

RAPPORT ANNUEL
DU
SURINTENDANT DES ASSURANCES
2018

AFFAIRES DE 2017

Ce rapport fait état des transactions effectuées par les assureurs autorisés dans la province du Manitoba au cours de l'exercice ayant pris fin le 31 décembre 2017.

Direction de la réglementation des institutions financières
Renseignements généraux :
400, avenue St. Mary, bureau 207, Winnipeg (Manitoba) R3C 4K5
Téléphone : 204 945-2542
Sans frais au Manitoba : 1 800 282-8069
Télécopieur : 204 948-2268
Courriel : insurance@gov.mb.ca

Vous pouvez consulter ce document à l'adresse :

www.mbfinancialinstitutions.ca/insurance/annual-reports.fr.html

www.mbfinancialinstitutions.ca/insurance/annual-reports.html

La présente publication est offerte dans d'autres formats sur demande.

Veuillez composer le 204 945-2542 pour présenter une demande.

CENT DOUZIÈME
RAPPORT ANNUEL DU
SURINTENDANT DES ASSURANCES
AFFAIRES DE
2017

Publié conformément aux dispositions de l'article 20 de la Loi sur les assurances du Manitoba

TABLE DES MATIÈRES

	<u>Page</u>
Rapport du surintendant	
Assureurs établis au Manitoba	
- Assureurs autorisés par le gouvernement fédéral	6
- Assureurs autorisés par le gouvernement provincial	7
Liste des courtiers spéciaux et des assureurs autorisés	
- Autorisés par le gouvernement fédéral	8
- Autorisés par le gouvernement provincial	11
- Assureurs en cessation d'affaires	12
- Bourses d'assurance réciproque	12
- Courtiers spéciaux	13
Tableaux	
- Résumé comparatif des primes et des pertes	14
Classes d'assurance incendie, accidents, risques divers :	
- Assurance accidents corporels et maladie	15
- Assurance aviation	23
- Assurance automobile	18
- Assurance bris de machines	20
- Assurance détournement et assurance de cautionnement	22
- Assurance contre la grêle	21
- Assurance responsabilité	24
- Assurance maritime	21
- Assurances diverses non classées ailleurs	17
- Assurance de biens	26
Assurance vie :	
- Prestations aux souscripteurs versées et encourues	
Contrats d'assurance et de rente (individuels et collectifs)	30
- Recettes tirées des primes directes payées au Manitoba	29
- Conciliation de l'assurance vie au Manitoba	28
Bourses d'assurance réciproque	19
Sociétés de secours mutuel	31

PROVINCE DU MANITOBA

Ministère des Finances

Le 1^{er} septembre 2018

Destinataire :
M. Scott Fielding
Ministre des Finances
Gouvernement du Manitoba
Winnipeg (Manitoba)

Monsieur le Ministre,

J'ai l'honneur de vous présenter le **cent douzième rapport annuel du surintendant des assurances, affaires de 2017**, pour l'exercice terminé le 31 décembre 2017, concernant les divers assureurs titulaires d'une licence en vertu de la Loi sur les assurances du Manitoba.

Sur les 228 assureurs titulaires d'une licence faisant du commerce d'assurance dans la province au cours de la dernière année de licence, 179 étaient des assureurs à charte fédérale et 49 étaient des assureurs à charte provinciale.

Au 31 décembre 2017, les 179 assureurs à charte fédérale titulaires d'une licence en vertu de la Loi sur les assurances du Manitoba étaient classés comme suit :	
Assurance incendie, accidents, risques divers (IARD) (y compris les mutuelles)	116
Assurance vie ou assurance vie, accident et maladie	47
Sociétés de secours mutuel	11
Bourses d'assurance réciproque	0
En cessation d'affaires	5
Total	<u>179</u>
Au 31 décembre 2017, les 49 assureurs à charte provinciale titulaires d'une licence en vertu de la Loi sur les assurances du Manitoba étaient classés comme suit :	
Assurance incendie, accidents, risques divers (IARD) (y compris les mutuelles)	25
Assurance vie ou assurance vie, accident et maladie	11
Assurance vie, assurance IARD	4
Sociétés de secours mutuel	0
Bourses d'assurance réciproque	8
En cessation d'affaires	1
Total	<u>49</u>

NOUVEAUX ASSUREURS À CHARTE FÉDÉRALE TITULAIRES D'UNE LICENCE EN 2017 ET AUTORISÉS À FAIRE SOUSCRIRE LES ASSURANCES MENTIONNÉES	
Aucun	
NOUVEAUX ASSUREURS À CHARTE PROVINCIALE TITULAIRES D'UNE LICENCE EN 2017 ET AUTORISÉS À SOUSCRIRE LES ASSURANCES MENTIONNÉES	
Aucun	

ASSUREURS À CHARTE FÉDÉRALE DONT LE NOM A CHANGÉ EN 2017	
<u>Ancien nom</u>	<u>Nouveau nom</u>
Atradius Crédito y Caución, S.A. de Seguros y Reaseguros Western Financial Insurance Company	Atradius Crédito y Caución S.A. de Seguros y Reaseguros Petline Insurance Company
ASSUREURS À CHARTE PROVINCIALE DONT LE NOM A CHANGÉ EN 2017	
Aucun	

ASSUREURS À CHARTE FÉDÉRALE QUI ONT FUSIONNÉ EN 2017	
Northbridge Commercial Insurance Corporation Northbridge General Insurance Corporation	
Compagnie dont l'existence a été maintenue :	Northbridge General Insurance Corporation
ASSUREURS À CHARTE PROVINCIALE QUI ONT FUSIONNÉ EN 2017	
Aucun	

ASSUREURS À CHARTE FÉDÉRALE AYANT CESSÉ LEURS ACTIVITÉS COMMERCIALES AU MANITOBA EN 2017	
The Equitable General Insurance Company Giraffe & Friends Life Insurance Company VSP Canada Vision Care Insurance XL Insurance Company SE	
ASSUREURS À CHARTE PROVINCIALE AYANT CESSÉ LEURS ACTIVITÉS COMMERCIALES AU MANITOBA EN 2017	
Aucun	

LICENCES D'AGENT ET LICENCES D'EXPERT EN SINISTRES DÉLIVRÉES PAR LE CONSEIL D'ASSURANCE DU MANITOBA

Au cours de l'année de licence allant du 1^{er} juin 2017 au 31 mai 2018, le Conseil d'assurance du Manitoba a délivré 17 833 licences d'agent, classées comme suit :

IARD (toutes classes sauf l'assurance vie).....	6 958
Assurance vie	4 980
Assurance accidents corporels et maladie	5 084
Grêle.....	123
Agents d'assurance à licence restreinte	688
– Concessionnaires d'automobiles ou d'équipement.....	391
– Institutions de dépôt	57
– Entreprises d'expédition de marchandises.....	1
– Directeurs de services funéraires.....	43
– Courtiers d'hypothèques.....	33
– Marchands d'appareils électroniques portables	11
– Sociétés de financement de ventes à crédit.....	53
– Services de transport	1
– Agences de voyages	93
– Entreprises de location de véhicules.....	5

Au cours de l'année de licence allant du 1^{er} juillet 2017 au 30 juin 2018, le Conseil des assurances du Manitoba a délivré 428 licences d'expert en sinistres, classées comme suit :

Experts	262
Experts adjoints.....	66
Experts — assurance grêle	100

RAPPORTS SINISTRES-PRIMES POUR CHACUNE DES CLASSES D'ASSURANCE AUTRES QUE L'ASSURANCE VIE (Pertes subies, y compris les frais d'expertise, par rapport aux primes directes souscrites)				
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Accidents corporels et maladie.....	55,34 %	56,34 %	52,37 %	53,61 %
Aviation.....	132,88	46,31	51,07	101,34
Automobile.....	96,19	86,96	88,56	94,59
Bris de machines.....	3,49	74,89	19,28	37,48
Détournements et cautionnement.....	48,43	76,19	37,61	-27,65
Grêle.....	44,00	85,78	164,67	46,05
Responsabilité.....	26,66	74,84	7,41	27,26
Maritime.....	80,92	44,26	55,42	86,16
Biens.....	77,06	80,60	54,45	58,56

LOIS ET RÈGLEMENTS APPLIQUÉS

Loi sur les assurances;
Loi sur l'imposition des compagnies d'assurance;
Perception de la taxe prévue dans le Règlement sur les cotisations relatives à l'assurance sur les biens en vertu de la Loi sur la prévention des incendies et les interventions d'urgence;
Loi sur l'assurance maritime.

