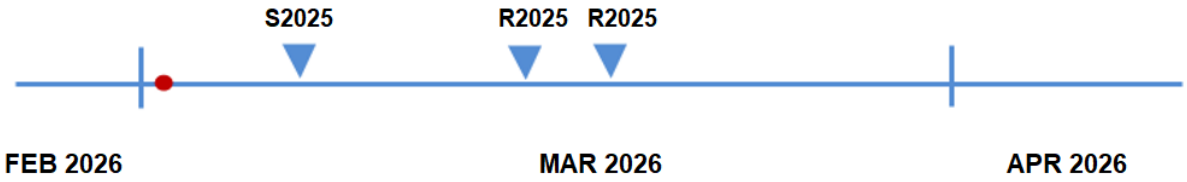
March Invoice:
P&C (for 2025 submission) = $2,500 ($250 x 10 days late)
FI-ULAE (for 2025 submission) = $1,750 ($250 x 7 days late)
March Invoice: FI (for 2025 submission) = $4,250



Late Submission and Resubmission
FI resubmission fees will only apply to the first resubmission of each submission, any subsequent resubmissions will not be accessed a fee.
Example 3:
Company: XYZ
Company Grouping: Medium
FI Due Date (for 2025 submission): March 1, 2026

The 2025 FI submission (S2025) was submitted on March 5, 2026.
The 2025 FI submission (S2025) was resubmitted (R2025) on March 16, 2026 and March 22, 2026.

March Invoice:
FI Late Submission (for 2025 submission) = $1,000 ($250 x 4 days late)
FI Resubmission (for 2025 submission) = $5,000 (1st Resubmission) + $0 (2nd Resubmission)
March Invoice: FI (for 2025 submission) = $6,000



Late Submission of FI-Main Certificate of Actuary File (Ontario PPA writers)
All FI submissions must be received by the end of the day on which it is due (11:59:59PM) or prior to avoid FI late fee charges.
Example 4:
Company: XYZ
Company Grouping: Medium
FI-Main Due Date (for 2025 submission): April 1, 2026

The 2025 FI-Main submission (S2025) was submitted on April 1, 2026.
The 2025 FI-Main Certificate of the Officer/Designate file submission (S2025) was also submitted on March 1, 2026.
The 2025 FI-Main Certificate of the Actuary file was received on April 5, 2026.

March Invoice:
FI-Main Late Submission (for 2025 submission) = $1,000 ($250 x 4 days late)
April Invoice: FI (for 2025 submission) = $1,000



1.5.4. DFS Error Classification

Within the Financial Information DFS, there are two types of error classifications, minor fees, and major fees. These fees are outlined below:

Minor errors – errors falling under the following criteria will be assessed a minor fee:

- Formatting issues (i.e. decimals, additional notes entered into the tabs, issue(s) with the template, files without the proper 'xlsx' or 'osfi' extensions and files not properly generated);
- Minor changes to data cells, row(s), column(s) or tab(s),
- Minor calculation differences (i.e. rounding),
- Missing subsidiaries/company number(s) and incorrect OSFI ID(s),
- Any other errors GISA/Regulators/GISA's Service Provider considers to be a minor issue,
- File is resubmitted between 3-5 business days after a resubmission request is received

Minor errors will be subject to the following fees:

FEE	REPORTED COMPANY GROUP		
	SMALL	MEDIUM	LARGE
Minor fee	$500	$1,000	$2,500

Major errors – errors falling under the following criteria will be assessed a major fee:

- A minor error will be escalated to a major error if a file is resubmitted beyond 5 business days after a resubmission request is received,
- Major changes to data cells, row(s), column(s) or tab(s),
- Major calculation differences

Major errors will be subject to the following fees:

FEE	REPORTED COMPANY GROUP		
	SMALL	MEDIUM	LARGE
Major fee	$2,500	$5,000	$7,500

1.6. ESCALATION AND DISPUTES

If companies fail to submit on or before the provided due dates, the following escalation process will apply:

- A reminder email will be sent and/or a follow-up phone call will be made to the Financial Information Coordinator the day after the due date of each submission.
- If the financial data is still not submitted within five business days after the follow up, the company will be escalated to GISA and a letter will be sent to the CEO of the company.

Note: Companies who fail to respond to questions in a timely manner may also be escalated to GISA.

Any escalation or disputes regarding the FI DFS will follow the approved GISA *Administrative Review Process* posted on GISA's website. GISA's service provider does not have any authority to waive fees or alter the due dates.

1.7. CONTACT FOR SUPPORT

GISA is committed to providing superior customer service. Through its service provider, GISA will provide assistance to companies reporting Financial Information by emailing FinancialInformation@GISASSP.com.

1.8. DISCLAIMERS

Reporting companies may find some definitions described in this document differ from the definitions the companies use for other purposes. To ensure consistency of the reported data, GISA requests all reporting companies adhere to the definitions described in this document to report the required automobile insurance financial data. However, it is not GISA's intention to influence how companies define these data elements for the other purposes for which they are being used.

2. SUBMISSION REQUIREMENTS

For the 2024 Financial Information Collection, we expect to receive the following submissions with the correct corresponding naming conventions outlined below:

FI Collection	Submissions	Name NNN = Number YY/YYYY = Year
P&C Returns	PC1 – P&C Core Financial Statement Return	CANNNYYAPC1.osfi
	PC2 – P&C Supervisory Quarterly Return	CANNNYYAPC2.osfi
	PC3 – P&C Supervisory Annual Return	CANNNYYAPC3.osfi
	PC4 – P&C Capital Quarterly Return	CANNNYYAPC4.osfi
	PCPROV – P&C Provincial Return	CANNNYYAPCProv.osfi
FI-ULAE	Completed FI-ULAE Template	ULAENNNYYYY.xlsx
	Signed Certificate of the Officer (if using printable option)	FINNNYYYYP1.pdf
FI-Main	Completed FI-Main Template	FINNNYYYY.xlsx
	Signed Certificate of the Officer (if using printable option)	FINNNYYYYP1.pdf
	Certificate of the Actuary	FINNNYYYYP2.pdf

Note the GISA Portal will not be used for the 2024 Financial Information Collection. We expect all filings to be submitted to FinancialInformation@GISASSP.com. Submission emails should be separated by collection type (i.e. P&C Returns Submission, FI-ULAE Submission, FI-Main Submission), with the subject line formatted as follows:

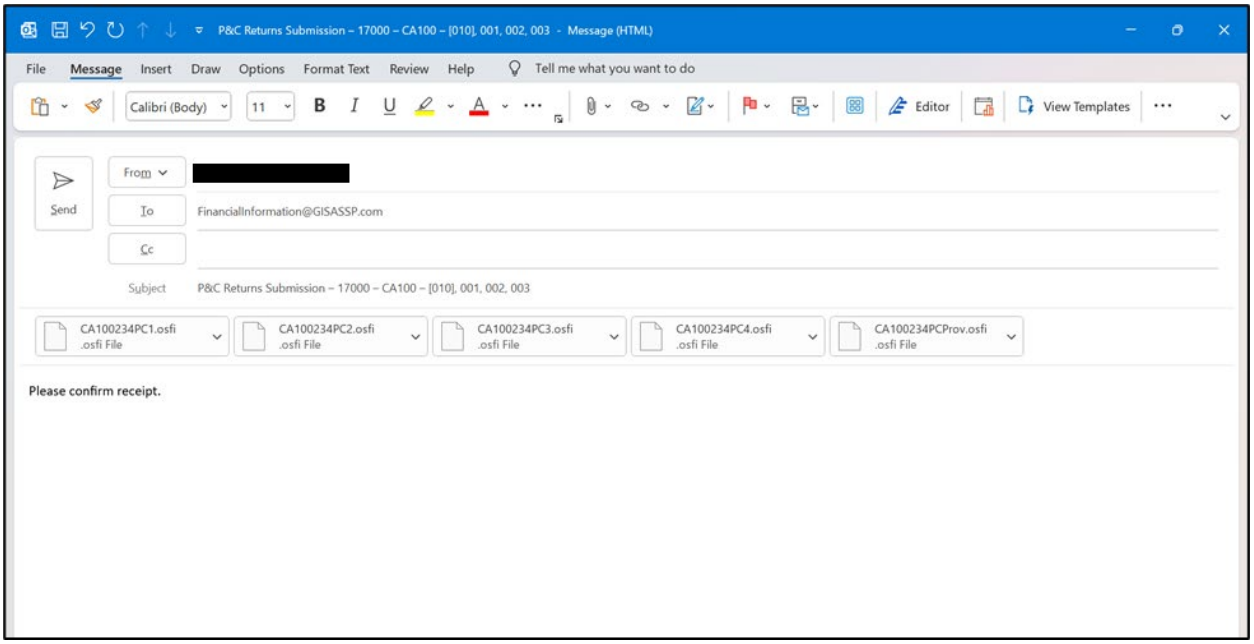
Element of Subject Line	Example
Collection Type Submission	P&C Returns Submission
	FI-ULAE Submission
	FI-Main Submission
Parent ID	17000
OSFI ID	CA100
Main Company Number	010
Affiliate Company Number	001
Group Name	Insurance Group

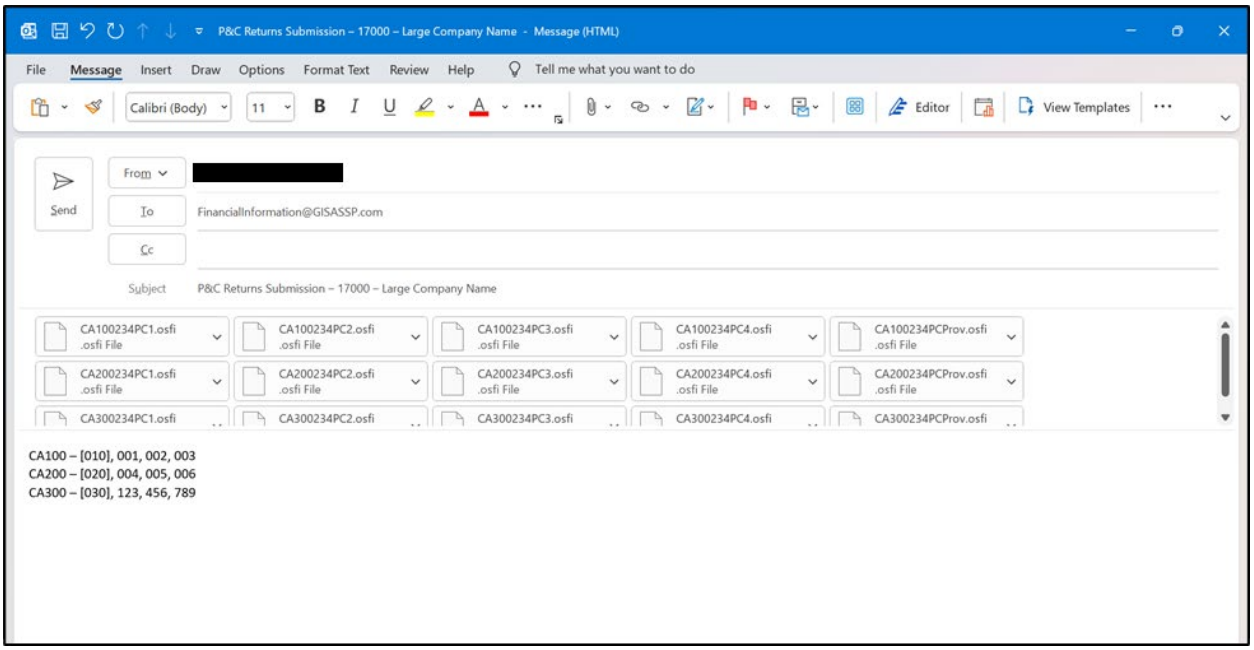
Individual Company:

Subject: Collection Type Submission – Parent ID – OSFI ID – [Main Co. #], Affiliate Co. #
i.e., P&C Returns Submission – 17000 – CA100 – [010], 001

Group (for insurers with multiple companies, OSFI ID and company numbers should be provided in the email body):

Subject: Collection Type Submission – Parent ID – Group Name
Body: OSFI ID – [Main Co. #], [Affiliate Co. #]
i.e., P&C Returns Submission – 17000 – Insurance Group
CA100 – [010], 001





If you are unsure as to what your company's OSFI ID or Parent ID is, contact FinancialInformation@GISASSP.com. Additionally, if you would like to receive a confirmation of receipt for your FI submission, indicate "Please confirm receipt." in the body of your email submission, otherwise one will not be sent.

If you have any questions or concerns regarding the submission process, contact us at FinancialInformation@GISASSP.com.

3. REPORTING REQUIREMENTS

3.1. P&C RETURNS

All automobile reporting companies are mandated by GISA to provide a copy of the P&C Returns, which were filed with their primary regulators.

3.2. FI-ULAE (Automobile Only)

The FI-ULAE template is only required to be completed by automobile writers. The template must first be saved to a working directory, as the macro will generate the appropriate submission file into the same directory. For companies reporting multiple FI-ULAE filings, it is highly recommended to save a copy of each completed template with a different file name (e.g. 2025 ULAE Template_C123.xlsm).

The template contains three tabs which must be completed in order to generate a submission file.

