

2025 Annual Rating Information Request for Life & Accident/Sickness – Canada

To complete our year-end report and update your company's rating, we require critical financial and operational information that is detailed below. This information will support the publication of individual **Best's Credit Reports**.

Financial Data

To ensure a complete and timely analysis of your company's rating, we would appreciate receiving the following financial information as soon as possible, no later than **March 3, 2025** (except as noted).

Please submit the following items to our **Data Management Group** through Best's Client Portal (Portal) at <https://portal.ambest.com/datasubmission/upload.aspx> or via email to Filings@ambest.com. For questions regarding the submission of **Financial Data**, contact Jill Reuter at (908) 882-2272 or Jill.Reuter@ambest.com.

- Canadian IFRS 17 Returns:** Please submit the PDF and ASCII, OSFI, TXT or Excel electronic filing for each of the following if applicable:
 - Life Core Financial Statement Return (LF1)
 - Life Supervisory Quarterly Return (LF2)
 - Life Supervisory Annual Return (LF3)
 - Life Provincial Return (LFPROV)
- 2024 LICAT Supplement (Life Insurance Capital Adequacy Test) or CARLI (Capital Adequacy Requirements for Life and Health Insurance) for Quebec domiciled companies:**
 - PDF
 - ASCII, OSFI, TXT or Excel electronic filing
- Best's Supplemental Rating Questionnaire (SRQ) Submission:** If required, a separate request for the 2024 SRQ will be sent to your company. Due to the importance of the information provided by this questionnaire, its completion is **required** as part of your company's rating review. Additional communication regarding the SRQ filing via the Portal will be sent to your Portal Administrator (**due by April 1, 2025**).
- Canadian IFRS 17 Quarterly Returns:** Please submit the 2025 PDF and ASCII, OSFI, TXT or Excel electronic filing for each of the following if applicable:
 - Life Core Financial Statement Return (LF1)
 - Life Supervisory Quarterly Return (LF2)
 - Life Provincial Return (LFPROV)

For Period Ended:	Due Date:
March 31	May 15
June 30	August 15
September 30	November 17

Please do not embed PDF files within a PDF submission. These embedded files should be extracted and sent separately to your analyst through the Best's Client Portal Message Center: <https://portal.ambest.com/>

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Rating Review Materials

To ensure a complete and timely analysis of your company's rating, we would appreciate receiving the following rating review materials as soon as possible, no later than **March 3, 2025**.

Please submit the following items directly to your financial analyst. We request that your company submit documentation using the Best's Client Portal Message Center: <https://portal.ambest.com/>

5. **Dynamic Capital Adequacy Testing (D.C.A.T.) Report (when available)**

Electronic Filing

6. **Documentation of any new securities issuances during the year**

7. **2024 Own Risk and Solvency Assessment (ORSA) report**

Electronic Filing

Please Note: **AM Best maintains the confidentiality of all supplemental filings.** If you intend to submit any documents not included on these lists, and you believe these documents could contain material confidential information, please contact your financial analyst at (908) 439-2200 for specific submission instructions.

Thank you for your continued cooperation and support.

AM Best