MANDAT

Fournir un cadre législatif et réglementaire pour promouvoir le secteur des assurances au Manitoba et éduquer les consommateurs sur les questions d'assurance. Le respect de ce mandat exige l'accomplissement des tâches suivantes :

répondre aux demandes de renseignements généraux sur les assurances;
accorder aux assureurs les licences nécessaires aux opérations commerciales dans le domaine de l'assurance;
vérifier la solvabilité des assureurs constitués en corporation au Manitoba;
vérifier les activités réglementaires du Conseil d'assurance du Manitoba et assurer la liaison avec cet organisme;
régler par la médiation des litiges entre les consommateurs, les agents, les experts en sinistres et les assureurs;
rédiger le rapport annuel requis en vertu de la Loi sur les assurances.

En outre, la Direction perçoit :

l'impôt sur les primes perçues conformément à la Loi sur l'imposition des compagnies d'assurance;
le montant prévu dans le Règlement sur les cotisations relatives à l'assurance sur les biens en vertu de la Loi sur la prévention des incendies et les interventions d'urgence.*

*En date du 1^{er} janvier 2018, l'administration de la perception de ces taxes a été transférée à la Division des taxes et des impôts.

PERSONNEL

Le personnel de la Direction de la réglementation des institutions financières applique la Loi sur les assurances. La Direction est également chargée de l'application de la Loi sur les caisses populaires et les credit unions, de la Partie XXIV de la Loi sur les corporations et de la Loi sur les coopératives.

En date du 1^{er} octobre 2012, la Direction a été incorporée à un nouvel organisme de service spécial : l'Office des services financiers du Manitoba. En plus de la Direction de la réglementation des institutions financières, l'Office des services financiers du Manitoba assure le fonctionnement de la Commission des valeurs mobilières du Manitoba.

Au 31 mars 2018, le personnel de la Direction de la réglementation des institutions financières comptait sept personnes.

CONSEIL CANADIEN DES RESPONSABLES DE LA RÉGLEMENTATION D'ASSURANCE

La conférence annuelle du Conseil canadien des responsables de la réglementation d'assurance a eu lieu à Halifax, en Nouvelle-Écosse, les 5 et 6 octobre 2017. Toutes les provinces et tous les territoires étaient représentés.

Les personnes suivantes assumaient la direction du Conseil en 2017 :

Président Patrick Dery, surintendant de la solvabilité, Québec

Vice-président..... J. Scott Moore, surintendant des assurances, Manitoba

Vice-président..... Brian Mills, directeur général et surintendant des services financiers par intérim, Ontario

Vice-président..... Robert Bradley, surintendant des assurances, Île-du-Prince-Édouard

La Province de la Colombie-Britannique accueillera la conférence de 2018 à Vancouver.

Le tout respectueusement soumis.

Le surintendant des assurances,
J. Scott Moore

FEDERALLY LICENSED INSURERS BASED IN MANITOBA
--

- C.E.F.G. FEDERATED INSURANCE COMPANY OF CANADA
Silvy Wright, Chief Agent in Canada
255 Commerce Dr., Box 5800, Winnipeg, MB R3C 3C9, Telephone: (204) 786-6431
- B. GREAT-WEST LIFE ASSURANCE COMPANY, THE
Paul A. Mahon, Chief Agent in Canada
100 Osborne St. N., Winnipeg, MB R3C 3A5, Telephone: (204) 946-7575
- C.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, THE
John G. Mitchell, Chief Agent in Canada
749 Saskatchewan Ave. E., Box 340, Portage la Prairie, MB R1N 3B8, Telephone: (204) 857-3415
- Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA
Michael A. Lasko, Chief Agent in Canada
235 McGregor St., Winnipeg, MB R2W 4W5, Telephone: (204) 586-4482
- B. WAWANESA LIFE INSURANCE COMPANY, THE
S. Jeff Goy, Chief Agent in Canada
400 - 200 Main Street, Winnipeg, MB R3C 1A8, Telephone: (204) 985-3940
- C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, THE
S. Jeff Goy, Chief Agent in Canada
191 Broadway, Winnipeg, MB R3C 3P1, Telephone: (204) 985-3923
- B.F. WESTERN LIFE ASSURANCE COMPANY
Jeff Goy, Chief Agent in Canada
191 Broadway, 9th Floor, Winnipeg, MB R3C 3P1, Telephone: (204) 784-6900
- C.F.G. WYNWARD INSURANCE GROUP
Darryl Levy, Chief Agent in Canada
1240 One Lombard Pl., Winnipeg, MB R3B 0V9, Telephone: (204) 943-0721

PROVINCIALY LICENSED INSURERS BASED IN MANITOBA
--

Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL
James A. Peters
Chief Agent in Canada
1002 Warsaw Ave.
Winnipeg, MB R3M 1E4
Telephone: (204) 477-4770

Mut.Fire HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION
Sam Waldner
Chief Agent in Canada
703-1661 Portage Ave.
Winnipeg, MB R3J 3T7
Telephone: (204) 943-1565

C.F.G. RED RIVER VALLEY MUTUAL INSURANCE COMPANY
Brian Esau
Chief Agent in Canada
245 Centre Ave. E., PO Box 940
Altona, MB R0G 0B0
Telephone: (204) 324-2441

INSURERS, RECIPROCAL EXCHANGES AND FRATERNAL SOCIETIES LICENSED TO TRANSACTION BUSINESS UNDER THE INSURANCE ACT IN MANITOBA TO DECEMBER 31, 2018

The letter(s) preceding each insurer designate the class(es) of insurance wherein each is authorized to transact business.
(The types within the classes are designated on each licence.)

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

LIC.CODE

- A. LIFE insurance only.
- B. LIFE, PERSONAL ACCIDENT AND SICKNESS insurance only.
- C. PROPERTY insurance, being insurance with the meaning of fire, inland transportation, livestock, plate glass, sprinkler leakage, theft and weather insurance.
- E. HAIL insurance.
- F. Accident and sickness, aircraft, boiler and machinery, credit, credit protection, fidelity, legal expense, liability, marine, mortgage, other approved products, surety and title insurance.
(Note: 'Miscellaneous' Class F - an insurer may be authorized to write any one, or more, of the lines indicated. For specific lines authorized in this Class F, verify with Company Licence Records.)
- G. AUTOMOBILE insurance of any kind.
- Mut. Fire - MUTUAL FIRE
- Disc. - DISCONTINUING LICENCE - This is a limited licence issued to an insurer that has discontinued undertaking or renewing insurance contracts in Manitoba, but continues to be liable under existing contracts.
- Frat. - FRATERNAL SOCIETIES
- Recip. - RECIPROCAL EXCHANGES