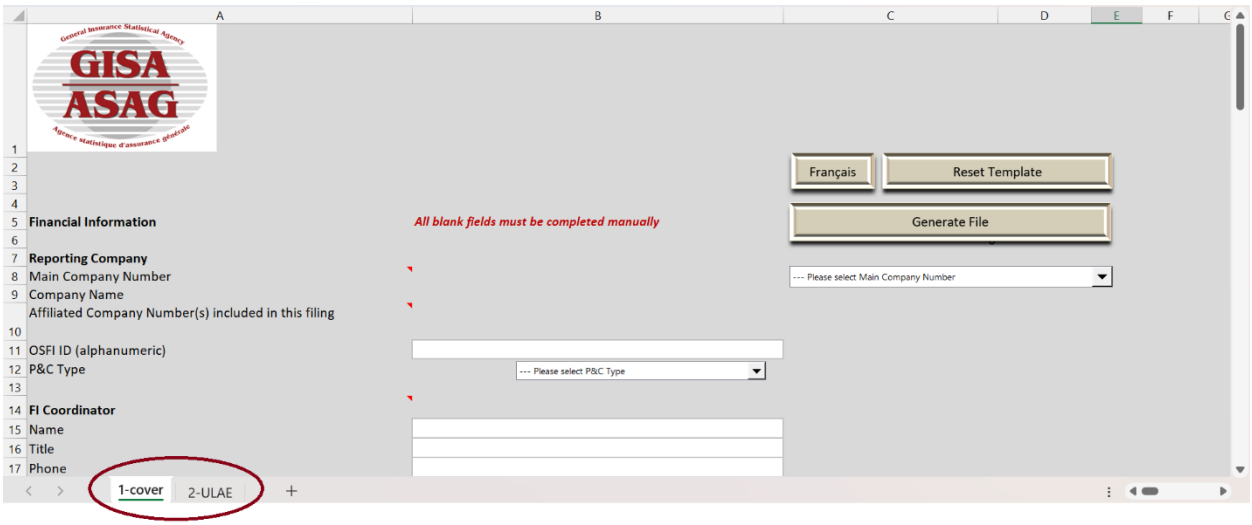


Figure 1 FI-ULAE Template Tabs

To utilize the functions built into the tabs, all users must first enable editing and macros in the template.

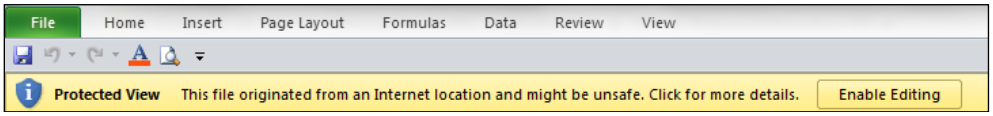


Figure 2 Message Screen - Enable Editing

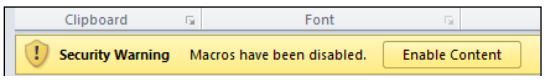


Figure 3 Message Screen - Enable Content

3.2.1. TAB 1 – Cover

In this tab, general information about the company is required. As shown below, drop-down menus have been provided for the majority of the fields with the exception of the cells in "white" which must be manually completed.

A French version of the template can be accessed by clicking on the "français" button.

A "Reset Template" button is available to clear all previously entered information.

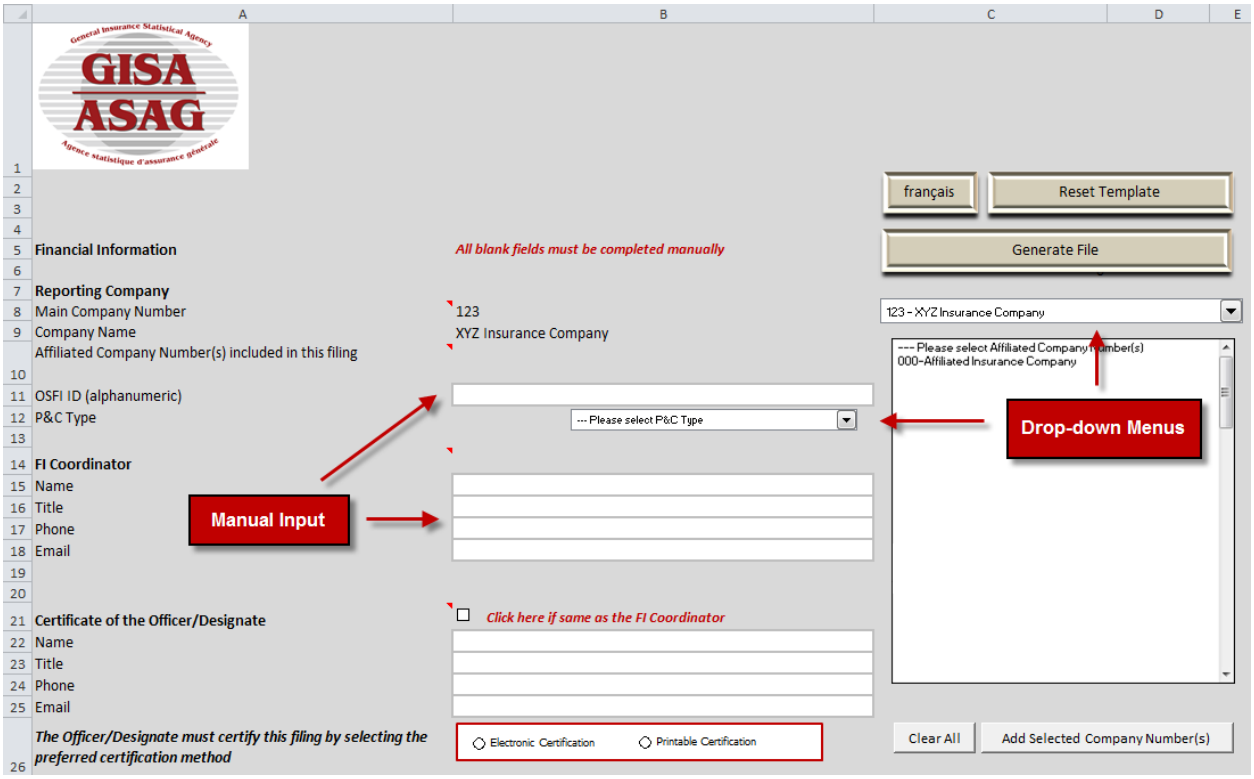


Figure 4 Tab 1-cover - Manual Input and Drop-down Menus (FI-ULAE)

3.2.1.1. Reporting Company

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Main Company Number	[row 8, column C]	• Select the main company number from the drop-down menu • Once selected, indicate in the message box whether the company is in run-off (Figure 5)	• Main company number will automatically populate cell B8	Mandatory
Company Name	[row 9, column B]	• Company Name will automatically be populated when main company number is selected		Mandatory
Affiliated Company Number(s)	[row 10, column C]	• Select all affiliated companies by highlighting company numbers in the list provided • **DO NOT USE [SHFT/CTRL] key** • Once the list is final, click on "Add Selected Company Number(s)" button to automatically populate the cell • Once selected, indicate in the message box which of the company number(s) are in run-off (Figure 6)	• The drop-down list of companies will only appear if the company belongs to a group • Affiliated Company Number list will not roll-back up once selected • A "Clear All" button is provided to remove previously selected companies	Mandatory (for group reporting)
OSFI ID	[row 11, column B]	• Manually enter your ID number as assigned by your primary regulator (Office of the Superintendent of Financial Institutions (OSFI) or a provincial/territorial regulator)	Format (ANNNN) or (AANNN) A = Alpha N = Number	Mandatory
P&C Type	[row 12, column B]	• Select the P&C Return as filed with OSFI or the provincial/territorial insurance regulator	Options available: • P&C Canadian • P&C Foreign	Mandatory



Figure 5 Message Box - Main Company Run-Off

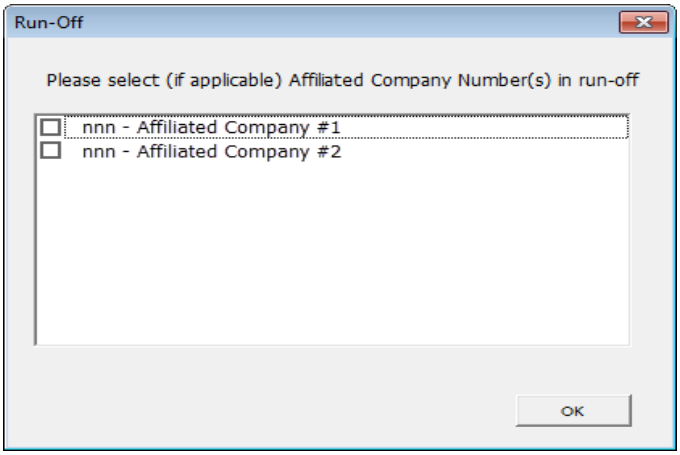


Figure 6 Message Box - Affiliated Company Run-Off

3.2.1.2. FI Coordinator

The FI Coordinator is the person responsible for coordinating the FI-ULAE collection. For further information, refer to the Overview section (FI Coordinator).

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Name	[row 15, column B]	Manually enter your first and last name	Mixed case accepted (i.e. John Smith, JOHN SMITH)	Mandatory
Title	[row 16, column B]	Manually enter your title		Mandatory
Phone	[row 17, column B]	Manually enter your business telephone and extension	Format (NNN-NNN-NNNN EXT) N = Number; EXT=Extension	Mandatory
Email	[row 18, column B]	Manually enter your email address		Mandatory

3.2.1.3. FI Authorizing Contact - Certificate of the Officer/Designate

The FI Authorizing Contact - Certificate of the Officer/Designate is the person responsible for authorizing the contents of the FI-ULAE filing.

For further information, refer to the Overview section (FI Authorizing Contact – Certificate of the Officer/Designate).

If the Officer/Designate is the same person as the FI Coordinator, then select the check box to automatically populate the Certificate of the Officer/Designate section with the previously entered FI Coordinator information.



Figure 7 Certificate of the Officer/Designate

Otherwise, the FI Authorizing Contact - Certificate of the Officer/Designate section must be manually completed as follows:

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Name	[row 22, column B]	Manually enter your first and last name	Mixed case accepted (i.e. John Smith, JOHN SMITH)	Mandatory
Title	[row 23, column B]	Manually enter your title		Mandatory
Phone	[row 24, column B]	Manually enter your business telephone and extension	Format (NNN-NNN-NNNN EXT) N = Number; EXT=Extension	Mandatory
Email	[row 25, column B]	Manually enter your email address		Mandatory

3.2.1.4. Electronic/Printable Certification

After the template has been completed, the Certificate of the Officer/Designate must select the preferred authorization method (“Electronic Certification” or “Printable Certification”) to certify the filing of the FI-ULAE collection.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Electronic Certification	[row 26, column B]	Select this option by clicking on the radio button if electronic certification is preferred	Certification by the Officer/Designate is required in order to complete the FI-ULAE collection filing	Mandatory (if electronic is preferred)
Printable Certification	[row 26, column B]	Select this option by clicking on the radio button if printable certification is preferred	Certification by the Officer/Designate is required in order to complete the FI-ULAE collection filing	Mandatory (if printed copy is preferred)

3.2.1.5. Distribution Channel

Each company is required to indicate its Primary Distribution Channel. If the company utilizes a second distribution channel which makes up at least 25% of the business, a Secondary Distribution Channel must be selected.

Direct Writer – A direct writer is an insurance company whose employees or sub-contractors write their business. The insurer writes and services all policies.

Captive/Exclusive Agent – The agent is under contract with a single insurance company and sells solely for the insurance company.

Broker – Independent Agents and Brokers can represent more than one company. Independent agents represent and act as an extension of the insurance companies. Brokers represent the insurance buyer.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Primary Channel	[row 29, column C]	Select the primary distribution channel from the drop-down menu	Options available: • Broker • Captive/Exclusive Agent • Direct Writer • Other	Mandatory
Secondary Channel	[row 30, column C]	Select the secondary distribution channel from the drop-down menu	Options Available: • Not Applicable • Broker • Captive/Exclusive Agent • Direct Writer • Other	Mandatory (for companies with a secondary distribution channel which makes up at least 25% of the business)
Do you have different distribution channels for different jurisdictions?	[row 31, column C]	Select whether the company has different distribution channels for different jurisdictions or not	Options available: • Yes • No	Mandatory
Briefly describe the differences in distribution channel among jurisdictions	[row 31, column B]	Manually enter the differences in distribution channels among jurisdictions if there are any		Mandatory (if there are differences in distribution channels among jurisdictions)

3.2.1.6. Ownership

Each company is required to indicate its origin of ownership.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Ownership	[row 32, column C]	Select Ownership from the drop-down menu	Options available: • Canadian • United States • Other	Mandatory
Specify country of ownership if outside Canada/US	[row 33, column B]	Manually enter the country of ownership if outside Canada/US		Mandatory (if outside of Canada/US)

3.2.1.7. Incorporation Jurisdiction

Each company is required to indicate its Incorporation Jurisdiction.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Incorporation Jurisdiction	[row 35, column C]	Select Incorporation Jurisdiction from the drop-down menu	Options available: • Federal • Provincial • Other	Mandatory

3.2.1.8. Auto Business Written

Each company is required to indicate its Auto Business Written.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Auto Business Written	[row 37, column C]	Select Auto Business Written from the drop-down menu	Options available: • Private Passenger Auto Only • Other than Private Passenger Auto Only • Both	Mandatory

3.2.1.9. Reporting Period

Each company is required to indicate its fiscal year Start Date. The End Date will automatically be populated.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Start Date	[row 40 column C]	Select the Start Date of your company's fiscal year from the drop-down menu	Start Date will automatically populate cell	Mandatory
End Date	[row 41, column B]	No need to select the End Date	End Date will automatically populate cell	No action needed for this field

3.2.1.10. Allocation Method

All companies are required to indicate the "Allocation Method Used" for the allocation of ULAE.

