



CENTRAL BANK OF TRINIDAD & TOBAGO

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CIRCULAR LETTER TO:

Insurance Companies Registered Under the Insurance Act, 2018 **REF: CB-OIFI- 2515/2025**

**CENTRAL BANK PORTAL FOR ELECTRONIC SUBMISSION
OF REGULATORY RETURNS AND OTHER STATUTORY SUBMISSIONS**

A key component of the regulatory framework of the Central Bank of Trinidad and Tobago (Central Bank/Bank) is the timely and accurate submission of regulatory returns and other statutorily required documents (Reports). These Reports are essential in assessing the soundness and stability of regulated financial institutions, as well as the effectiveness of risk management, governance and regulatory compliance across the sector.

In this regard, in order to enhance efficiency and strengthen compliance monitoring, the Central Bank now requires all insurers to submit routine statutory Reports via its secure online portal, GoAnywhere.

Effective immediately, insurers must upload the specified Reports listed in Appendix I via the GoAnywhere portal, in accordance with the applicable statutory deadlines. Please note that during an initial parallel submission phase, insurers must also continue to submit these Reports using the existing channels. The Central Bank will provide formal notice when the parallel submission requirement ends.

Each Report must adhere to the prescribed file naming convention to ensure a successful upload to the portal. Detailed instructions for accessing and using the portal are provided in Schedule I. Appendix I outlines the applicable Reports and corresponding naming conventions.

Login credentials for GoAnywhere will be issued separately to each insurer, along with a customized list of required submissions based on the insurer's registration classification. Insurers will also receive email notifications once their user accounts have been activated.

The Central Bank appreciates your cooperation and anticipates your full compliance with the updated reporting procedure.

Should you have any questions, please contact the Bank at insurance_reports@central-bank.org.tt.

Yours sincerely

David St. Cyr

Deputy Inspector of Financial Institutions

FINANCIAL INSTITUTIONS SUPERVISION DEPARTMENT

Att.

SCHEDULE 1

1. Procedure and Timeframe

A listing of the Reports to which this Circular Letter applies is set out in the **Appendix I**.

The Central Bank proposes the following procedure and timeframe for the submission of the Reports via its secure portal: <https://cbmft.central-bank.org.tt/webclient/Login.xhtml>

For submissions after date of Circular issuance, the Central Bank will be conducting a Parallel Run in which insurers are required to:

- i. Upload the Reports in both Excel (where applicable) and PDF formats through the Go-Anywhere data portal. The name of each file to be uploaded must follow the naming convention outlined in Appendix I. PDF submissions must include the signature of the suitably authorized representative of the insurer. Cover letters where required can be included in the PDF submission by using PDF merging software such as Adobe Acrobat Pro.
- ii. Submit Reports via the current methods. For routine reports, submit via email to insurance_reports@central-bank.org.tt and cc the respective Central Bank Relationship Officer.
- iii. Insurers must continue to submit all hard copy Reports in line with the current protocols in force as required by the Central Bank in its earlier Circular Letters. All submissions remain the property of Central Bank and will be retained in accordance to the Records and Archives policy of the Bank.

The Central Bank will advise on the end of the Parallel Run.

2. Instructions for Accessing the New System

a. Create a Group Email Address:

Company login credentials will be issued separately to each insurer, along with a tailored list of required submissions based on the insurer's registration classification. Each insurer must create a group email address using the credentials provided. The required username format is specified in the separate document and follows the structure *CBTTReporting@[the entity's domain]*.

Once the email address is set up, its creation must be confirmed by sending an email to insurance_reports@central-bank.org.tt, stating the institution's name and username. The Central Bank will then verify the created email address. Insurers are also required to establish appropriate procedures and controls for managing the use of the email address created.

b. Receive Temporary Password:

After the email address is verified, an account will be created for the institution utilizing this email address. Once the account is set up, notification emails will be sent to the institution containing a temporary password along with additional login instructions.

The Portal

Upon logging into the user portal (<https://cbmft.central-bank.org.tt/webclient/Login.xhtml>), users will have the following upload options depending on the form type for the Report that is to be uploaded:

1. **PDF-only Submissions:** For Reports where only the PDF version is required, such as IFRS Statements and Financial Condition Reports
2. **Excel (XLSX) and PDF Submissions:** For Central Bank issued XLSX Returns with signed PDF copies
3. **Excel (XLSX) and INV Submissions:** For Credit Exposures Returns

(Appendix I specifies the Form Type for each Report.)

PGP encrypted is not required for file uploads

Process:

- Select the appropriate form type (PDF only, XLSX and PDF or XLSX and INV)
- Select, from the drop down menus, the appropriate option for each required field:
 - **Institution Name**
 - **Return Type**
 - **Return Date**
 - **Submission Type**
- Drag and drop the file into the designated upload box or use the file browser to select and upload the file.
- Ensure submissions follow the recommended naming conventions.
- Click the **Submit** button to finalize.