FEDERALLY LICENSED INSURERS
--

LIC.CODE INSURER NAME and CANADIAN HEAD OFFICE ADDRESS

- Frat. ACTRA FRATERNAL BENEFIT SOCIETY, 1000 Yonge St., Toronto, ON M4W 2K2
- B. AETNA LIFE INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
- C.F. AFFILIATED F M INSURANCE COMPANY, 100 New Park Pl., Ste. 200, Vaughan, ON L4K 0H9
- C.E.F.G. AIG INSURANCE COMPANY OF CANADA, 120 Bremner Blvd., Ste. 2200, Toronto, ON M5J 0A8
- C.E.F.G. ALLIANZ GLOBAL RISKS US INSURANCE COMPANY, 1600-130 Adelaide St. W., Toronto, ON M5H 3P5
- B. ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA, 1600-130 Adelaide St. W., Toronto, ON M5H 3P5
- C.E.F.G. ALLIED WORLD SPECIALTY INSURANCE COMPANY, 200 King St. W., Ste. 1600, Toronto ON M5H 3T4
- F. ALLSTATE INSURANCE COMPANY OF CANADA, 100-27 Allstate Pkwy., Markham, ON L3R 5P8
- C.F.G. AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
- B. AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
- A. AMERICAN HEALTH AND LIFE INSURANCE COMPANY, 1420 - 380 Wellington St., London, ON N6A 5B5
- B. AMERICAN INCOME LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
- G. AMERICAN ROAD INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
- C.E.F.G. ARCH INSURANCE CANADA LTD., 3600-77 King St. W., Toronto, ON M5K 1K2
- C.F.G. ASCENTUS INSURANCE LTD., 18 York Street, Suite 800., Toronto, ON M5J 2T8
- C.E.F.G. ASPEN INSURANCE UK LIMITED, 2100-40 King St. W., Toronto, ON M5H 3C2
- C.F.G. ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED, 2100-40 King St. W., Toronto, ON M5H 3C2
- A. ASSURANT LIFE OF CANADA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
- F. ATRADIUS CREDITO Y CAUCION S.A. DE SEGUROS Y REASEGUROS, 1 Robert Speck Parkway, Ste. 1430, Mississauga, ON L4Z 3M3
- C.F.G. AVIVA GENERAL INSURANCE COMPANY, 10 Aviva Way, Suite 100, Markham, ON L6G 0G1
- C.E.F.G. AVIVA INSURANCE COMPANY OF CANADA, 10 Aviva Way, Suite 100, Markham, ON L6G 0G1
- B. AXA EQUITABLE LIFE INSURANCE COMPANY, 100 Consilium Pl., Ste. 301., Scarborough, ON M1H 3E3
- C. AXA INSURANCE COMPANY, 44 Victoria St., Ste. 1103, Toronto, ON M5C 1Y2
- C.E.F.G. AXIS REINSURANCE COMPANY (CANADIAN BRANCH), 1010-70 York St., Toronto ON M5J 1S9
- B. BMO LIFE ASSURANCE COMPANY, 60 Yonge St., Toronto, ON M5E 1H5
- B. BMO LIFE INSURANCE COMPANY, 60 Yonge Street, 11th Floor, Toronto, ON M5E 1H5
- C.E.F.G. BERKLEY INSURANCE COMPANY, 145 King St. West, Ste. 1000, Toronto, ON M5H 1J8
- B. BLUE CROSS LIFE INSURANCE COMPANY OF CANADA, 644 Main St., Box 220, Moncton, NB E1C 8L3
- C.F. BOILER INSPECTION AND INSURANCE COMPANY OF CANADA, 390 Bay St., Ste. 2000., Toronto, ON M5H 2Y2
- A. BROOKFIELD ANNUITY COMPANY, 333 Bay St., Ste. 1640, Toronto, ON M5H 2R2
- B. CIBC LIFE INSURANCE COMPANY LIMITED, 33 Yonge St., 8th Fl., Toronto, ON M5E 1G4
- F. CANADA GUARANTY MORTGAGE INSURANCE COMPANY, 400-1 Toronto St., Toronto ON, M5C 2V6
- B. CANADA LIFE ASSURANCE COMPANY, 330 University Ave., Toronto, ON M5G 1R8
- B. CANADA LIFE INSURANCE COMPANY OF CANADA, 330 University Ave., Toronto, ON M5G 1R8
- C.F.G. CANADIAN NORTHERN SHIELD INSURANCE COMPANY, 18 York St., Ste. 800, Toronto, ON M5J 2T8
- B. CANADIAN PREMIER LIFE INSURANCE COMPANY, 25 Sheppard Ave. W., Ste. 1400, Toronto, ON M2N 6S6
- F. CHICAGO TITLE INSURANCE COMPANY, 55 Superior Blvd., Mississauga, ON L5T 2X9
- C.E.F.G. CHUBB INSURANCE COMPANY OF CANADA, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2
- B. CHUBB LIFE INSURANCE COMPANY OF CANADA, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2
- B. CIGNA LIFE INSURANCE COMPANY OF CANADA, 100 Consilium Pl., Ste. 301., Toronto, ON M1H 3E3
- B.F. COMBINED INSURANCE COMPANY OF AMERICA, 300-7300 Warden Ave., Markham, ON L3R 0X3

F. COMPAGNIE FRANÇAISE D'ASSURANCE POUR LE COMMERCE EXTÉRIEUR,
910-251 Consumers Rd., Toronto, ON M2J 4R3

B. COMPCORP LIFE INSURANCE COMPANY, 3110-250 Yonge St., Toronto, ON M5B 2L7

B. CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 100 Consilium Pl., Ste. 301, Toronto, ON M1H 3E3

C.E.F.G. CONTINENTAL CASUALTY COMPANY, 66 Wellington St. W., Ste. 3700., Toronto, ON M5K 1J5

C.E.F.G. CO-OPERATORS GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8

B.F. CO-OPERATORS LIFE INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8

C.F.G. COREPOINTE INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3

C.F.G. COSECO INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8

C.F.G. CUMIS GENERAL INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2

B.F. CUMIS LIFE INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2

C.E.F.G. DOMINION OF CANADA GENERAL INSURANCE COMPANY, 165 University Ave., Toronto, ON M5H 3B9

C.F.G. ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY, 2200-20 Eglinton Ave. W.,
Box 2004, Toronto, ON M4R 1K8

C.F.G. ECHELON INSURANCE, 300-2680 Matheson Blvd. E., Mississauga, ON L4W 0A5

C.F.G. ECONOMICAL MUTUAL INSURANCE COMPANY, 111 Westmount Rd. S., Box 2000, Waterloo, ON N2J 4S4

C.F.G. ELECTRIC INSURANCE COMPANY, 2100-40 King St. W., Toronto ON M5H 3C2

C.F.G. ELITE INSURANCE COMPANY, 10 Aviva Way, Suite 100, Markham, ON L6G 0G1

B. EMPIRE LIFE INSURANCE COMPANY, 243-259 King St. E., Kingston, ON K7L 3A8

C.F.G. EMPLOYERS INSURANCE COMPANY OF WAUSAU, 1000-181 Bay Street, Toronto ON M5J 2T3

B. EQUITABLE LIFE INSURANCE COMPANY OF CANADA, One Westmount Rd. N., Waterloo, ON N2J 4C7

F. EULER HERMES NORTH AMERICA INSURANCE COMPANY, 2810-1155 Rene-Levesque Blvd. W., Montreal, QC H3B 2L2

C.E.F.G. EVEREST INSURANCE COMPANY OF CANADA, 130 King St. W., Ste. 2620, Toronto, ON M5X 1C7

C.F. FCT INSURANCE COMPANY LTD., 2235 Sheridan Garden Dr., Oakville, ON L6J 7Y5

C.F. FACTORY MUTUAL INSURANCE COMPANY, 100 New Park Pl., Ste. 200, Vaughan, ON L4K 0H9

Frat. FAITHLIFE FINANCIAL, 300-470 Weber St. N., Waterloo, ON N2L 6J2

C.F.G. FEDERAL INSURANCE COMPANY, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2

C.E.F.G. FEDERATED INSURANCE COMPANY OF CANADA, 255 Commerce Drive, PO Box 5800, Winnipeg, MB R3C 3C9

F. FIRST AMERICAN TITLE INSURANCE COMPANY, 2235 Sheridan Garden Dr., Oakville, ON L6J 7Y5

C.F.G. FIRST NORTH AMERICAN INSURANCE COMPANY, 250 Bloor St. E., 6th Floor Toronto, ON M4W 1E5