Note reporting companies must use their own company-specific methodology, if available, or develop an allocation method reasonable based on the company's business.

The Allocation Method provided in the document should only be used if the company is lacking its own methodology.

FIELD NAME	ROWS & COLUMNS	INSTRUCTIONS/ ADDITIONAL NOTES	MANDATORY/ OPTIONAL
Allocation Method – ULAE			
What is the allocation method used this year to complete this file?	[row 44, column C]	Options available: • Company Specific • GISA	Mandatory
Briefly describe the company's methodology: For ULAE, indicate if the allocation methods are different from each other (e.g. ULAE is allocated based on premiums earned)	[row 45, column B]	Manually enter the company's methodology once, unless different allocation methods are used	Mandatory (if Company Specific allocation method is selected)
Specify the reason for using GISA Provided methodology	[row 46, column C]	Options available: • Company doesn't have its own methodology • Company's methodology is similar to GISA • Methodology was recommended	Mandatory (If GISA allocation method is selected)
Is the allocation method used this year different from last year?	[row 47, column C]	Options available: • Yes • No	Mandatory

FIELD NAME	ROWS & COLUMNS	INSTRUCTIONS/ ADDITIONAL NOTES	MANDATORY/ OPTIONAL
Briefly describe the difference(s)	[row 48, column B]	Manually enter the difference(s)	Mandatory (if Yes)

3.2.1.11. Additional Notes/Comments

Report any significant changes during the reporting period which may affect the analysis or comparison of reported data. These changes include, but are not limited to, changes in shareholder structure, changes in distribution channels, mergers, or acquisitions, etc.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Additional Notes/Comments	[row 50, column B]	Manually enter your comments	If there are no significant changes to report, enter "Not Applicable or N/A"	Mandatory

3.2.2. Tab 2 - ULAE

The four (4) major components of this tab include:

- Section 1 PPA (excluding FARM)
- Section 2 Other than PPA (excluding FARM)
- Section 3 Auto Total (including FARM)
- Section 4 Auto Total (FARM only)

The user is required to complete the first three (3) sections of this tab, as the fourth is automatically computed.

Each section is comprised of the following data elements:

- Direct Premiums Written (Third Party Liability/Other/Personal Accident)
- Incurred Claims and Other Insurance Service Expenses (Direct/Assumed)
- Adjustments to Liabilities for Incurred Claims (Direct/Assumed)
- Unallocated Loss Adjustment Expense (ULAE)
- Provincial Health Levy

Each of the data elements must be reported provincially. To simplify the reporting, all provinces have been included and arranged in the same order as reported in the P&C returns where provincial breakdown is available.

In absence of provincial amounts being available or any reasonable allocation method being employed, it is recommended companies allocate these amounts in proportion to Insurance Service Expense (PC2 67.50) by province and territory.

3.2.2.1. Definitions of Required Data Elements

3.2.2.1.1. Direct Premiums Written (Third Party Liability/Other/Personal Accident)

Direct Premiums Written is defined in the same way as direct premiums written on page PC2 93.30 row 79. These section are to be allocated by Third Party Liability, Other, and Personal Accident respectively.

3.2.2.1.2. Incurred Claims and Other Insurance Service Expenses (Direct/Assumed)

Incurred Claims and Other Insurance Service Expenses is defined in the same way as Incurred Claims and Other Insurance Service Expenses on page PC2 60.25 column 22. These sections are to be split by the direct and assumed portions respectively.

3.2.2.1.3. Adjustments to Liabilities for Incurred Claims (Direct/Assumed)

Adjustments to Liabilities for Incurred Claims is defined in the same way as Adjustments to Liabilities for Incurred Claims on page PC2 60.25 column 28. These sections are to be split by the direct and assumed portions respectively.

3.2.2.1.4. Automobile Unallocated Loss Adjustment Expense (ULAE)

This refers to the automobile portion of Unallocated Loss Adjustment Expense (ULAE). The ULAE is defined in the same way as in the PC3 page 60.45 row 310 column 30. Report the automobile portion of ULAE only.

The allocation methodology used should be reported in the text box located on tab 2-ULAE under Automobile ULAE Allocation Methodology on line 30. In absence of actual amounts being available or any reasonable allocation method being employed, it is recommended companies allocate the automobile amounts in proportion to Insurance Revenue (PC2 67.40).

3.2.2.1.5. Provincial Health Levy

The provincial health levy is assessed by provincial governments using a formula based on premiums or exposures. It is paid by insurance companies on an aggregated basis to reimburse provincial governments for the health care expenses incurred by claimants because of automobile accidents. In this sense the provincial health levy can be considered as part of the incurred claims.

If you do have premium and Health Levies assessed at less than $500, round the value to 1 to represent $1,000.

3.2.2.2. Reporting Data Elements

FIELD NAME	ROWS & COLUMNS	INSTRUCTIONS	ADDITIONAL NOTES
Section 1 PPA (excluding FARM)			
Direct Premiums Written (Third Party Liability)	[row 8, columns C to P]	Default values are set to zero Manually enter the values in thousands of dollars ($'000s) per province	PPA values must be in pure integer without thousand separator, decimal point, or any other special characters Blank cells will generate an error
Direct Premiums Written (Other)	[row 9, columns C to P]		
Direct Premiums Written (Personal Accident)	[row 10, columns C to P]		
Incurred Claims and Other Insurance Service Expenses (Direct)	[row 11, columns C to P]		
Incurred Claims and Other Insurance Service Expenses (Assumed)	[row 12, columns C to P]		
Adjustments to Liabilities for Incurred Claims (Direct)	[row 13, columns C to P]		
Adjustments to Liabilities for Incurred Claims (Assumed)	[row 14, columns C to P]		
ULAE PPA	[row 15, columns C to P]		
Provincial Health Levy PPA	[row 16, columns C to P]		
Section 2 Other than PPA (excluding FARM)			
Direct Premiums Written (Third Party Liability)	[row 19, columns C to P]	Default values are set to zero Manually enter the values in thousands of dollars ($'000s) per province	Other than PPA values must be in pure integer without thousand separator, decimal point, or any other special characters Blank cells will generate an error
Direct Premiums Written (Other)	[row 20, columns C to P]		

Direct Premiums Written (Personal Accident)	[row 21, columns C to P]		
Incurred Claims and Other Insurance Service Expenses (Direct)	[row 22, columns C to P]		
Incurred Claims and Other Insurance Service Expenses (Assumed)	[row 23, columns C to P]		
Adjustments to Liabilities for Incurred Claims (Direct)	[row 24, columns C to P]		
Adjustments to Liabilities for Incurred Claims (Assumed)	[row 25, columns C to P]		
ULAE PPA	[row 26, columns C to P]		
Provincial Health Levy PPA	[row 27, columns C to P]		
Section 3 Auto Total (including FARM)			
Direct Premiums Written (Third Party Liability)	[row 30, columns C to P]	Default values are set to zero Manually enter the values in thousands of dollars ($'000s) per province	Automobile Total (PPA, Other than PPA, and FARM) values must be in pure integer without thousand separator, decimal point, or any other special characters Blank cells will generate an error
Direct Premiums Written (Other)	[row 31, columns C to P]		
Direct Premiums Written (Personal Accident)	[row 32, columns C to P]		
Incurred Claims and Other Insurance Service Expenses (Direct)	[row 33, columns C to P]		
Incurred Claims and Other Insurance	[row 34, columns C to P]		

Service Expenses (Assumed)			
Adjustments to Liabilities for Incurred Claims (Direct)	[row 35, columns C to P]		
Adjustments to Liabilities for Incurred Claims (Assumed)	[row 36, columns C to P]		
ULAE PPA	[row 37, columns C to P]		
Provincial Health Levy PPA	[row 38, columns C to P]		
Section 4 Auto Total (FARM only)			
Direct Premiums Written (Third Party Liability)	[row 41, columns C to P]	Automatically calculated field	Entry of values is not allowed in this field
Direct Premiums Written (Other)	[row 42, columns C to P]		
Direct Premiums Written (Personal Accident)	[row 43, columns C to P]		
Incurred Claims and Other Insurance Service Expenses (Direct)	[row 44, columns C to P]		
Incurred Claims and Other Insurance Service Expenses (Assumed)	[row 45, columns C to P]		
Adjustments to Liabilities for Incurred Claims (Direct)	[row 46, columns C to P]		
Adjustments to Liabilities for Incurred Claims (Assumed)	[row 47, columns C to P]		

ULAE PPA	[row 48, columns C to P]		
Provincial Health Levy PPA	[row 49, columns C to P]		

4. **3.3 FI-MAIN**

It is mandatory for all automobile insurance writers currently reporting statistical data to GISA to report their PC1, PC2, PC3, PC4, PCPROV and FI-Main filing (including the automobile ABR portion, if applicable). The FI-Main reporting requirements by plan are outlined below:

REPORTING REQUIREMENTS				
TAB	**PLAN**	**BUSINESS WRITTEN**	**INSTRUCTIONS**	**MANDATORY/NOT APPLICABLE**
Tab 1-cover	ASP	PPA/Both	All Fields	Mandatory
		Other than PPA only	All fields except Allocation Method section	
Tab 2-4 PPL-TPL/PA/OTH	ASP	PPA/Both	All Fields	Mandatory
		Other than PPA only		Not Applicable
Tab 8-PPA-run-off	ASP	PPA/Both	All Fields	Mandatory (Applicable to Ontario auto writers only)
		Other than PPA only		Not Applicable
Tab 9-additional	ASP	PPA/Both	All Fields	Mandatory
		Other than PPA only	Complete Section 2 - Other than PPA	Mandatory
Tab 10-summary	ASP	PPA/Both	Automatically generated	Mandatory
		Other than PPA		Not Applicable
Tab 11-ABR-ASP	ASP	All	All sections	Mandatory

The template must first be saved to a working directory as the macro will generate the appropriate submission file into the same directory. For companies reporting multiple FI-Main collection filings, it is highly recommended to save a copy of each completed template with a different file name (e.g. 2025 FI Main Template_C123.xlsm).

In order to utilize the template and the functions built into the tabs, all users must first enable editing and macros in the template.

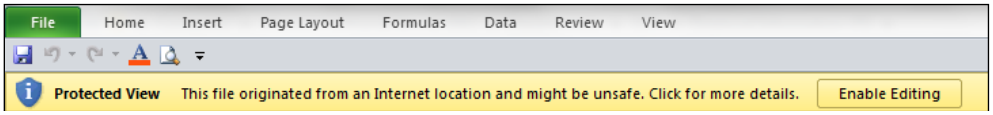


Figure 8 Message Screen – Enable Editing

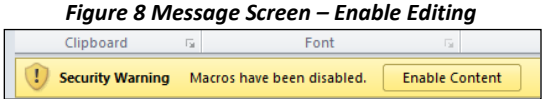


Figure 9 Message Screen - Enable Macros

4.1.1. TAB 1 – Cover

In this tab, general information about the company is required. As shown below, drop-down menus have been provided for the majority of fields with the exception of the cells in "white" which must be manually completed.

A French version of the template can be accessed by clicking on the "français" button.

A "Reset Template" button is available to clear all previously entered information.

