

**Canadian Council of Insurance Regulators
Application Form
For New Insurers and Licence Amendments**

This form is for an insurer applying for a new licence in a jurisdiction or requesting an amendment to its licence. The form must be completed in its entirety for a new licence. For an insurer making an amendment, please complete Part A and the appropriate parts of the application requiring updates. This form has not been designed for a renewal. Please contact individual jurisdictions to confirm renewal requirements.

FOR REGULATOR USE ONLY			
Licence Fee	Date	Receipt Number	Licence Number
Filing Fee	Processed by		Date
Total Fee	Approved by		Date

Legal name of insurer making the application

Statutory Declaration

I, the undersigned, an authorized representative of the applicant, do certify that the information and documents provided in support of this application are complete and truthful in all respects and that the applicant has complied with the requirement of the laws of all provinces/territories to which it has applied for a licence and/ or the laws of the parliament of Canada governing the activities of the corporation, including regulations adopted by these laws, and hereby undertake to notify the licensing regulators(s) of any material change that may affect this application.

Authorized Representative

Signature

Sworn before me at _____
this _____ day of _____ 20____

Print full name and title

Commissioner of Oaths

(An authorized representative is the attorney for service/chief agent or a duly appointed officer of the corporation)

The incorporating / primary regulator in Canada is/will be	
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(Incorporating regulator is the regulatory authority in the jurisdiction of incorporation for Canadian companies or Office of the Superintendent of Financial Institutions for non-marine branches of foreign companies. Licensing regulators are the regulators in the jurisdiction in which the applicant is licensed or is seeking licence.)

Canadian Council of Insurance Regulators Application Form
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Part A - The Applicant

1. Legal Name/Conducting Business As

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2. Head Office

Street address	Apt./Unit
City	Province/State
Postal Code/Zip	
Telephone Number	Extension
Fax Number	

3. Chief Business Office in Canada

Street address	Apt./Unit
City	Province
Postal Code	
Telephone Number	Extension
Fax Number	

4. Corporate Contact

Name	Title
Telephone Number	Extension
E-mail Address	

5. Licensing Contact

Name	Title
Telephone Number	Extension
E-mail Address	

6. Compliance Contact

Name	Title	
Telephone Number	Extension	E-mail Address

7. Finance Contact

Name	Title	
Telephone Number	Extension	E-mail Address

8. Incorporation

Date	Jurisdiction
Type	

9. Licence limitations

Reinsurance only? <input type="radio"/> Yes <input type="radio"/> No	Discontinuing? <input type="radio"/> Yes <input type="radio"/> No
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Part B - Licence Status

1. Complete as follows: Y = licensed N = not licensed

	OSFI	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YK	NT	NU
Currently licensed in/by														
Currently seeking licence in														

2. Is the applicant currently licensed in one or more jurisdictions outside Canada?

Yes No

If yes, list the jurisdictions and provide contact information for each jurisdiction.

Jurisdiction	Contact Information		
<table border="1" style="width: 30px; height: 20px; border-collapse: collapse;"> <tr><td style="text-align: center;">X</td></tr> <tr><td style="text-align: center;">+</td></tr> </table>	X	+	
X			
+			

3. Has the applicant ever been refused a licence or class of licence?

Yes No

If yes, provide details why refused and contact information for the relevant jurisdiction.

Jurisdiction

Details

X

+

4. Is the applicant currently operating in any jurisdiction under a licence that is subject to a condition?

Yes No

If yes, state which jurisdiction, provide their contact information and what the condition is.

Jurisdiction

Condition

X

+

Part C - Classes of Insurance

The classes of insurance established under the laws of each jurisdiction are not completely harmonized with the classes authorized by the Office of the Superintendent of Financial Institutions ("OSFI"). For a listing of the insurance classes available for licensing by jurisdiction, and to indicate the classes of insurance being applied for, complete Appendix V – Classes of Insurance.

Part D - Documentation Required

The following documentation is common to a new licence application filing in all Canadian jurisdictions regardless of whether the jurisdiction is the incorporating or licensing regulator. Please select yes or no to indicate if the document is included in the application package. If no is selected, the applicant must explain why.

Core Documentation Package

Ref.	Document	Attached?
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1. Certified copies of articles of incorporation/constating documents, including by-laws, regulations and amendments thereto. Yes No

If no, explain why:

2. For applicants to provincial regulators, Certificate of Status from the province of incorporation, or, where federally registered, a copy of the Order to Commence and Carry on Business or the Order to Insure in Canada Risks. Yes No

If no, explain why:

Ref.	Document	Attached?
3.	Listing of Attorney for Service/Chief Agent/Chief Representative per jurisdiction (Appendix II) If no, explain why:	<input type="radio"/> Yes <input type="radio"/> No
4.	Power of Attorney for Appointment of Attorney for Service in each jurisdiction where application is being made, except for jurisdiction of head office (Appendix III) If no, explain why:	<input type="radio"/> Yes <input type="radio"/> No
5.	Proof of membership in a Canadian compensation plan or confirmation from the appropriate compensation plan that the company is not eligible for membership. If no, explain why:	<input type="radio"/> Yes <input type="radio"/> No
6.	Certified copy of the company's most recent annual financial statements and auditor's report thereon or if the applicant is a new company, certified copy of the audited opening balance sheet. If no, explain why:	<input type="radio"/> Yes <input type="radio"/> No

Supplemental Documentation Package for:

Alberta, British Columbia, Manitoba, Nova Scotia, Ontario, Prince Edward Island, Québec, and Saskatchewan

The supplemental documentation package is required only by the licensing regulators of the jurisdictions listed above, which will endeavour to avoid duplication in the review process by relying, as much as possible, on the incorporating jurisdiction for detailed review, analysis and background checks. Please select yes or no if the document is included in the application package. If no is selected, the applicant must explain why.