B. FORESTERS LIFE INSURANCE COMPANY, 789 Don Mills Road, Toronto ON, M3C 1T9

F. GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA, 300-2060 Winston Park Drive.,
Oakville, ON L6H 5R7

A. GERBER LIFE INSURANCE COMPANY, Unit 2, 1145 Nicholson Rd., Newmarket, ON L3Y 9C3

C.F. GORE MUTUAL INSURANCE COMPANY, 252 Dundas St., Cambridge, ON N1R 5T3

Frat. GRAND ORANGE LODGE OF BRITISH AMERICA, 505 Consumers Rd., Ste. 706, Toronto, ON M2J 4V8

C.E.F.G. GREAT AMERICAN INSURANCE COMPANY, 2100-40 King St. W., Toronto, ON M5H 3C2

B. GREAT-WEST LIFE ASSURANCE COMPANY, 100 Osborne St. N., Winnipeg, MB R3C 1V3

F. GREEN SHIELD CANADA, 8677 Anchor Dr., PO Box 1606, Windsor, ON N9A 6W1

C.F.G. GUARANTEE COMPANY OF NORTH AMERICA, 1400-4950 Yonge St., Toronto, ON M2N 6K1

C.F. HDI GLOBAL SE CANADA BRANCH, 181 University Avenue, Suite 1900
Toronto, ON M5H 3M7

C.E.F.G. HARTFORD FIRE INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3

C.E.F.G. HEARTLAND FARM MUTUAL INC., 100 Erb St. E., Waterloo, ON N2J 1L9

Frat. INDEPENDENT ORDER OF FORESTERS, 789 Don Mills Rd., Toronto, ON M3C 1T9

C.E.F.G. INTACT INSURANCE COMPANY, 700 University Ave., Suite 1500-A (Legal), Toronto, ON M5G 0A1

C.F.G. INTERNATIONAL INSURANCE COMPANY OF HANNOVER SE, 220 Bay St., Ste. 400,
Toronto ON M5J 2W4

C.F. IRONSHORE INSURANCE LTD., 333 Bay St., Ste. 1120, Toronto, ON M5H 2R2

B. ivari, 500 - 5000 Yonge St., Toronto, ON M2N 7J8

C.F.G. JEVCO INSURANCE COMPANY, 700 University Ave., Ste. 1500-A, Toronto ON M5G 0A1

C.F. JEWELERS MUTUAL INSURANCE COMPANY, 40 King St. W, Ste. 2100, Toronto ON M5H 3C2

Frat. KNIGHTS OF COLUMBUS, c/o Wilkinson & Company, LLP, 888 Sidney St., Belleville, ON K8N 4Z5

C.F. LEGACY GENERAL INSURANCE COMPANY, 25 Sheppard Ave. W., Ste. 1400, Toronto, ON M2N 6S6

B. LIBERTY LIFE ASSURANCE COMPANY OF BOSTON, 1000-181 Bay St., Toronto, ON M5J 2T3

C.F.G. LIBERTY MUTUAL INSURANCE COMPANY, 1000-181 Bay St., Toronto, ON M5J 2T3

B. LIFE INSURANCE COMPANY OF NORTH AMERICA, 100 Consilium Pl., Ste. 301, Toronto, ON M1H 3E3

C.E.F.G. LLOYD'S UNDERWRITERS, 2220-1155 Metcalfe St., Montreal, QC H3B 2V6

B. LONDON LIFE INSURANCE COMPANY, 255 Dufferin Ave., London, ON N6A 4K1

A. MD LIFE INSURANCE COMPANY, 1870 Alta Vista Dr., Ottawa, ON K1G 6R7

B. MANUFACTURERS LIFE INSURANCE COMPANY, 200 Bloor St. E., Toronto, ON M4W 1E5

A. MANULIFE ASSURANCE COMPANY OF CANADA, 200 Bloor St. E., Toronto ON M4W 1E5

C.F.G. MISSISQUOI INSURANCE COMPANY, 111 Westmount Road S., Waterloo, ON N2J 4S4

C.F.G. MITSUI SUMITOMO INSURANCE COMPANY, LIMITED, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2

C.F. MOTORS INSURANCE CORPORATION, 101-8500 Leslie St., Thornhill, ON L3T 7M8

C.E.F.G. MUNICH REINSURANCE AMERICA, INC., Munich Re Centre, 22nd Flr.-390 Bay St., Toronto, ON M5H 2Y2

C.F.G. NATIONAL LIABILITY & FIRE INSURANCE COMPANY, 200 Bay St., 15th Flr., Toronto, ON M5J 2J2

B. NEW YORK LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100-40 King St. W., Toronto, ON M5H 3C2

C.F.G. NORDIC INSURANCE COMPANY OF CANADA, 700 University Ave., Ste. 1500-A, Toronto, ON M5G 0A1

C.E.F.G. NORTHBRIDGE GENERAL INSURANCE CORPORATION, 105 Adelaide St. W., Toronto, ON M5H 1P9

C.F.G. NOVEX INSURANCE COMPANY, 700 University Ave., Suite 1500-A (Legal), Toronto, ON M5G 0A1

C.F.G. OLD REPUBLIC INSURANCE COMPANY OF CANADA, 100 King St. W., Box 557, Hamilton, ON L8N 3K9

C.E.F.G. OMEGA GENERAL INSURANCE COMPANY, 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8