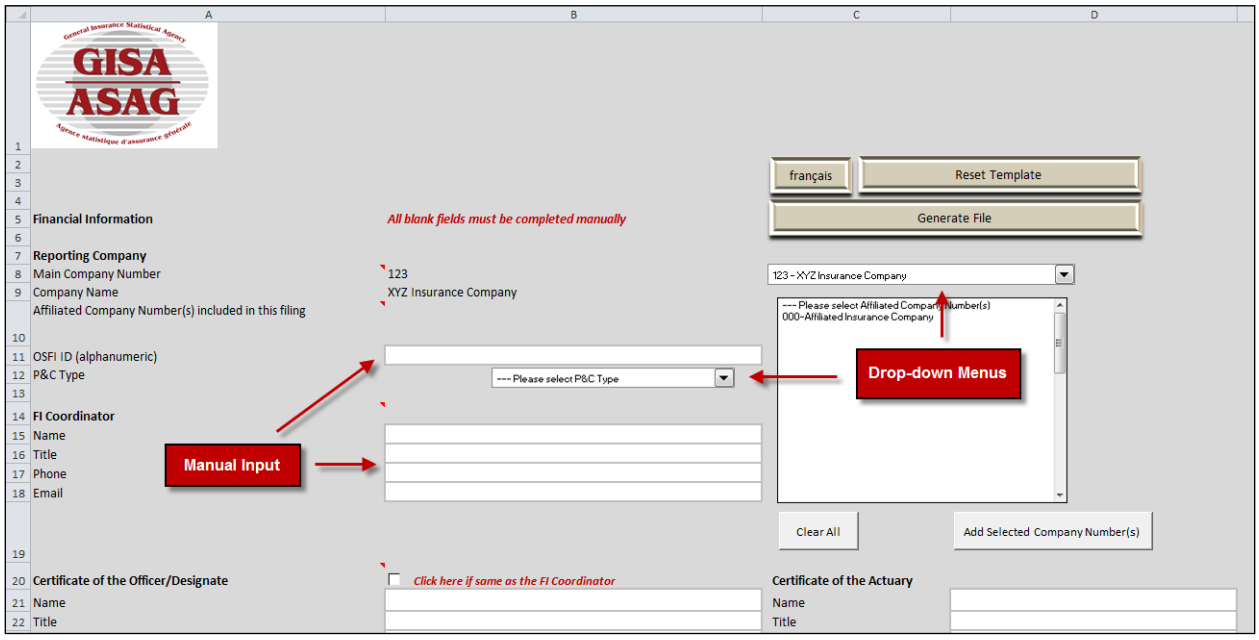


Figure 10 Tab 1-cover – Manual Input and Drop-down Menus (FI-Main)

4.1.1.1. Reporting Company

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Main Company Number	[row 8, column C]	Select the main company number from the drop-down menu Once selected, indicate in the message box whether the company is in run-off (Figure 11)	Main company number will automatically populate cell	Mandatory
Company Name	[row 9, column B]	Company Name will automatically be populated when main company number is selected		Mandatory
Affiliated Company Number(s) included in this filing	[row 10, column C]	Select all affiliated companies by highlighting reporting companies in the list provided **DO NOT USE [SHFT/CTRL] key** Once the list is final, click on "Add Selected Company Number(s)" button to automatically populate the cell Once selected, indicate in the message box which of the company number(s) are in run-off (Figure 12)	The drop-down list of companies will only appear if the company belongs to a group Affiliated Company list will not roll-back up once selected A "Clear All" button is provided to remove previously selected companies	Mandatory (for group reporting)
OSFI ID	[row 11, column B]	Manually enter your ID number as assigned by your primary regulator (Office of the Superintendent of Financial Institutions (OSFI) or a provincial/territorial regulator)	Format (ANNNN) or (AANNN) A = Alpha N = Number	Mandatory
P&C Type	[row 12, column B]	Select the P&C Type as filed with OSFI or the provincial/territorial insurance regulator	Options available: • P&C Canadian • P&C Foreign	Mandatory

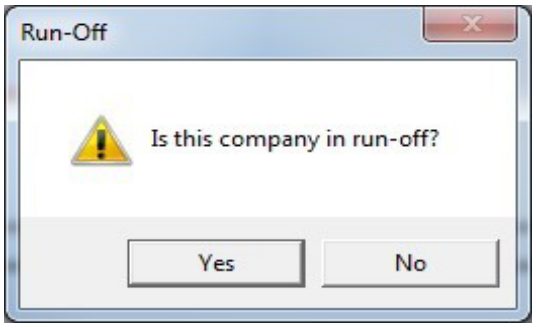


Figure 11 Message Box - Main Company Run-Off

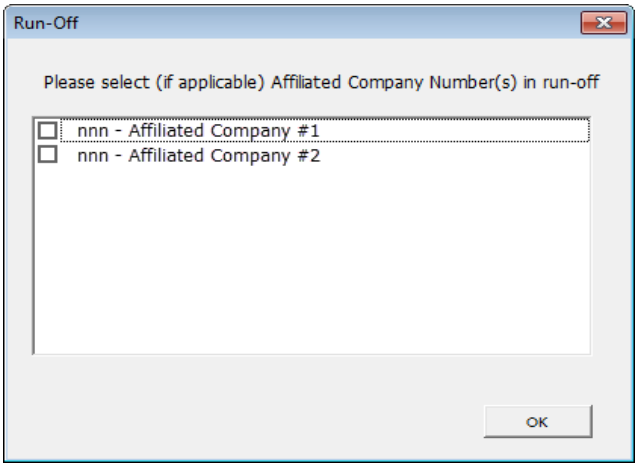


Figure 12 Message Box - Affiliated Company Run-Off

4.1.1.2. FI Coordinator

The FI Coordinator is the person responsible for coordinating the FI-Main collection. For further information, refer to the Overview section (FI Coordinator).

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Name	[row 15, column B]	Manually enter your first and last name	Mixed case accepted (i.e. John Smith, JOHN SMITH)	Mandatory
Title	[row 16, column B]	Manually enter your title		Mandatory
Phone	[row 17, column B]	Manually enter your business telephone and extension	Format (NNN-NNN-NNNN EXT) N = Number; EXT=Extension	Mandatory
Email	[row 18, column B]	Manually enter your email address		Mandatory

4.1.1.3. FI Authorizing Contacts - Certificate of the Officer/Designate and Certificate of the Actuary

The FI Authorizing Contact - Certificate of the Officer/Designate is the responsibility of the person authorizing the contents of the FI-Main filing.

The Certificate of the Actuary is the responsibility of the Actuary certifying the reasonableness of the claims data reported in Tab [8-PPA run-off] in Ontario.

For further information, refer to the Overview section (FI Authorizing Contact – Certificate of the Officer/Designate and Certificate of the Actuary).

If the Officer/Designate is the same person as the FI-Coordinator, then select the check box to automatically populate the Certificate of the Officer/Designate section with the previously entered FI-Coordinator information.



Figure 13 Check Box – Same FI Coordinator

Otherwise, the Certificate of the Officer/Designate section must be manually completed.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Name	[row 21, column B]	Manually enter your first and last name	Mixed case accepted (i.e. John Smith, JOHN SMITH)	Mandatory
Title	[row 22, column B]	Manually enter your title		Mandatory
Phone	[row 23, column B]	Manually enter your business telephone and extension	Format (NNN-NNN-NNNN EXT) N = Number; EXT=Extension	Mandatory
Email	[row 24, column B]	Manually enter your email address		Mandatory

For Ontario PPA writers, the Certificate of the Actuary is also required, and the following information must be completed manually.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Name	[row 21, column D]	Manually enter your first and last name	Mixed case accepted (i.e. John Smith, JOHN SMITH)	Mandatory
Title	[row 22, column D]	Manually enter your title		Mandatory

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Phone	[row 23, column D]	Manually enter your business telephone and extension	Format (NNN-NNN-NNNN EXT) N = Number; EXT=Extension	Mandatory
Email	[row 24, column D]	Manually enter your email address		Mandatory
Company	[row 25, column D]	Manually enter your actuarial firm/company		Mandatory

4.1.1.4. Electronic/Printable Certification

After the template has been completed, the Certificate of the Officer/Designate must select the preferred authorization method ("Electronic Certification" or "Printable Certification") in order to certify the filing of the FI-Main collection.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Electronic Certification	[row 25, column B]	Select this option by clicking on the radio button if electronic certification is preferred	Certification by the Officer/Designate is required in order to complete the FI-Main collection filing	Mandatory (if electronic is preferred)
Printable Certification	[row 25, column B]	Select this option by clicking on the radio button if printable certification is preferred	Certification by the Officer/Designate is required in order to complete the FI-Main collection filing Certification by the Actuary is required for Ontario automobile writers in order to complete the Run-Off submission	Mandatory (if printed copy is preferred)

For Ontario PPA writers, the printable certification for the Certificate of the Actuary will need to be submitted.

4.1.1.5. Distribution Channel

Each company is required to indicate its Primary Distribution Channel. If the company utilizes a second distribution channel which makes up at least 25% of the business, a Secondary Distribution Channel must be selected.

Direct Writer – A direct writer is an insurance company whose employees or sub-contractors write their business. The insurer writes and services all policies.

Captive/Exclusive Agent – The agent is under contract with a single insurance company and sells solely for the insurance company.

Broker – Independent Agents and Brokers can represent more than one company. Independent agents represent and act as an extension of the insurance companies. Brokers represent the insurance buyer.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Primary Channel	[row 28, column C]	Select the primary distribution channel from the drop-down menu	Options available: • Broker • Captive/Exclusive Agent • Direct Writer • Other	Mandatory
Secondary Channel	[row 29, column C]	Select the secondary distribution channel from the drop-down menu	Options Available: • Not Applicable • Broker • Captive/Exclusive Agent • Direct Writer • Other	Mandatory (for companies with a secondary distribution channel that makes up at least 25% of the business)
Do you have different distribution channels for different jurisdictions?	[row 30, column C]	Select whether the company has different distribution channels for different jurisdictions or not	Options available: • Yes • No	Mandatory
Briefly describe the differences in distribution channel among jurisdictions	[row 30, column B]	Manually enter the differences in distribution channels among jurisdictions if there are any		Mandatory (if there are differences in distribution channels among jurisdictions)

4.1.1.6. Ownership

Each company is required to indicate its origin of ownership.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Ownership	[row 31, column C]	Select Ownership from the drop-down menu	Options available: • Canadian • United States • Other	Mandatory
Specify country of ownership if outside Canada/US	[row 32, column B]	Manually enter the country of ownership if outside Canada/US		Mandatory (if outside of Canada/US)

4.1.1.7. Incorporation Jurisdiction

Each company is required to indicate its Incorporation Jurisdiction.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Incorporation Jurisdiction	[row 34, column C]	Select Incorporation Jurisdiction from the drop-down menu	Options available: • Federal • Provincial • Other	Mandatory

4.1.1.8. Business Written

Each company is required to indicate its Business Written.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	MANDATORY /OPTIONAL
Business Written	[row 35, column C]	Select Business Written from the drop-down menu	Mandatory

4.1.1.9. Auto Business Written

Each company is required to indicate its Auto Business Written.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Auto Business Written	[row 36, column C]	Select Auto Business Written from the drop-down menu	Options available: • Private Passenger Auto Only • Other than Private Passenger Auto Only • Both	Mandatory

Note when "Other than PPA Auto Only" is selected, the user will not be required to complete Tab 1-cover: Allocation Methods, Tabs 2-4 PPA-TPL/PA/OTH, Tab 8-run-off, and Tab [Certificate-Actuary]. The only tabs that need to be completed are Tab 1-cover (except Allocation Method section), Tab 9-additional and Tab 11-ABR-ASP.

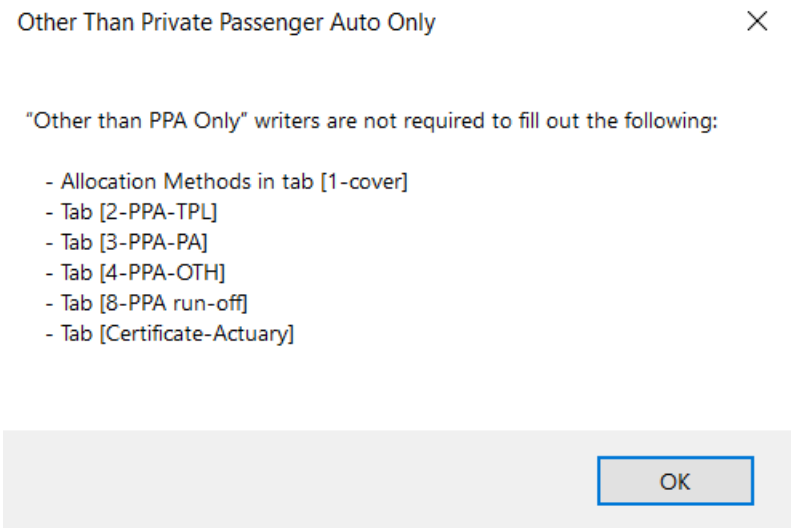


Figure 15 Message Box - Other than PPA Only

4.1.1.10. Reporting Period

Each company is required to indicate its fiscal year Start Date. The End Date will automatically be populated.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Start Date	[row 39 column C]	Select the Start Date of your company's fiscal year from the drop-down menu	Start Date will automatically populate cell	Mandatory

End Date	[row 40, column B]	No need to select the End Date	End Date will automatically populate cell	No action needed for this field

4.1.1.11. Allocation Method

All companies are required to indicate each "Allocation Method" used for the allocation of Expenses, Investment Income and Equity.

Note reporting companies must use their own company-specific methodology, if available, or develop an allocation method that is reasonable based on the company's business.
The Allocation Method provided in the document should only be used if the company is lacking its own methodology.