Ref.	Document	Attached?
7.	Business Plan If no, explain why:	<input type="radio"/> Yes <input type="radio"/> No
8.	Personal Information Returns (Appendix I) If no, explain why:	<input type="radio"/> Yes <input type="radio"/> No

Ref.	Document	Attached?
9.	Copies of policy forms and endorsements (Manitoba and Saskatchewan only require auto policies) If no, explain why:	<input type="radio"/> Yes <input type="radio"/> No

Part E - Documentation Required By Jurisdictional Legislation and Administrative Needs

An applicant is required to submit this documentation, if it is applying for a new licence in a jurisdiction with these requirements. Please contact the applicable regulator to obtain the relevant form(s) and instructions for the items listed below. If applying in:

Jurisdiction	Document	Attached?
British Columbia	1. Earthquake assessments	<input type="radio"/> Yes <input type="radio"/> No

If no, explain why:

Saskatchewan	1. Publication of Notice of Commencement of Business (Saskatchewan – Section 2-13 of <i>The Insurance Act.</i>) 2. Copy of complaint handling and claims procedures pursuant to Subsection 7-26(2) of <i>The Insurance Act.</i>	<input type="radio"/> Yes <input type="radio"/> No
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If no, explain why:

Jurisdiction	Document	Attached?
Manitoba	1. Prescribed Form – Authorized Signatures form (MG-3486 (Rev. 94)).	<input type="radio"/> Yes <input type="radio"/> No
	2. Prescribed Form – Power of Attorney for Chief Agent in Canada form (MG-2004 (Rev.94)) for Canadian companies only.	
	3. Prescribed Form – Consent to Act as Chief Agent (OSFI-25) for Foreign companies only.	
	4. Prescribed Form – Notice of Appointment of Manitoba Chief Agent or Resident Manager form (MG-4023 (Rev. 2004)).	

If no, explain why:

Ontario	1. Automobile Rates and Rate Classification System	
	2. Underwriting Rules for Auto Insurance	
	3. Copies of any non-standard applications, policy forms and endorsements proposed to be used in Ontario.	
	4. Publication of Notice of Application (Ontario – Section 49)	

If no, explain why:

Prince Edward Island	1. Evidence of registration under the Corporations Act	<input type="radio"/> Yes <input type="radio"/> No
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If no, explain why:

Québec	1. If applicable, Automobile Rates and Rate Classification System	<input type="radio"/> Yes <input type="radio"/> No
	2. If applicable, the name and address of the attorney designated under section 26 of the <i>Act Respecting the Legal Publicity of Enterprises</i>	
	3. The name and address of the actuary and the auditor	
	4. A description of its financial structure	
	5. If applicable, the name and address of each holder of a significant interest in its decisions, as well as a description of that interest	

6. If it belongs to a financial group, the name under which the group is known, if any, and, if applicable, the names of the other financial institutions that belong to the group
7. The domiciliary addresses and résumé of each of the applicant's directors and officers

Nolf no, explain why:

Yes No

Newfoundland and Labrador

1. Evidence of registration under the Corporations Act
2. Require specimen signatures of those individuals who have been given authority to sign documents on behalf of the insurer (i.e. licence application forms for insurance representatives, agents and brokers).
3. Require the name of the individual to whom correspondence should be addressed to when consumer complaints are received.

If no, explain why:

Jurisdiction	Document	Attached?
Nova Scotia	1. Evidence of registration under the Corporations Act	<input type="radio"/> Yes <input type="radio"/> No

If no, explain why:

Part F - Proposal for Amended Licence (An insurer amending an existing licence)

Note: An application to amend an insurer's existing licence should only be submitted to the licensing regulator(s), after the amended licence is approved by the incorporating regulator (i.e. primary regulator). Documentation of the incorporating regulator's approval must be submitted, in addition to the requirements listed below.

Deletion of the following classes of insurance:

X	
X	
X	
+	

Addition of the following classes of insurance:

X	
X	
+	

Other (e.g. Insurer name change):

X

X

+

An insurer amending an existing licence must submit a narrative that provides the following information:

- Reason for the amendment, including its financial impact to the insurer; and
- For class additions; a description of the product(s) to be marketed, the method of marketing, distribution method, claims process and a three year forecast of the new product(s) volume. Please include copies of policies and applications to be used in the jurisdiction where the application for an amendment is being made.

Part G - Appendices

- I..... Personal Information Return
- II..... Attorneys for Service (Chief Agent/Chief Representative) in Canada
- III..... Power of Attorney (except Quebec and Manitoba, where the form is prescribed)
- IV..... Contact and Fee Information for Insurance Regulators
- V..... Classes of Insurance