Frat. ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, 300-901 Centre St. N., Calgary, AB T2E 2P6
C.F.G. PERSONAL INSURANCE COMPANY, 6300 Guillaume-Couture Blvd., Levis, QC G6V 6P9
C.F.G. PERTH INSURANCE COMPANY, 111 Westmount Rd. S., PO Box 2000, Waterloo, ON N2J 4S4
C.F. PETLINE INSURANCE COMPANY, 111 Westmount Rd. S., PO Box 2000., Waterloo, ON N2J 4S4
C.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, 749 Saskatchewan Ave. E., Box 340,
Portage la Prairie, MB R1N 3B8
B. PRIMERICA LIFE INSURANCE COMPANY OF CANADA, 6985 Financial Dr., Ste. 400, Mississauga, ON L5N 0G3
C.F.G. PRIMMUM INSURANCE COMPANY, 320 Front St. W., 3rd Floor, Toronto, ON M5V 3B6
C.F.G. PROTECTIVE INSURANCE COMPANY, 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8
C.F.G. RBC INSURANCE COMPANY OF CANADA, 6880 Financial Dr., Tower 1, 9th Flr., Mississauga, ON L5N 7Y5
B. RBC LIFE INSURANCE COMPANY, 6880 Financial Dr., Tower 1, 9th Flr., Mississauga, ON L5N 7Y5
B. RGA LIFE REINSURANCE COMPANY OF CANADA, 1300-1981 McGill College Ave., Montreal, QC H3A 3A8
B. RELIABLE LIFE INSURANCE COMPANY, 100 King St. W., Box 557, Hamilton, ON L8N 3K9
C.E.F.G. ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA, 18 York Street, Suite 800, Toronto, ON M5J 2T8
C.F. S & Y INSURANCE COMPANY, 10 Aviva Way, Ste. 100, 11th Flr., Markham, ON, L6G 0G1
C.F.G. ST. PAUL FIRE AND MARINE INSURANCE COMPANY, 165 University Avenue, Toronto, ON M5H 3B9
C.F. SAFETY NATIONAL CASUALTY CORPORATION, 40 King St. W., Ste. 2100, Toronto, ON M5H 3C2
C.F.G. SASKATCHEWAN MUTUAL INSURANCE COMPANY, 279-3rd Ave. N., Saskatoon, SK S7K 2H8
C.F. SCOR UK COMPANY LIMITED, 199 Bay Street, Suite 2800, Toronto, ON M5L 1G1
F. SCOTIA GENERAL INSURANCE COMPANY, 44 King St. W., Toronto, ON M5H 1H1
B. SCOTIA LIFE INSURANCE COMPANY, 44 King St. W., Toronto, ON M5H 1H1
C.F.G. SCOTTISH & YORK INSURANCE CO. LIMITED, 10 Aviva Way, Suite 100, Markham, ON L6G 0G1
C.F.G. SECURITY NATIONAL INSURANCE COMPANY, 12th-50 Place Cremazie, Montreal, QC H2P 1B6
C.F.G. SENTRY INSURANCE A MUTUAL COMPANY, c/o Cassels Brock Blackwell,
Ste. 2100 – Scotia Tower, 40 King St. W., Toronto, ON M5H 3C2
C.F.G. SOMPO JAPAN NIPPONKOA INSURANCE INC., 199 Bay Street, Ste. 2500, PO Box 139, Toronto, ON M5L 1E2
C.E.F.G. SONNET INSURANCE COMPANY, 111 Westmount Road S., Waterloo, ON N2L 2L6
Frat. SONS OF SCOTLAND BENEVOLENT ASSOCIATION, 801-505 Consumers Road, Toronto, ON M2J 4V8
C.E.F.G. SOVEREIGN GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
C.F.G. STARR INSURANCE & REINSURANCE LIMITED, 200 King St. W., Ste. 1200, Toronto ON M5H 3T4
F. STEWART TITLE GUARANTY COMPANY, 2600-200 Bay Street, Toronto, ON M5J 2J2
B.F. SUN LIFE ASSURANCE COMPANY OF CANADA, 1 York St., Toronto, ON M5J 0B6
B. SUN LIFE INSURANCE (CANADA) LIMITED, 1 York St., Toronto, ON M5J 0B6
C.F. SUNDERLAND MARINE INSURANCE COMPANY LIMITED (CANADA BRANCH),
701-890 West Pender St., Vancouver BC V6C 1J9
Frat. SUPREME COUNCIL OF THE ROYAL ARCANUM, 1 Hunter St. E., Ste. 200, Hamilton, ON L8N 3R1
B.F. SWISS REINSURANCE COMPANY LTD., 1000-150 King St. W., Toronto, ON M5H 1J9
C.F.G. TD GENERAL INSURANCE COMPANY, 320 Front St. W., 3rd Floor, Toronto, ON M5V 3B6
C.F.G. TD HOME AND AUTO INSURANCE COMPANY, 320 Front St. W., 3rd Floor, Toronto, ON M5V 3B6
B. TD LIFE INSURANCE COMPANY, 320 Front St. W., 3rd Floor, Toronto, ON M5V 3B6
C.F.G. T.H.E. INSURANCE COMPANY, 200 University Ave., 14th Flr., Toronto, ON M5H 3C6
Frat. TEACHERS LIFE INSURANCE SOCIETY (FRATERNAL), 916 The East Mall, Toronto, ON M9B 6K1
C.F.G. TECHNOLOGY INSURANCE COMPANY, INC., 1145 Nicholson Road, Unit 2, Newmarket, ON L3Y 9C3
C.E.F.G. TEMPLE INSURANCE COMPANY, 22nd-390 Bay St., Toronto, ON M5H 2Y2
C.F.G. TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD., 105 Adelaide St. W., Toronto, ON M5H 1P9
C.E.F.G. TRADERS GENERAL INSURANCE COMPANY, 10 Aviva Way, Suite 100, Markham, ON L6G 0G1
C.F.G. TRAFALGAR INSURANCE COMPANY OF CANADA, 700 University Ave., Ste. 1500-A, Toronto, ON M5G 0A1
C.E.F.G. TRAVELERS INSURANCE COMPANY OF CANADA, 165 University Ave., Toronto, ON M5H 3B9
C.E.F. TRISURA GUARANTEE INSURANCE COMPANY, 1610-333 Bay St., Box 22, Toronto, ON M5H 2R2
C.F. TRITON INSURANCE COMPANY, 1420 – 380 Wellington St., London, ON N6A 5B5
Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA, 235 McGregor St., Winnipeg, MB R2W 4W5
Frat. UKRAINIAN NATIONAL ASSOCIATION, INC., c/o Pugster Consulting Inc., 102-90 Allstate Parkway, Markham, ON L3R 6H3
C.F.G. UNIFUND ASSURANCE COMPANY, 10 Factory Lane, Fort William Bldg., St. John's, NL A1C 6H5
B. UNITED AMERICAN INSURANCE COMPANY, 40 King St. W., Ste. 2100, Scotia Plaza, Toronto, ON M5H 3C2
C.F. UNITED STATES LIABILITY INSURANCE COMPANY, 4080 Confederation Parkway, Mississauga, ON L5B 0G4
C.E.F.G. VERASSURE INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G. VIRGINIA SURETY COMPANY, INC., 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8
C.F.G. WATERLOO INSURANCE COMPANY, 111 Westmount Rd. S., Waterloo, ON N2J 4S4
B. WAWANESA LIFE INSURANCE COMPANY, 400-200 Main Street, Winnipeg, MB R3C 1A8
C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
C.E.F.G. WESTERN ASSURANCE COMPANY, 18 York Street, Suite 800, Toronto, ON M5J 2T8
B.F. WESTERN LIFE ASSURANCE COMPANY, 9TH Floor, 191 Broadway, Winnipeg, MB R3C 3P1
F. WESTERN SURETY COMPANY, 2100-1881 Scarth St., Regina, SK S4P 4K9
C.F.G. WESTPORT INSURANCE CORPORATION, 1000-150 King St. W., Toronto, ON M5H 1J9
C.F.G. WYNWARD INSURANCE GROUP, 1240-1 Lombard Pl., Winnipeg, MB R3B 0V9
C.E.F.G. XL REINSURANCE AMERICA INC., 100 Yonge St., Ste. 1200, Toronto ON M5C 2W1
C.F.G. XL SPECIALTY INSURANCE COMPANY, 100 Yonge St., Ste. 1200, Toronto ON M5C 2W1
C.F.G. ZENITH INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G. ZURICH INSURANCE COMPANY LTD, 100 King St. W., Ste. 5500, PO Box 290., Toronto, ON M5X 1C9