FIELD NAME	ROWS & COLUMNS	INSTRUCTIONS/ ADDITIONAL NOTES	MANDATORY/ OPTIONAL
Allocation Method – Expenses			
1. What is the allocation method used this year to complete this file?	[row 44, column C]	Options available: • Company Specific • GISA	Mandatory
Briefly describe the company's methodology: For the categories of expenses such as commissions, taxes, other expenses, general expenses and premium deficiency adjustments, indicate if any of the allocation methods are different than for the others (e.g. expenses allocated based on premiums earned, with the exception that taxes were allocated based on premiums written)	[row 45, column B]	Manually enter the company's methodology once, unless multiple allocation methods are used	Mandatory (if Company Specific allocation method is selected)
Specify the reason for using GISA Provided methodology	[row 46, column C]	Options available: • Company doesn't have its own methodology • Company's methodology is similar to GISA • Methodology was recommended	Mandatory (If GISA allocation method is selected)
2. Is the allocation method used this year different from last year?	[row 47, column C]	Options available: • Yes • No	Mandatory

FIELD NAME	ROWS & COLUMNS	INSTRUCTIONS/ ADDITIONAL NOTES	MANDATORY/ OPTIONAL
Allocation Method – Expenses			
Briefly describe the difference(s)	[row 48, column B]	Manually enter the difference(s)	Mandatory (if Yes)
3. Is the allocation method used different than the allocation method used in your ULAE submission?	[row 50, column C]	Options available: • Yes • No	Mandatory
Briefly describe the difference(s)	[row 51, column B]	Manually enter the difference(s)	Mandatory (if Yes)

FIELD NAME	ROWS & COLUMNS	INSTRUCTIONS/ ADDITIONAL NOTES	MANDATORY/ OPTIONAL
Allocation Method – Investment Income			
1. What is the allocation method used this year to complete this file?	[row 54, column C]	Options available: • Company Specific • GISA	Mandatory
Briefly describe the company's methodology	[row 55, column B]	Manually enter company's methodology	Mandatory (if Company Specific allocation method is selected)
Specify the reason for using GISA Provided methodology	[row 56, column C]	Options available: • Company doesn't have its own methodology • Company's methodology is similar to GISA • Methodology was recommended	Mandatory (If GISA allocation method is selected)
2. Is the allocation method used this year different from last year?	[row 57, column C]	Options available: • Yes • No	Mandatory
Briefly describe the difference(s)	[row 58, column B]	Manually enter the difference(s)	Mandatory (if Yes)

FIELD NAME	ROWS & COLUMNS	INSTRUCTIONS/ ADDITIONAL NOTES	MANDATORY/ OPTIONAL
Allocation Method – Equity			
1. What is the allocation method used this year to complete this file?	[row 61, column C]	Options available: • Company Specific • GISA	Mandatory
Briefly describe the company's methodology	[row 62, column B]	Manually enter company's methodology	Mandatory (if Company Specific allocation method is selected)
Specify the reason for using GISA Provided methodology	[row 63, column C]	Options available: • Company doesn't have its own methodology • Company's methodology is similar to GISA • Methodology was recommended	Mandatory (If GISA allocation method is selected)
2. Is the allocation method used this year different from last year?	[row 64, column C]	Options available: • Yes • No	Mandatory
Briefly describe the difference(s)	[row 65, column B]	Manually enter the difference(s)	Mandatory (if Yes)

4.1.1.12. Additional Notes/Comments

Report any significant changes during the reporting period which may affect the analysis or comparison of reported data. These changes include, but are not limited to, changes in shareholder structure, changes in distribution channels, mergers, or acquisitions, etc.

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY /OPTIONAL
Additional Notes/Comments	[row 67, column B]	Manually enter your comments	If there are no significant changes to report, enter "Not Applicable or N/A"	Mandatory

4.1.2. TABs 2 to 4 – Private Passenger (excluding FARM) – PPA-TPL, PPA-PA, PPA-OTH

4.1.2.1. Definitions of Required Data Elements

Note reporting companies should use their own company-specific methodology, if available, or develop an allocation method that is reasonable based on the company's business.
In the absence of a company-specific allocation method for automobile data, it is recommended companies allocate these amounts in proportion to the auto portion of Insurance Revenue (PC2 67.40) or Direct Premiums Written (PC2 93.30).

The allocation methods provided should only be used if the company is lacking its own methodology.

Revenue from PAA Contracts [1]
Revenue from PAA Contracts is defined in the same way as in the PC2 page 60.25 rows 080, 090, 100, column 14 and PC2 page 93.14 rows 080, 090, 100, column 14 for consolidated and non-consolidated numbers respectively. Report the company's own revenue from PAA contracts, by province and territory, as shown in the PC2 page 94.10 rows 080 to 100 (where company has only PAA contracts).

Revenue from GMM Contracts [2]
Revenue from GMM Contracts is defined in the same way as in the PC2 page 60.25 rows 080, 090, 100, column 06 and PC2 page 93.14 rows 080, 090, 100, column 06 for consolidated and non-consolidated numbers respectively. Report the company's own revenue from GMM contracts, by province and territory, as shown in the PC2 page 94.10 rows 080 to 100 (where company has only GMM contracts).

Total Insurance Revenue [3]
Total insurance revenue is defined in the same way as in the PC1 page 20.22 row 099 column 01 and PC2 page 92.22 row 099 column 01 for consolidated and non-consolidated numbers respectively. Report the company's own total insurance revenue, by province and territory, as shown in the PC2 page 94.10 row 599.

These amounts are automatically calculated or derived in the following formula in the template:

[3] = [1] + [2]

Incurred Claims and Other Insurance Service Expenses [4]
Incurred Claims and Other Insurance Service Expenses are defined in the same way as in the PC1 page 20.14 row 210 and PC2 page 92.14 row 210 for consolidated and non-consolidated numbers respectively. Report the company's own incurred claims and other insurance service expenses, by province and territory.

Amortization of Insurance Acquisition Cash Flows [5]
Amortization of insurance acquisition cash flows are defined in the same way as in the PC2 page 80.25 row 340 and PC2 page 92.14 row 220 for consolidated and non-consolidated numbers respectively. Report the company's own amortization of insurance acquisition cash flows numbers, by province and territory.

Losses and Reversal of Losses on Onerous Contracts [6]
Losses and reversal of losses on onerous contracts are defined in the same way as in the PC1 page 20.14 row 230 and PC2 page 92.14 row 230 for consolidated and non-consolidated numbers respectively. Report the company's own losses and reversal of losses on onerous contracts numbers, by province and territory.

Adjustments to Liabilities for Incurred Claims [7]
Adjustments to Liabilities for Incurred Claims are defined in the same way as in the PC1 page 20.14 row 240 and PC2 page 92.14 row 240 for consolidated and non-consolidated numbers respectively. Report the company's own adjustments to liabilities for incurred claims, by province and territory.

Total Insurance Service Expenses [8]
Adjustments to Liabilities for Incurred Claims are defined in the same way as in the PC1 page 20.14 row 299 and PC2 page 92.14 row 299 for consolidated and non-consolidated numbers respectively.

These amounts are automatically calculated or derived in the following formula in the template:

[8] = [4] + [5] + [6] + [7]

Allocation of Reinsurance Premiums [9]
Allocation of reinsurance premiums are defined in the same way as in the PC3 page 70.10 column 06. Report the company's own allocation of reinsurance premiums, by province and territory.

Amounts Recoverable from Reinsurers for Incurred Claims [10]
Amounts recoverable from reinsurers for incurred claims are defined in the same way as in the PC3 page 70.10 column 11. Report the company's own allocation of amounts recoverable from reinsurers for incurred claims, by province and territory.

Effect of Changes in Non-Performance Risk of Reinsurers [11]
Amounts recoverable from reinsurers for incurred claims are defined in the same way as in the PC3 page 70.10 column 14 and PC2 page 92.16 row 365 column 29 for consolidate and non-consolidated amounts respectively. Report the company's own effect of changes in non-performance risk of reinsurers, by province and territory.

Net Expenses from Reinsurance Contracts Held [12]
Net claims and adjustment expenses are defined in the same way as in the PC1 page 20.22 row 120 column 01 and PC2 page 92.22 row 120 column 01 for consolidate and non-consolidated amounts respectively. These amounts are automatically calculated or derived in the following formula in the template:

$$[12] = \{[9] + [10] - [11]\}$$

Insurance Service Result [13]
Insurance service result is defined in the same way as in the PC2 page 60.25 row 119 column 45. These amounts are automatically calculated or derived in the following formula in the template:

$$[13] = \{[3] + [8]\} – [12]$$

Interest Revenue on Financial Assets not Measured at Fair Value Through Profit and Loss (FVTPL) [14]
Interest revenue on financial assets not measured at FVTPL are defined in the same way as in the PC1 page 20.22 row 220 column 01. Report the company's own interest revenue on financial assets not measured at FVTPL, by province and territory.

Net Investment Income Excluding Segregated Funds [15]
Net investment income excluding segregated funds are defined in the same way as in the PC1 page 20.22 row 230 column 01. Report the company's own net investment income excluding segregated, by province and territory.

Net Investment Income - Segregated Funds [16]
Net investment income - segregated funds are defined in the same way as in the PC1 page 20.22 row 240 column 01. Report the company's own net investment income - segregated funds, by province and territory.

Provision for Credit Losses [17]
Provision for credit losses is defined in the same way as in the PC1 page 20.22 row 250 column 01. Report the company's own provision for credit losses, by province and territory.

Investment Return [18]
Investment return is defined in the same way as in the PC1 page 20.22 row 300 column 01. These amounts are derived in the following formula in the template:

[18] = [14] + [15] + [16] + [17]

Net Finance Income (Expenses) from Insurance Contracts [19]
Net finance income (expenses) from insurance contracts are defined in the same way as in the PC1 page 20.22 row 310 column 01. Report the company's own net finance income (expenses) from insurance contracts, by province and territory.

Net Finance Income (Expenses) from Reinsurance Contracts Held [20]
Net finance income (expenses) from reinsurance contracts held is defined in the same way as in the PC1 page 20.22 row 320 column 01. Report the company's own net finance income (expenses) from reinsurance contracts, by province and territory.

Movement in Investment Contract Liabilities [21]
Movement in investment contract liabilities are defined in the same way as in the PC1 page 20.22 row 330 column 01. Report the company's own movement in investment contract liabilities, by province and territory.

Net Investment Result [22]
Net investment result is defined in the same way as in the PC1 page 20.22 row 399 column 01. These amounts are derived in the following formula in the template:

[22] = [18] + [19] + [20] + [21]

Other Income [23]
Other income is defined in the same way as in the PC1 page 20.22 row 410 column 01. Report the company's own other income, by province and territory.

Share of Net Income (Loss) of Equity Accounted Investees [24]
Share of net income (loss) of equity accounted investees are defined in the same way as in the PC1 page 20.22 row 415 column 01. Report the company's own share of net income (loss) of equity accounted investees by province and territory.

General and Operating Expenses [25]
General and operating expenses are defined in the same way as in the PC1 page 20.22 row 420 column 01. Report the company's own general and operating expenses by province and territory.

Other Income and Expenses [26]
Other income and expenses are defined in the same way as in the PC1 page 20.22 row 430 column 01. Report the company's own other income and expenses by province and territory.

[26] = [23] + [24] - [25]

Profit (Loss) Before Taxes [27]
Profit(loss) before taxes are defined in the same way as in the PC1 page 20.22 row 440 column 01. These amounts are derived in the following formula in the template:

[27] = [13] + [22] + [26]

Total Income Taxes [28]

Total income taxes are defined in the same way as in the PC1 page 20.22 row 499 column 01. The aggregated income taxes information reported must be allocated for PPA by coverage and by province and territory. In the absence of actual amounts being available or any reasonable allocation method already being employed, it is recommended companies use the following formula:

[28] = [27] x income tax rate

Where, the income tax rate is calculated on a company-wide basis from PC1 page 20.22.

$$= \frac{20.22.499.01}{20.22.440.01}$$

Net Income (Loss) for the Year [29]

Net income (loss) is defined in the same way as in the PC1 page 20.22 row 999 column 01. These amounts are automatically calculated or derived in the following formula in the template:

[29] = [27] - [28]

Allocated Equity (Average for Period) (30)

Total equity is defined as the amount in PC1 page 20.11 row 699 column 01. The average for the period computed as the average of the amounts in columns 01 and 03. This amount, which is based on what is reported in the PC1, must be broken down for PPA by coverage and province and territory. Insurers are strongly urged to adopt an appropriate and consistent allocation method across all jurisdictions and coverages when calculating the allocated equity (this should result in a positive value). In the absence of actual amounts being available or any reasonable allocation method already being employed, it is recommended companies allocate this amount to PPA by coverage and by province and territory in proportion to the sum of liabilities for remaining coverage and liabilities for incurred claim (PC2 page 92.14 row 799 column 19) and assets for remaining coverage and assets for incurred claim (PC2 page 92.18 row 599 column 19).

a) Total Equity (average for the period)

Total Equity Average for the Period

$$= \frac{\{(92.11.699.01) + (92.11.699.03)\}}{2}$$

Note: Foreign companies should use PC2 page 92.11 row 899 in place of page 92.11 row 699.

b) Allocation to PPA by coverage

Equity for PPA by coverage

$$= \boldsymbol{Total\ Equity} \times \frac{\{[93.35.(80 \text{ to } 100).19\ ] + [93.35.(80\ to\ 100).14]\}}{\{[93.35.599.19] + [93.35.599.14]\}}$$

c) Allocation by province and territory

Equity for PPA by coverage & province

$$= Total\ Equity\ for\ PPA\ by\ coverage \times \frac{V}{[92.14.799.19] + [92.18.599.19]}$$

Where

V = [$Liabilities\ for\ remaining\ coverage\ by\ coverage$ & $terrritory$] +
[$Liabilities\ for\ incurred\ claims\ by\ coverage$ & $terrritory$]-
[$Assets\ for\ remaining\ coverage\ by\ coverage$ & $terrritory$]-
[$Assets\ for\ incurred\ claims\ by\ coverage$ & $terrritory$]

Return on Equity [31]
Return on equity is a calculated field and defined as:
[31] = [29] / [30]

4.1.2.2. Reporting Data Elements

These three tabs require financial data for Private Passenger Auto (PPA), which is defined as a combination of type of business 0, 1, 4, 5, 8, and 9, and type of use 01–19 under the GISA ASP. This definition is in line with the P&C Returns.

