



(Extraprovincially Regulated)

Pursuant to section 163 of the *Financial Institutions Act*, every mortgage insurance company incorporated by or under the laws of a jurisdiction other than B.C. (extraprovincial mortgage insurance company) that held a business authorization for this province at the end of its latest fiscal year is required to file year end information with this office.

The filing requirements table below is effective for annual periods beginning on or after January 1, 2023. The table has been updated for return changes made for IFRS 17. Unless otherwise indicated, **the filing requirements below are due within 60 days** of the company's fiscal year end and must be submitted through BCFSA's IRIS portal.

Instructions for making payments with IRIS: [Insurance Fee Schedule | BCFSA](#)

Instructions for making submissions with IRIS: [Managing Submissions | BCFSA](#)

Filing Requirements	FIA section	Due Date	Format required
Mortgage Insurers Core Financial Statement Return (MI3 for Q4)	163(1)	Within 60 days of fiscal year end	Special Excel and ASCII files
Mortgage Insurers Supervisory Quarterly Return (MI4 for Q4)	163(1)	Within 60 days of fiscal year end	Special Excel and ASCII files
Mortgage Insurers Supervisory Annual Return (MI5)	163(1)	Within 60 days of fiscal year end	Special Excel and ASCII files
Mortgage Insurers Provincial Return (MIPROV for Q4)	163(1)	Within 60 days of fiscal year end	Special Excel and ASCII files
Auditor's Report on the Canadian Mortgage Insurers Annual Return	163(1)	Within 60 days of fiscal year end	PDF
Mortgage Insurer Capital Adequacy Test ("MICAT" for Q4)	163(1)	Within 60 days of fiscal year end	Special Excel and ASCII files
Auditor's Report on MICAT	163(1)	Within 90 days of fiscal year end	PDF
Insurance Annual Fee (Financial Institutions Fees Regulation section 2(1) and item 11.1)	-	Within 60 days of fiscal year end	-
Opinion of the Appointed Actuary from the Actuarial Report	163(1)	Within 60 days of fiscal year end	PDF
Annual Financial Statements (include Auditor's Report)	163(1)	Within 60 days of fiscal year end	PDF
Parent's Annual Financial Statements (include Auditor's Report, if any)	163(1)	Within 180 days of fiscal year end	PDF

Filing Requirements	FIA section	Due Date	Format required
Earthquake Exposure Data Form	163(3)(c)	By May 31 st of Each Year	Excel
Annual Statement of Market Conduct (“ASMC”) ¹	163(3)(b)	By May 1 st of Each Year	Excel

¹ ASMC is required to be filed with the Autorité des Marchés Financiers.

Penalties for Non-Compliant Filing

Please note that some of the above filing submissions are subject to [Non-Compliant Filings Administrative Penalty](#) under the Administrative Penalties Regulation of the *Financial Institutions Act*.

Questions

If you have questions, please contact BCFSA at filings@bcfsa.ca.