PROvincially Licensed Insurers

E.	ADDITIONAL MUNICIPAL HAIL LIMITED, 2100 Cornwall St., Regina, SK S4P 2K7
B.	ASSUMPTION MUTUAL LIFE INSURANCE COMPANY, 770 Main St., PO Box 160, Moncton, NB E1C 8L1
F.	ASSUREPRO INSURANCE COMPANY LIMITED, 200 Albert St. N., Regina, SK S4R 5E2
C.F.G.	BELAIR INSURANCE COMPANY INC., 300-7101 Jean-Talon St. E., Anjou, QC H1M 3T6
C.F.G.	CAA INSURANCE COMPANY, 60 Commerce Valley Dr. E., Thornhill, ON L3T 7P9
C.F.G.	CANADIAN FARM INSURANCE CORP., 100 – 101 Riel Dr., St. Albert, AB T8N 3X4
A.C.F.G.	CANASSURANCE INSURANCE COMPANY, B-9, 550 Sherbrooke St. W., Montreal, QC H3A 3S3
E.	CO-OPERATIVE HAIL INSURANCE COMPANY LIMITED, Box 777, 2709-13 th Ave., Regina, SK S4P 3A8
B.	DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY, 200, Avenue des Commandeurs, Levis, QC G6V 6R2
B.	EXCELLENCE LIFE INSURANCE COMPANY, THE, 900-1611 Cremazie Blvd. E., Montreal QC H2M 2P2
C.F.G.	FENCHURCH GENERAL INSURANCE COMPANY, 115-2655 North Sheridan Way, Mississauga, ON L5K 2P8
B.	FIRST CANADIAN INSURANCE CORPORATION, 200-320 Sioux Rd., Sherwood Park, AB T8A 3X6
C.F.	GMS INSURANCE INC., 2055 Albert St., PO Box 1949, Regina, SK S4P 0E3
B.	HUMANIA ASSURANCE INC., 1555 Girouard St. W., Saint-Hyacinthe, QC J2S 2Z6
Mut. Fire	HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION, 703-1661 Portage Ave., Winnipeg, MB R3J 3T7
B.F.	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC., 1080 Grande Allée West, Box 1907, Terminus Station, Quebec, QC G1K 7M3
C.F.G.	INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION, 1080 Grande Allée West, Box 1907, Terminus Station, Quebec, QC G1K 7M3
B.	LS-TRAVEL, INSURANCE COMPANY, 1555 Girouard St. W., Ste. 201, Saint-Hyacinthe QC J2S 2Z6
B.	LA CAPITALE CIVIL SERVICE INSURER INC., 625 Jacques-Parizeau St., Quebec, QC G1R 2G5
B.	LA CAPITALE FINANCIAL SECURITY INSURANCE COMPANY, 625 Jacques-Parizeau St., Quebec, QC G1R 2G5
C.F.	LA CAPITALE GENERAL INSURANCE INC., 625 Jacques-Parizeau St., Quebec, QC G1R 2G5
F.	LAWYERS' PROFESSIONAL INDEMNITY COMPANY, 3101-250 Yonge St., PO Box 3, Toronto, ON M5B 2L7
C.F.	L'UNIQUE GENERAL INSURANCE INC., 925 Grande-Allée Ouest, bureau 240, Quebec, QC G1S 1C1
C.F.G.	MAX INSURANCE, 50 Queen St. N., Ste. 710, Kitchener, ON N2H 6P4
C.F.	MILLENNIUM INSURANCE CORPORATION, 200-320 Sioux Rd., Sherwood Park AB T8A 3X6
C.F.G.	MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA, 9366 200A Street, Langley BC V1M 4B3
B.C.F.	NATIONAL BANK LIFE INSURANCE COMPANY, 1100 Robert-Bourassa Blvd., 11 th Floor, Montreal, QC H3B 2G7
C.F.	NEW HOME WARRANTY INSURANCE (CANADA) CORPORATION, 30 Springborough Blvd SW, Ste. 301, Calgary, AB T3H 0N9
C.F.G.	OPTIMUM INSURANCE COMPANY INC, 425 de Maisonneuve Blvd. W., Ste. 1500, Montreal QC H3A 3G5
C.F.	ORION TRAVEL INSURANCE COMPANY, 60 Commerce Valley Drive East, Thornhill, ON L3T 7P9
E.	PALLISER INSURANCE COMPANY LIMITED, 103-3502 Taylor St. E., Saskatoon, SK S7H 5H9
C.F.G.	PEACE HILLS GENERAL INSURANCE COMPANY, 3 rd -10709 Jasper Ave., Edmonton, AB T5J 3N3
C.F.G.	RED RIVER VALLEY MUTUAL INSURANCE COMPANY, 245 Centre Ave. E., PO Box 940, Altona, MB R0G 0B0
C.E.F.G.	SGI CANADA INSURANCE SERVICES LTD., 2260-11 th Avenue, Regina, SK S4P 0J9
B.C.F.	SSQ, SOCIÉTÉ D'ASSURANCE INC./SSQ, INSURANCE COMPANY INC., 700-2020 University St., Montreal, QC H3A 2A5
B.C.F.	SSQ, LIFE INSURANCE COMPANY INC., 2525 Laurier Blvd., Sainte-Foy, QC G1V 4H6
C.F.	TRANS GLOBAL INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2
B.	TRANS GLOBAL LIFE INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2
C.E.F.	UNICA INSURANCE INC./UNICA ASSURANCE INC., 7150 Derrycrest Dr., Mississauga ON L5W 0E5
B.	UNION LIFE MUTUAL ASSURANCE COMPANY, 142 Heriot, Drummondville, QC J2C 1J8

DISCONTINUING LICENCES

The following insurers hold a "Discontinuing Licence" for the year 2018. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2017, and does not authorize the insurer to undertake or renew insurance contracts in the Province.

FEDERALLY LICENSED INSURERS

Disc. PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN, 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8

PROVINCIALY LICENSED INSURERS

Disc. ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY, 11220-109 Street., Edmonton, AB T5G 2T6

RECIPROCAL EXCHANGES

FEDERALLY LICENSED RECIPROCAL EXCHANGES

None

PROVINCIALY LICENSED RECIPROCAL EXCHANGES

Recip. ASSET PROTECTION INSURANCE EXCHANGE, 445 Broad St., Regina, SK S4R 2X8

Recip. CANADIAN AIRPORTS RECIPROCAL INSURANCE EXCHANGE (CARIE), 1400-10303 Jasper Ave.,
Edmonton, AB T5J 3N6

Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL, 1002 Warsaw Ave., Winnipeg, MB R3M 1E4

Recip. CANADIAN EGG INDUSTRY RECIPROCAL ALLIANCE – CEIRA, 10025-102A Ave. N.W., Ste. 900, Edmonton, AB T5J 0Y2

Recip. CANADIAN LAWYERS INSURANCE ASSOCIATION, 600, 919 – 11th Ave. S.W., Calgary, AB T2R 1P3

Recip. CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE, 901-5500 North Service Rd,
Burlington, ON L7L 6W6

Recip. COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE, 37 Front St. E., Ste. 200,
Toronto, ON M5E 1B3

Recip. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 1600-4711 Yonge St., Toronto, ON M2N 6K8

SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2018
--

Rajinder (Raj) S. Aujla	c/o Jardine Lloyd Thompson Canada Inc. 1700, 330 – 5 Avenue SW Calgary AB T2P 0L4 Tel: (403) 537-9262, Fax: (403) 264-8608
William A. Besse	c/o Aon Reed Stenhouse Inc. 20 Bay Street Toronto ON M5J 2N9 Tel: (416) 868-5759, Fax: (416) 868-5580
Lyne C. Erwin	c/o Willis Canada Inc. 100 King Street West, Suite 4700, PO Box 470 First Canadian Place Toronto ON M5X 1E4 Tel: (416) 646-8309, Fax: (416) 869-1649
George Esau	c/o Oldfield Kirby Esau Inc. 200-330 St. Mary Ave., PO Box 699 Winnipeg MB R3C 2L2 Tel: (204) 943-1441, Fax: (204) 957-5561
David Craig Gilmour	c/o Aon Reed Stenhouse Inc. 20 Bay Street, Suite 2400 Toronto ON M5J 2N9 Tel: (416) 868-5500, Fax: (416) 868-5580
Matthew Hamel	c/o Willis Canada Inc. 350 – 7 th Avenue SW, Suite 2200 Calgary AB T2P 3N9 Tel: (403) 213-3318
George Alexander (Sandy) Peters	c/o BFL Canada Insurance Services Inc. 110 – 444 St. Mary Avenue Winnipeg MB R3C 3T1 Tel: (204) 594-0235, Fax: (204) 594-0259
Pamela Pyke	c/o Marsh Canada Limited 1420-One Lombard Place Winnipeg MB R3B 0X3 Tel: (204) 982-6515, Fax: (204) 947-2662
Cosmo Racano	c/o BFL Canada Insurance Services Inc. 110 – 444 St. Mary Avenue Winnipeg MB R3C 3T1 Tel : (204) 594-0233, Fax : (204) 594-0259
Patrice Vezina	c/o Vezina assurances Inc. 4374 Pierre-De Coubertin Avenue Montreal QC H1V 1A6 Tel : (514) 257-5155, Fax : (514) 253-4453