These three tabs are for the following coverage: Liability (TPL), Personal Accident (PA) and Other (OTH), as defined in the P&C Returns, respectively.

These three tabs should be used to report companies' own business. Business allocated by FARM should be excluded in these three tabs.

To simplify the reporting, all provinces have been included and arranged in the same order as reported in the P&C Returns where applicable.

FIELD NAME	ROWS & COLUMNS	INSTRUCTIONS	ADDITIONAL NOTES
Private Passenger Automobile – Tabs 2, 3, 4 (PPA-TPL/PA/OTH) – Statement of Income			
Revenue from PAA Contracts [1]	[row 6, columns C to P]	Default values are set to zero Manually enter the values in thousands of dollars ($'000s) per province	Values must be in pure integer without thousand separator, decimal point, or any other special characters Blank cells will generate an error
Revenue from GMM Contracts [2]	[row 7, columns C to P]		
Total Insurance Revenue [3]	[row 8, columns C to P]	Automatically calculated field	Entry of values is not allowed in this field
Incurred Claims and Other Insurance Service Expenses [4]	[row 10, columns C to P]	Default values are set to zero	Values must be in pure integer without thousand separator,

FIELD NAME	ROWS & COLUMNS	INSTRUCTIONS	ADDITIONAL NOTES
Amortization of Insurance Acquisition Cash Flows [5]	[row 11, columns C to P]	Manually enter the values in thousands of dollars ($'000s) per province	decimal point, or any other special characters Blank cells will generate an error
Losses and Reversal of Losses on Onerous Contracts [6]	[row 12, columns C to P]		
Adjustments to Liabilities for Incurred Claims [7]	[row 13, columns C to P]		
Total Insurance service expenses [8]	[row 14, columns C to P]	Automatically calculated field	Entry of values is not allowed in this field
Allocation of reinsurance premiums [9]	[row 16, columns C to P]	Default values are set to zero Manually enter the values in thousands of dollars ($'000s) per province	Values must be in pure integer without thousand separator, decimal point, or any other special characters Blank cells will generate an error
Amounts Recoverable from Reinsurers for Incurred Claims [10]	[row 17, columns C to P]		
Effect of Changes in Non-Performance Risk of Reinsurers [11]	[row 18, columns C to P]		
Net Expenses from Reinsurance Contracts Held [12]	[row 19, columns C to P]	Automatically calculated field	Entry of values is not allowed in this field
Insurance Service Result [13]	[row 21, columns C to P]		
Interest Revenue on Financial Assets not Measured at FVTPL [14]	[row 23, columns C to P]	Default values are set to zero Manually enter the values in thousands of dollars ($'000s) per province	Values must be in pure integer without thousand separator, decimal point, or any other special characters Blank cells will generate an error
Net Investment Income Excluding Segregated Funds [15]	[row 24, columns C to P]		
Net Investment Income - Segregated Funds [16]	[row 25, columns C to P]		
Provision for Credit Losses [17]	[row 26, columns C to P]		

FIELD NAME	ROWS & COLUMNS	INSTRUCTIONS	ADDITIONAL NOTES
Investment Return [18]	[row 27, columns C to P]	Automatically calculated field	Entry of values is not allowed in this field
Net Finance Income (expenses) from Insurance Contracts [19]	[row 28, columns C to P]	Default values are set to zero Manually enter the values in thousands of dollars ($'000s) per province	Values must be in pure integer without thousand separator, decimal point, or any other special characters Blank cells will generate an error
Net Finance Income (expenses) from Reinsurance Contracts Held [20]	[row 29, columns C to P]		
Movement in Investment Contract Liabilities [21]	[row 30, columns C to P]		
Net Investment Result [22]	[row 31, columns C to P]	Automatically calculated field	Entry of values is not allowed in this field
Other Income [23]	[row 33, columns C to P]	Default values are set to zero Manually enter the values in thousands of dollars ($'000s) per province	Values must be in pure integer without thousand separator, decimal point, or any other special characters Blank cells will generate an error
Share of Net Income (Loss) of Equity Accounted Investees [24]	[row 34, columns C to P]		
General and Operating Expenses [25]	[row 35, columns C to P]		
Other Income and Expenses [26]	[row 36, columns C to P]	Automatically calculated field	Entry of values is not allowed in this field
Profit (Loss) Before Taxes [27]	[row 38, columns C to P]		
Total Income Taxes [28]	[row 39, columns C to P]	Default values are set to zero Manually enter the values in thousands of dollars ($'000s) per province	Values must be in pure integer without thousand separator, decimal point, or any other special characters Values must be greater than $0 Blank cells will generate an error
Net Income (Loss) for the Year [29]	[row 40, columns C to P]	Automatically calculated field	Entry of values is not allowed in this field

FIELD NAME	ROWS & COLUMNS	INSTRUCTIONS	ADDITIONAL NOTES
Allocated Equity (Average for Period) [30]	[row 41, columns C to P]	Default values are set to zero Manually enter the values in thousands of dollars ($'000s) per province	Values must be in pure integer without thousand separator, decimal point, or any other special characters Values must be greater than $0 Blank cells will generate an error
Return on Equity [31]	[row 42, columns C to P]	Automatically calculated field	Entry of values is not allowed in this field

4.1.3. FARM-TPL, FARM-PA and FARM-OTH

FARM data reporting has been deferred for the 2014 and subsequent collection years, but may be collected in the future. GISA will provide notice if there is a change in FARM data reporting requirements.

4.1.4. TAB 8 – PPA-Run-Off (Ontario only)

This tab requires information about PPA net claims and adjustment expenses for the companies' own business, excluding business allocated from the FARM. Undiscounted amounts should be reported on this tab.

4.1.4.1. Definitions of Required Data Elements

4.1.4.1.1. Paid

Paid means amount paid losses during the reporting period. Paid is defined in the Appointed Actuary Report (AAR).

A business line breakdown is required, but a coverage level breakdown is not, i.e. the amounts to be reported are those pertaining to PPA-total. Companies are expected to report actual net paid losses for PPA by business line for each accident year consistent with the AAR.

4.1.4.1.2. UCAE

UCAE means unpaid claims and adjustment expenses (excluding IBNR) during the reporting period. UCAE is defined in the AAR.

A business line breakdown is required, but a coverage level breakdown is not, i.e. the amounts to be reported are those pertaining to PPA-total. Companies are expected to report actual net UCAE for PPA by business line for each accident year consistent with the AAR.

4.1.4.1.3. IBNR

IBNR means incurred but not reported claims and adjustment expenses on an undiscounted basis. IBNR is defined in the AAR.

A business line breakdown is required, but a coverage level breakdown is not, i.e. the amounts to be reported are those pertaining to PPA-total. The IBNR should be consistent with the undiscounted IBNR as shown in the AAR.

4.1.4.1.4. Ratio

Ratio is calculated as follows:

$$1 - \frac{\text{Paid during the reporting period} + (\text{UCAE} + \text{IBNR}) \text{ at the end of the reporting period}}{(\text{UCAE} + \text{IBNR}) \text{ at the end of the last reporting period}}$$

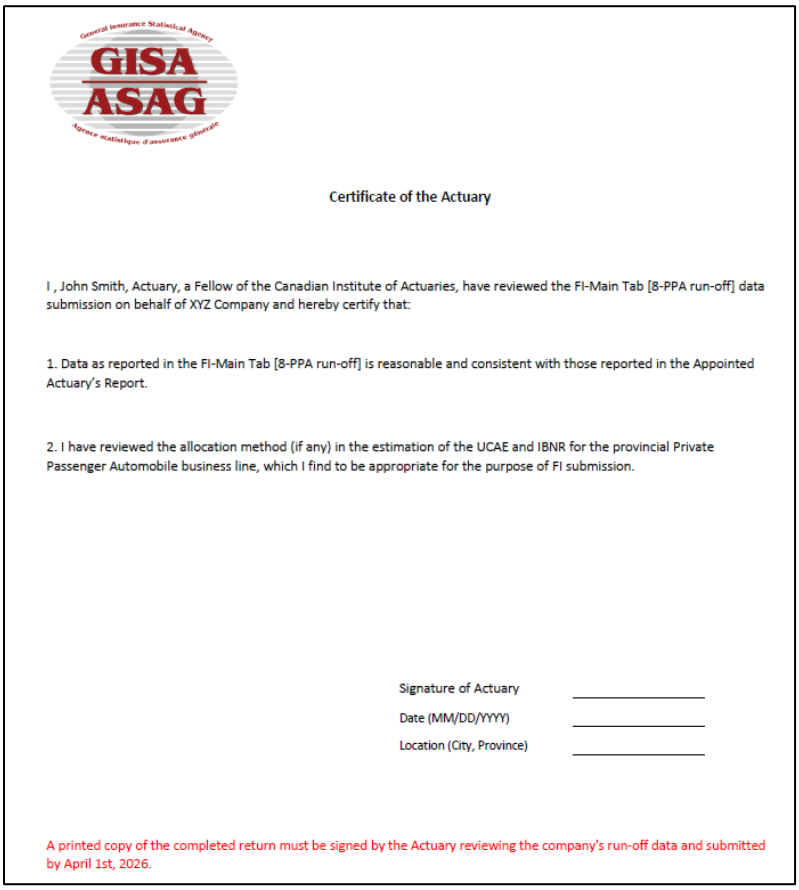
A coverage level breakdown is not required, i.e. the amounts to be reported are those pertaining to PPA-total.

4.1.4.2. Reporting Data Elements

FIELD NAME	ROWS & COLUMNS	INSTRUCTIONS	ADDITIONAL NOTES
Private Passenger Automobile (excluding FARM) – Run-Off			
"Accident Year 2020 and Prior" to "Accident Year 2025" **Paid** **UCAE** **IBNR**	(columns B to X) Provincial Entry (row 6)	Default values are set to zero Manually enter the values in thousands of dollars ($'000s)	Values must be in pure integer without thousand separator, decimal point, or any other special characters Blank cells will generate an error
"Accident Year 2020 and Prior" to "Accident Year 2025" **Ratio**	(columns B to X) Provincial Entry (row 6)	Default values are set to zero Manually enter the values in number format	Two (2) decimal places will automatically fill this cell Do not use percentage sign (%) *Example:* *Computed Ratio of 1.29% should be reported as 1.29*
All Accident Years **Paid** **UCAE** **IBNR**	(columns Z to AA) Provincial Entry (row 6)	Automatically calculated field	Value entry is not allowed in this field

4.1.4.3. Certificate of the Actuary (Ontario Automobile Writers)

The submission requires a Certificate of the Actuary to attest the filing is complete and accurate in all material respects. For the FI run-off data submission, it is required the data reported in Tab [8-PPA run-off] be reviewed by the reporting insurer's certifying actuary. The review should validate the consistency of the unpaid claims run-off results between the FI exhibit and the AAR.



Certificate of the Actuary

I , John Smith, Actuary, a Fellow of the Canadian Institute of Actuaries, have reviewed the FI-Main Tab [8-PPA run-off] data submission on behalf of XYZ Company and hereby certify that:

1. Data as reported in the FI-Main Tab [8-PPA run-off] is reasonable and consistent with those reported in the Appointed Actuary's Report.

2. I have reviewed the allocation method (if any) in the estimation of the UCAE and IBNR for the provincial Private Passenger Automobile business line, which I find to be appropriate for the purpose of FI submission.

Signature of Actuary _____

Date (MM/DD/YYYY) _____

Location (City, Province) _____

A printed copy of the completed return must be signed by the Actuary reviewing the company's run-off data and submitted by April 1st, 2026.

Figure 16 Certificate-Actuary Tab - Certificate of the Actuary

4.1.5. TAB 9 – Additional (Information)

4.1.5.1. Definitions of Required Data Elements

4.1.5.1.1. Section 1 - PPA (excluding FARM)

This section relates to only PPA. All P&C references are on an aggregate level.

Written Exposures PPA (actual no. of vehicles) [32]

This refers to the vehicle count on the written exposures for PPA i.e., input the actual vehicle count. An annual policy for one vehicle counts as one, and two vehicles counts as two. A semi-annual policy for one vehicle counts as 0.5, and two vehicles counts as one.

Losses on Onerous Insurance Contracts Net Total [33]

This represents the net balance of loss component of liabilities for remaining coverage (refer to PC2 page 92.14 row 799 column 06) and loss recovery component of the asset for remaining coverage for a group of insurance contracts (refer to PC2 page 92.18 row 599 column 03).