Upon successful submission:

- A confirmation message of successful upload will appear on-screen.

Support:

For assistance, contact your respective Central Bank Relationship Officer and email insurance_reports@central-bank.org.tt.

APPENDIX I: Compliance Reports Listing

(XXXX and MMMYYYY specify the Institution Code and report date format, respectively)

This Table itemizes routine returns and other submissions required to be made by insurers. It contains details regarding the due date as well as the form in which submissions must be made.

Note: Insurers must precisely follow the naming conventions in the table below for an upload to be successful.

	Name of Report	Description	Naming Convention	Frequency	Form Type	Due Date
1	Annual IA 2018 - Insurance Act Annual Returns (Long Term Insurers)	IA 2018 Section 69 & 144 & 145 (1)	XXXX_IA-ANNUAL-RETURN-LT_V3.1_MMMYYYY	Annual	XLSX & PDF	Within sixty (60) business days after the end of each financial year
2	Annual IA 2018 - Insurance Act Annual Returns (General Insurers)	IA 2018 Section 69 & 144 & 145 (1)	XXXX_IA-ANNUAL-RETURN-GEN_V3.1_MMMYYYY	Annual	XLSX & PDF	Within sixty (60) business days after the end of each financial year
3	Appointed Actuary's Report	IA 2018 Section 158 (1) - Long Term Insurers IA 2018 Section 215 (1) - General Insurers	XXXX_AAR_V1.0_MMMYYYY	Annual	PDF	Within sixty (60) business days after the end of each financial year
4	Schedules to the Appointed Actuary's Report (Long Term Insurers)	IA 2018 Section 158 (1)	XXXX_AAR-LT_V1.0_MMMYYYY	Annual	XLSX & PDF	Within sixty (60) business days after the end of each financial year
5	Schedules to the Appointed Actuary's Report (General Insurers)	IA 2018 Section 215 (1)	XXXX_AAR-GEN_V1.0_MMMYYYY	Annual	XLSX & PDF	Within sixty (60) business days after the end of each financial year
6	AML/CFT External Audited Report	Guideline: Guideline on Anti-Money Laundering and Combatting of Terrorism Financing (Section 4.1) Dated: April	XXXX_AML-CFT_V1.0_MMMYYYY	Annual	PDF	Within four (4) months after the end of each financial year

	Name of Report	Description	Naming Convention	Frequency	Form Type	Due Date
		13, 2018 Financial Obligations Regulations Regulation 10(2)(a)				
7	Annual IA 2018 - Asset Schedule	IA 2018 Section 69 & 144 & 145 (1)	XXXX_IA-ASSET-SCHEDULE_V1.0_MMMYYYYY	Annual	XLSX & PDF	Within sixty (60) business days after the end of each financial year
8	Catastrophe Reserve Fund (unaudited)	IA 2018 Section 45 (1)	XXXX_CAT-R_V1.0_MMMYYYYY	Annual	XLSX & PDF	Within thirty (30) business days after the end of each financial year
9	FATCA Reports	TIEAA Guideline Section 12.3	XXXX_FATCA-R_V1.0_MMMYYYYY	Every three years	PDF	Every three (3) years, within four (4) months after the end of each financial year (Base Year: 2020)
10	Financial Condition Report	IA 2018 Section 69 & 144 & 145 (1)	XXXX_FCR_V1.0_MMMYYYYY	Annual	PDF	Within sixty (60) business days after the end of each financial year
11	IFRS Financial Statements & Auditor Report	IA 2018 Section 69 & 144 & 145 (1)	XXXX_IFRS-S_V1.0_MMMYYYYY	Annual	PDF	Within sixty (60) business days after the end of each financial year
12	Quarterly Capital Adequacy Returns	IA 2018 Section 145 (3)	XXXX_CAPAD_V2.0_MMMYYYYY	Quarterly	XLSX & PDF	Within twenty (20) business days after the end of each quarter
13	Insurance Quarterly Returns (VERSION 4.1)	IA 2018 Section 145 (3)	XXXX_CB20-CB40_V4.1_MMMYYYYY	Quarterly	XLSX & PDF	Within twenty (20) business days after the end of each quarter
14	Insurance Quarterly Returns (VERSION 5.1)	IA 2018 Section 145 (3)	XXXX_CB20-CB40_V5.1_MMMYYYYY	Quarterly	XLSX & PDF	Within twenty (20) business days after the end of each quarter
15	Key Personnel Return	Circular: Key Personnel Reporting/ Fit and Proper Annual PQD	XXXX_KEY-PERSONNEL_V1.0_MMMYYYYY	Annual	XLSX & PDF	CBTT circulates the due date annually
16	Statement of unclaimed monies within five days of publication	IA 2018 Section 197 (1)	XXXX_STATEMENT-UNCLAIMED-MONIES_V1.0_MMMYYYYY	Annual	PDF	Within five (5) days of publishing unclaimed monies (i.e. within forty-five (45) business days)