C O M P A R A T I V E S U M M A R Y

TOTAL PREMIUMS AND LOSSES IN ALL CLASSES, OTHER-THAN-LIFE Adjustment Expenses Included in Net Losses Incurred						
CLASS OF INSURANCE	2016			2017		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	717,980	376,033	52.37%	745,597	399,708	53.61%
Aircraft	8,061	4,117	51.07%	10,130	10,266	101.34%
Automobile	1,166,712	1,033,269	88.56%	1,251,800	1,184,100	94.59%
Boiler and Machinery	17,833	3,438	19.28%	17,296	6,482	37.48%
Fidelity and Surety	26,680	10,034	37.61%	25,171	-6,959	-27.65%
Hail	19,462	32,049	164.67%	23,271	10,717	46.05%
Liability	152,750	11,325	7.41%	154,966	42,240	27.26%
Marine	6,923	3,837	55.42%	7,211	6,213	86.16%
Miscellaneous	52,597	4,737	9.01%	56,813	5,278	9.29%
Property	707,531	385,217	54.45%	717,966	420,421	58.56%
TOTALS	\$2,876,529	\$1,864,056	64.80%	\$3,010,221	\$2,078,466	69.05%

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2016		2017	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Aetna Life Insurance Company	0	42	0	17
Allianz Life Insurance Company of North America	1	0	0	0
American Bankers Life Assurance Company of Florida	1,518	425	2,775	508
American Income Life Insurance Company	913	326	940	169
Assumption Mutual Life Insurance Company	162	83	194	110
BMO Life Assurance Company	1,810	227	1,835	562
BMO Life Insurance Company	731	62	679	33
Blue Cross Life Insurance Company of Canada	15,026	6,239	15,960	7,491
CIBC Life Insurance Company Limited	1,925	286	1,810	48
Canada Life Assurance Company	45,740	2,963	48,662	4,576
Canadian Premier Life Insurance Company	12,717	1,175	17,297	1,860
Canassurance Insurance Company	51	19	43	28
Chubb Life Insurance Company of Canada	6,022	1,524	6,778	1,095
CIGNA Life Insurance Company of Canada	623	164	561	118
Combined Insurance Company of America	6,122	2,108	6,217	2,006
Co-operators Life Insurance Company	14,212	9,215	14,571	10,154
CUMIS Life Insurance Company	18,310	5,803	19,205	4,651
Desjardins Financial Security Life Assurance Company	37,876	27,803	41,583	30,375
Empire Life Insurance Company	5,601	3,773	6,574	4,228
Equitable Life Insurance Company of Canada	7,588	4,755	8,388	5,804
Excellence Life Insurance Company	641	47	813	158
First Canadian Insurance Corporation	5,212	609	5,086	656
Foresters Life Insurance Company	194	-72	150	104
Great-West Life Assurance Company	196,669	112,313	209,542	121,892
Humania Assurance Inc.	148	208	136	106
Industrial-Alliance Insurance and Financial Services Inc.	21,417	7,398	24,509	7,378
ivari	59	0	66	35
La Capitale Financial Security Insurance Company	4,848	4,354	4,696	4,109
La Capitale Insurance and Financial Services Inc.	9,078	6,637	8,089	5,688
Liberty Life Assurance Company of Boston	5	0	5	0
Life Insurance Company of North America	254	43	407	81
LS - Travel, Insurance Company	458	57	561	120
Manufacturers Life Insurance Company	133,615	74,185	118,077	76,351
National Bank Life Insurance Company	76	18	71	16
Pavonia Life Insurance Company of Michigan	31	-21	20	-2
Primerica Life Insurance Company of Canada	2	0	1	0
RBC Life Insurance Company	17,995	12,131	18,722	16,417
Reliable Life Insurance Company	37	17	24	52
SSQ, Insurance Company Inc.	521	205	507	151
SSQ, Life Insurance Company Inc.	21,899	13,370	20,913	12,285
Scotia Life Insurance Company	1,553	525	1,494	-28
Sun Life Assurance Company of Canada	73,094	45,511	82,188	48,241
TD Life Insurance Company	2,155	332	2,096	363
Trans Global Life Insurance Company	125	1	138	1
Union Life Mutual Assurance Company	22	0	26	0
Wawanesa Life Insurance Company	4,608	3,555	5,463	3,571
Western Life Assurance Company	4,735	1,703	5,322	2,728
SUB TOTAL - Life Insurers:	\$676,399	\$350,118	\$703,194	\$374,306

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2016		2017	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Property & Casualty Insurers:				
AIG Insurance Company of Canada	859	-278	1,507	128
Allianz Global Risks US Insurance Company	503	-239	440	594
Allstate Insurance Company of Canada	62	0	94	5
American Bankers Insurance Company of Florida	7,512	1,153	8,082	949
Arch Insurance Canada Ltd.	0	0	225	15
Assurepro Insurance Company Limited	166	30	163	0
Aviva Insurance Company of Canada	14	-1	13	0
Berkley Insurance Company	883	109	931	605
Canassurance Insurance Company	18	0	9	0
Chubb Insurance Company of Canada	441	12	425	20
Co-operators General Insurance Company	19	10	18	10
CUMIS General Insurance Company	3,009	3,937	3,683	785
Echelon Insurance	0	-1	0	-82
Everest Insurance Company of Canada	17	6	21	11
Fenchurch General Insurance Company	937	857	1,212	1,021
GMS Insurance Inc.	3,374	1,413	4,028	1,773
Green Shield Canada	6,962	14,092	7,768	15,250
Guarantee Company of North America	4	0	5	0
Legacy General Insurance Company	185	30	173	37
Lloyds Underwriters	4,301	1,888	1,433	178
Old Republic Insurance Company of Canada	1,022	266	1,597	285
Orion Travel Insurance Company	1,076	313	3,497	1,450
RBC Insurance Company of Canada	2,521	1,612	2,566	1,684
Royal & Sun Alliance Insurance Company of Canada	6,388	0	3,351	64
Temple Insurance Company	0	0	11	1
Triton Insurance Company	1,305	706	1,146	619
Zurich Insurance Company Ltd	3	0	5	0
SUB-TOTAL - Property & Casualty Insurers:	41,581	25,915	42,403	25,402
GRAND TOTALS	\$717,980	\$376,033	\$745,597	\$399,708

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2016		2017	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
CREDIT				
AIG Insurance Company of Canada	0	8	0	-6
Atradius Credit Insurance N.V.	2,536	214	0	0
Atradius Credito y Caucion, S.A. De Seguros y Reaseguros	0	0	1,793	-239
Compagnie Francaise D'Assurance pour le Commerce Extérieur	639	167	626	-17
Euler Hermes North America Insurance Company	981	-309	1,748	-46
Guarantee Company of North America	83	-2	80	7
XL Specialty Insurance Company	94	0	-20	3
CREDIT PROTECTION				
American Bankers Insurance Company of Florida	6,567	1,220	8,932	1,075
Arch Insurance Canada Ltd.	160	161	320	-11
Legacy General Insurance Company	196	4	140	2
Millennium Insurance Corporation	1	0	17	0
LEGAL EXPENSE				
Co-operators General Insurance Company	1	0	1	0
DAS Legal Protection Insurance Company Limited	325	-84	356	0
Echelon Insurance	1	0	1	0
Guarantee Company of North America	42	15	43	-13
Intact Insurance Company	49	38	51	32
Lloyds Underwriters	63	21	126	47
Novex Insurance Company	14	-8	12	-10
Omega General Insurance Company	0	0	5	0
MORTGAGE				
Canada Guaranty Mortgage Insurance Company	7,768	85	9,945	692
FCT Insurance Company Ltd.	194	159	212	122
Genworth Financial Mortgage Insurance Company Canada	26,434	1,423	25,602	1,769
TITLE				
Chicago Title Insurance Company	392	14	351	71
FCT Insurance Company Ltd.	4,712	1,189	5,049	1,258
First American Title Insurance Company	16	-25	21	-86
Lawyers' Professional Indemnity Company	82	79	80	55
Stewart Title Guaranty Company	1,247	368	1,322	573
TOTALS	\$52,597	\$4,737	\$56,813	\$5,278