New Loss Component Total [34]
This represents the losses on onerous contracts recognized in the period. It is the difference between opening and closing loss component of liabilities for remaining coverage. The new loss component is offset with any reversals. This can be derived from PC2 page 92.14 row 230 column 06 i.e. new loss component and reversal of losses on onerous contracts.

Insurance Service and Other Operating Expenses Attributed to General Operating Expenses Only [35]
This represents other expenses not related to insurance services as seen in PC2 80.25 row 440 column 01.

4.1.5.1.1.1. Breakdown of Following Expenses in Insurance Service and Other Operating Expenses

Claims and Benefits [36]
This represents all claims and benefits incurred in the period from insurance contracts. This includes incurred claims and other insurance service expenses as reported on PC2 page 92.14 row 210 column 19 and adjustments to liabilities for incurred claims as reported on PC2 page 92.14 row 240 column 19.

Agency (excluding commissions) [37]
This includes:

- payments for agents' licenses and signs,
- expense of training agents,
- cost of promotional material, souvenirs, etc., in agent's name only,
- expense of seminars, conventions and meetings for agents, and
- allowances, reimbursements and payments for expenses to agents, brokers and producers other than company personnel and not computed as a percentage of premiums.

Commissions [38]
Report commissions as part of insurance acquisitions cash flows as well as commissions that do not fall under insurance acquisition cash flows within the boundary of an insurance contract, for example commissions applicable to the asset management business or any other non-insurance related commissions.

Contingent Commissions [39]
This represents any commission not exclusively attributable to premium volume is a contingent commission and would be considered non-deferrable.

Inspections and Investigations [40]
These are expenses incurred for inspections and investigations of claims.

Other Expenses [41]
This represents all other expenses not included above i.e. insurance service and other operating expenses excluding expenses from [36] to [40]. This can be reported from PC2 as seen below

$$Other\ expenses\ [41] = \ [80.25.899.01] - [80.25.(010{,}050{,}090{,}095{,}170).01]$$

4.1.5.1.2. Section 2 - Other than PPA (excluding FARM)

This section relates to non-PPA. All P&C references are on an aggregate level.

Written Exposures Other than PPA (actual no. of vehicles) [42]
This refers to the vehicle count on the written exposures other than PPA i.e., input the actual vehicle count. An annual policy for one vehicle counts as one and two vehicles counts as two. A semi-annual policy for one vehicle counts as 0.5, and two vehicles counts as one.

Losses on Onerous Insurance Contracts Net Total [43]
This represents the net balance of loss component of liabilities for remaining coverage (refer to PC2 page 92.14 row 799 column 06) and loss recovery component of the asset for remaining coverage for a group of insurance contracts (refer to PC2 page 92.18 row 599 column 03).

New Loss Component Total [44]
This represents the losses on onerous contracts recognized in the period. It is the difference between opening and closing loss component of liabilities for remaining coverage. The new loss component is offset with any reversals. This can be derived from PC2 page 92.14 row 230 column 06 i.e. new loss component and reversal of losses on onerous contracts.

Insurance Service and Other Operating Expenses Attributed to General Operating Expenses Only [45]
This represents other expenses not related to insurance services as seen in PC2 80.25 row 440 column 01.

4.1.5.1.2.1. Breakdown of Following Expenses in Insurance Service and Other Operating Expenses

Claims and Benefits [46]
This represents all claims and benefits incurred in the period from insurance contracts. This includes incurred claims and other insurance service expenses as reported on PC2 page 92.14 row 210 column 19 and Adjustments to liabilities for incurred claims as reported on PC2 page 92.14 row 240 column 19.

Agency (excluding commissions) [47]
This includes:

- payments for agents' licenses and signs,
- expense of training agents,
- cost of promotional material, souvenirs, etc., in agent's name only,
- expense of seminars, conventions and meetings for agents, and
- allowances, reimbursements and payments for expenses to agents, brokers and producers other than company personnel and not computed as a percentage of premiums.

Commissions [48]
Report commissions as part of insurance acquisitions cash flows as well as commissions that do not fall under insurance acquisition cash flows within the boundary of an insurance contract, for example commissions applicable to the asset management business or any other non-insurance related commissions.

Contingent Commissions [49]
This represents any commission not exclusively attributable to premium volume is a contingent commission and would be considered non-deferrable.

Inspections and Investigations [50]
These are expenses incurred for inspections and investigations of claims.

Other Expenses [51]
This represents all other expenses not included above i.e. insurance service and other operating expenses excluding expenses from [46] to [50]. This can be reported from PC2 as seen below:

$$Other\ expenses\ [51] = [80.25.899.01] - [80.25.(010{,}050{,}090{,}095{,}170).01]$$

4.1.5.1.3. Section 3 - Automobile Total (including FARM)

This section relates to only Automobile (including FARM). All P&C references are on an aggregate level.

Losses on Onerous Insurance Contracts Net Total [52]
This represents the net balance of loss component of liabilities for remaining coverage (refer to PC2 page 92.14 row 799 column 06) and loss recovery component of the asset for remaining coverage for a group of insurance contracts (refer to PC2 page 92.18 row 599 column 03).

New Loss Component Total [53]
This represents the losses on onerous contracts recognized in the period. It is the difference between opening and closing loss component of liabilities for remaining coverage. The new loss

component is offset with any reversals. This can be derived from PC2 page 92.14 row 230 column 06 i.e. new loss component and reversal of losses on onerous contracts.

Insurance Service and Other Operating Expenses Attributed to General Operating Expenses Only [54]
This represents other expenses not related to insurance services as seen in PC2 80.25 row 440 column 01.

4.1.5.1.3.1. Breakdown of Following Expenses in Insurance Service and Other Operating Expenses

Claims and Benefits [55]
This represents all claims and benefits incurred in the period from insurance contracts. This includes incurred claims and other insurance service expenses as reported on PC2 page 92.14 row 210 column 19 and Adjustments to liabilities for incurred claims as reported on PC2 page 92.14 row 240 column 19.

Agency (excluding commissions) [56]
This includes:

- payments for agents' licenses and signs,
- expense of training agents,
- cost of promotional material, souvenirs, etc., in agent's name only,
- expense of seminars, conventions and meetings for agents, and
- allowances, reimbursements and payments for expenses to agents, brokers and producers other than company personnel and not computed as a percentage of premiums.

Commissions [57]
Report commissions as part of insurance acquisitions cash flows as well as commissions that do not fall under insurance acquisition cash flows within the boundary of an insurance contract, for example commissions applicable to the asset management business or any other non-insurance related commissions.

Contingent Commissions [58]
This represents any commission not exclusively attributable to premium volume is a contingent commission and would be considered non-deferrable.

Inspections and Investigations [59]
These are expenses incurred for inspections and investigations of claims.

Other Expenses [60]
This represents all other expenses not included above i.e. insurance service and other operating expenses excluding expenses from [55] to [59]. This can be reported from PC2 as seen below:

$$Other\ expenses\ [60] = [80.25.899.01] - [80.25.(010,050,090,095,170).01]$$

4.1.5.1.4. Section 4 - FARM

This section relates to only FARM. All P&C references are on an aggregate level.

Losses on Onerous Insurance Contracts Net Total [61]
This represents the net balance of loss component of liabilities for remaining coverage (refer to PC2 page 92.14 row 799 column 06) and loss recovery component of the asset for remaining coverage for a group of insurance contracts (refer to PC2 page 92.18 row 599 column 03).

New Loss Component Total [62]
This represents the losses on onerous contracts recognized in the period. It is the difference between opening and closing loss component of liabilities for remaining coverage. The new loss component is offset with any reversals. This can be derived from PC2 page 92.14 row 230 column 06 i.e. new loss component and reversal of losses on onerous contracts.

Insurance Service and Other Operating Expenses Attributed to General Operating Expenses Only [63]
This represents other expenses not related to insurance services as seen in PC2 80.25 row 440 column 01.

4.1.5.1.4.1. Breakdown of Following Expenses in Insurance Service and Other Operating Expenses

Claims and Benefits [64]
This represents all claims and benefits incurred in the period from insurance contracts. This includes incurred claims and other insurance service expenses as reported on PC2 page 92.14 row 210 column 19 and Adjustments to liabilities for incurred claims as reported on PC2 page 92.14 row 240 column 19.

Agency (excluding commissions) [65]
This includes:

- payments for agents' licenses and signs,
- expense of training agents,
- cost of promotional material, souvenirs, etc., in agent's name only,
- expense of seminars, conventions and meetings for agents,

- allowances, reimbursements and payments for expenses to agents, brokers and producers other than company personnel and not computed as a percentage of premiums.

Commissions [66]
Report commissions as part of insurance acquisitions cash flows as well as commissions that do not fall under insurance acquisition cash flows within the boundary of an insurance contract, for example commissions applicable to the asset management business or any other non-insurance related commissions.

Contingent Commissions [67]
This represents any commission not exclusively attributable to premium volume is a contingent commission and would be considered non-deferrable.

Inspections and Investigations [68]
These are expenses incurred for inspections and investigations of claims.

Other Expenses [69]
This represents all other expenses not included above i.e. insurance service and other operating expenses excluding expenses from [64] to [68]. This can be reported from PC2 as seen below:

$$Other\ expenses\ [69] = [80.25.899.01] - [80.25.(010{,}050{,}090{,}095{,}170).01]$$

Reporting Data Elements

FIELD NAME	ROWS & COLUMNS	INSTRUCTIONS	ADDITIONAL NOTES
Additional Information – Tab 9 - Section 1 – PPA (Excluding FARM) **Additional Information – Tab 9 - Section 2 – Non-PPA (Excluding FARM)** **Additional Information – Tab 9 - Section 3 - Automobile Total (including FARM)**			
Written Exposures (actual no. of vehicles) [32] [42]	[rows 6, 24, columns C to P]	Default values are set to zero Manually enter the actual values in thousands of dollars ($'000s) per province	Mandatory (if company writes PPA) Blank cells will generate an error Values must be in pure integer without thousand separator, decimal point, or any other special characters
Losses on Onerous Insurance Contracts Net Total [33] [43] [52]	[rows 7, 25, 42, columns C to P]		
New Loss Component Total [34] [446] [53]	[rows 8, 26, 43, columns C to P]		
Insurance Service and Other Operating Expenses Attributed to General Operating Expenses Only [35] [45] [54]	[rows 9, 27, 44, columns C to P]		
Claims and Benefits [36] [46] [55]	[rows 12, 30, 47, columns C to P]		
Agency (excluding commissions) [37] [47] [56]	[rows 13, 31, 48, columns C to P]		
Commissions [38] [48] [57]	[rows 14, 32, 49, columns C to P]		
Contingent Commissions [39] [49] [58]	[rows 15, 33, 50, columns C to P]		

Inspections and Investigations [40] [50] [59]	[rows 16, 34, 51, columns C to P]		
Other Expenses [41] [51] [60]	[rows 17, 35, 52, columns C to P]		
Additional Information – Tab 9 - Section 4 - FARM			
Losses on Onerous Insurance Contracts Net Total [61]	[rows 59, columns C to P]		
New Loss Component Total [62]	[rows 60, columns C to P]		
Insurance Service and Other Operating Expenses Attributed to General Operating Expenses Only [63]	[rows 61, columns C to P]		
Claims and Benefits [64]	[rows 64, columns C to P]		
Agency (excluding commissions) [65]	[rows 65, columns C to P]		
Commissions [66]	[rows 66, columns C to P]		
Contingent Commissions [67]	[rows 67, columns C to P]		
Inspections and Investigations [68]	[rows 68, columns C to P]		
Other Expenses [69]	[rows 69, columns C to P]		

4.1.6. TAB 10 – Summary

The table provided in this tab can be used to review all data entered in tabs 2 to 4. It displays both of the following for the selected data elements:

PPA data by coverage and by province and territory

Sum of the PPA data by province and territory

Note the table is for **reference only** and data **should not be entered manually**.

4.1.6.1. Summary of Tabs 2 to 4

FIELD NAME	ROW & COLUMN	INSTRUCTIONS	ADDITIONAL NOTES	MANDATORY/ OPTIONAL
Data Element	[row 5, column A]	Select data element from the drop-down menu	System will automatically populate the cell	Optional

4.1.7. TAB 11 – ABR ASP (Annual Balance Reconciliation [ABR]) Overview

The purpose of the Annual Balance Reconciliation (ABR) process is to ensure statistical data reported under the mandated statistical plans is complete. Each insurance company is required to file an annual ABR return with the General Insurance Statistical Agency's (GISA) Statistical Service Provider.

Several insurance regulatory authorities across Canada have the authority under their respective insurance legislation to collect experience from all licensed insurers in a form approved by the regulatory authority. Insurance legislation also allows the regulatory authorities to appoint a statistical agency to collect the experience of the licensed insurers and GISA was established to carry out the activities of a statistical agent on behalf of the participating insurance regulators.

Reporting Requirements

Property and casualty insurance companies are required to submit an annual ABR return with financial data derived from their annual statement (P&C annual returns) as filed with either the Office of the Superintendent of Financial Institutions (OSFI) or the provincial /territorial insurance regulator.

The ABR return is mandatory for any company conducting business under the following statistical plans:

- *Automobile* in Alberta, New Brunswick, Newfoundland and Labrador, Nunavut, Nova Scotia, Northwest Territories, Ontario, Prince Edward Island or Yukon.