	Name of Report	Description	Naming Convention	Frequency	Form Type	Due Date
17	Confirmation of: Remit to Central Bank unclaimed monies	IA 2018 Section 197 (5)	XXXX_UNCLAIMED-MONIES-REMIT-CONFIRMATION_V1.0_MMMYY YY	Annual	XLSX & PDF	Within twenty (20) business days after the expiration of the period stated in subsection (3) (forty (40) business days - subsection(1) + sixty (60) business days - subsection(3) + twenty (20) business days - subsection(4))
18	Quarterly Financial Data for Tobago	IA 2018 Section 11 (1)	XXXX_CB40Ti_V1.0_MMMYYY Y	Quarterly	XLSX & PDF	Within thirty (30) working days after the end of each quarter
19	Quarterly Insurance Survey	Central Bank Act Section 54	XXXXX_QIS_V1.0_YYYYQX	Quarterly	XLSX & PDF	Within fifteen (15) working days after the end of each quarter
20	Balance of Payments Survey Form	Central Bank Act Section 3(3)(b)/ Statistics Act Chapter 19:02	XXXXX_BOPSPFINANDINS_V1.0_YYYYQX	Quarterly	XLSX & PDF	Within thirty (30) working days after the end of each quarter
21	Quarterly Shareholding Report	IA 2018 Section 145 (7)	XXXX_QSR_V2.0_MMMYYYYY	Quarterly	XLSX & PDF	Within twenty (20) business days after the end of each quarter
22	Reinsurance Arrangements	IA 2018 Section 154 (3)	XXXX_REINSUR-ARRANGEMENTS_V1.0_MMMY YYY	Annual	PDF	Within twenty (20) business days of the expiry of prior reinsurance arrangements or any other change to its reinsurance arrangements
23	Cybersecurity Self-Assessment Return	Guideline: Cybersecurity Best Practices Guideline Dated: September 2023 Circular: Cybersecurity Best Practices Guideline for Financial Institutions Dated: September 15, 2023	XXXX_CYBER-ASSESSMENT_V1.0_MMMYYYYY	Annual	PDF	By March 31st of each calendar year
24	Cybersecurity - Action plans	Guideline: Cybersecurity Best Practices Guideline Dated: September 2023	XXXX_CYBERSE-ACTION-PLAN_V1.0_DDMMYYYYY	Annual	PDF	By March 31st of each calendar year

	Name of Report	Description	Naming Convention	Frequency	Form Type	Due Date
		Circular: Cybersecurity Best Practices Guideline for Financial Institutions Dated: September 15, 2023				
25	Claims Schedule	IA 2018 Section 145(5)	XXXX_CLAIMS-SC_V1.0_MMMYYYYY	Quarterly	XLSX & PDF	Within twenty (20) business days after the end of each quarter
26	Credit Exposures	IA 2018 Section 145 (4)	XXXX_CB105i_V2.1_MMMYYYYY	Quarterly	XLSX & INV	Within twenty (20) business days after the end of each quarter
27	IFRS 17 - Quarterly Capital Adequacy Returns (Parallel Run)	Circular: Integrating IFRS 17 into the Capital Framework and Financial Condition assessment Dated: March 5, 2024	XXXX_PR-CAPAD_V2.0_MMMYYYYY	Quarterly	XLSX & PDF	For quarterly reporting periods ending on or after June 30, 2024 – within twenty (20) business days following the end of the quarterly reporting period
28	IFRS 17 - Credit Exposures (Parallel Run)	Circular: Integrating IFRS 17 into the Capital Framework and Financial Condition assessment Dated: March 5, 2024	XXXX_PR-CB105i_V2.1_MMMYYYYY	Quarterly	XLSX & INV	For quarterly reporting periods ending on or after June 30, 2024 – within twenty (20) business days following the end of the quarterly reporting period
29	Property Valuation Reports	IA 2018 Section 143(5) to (7), valuations are due every three (3) years	XXXX_PROPERTY-VAL_V1.0_MMMYYYYY	Every three years	PDF	Due every three (3) years
<u>Association of Underwriters:</u>						
1	Annual Returns for Association of underwriters	IA 2018 Section 244 (1)	XXXX_ASSOCI-UNDERWRITERS_V1.0_MMMYYY YY	Annual	PDF	Within six (6) months after the end of each financial year
2	Quarterly Returns for Association of Underwriters	IA 2018 Section 244 (3)	XXXX_ASSOCI-UNDERWRITERS-QTR_V1.0_MMMYYYYY	Quarterly	PDF	Within twenty (20) business days after the end of each quarter