Additional Adjustments Instructions

Adjusting the Amount of Data Submissions Expected:

There may be situations where the financial data entered in your ABR return does not accurately reflect the amount of data subject to statistical reporting. The ABR worksheets provide lines for many common adjustments, as well as a line for *Additional Adjustments*.

All *Additional Adjustments* must be explained in detail and are subject to review by GISA's Service Provider and regulatory authorities. **The reason given for each adjustment must comply with the reporting requirements as specified in the statistical plans.** Do *not* enter unsubstantiated adjustments solely for the purpose of forcing the financial data to balance with the submissions received.

Use the *Additional Adjustment Explanation line*s in the worksheets to enter the following details:

- List the amount of each addition or deduction separately, with a full description of each.
- Explain why each item has (or has not) been included in your data submissions.
- The total adjustments for premiums, claims paid, and unpaid claims must equal the total *Additional Adjustments* entered on the worksheet for the respective line of business.

Frequently Occurring Additional Adjustments
The following *Additional Adjustments* often occur:

System Cut-off Dates (Accruals)
You may find adjustments are necessary due to differences between the cut-off dates for your accounting and submissions systems. The differences due to accruals should be minimal since submissions are due in the month following the date transactions are entered in your books. However, some accruals may occur at the beginning and/or end of your fiscal year. Show separate amounts for each on the *Additional Adjustments*.

Claims Discounting
Unpaid claims may be reported on a discounted basis in the P&C annual returns. However, the statistical data reported to GISA is not discounted. Enter an adjustment for any claims discounting included in your annual statement.

Unreported Business
Describe any business included in the financial data entered in the ABR worksheets, but which is not reported to GISA's service provider. This should include only business not specified by the statistical plan, and therefore not subject to statistical reporting. For access to the Statistical Plans and Edit Rules documentation, refer to GISA's website at www.gisa.ca and/or on GISA's service provider.

General Comments
The benefits of accurate data include:

- Improved industry decision-making using accurate data; and,
- Reduced time and cost associated with fixing data issues after submission.

GISA has identified the following best practices for the industry to adopt:

- **Frequent internal reconciliation:** Some companies are performing reconciliation of financial and statistical plan reporting on a monthly and quarterly basis. These

companies identify and correct errors earlier, thus addressing fewer issues when ABR Return is completed and submitted.

- **Documented policies and procedures:** Documented policies and procedures will clarify accountabilities and next steps.

- **Clear points of contact:** Clear points of contact for financial and statistical plan reporting units facilitate communication and information sharing to complete the ABR return and issue resolutions.

4.1.8. TAB 11 – ABR-ASP (Automobile Statistical Plan)

4.1.8.1. Definitions of Required Data Elements

4.1.8.1.1. Direct Premiums

Direct Premiums Written [A]
Direct premiums written remains same as per IFRS 4 reporting. This is defined in the same way as in the PC2 93.30 row 79.

Net of Risk Sharing Pool (RSP) Adjustments for Premiums [B]
Enter the net premium (assumed and ceded) of Risk Sharing Pool Adjustments as reported in your annual statement but not reported to GISA.

Facility Association Shared Assessments [C]
Enter the Facility Association shared (assessed) premiums as reported in your annual statement but not reported to GISA.

Additional Adjustments [D]
If the financial data in your return does not accurately reflect the business subject to statistical reporting, you may enter adjustments if you can provide a valid reason, according to the statistical plans. Refer to Additional Adjustments Instructions for details.

Direct Premiums Written Submissions Expected at GISA
GISA will calculate this field by extracting the Direct Premiums Written and the values entered in the auto premium fields. These calculated amounts represent the total premiums subject to statistical reporting and expected at GISA for the reconciliation period.

4.1.8.1.2. Direct Paid Claims

Direct Paid Claims [E]
Direct paid claims can be derived from PC1 page 20.14 row 520 column 19 (consolidated) or PC2 page 92.14 row 520 column 19 (non-consolidated). However, other expenses paid will need to be deducted**.**

Net of RSP Adjustments for Direct Paid Claims [F]
Enter the net direct paid claims on business (assumed and ceded) to the Risk Sharing Pool as reported in the annual statement but not reported to GISA.

Facility Association Shared Assessments on Direct Paid Claims [G]
Enter the direct paid claims (assessed) on business shared through the Facility Association as reported in the annual statement but not reported to GISA under this plan.

Provincial Health Insurance or Levy Payments [H]
Enter any provincial health levy payments included in the direct paid claims amount from the annual statement.

Internal Adjustment Expenses Paid [I]
Enter the total internal adjustment expenses paid included in the direct paid claims amount from the annual statement.
Important Note: *Exclude loss adjustment expenses allocated to specific claims.*

Additional Adjustments [J]
If the financial data in your return does not reflect the business subject to statistical reporting, enter adjustments and provide valid reasons according to the statistical plans. Refer to Additional Adjustments Instructions for details.

Direct Paid Claims Submissions Expected at GISA
This is a calculated field determined by the values entered in the direct paid claims fields. The column totals are calculated automatically from the amounts entered in this section. These amounts represent the total direct claims paid subject to statistical reporting and expected at GISA for the reconciliation period.

4.1.8.1.3. Provision for Direct Unpaid Claims

Liabilities for incurred claims [K]
Liabilities for incurred claims is defined in the same way as in the PC1 page 20.14 row 799 columns 10, 12 & 16 (consolidated) or PC2 page 92.14 row 799 columns 10, 12 & 16 (non-consolidated). Enter liabilities for incurred claims apportioned for each jurisdiction.

Net of RSP Provision for Direct Unpaid Claims [L]

Enter the net of RSP provision for direct unpaid claims (assumed and ceded) as reported in the annual statement but not reported to GISA.

Facility Association Shared Assessments Provisions on Direct Unpaid Claims [M]
Enter the Facility Association shared (assessed) provision for direct unpaid claims as reported in the annual statement but not reported to GISA.

Provision for Provincial Health Insurance or Levy Payments [N]
Enter any provincial health levy payments included in the direct claims amount from the annual statement.

Provision for Internal Adjustment Expenses Paid [O]
Enter the total internal adjustment expenses paid included in the provisions for direct unpaid claims above.
Important Note: *Do not include loss adjustment expenses allocated to specific claims.*

IBNR Loss Provision (Including FA) [P]
Enter the total loss provision for IBNR (incurred but not reported) claims, including IBNR for the Facility Association.

Additional Adjustments [Q]
If the financial data in the return does not reflect the business subject to statistical reporting, enter adjustments and provide valid reasons according to the statistical plans. Refer to Additional Adjustments Instructions for details.

Direct Unpaid Claims Submissions Expected at GISA

This is a calculated field determined by the values entered in the direct unpaid claims fields. The column totals are calculated automatically from the amounts entered in this section. These amounts represent the total direct unpaid claims subject to statistical reporting and expected at GISA for the reconciliation period.

4.1.8.1.4. Additional Adjustment Explanation

Direct Premiums
This is space for the company to fill in the ASP adjustment explanation specifically related to direct premiums.

Direct Paid Claims
This is a space for the company to fill in the ASP adjustment explanation specifically related to direct paid claims.

Direct Unpaid Claims
This is a space for the company to fill in the ASP adjustment explanation specifically related to direct unpaid claims.

The following instructions apply to the automobile worksheet, unless otherwise specified.

4.1.8.2. Reporting Data Elements

FIELD NAME	ROWS & COLUMNS	INSTRUCTIONS	ADDITIONAL NOTES
Direct Premiums			
Direct Premiums Written [A]	[row 6, columns C to O]	Default values are set to zero Manually enter the values in thousands of dollars ($'000s) per province	Values must be in pure integer without thousand separator, decimal point, or any other special characters
Net of RSP Adjustments for Premiums [B]	[row 7, columns C to O]		
Facility Association Shared Assessments [C]	[row 8, columns C to O]		
Additional Adjustments [D]	[row 9, columns C to O]		
Direct Premiums Written Submissions Expected at GISA	[row 10, columns C to O]	Automatically calculated field	Entry of values is not allowed in this field
Direct Paid Claims			
Direct Paid Claims [E]	[row 13, columns C to O]	Default values are set to zero Manually enter the values in thousands of dollars ($'000s) per province	Values must be in pure integer without thousand separator, decimal point, or any other special characters
Net of RSP Adjustments for Direct Paid Claims [F]	[row 14, columns C to O]		
Facility Association Shared Assessments on Direct Paid Claims [G]	[row 15, columns C to O]		
Provincial Health Insurance or Levy Payments [H]	[row 16, columns C to O]		
Internal Adjustment Expenses Paid [I]	[row 17, columns C to O]		
Additional Adjustments [J]	[row 18, columns C to O]		
Direct Paid Claims Expected at GISA	[row 19, columns C to O]	Automatically calculated field	Entry of values is not allowed in this field

FIELD NAME	ROWS & COLUMNS	INSTRUCTIONS	ADDITIONAL NOTES
Provision for Direct Unpaid Claims			
Liabilities for incurred claims [K]	[row 21, columns C to O]	Default values are set to zero Manually enter the values in thousands of dollars ($'000s) per province	Values must be in pure integer without thousand separator, decimal point, or any other special characters
Net of RSP Provisions for Direct Unpaid Claims [L]	[row 22, columns C to O]		
Facility Association Shared Assessments Provisions on Direct Unpaid Claims [M]	[row 23, columns C to O]		
Provision for Provincial Health Insurance or Levy Payments [N]	[row 24, columns C to O]		
Provision for Internal Adjustment Expenses Paid [O]	[row 25, columns C to O]		
IBNR Loss Provisions (Including FA) [P]	[row 26, columns C to O]		
Additional Adjustments [Q]	[row 27, columns C to O]		
Direct Unpaid Claims Submissions Expected at GISA	[row 28, columns C to O]	Automatically calculated field	Entry of values is not allowed in this field
Additional Adjustment Explanation			
Direct Premiums	[row 32, column C]	Manually enter your comments	If there are no significant changes to report, enter “Not Applicable or N/A”
Direct Paid Claims	[row 33, column C]		
Direct Unpaid Claims	[row 34, column C]		

4.2. FREQUENTLY ASKED QUESTIONS

4.2.1. FI-ULAE

Q1: For FI-ULAE filing, are we required to submit only federally regulated companies and not the provincially regulated companies?
A1: *Both federally and provincially regulated companies must be submitted.*

Q2: Should FI-ULAE be provided on an "undiscounted Incurred ULAE" or "discounted Incurred ULAE"?
A2: *The ULAE should be reported on an undiscounted basis.*

Q3: Should the provided values be total ULAE or the automobile portion only?
A3: *The amounts reported should only include automobile-related ULAE.*

4.2.2. FI-Main

Q1: In a previous year, Risk Sharing Pool (RSP) was separated from Facility Association Residual Market (FARM) and included in Tabs 2, 3 and 4. As per the instruction, FARM data is excluded. Should we include RSP in tabs 2, 3 & 4?
A1: *Yes, include RSP data in these tabs as it has always been part of a company's direct business.*

Q2: For companies writing "Other than PPA Only", they are still required to fill out all Allocation Methods and tabs, however no information is required. How should this be handled?
A2: *Starting with the 2014 FI Collection, we have revised the template such that only the appropriate fields and tabs need to be completed.*

Q3: Where should the data in the FI-Main Tab [8-PPA run-off] be obtained from?
A3: *Companies should use the Appointed Actuary Report (AAR) as the reference for the run-off data elements reporting. In the case the run-off data elements require allocation of the amounts from the AAR or financial returns, companies are required to provide details of the allocation method in the additional notes column of the file.*

Q4: In the FI-Main Tab [8-PPA run-off], can we use countrywide auto data in lieu of Ontario PPA data only?
A4: *The expectation is the additional detail is consistent with the company's auto data per jurisdiction.*

Q5: In the FI-Main Tab [8-PPA run-off], is there a dollar threshold below which no Certificate of the Actuary is required?
A5: *No, at this time there is no threshold.*

Q6: In the FI-Main Tab [8-PPA run-off], are the run-off results before any reinsurance?
A6: *No, it should be consistent with the Appointed Actuary Reports and/or P&C run-off.*

Q7: Should FARM and RSP Assessment data be excluded in FI-Main Tab [8-PPA run-off] results?
A7: *Yes, FARM and RSP Assessment data should not be included in the reported run-off data.*

Q8: Does the Certificate of the Actuary apply to insurers that organize their data by underwriting year or policy year? i.e. Insurers that do not have accident year data?
A8: *The expectation is the company will file what is consistent with the Appointed Actuary Reports and/or P&C run-off.*

4.2.3. Additional Questions

Q1: Can the two FI filings be combined into one submission and due at the same time?
A1: *No, FI-ULAE data is collected ahead of the FI-Main collection to coincide with the publication of Automobile Statistical Plan (ASP) deliverables that require this information. All submissions are accepted ahead of the provided due dates.*

Q2: Can we link our working files to the final template?
A2: *Linking a working file to the FI template is not allowed as this may affect the macros built into the template and affect the results of your file.*

Q3: Can values for the template be copied and pasted from other Excel workbooks?
A3: *It is not recommended to paste values from other workbooks, as changes in display format might generate errors in your submission.*