AUTOMOBILE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2016		2017	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	664	253	572	-113
Allianz Global Risks US Insurance Company	0	-29	0	-17
American Road Insurance Company	301	635	355	267
Aspen Insurance UK Limited	0	0	0	-1
Aviva General Insurance Company	601	271	544	234
Aviva Insurance Company of Canada	947	289	1,012	337
Canadian Farm Insurance Corp.	0	0	0	2
Chubb Insurance Company of Canada	490	95	631	33
Continental Casualty Company	258	40	357	-18
Co-operators General Insurance Company	0	61	0	24
CUMIS General Insurance Company	13	0	13	0
Dominion of Canada General Insurance Company	9	8	3	-7
Economical Mutual Insurance Company	94	64	193	105
Electric Insurance Company	14	2	14	5
Elite Insurance Company	32	12	103	20
Federated Insurance Company of Canada	852	273	851	198
Great American Insurance Company	13	0	5	0
Guarantee Company of North America	4	1	0	-1
Hartford Fire Insurance Company	30	7	26	0
Industrial-Alliance Pacific General Insurance Corporation	0	0	10,882	512
Intact Insurance Company	258	187	256	121
Liberty Mutual Insurance Company	133	42	166	-24
Lloyds Underwriters	1,071	372	1,362	1,007
Mitsui Sumitomo Insurance Company Limited	26	0	8	-1
Motors Insurance Corporation	0	4	0	0
Northbridge Commercial Insurance Corporation	1,244	1,274	0	0
Northbridge General Insurance Corporation	199	126	652	1,413
Novex Insurance Company	0	1	0	1
Old Republic Insurance Company of Canada	39	0	35	0
Personal Insurance Company	0	1	0	1
Protective Insurance Company	47	19	49	240
Royal & Sun Alliance Insurance Company of Canada	610	-914	627	974
Saskatchewan Mutual Insurance Company	1,894	1,195	1,968	842
Sentry Insurance A Mutual Company	16	-14	16	12
SGI Canada Insurance Services Ltd.	0	2	0	2
Sovereign General Insurance Company	97	85	92	60
St. Paul Fire and Marine Insurance Company	192	224	205	-272
Tokio Marine & Nichido Fire Insurance Co., Ltd.	4	83	4	-145
Traders General Insurance Company	0	1	0	-1
Travelers Insurance Company of Canada	40	5	35	3
Wawanesa Mutual Insurance Company	0	0	9	0
XL Specialty Insurance Company	11	-16	58	43
Zurich Insurance Company Ltd	282	900	476	411
*M.P.I.C Auto Insurance Division	1,156,227	1,027,710	1,230,221	1,177,833
TOTALS	\$1,166,712	\$1,033,269	\$1,251,800	\$1,184,100

RECIPROCAL EXCHANGES				
COMPANY	2016		2017	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
AIRCRAFT				
Canadian Applicators Insurance Reciprocal	1,223	0	1,002	0
LIABILITY				
Canadian Lawyers Insurance Association	1,158	-282	1,069	1,644
Canadian Universities Reciprocal Insurance Exchange	560	37	563	167
Community Newspapers Reciprocal Insurance Exchange	6	0	7	0
Healthcare Insurance Reciprocal of Canada	5,728	-403	5,797	6,130
PROPERTY (Commercial)				
Asset Protection Insurance Exchange	475	70	436	968
Canadian Airports Reciprocal Insurance Exchange	273	2	232	129
Canadian Egg Industry Reciprocal Alliance - CEIRA	710	92	661	-4
Canadian Universities Reciprocal Insurance Exchange	995	-739	1,025	-748
Healthcare Insurance Reciprocal of Canada	940	1,250	1,198	-90
TOTALS	\$12,068	\$27	\$11,990	\$8,196

BOILER & MACHINERY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2016		2017	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Affiliated FM Insurance Company	168	3	182	10
AIG Insurance Company of Canada	315	258	233	44
Allianz Global Risks US Insurance Company	23	-64	20	11
Aviva Insurance Company of Canada	6,195	1,720	6,320	3,150
AXIS Reinsurance Company (Canadian Branch)	0	-2	0	-1
Berkley Insurance Company	1	0	2	0
Boiler Inspection and Insurance Company of Canada	382	859	384	489
Canadian Northern Shield Insurance Company	1	0	1	0
Chubb Insurance Company of Canada	139	-14	138	11
Continental Casualty Company	177	25	207	43
Co-operators General Insurance Company	81	0	87	19
CUMIS General Insurance Company	64	13	64	17
Dominion of Canada General Insurance Company	56	-22	65	34
Ecclesiastical Insurance Office Public Limited Company	90	0	102	0
Economical Mutual Insurance Company	100	0	100	4
Everest Insurance Company of Canada	7	5	6	3
Factory Mutual Insurance Company	2,262	47	2,718	3
Federated Insurance Company of Canada	115	54	129	32
Fenchurch General Insurance Company	0	0	0	38
Gore Mutual Insurance Company	16	0	16	13
Great American Insurance Company	16	0	14	0
Guarantee Company of North America	20	15	18	-5
Intact Insurance Company	610	-17	593	12
Lloyds Underwriters	1,289	613	2,139	1,131
Millennium Insurance Corporation	0	0	0	1
Mutual Fire Insurance Company of British Columbia	68	39	57	24
National Liability & Fire Insurance Company	0	2	0	-1
Northbridge General Insurance Corporation	77	10	74	14
Novex Insurance Company	4	0	4	0
Optimum Insurance Company Inc.	39	5	54	-7
Royal & Sun Alliance Insurance Company of Canada	871	576	710	395
Saskatchewan Mutual Insurance Company	27	3	67	18
SGI Canada Insurance Services Ltd.	481	62	600	88
Sovereign General Insurance Company	209	8	170	11
St. Paul Fire and Marine Insurance Company	147	-923	139	-73
Temple Insurance Company	821	-313	360	744
Travelers Insurance Company of Canada	142	54	121	6
Trisura Guarantee Insurance Company	181	27	139	4
Wawanesa Mutual Insurance Company	2,347	357	999	212
Wynward Insurance Group	135	47	98	19
XL Specialty Insurance Company	0	14	0	0
Zurich Insurance Company Ltd	157	-23	166	-31
TOTALS	\$17,833	\$3,438	\$17,296	\$6,482

MARINE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2016		2017	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	70	-15	5	11
Allianz Global Risks US Insurance Company	24	973	0	-281
Ascentus Insurance Ltd.	0	1	0	0
Aviva Insurance Company of Canada	258	131	216	33
Berkley Insurance Company	6	0	1	0
Chubb Insurance Company of Canada	98	6	0	6
Continental Casualty Company	500	35	674	531
Elite Insurance Company	1,519	820	1,581	823
Great American Insurance Company	20	27	101	474
HDI Global SE Canada Branch	5	2	2	1
Intact Insurance Company	366	209	305	541
International Insurance Company of Hannover SE	2	0	8	0
Liberty Mutual Insurance Company	33	0	35	25
Lloyds Underwriters	251	-43	876	361
Northbridge General Insurance Corporation	330	85	287	877
Royal & Sun Alliance Insurance Company of Canada	763	281	917	413
Sovereign General Insurance Company	1,376	798	1,505	955
St. Paul Fire and Marine Insurance Company	28	6	4	-5
Starr Insurance & Reinsurance Limited	75	9	60	15
Sunderland Marine Insurance Company Limited (Canada Branch)	715	521	-6	81
Traders General Insurance Company	3	0	3	0
Travelers Insurance Company of Canada	12	-3	15	-1
Westport Insurance Corporation	0	0	309	0
XL Specialty Insurance Company	25	0	58	21
Zurich Insurance Company Ltd	444	-6	255	1,332
TOTALS	\$6,923	\$3,837	\$7,211	\$6,213

HAIL				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2016		2017	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Additional Municipal Hail Limited	651	915	2,134	1,518
Allianz Global Risks US Insurance Company	1,175	56	1,686	2,798
Chubb Insurance Company of Canada	1,305	2,604	1,608	467
Co-operative Hail Insurance Company Limited	7,951	13,348	7,420	2,382
Northbridge General Insurance Corporation	998	2,387	2,124	593
Palliser Insurance Company Limited	7,382	12,739	8,299	2,959
TOTALS	\$19,462	\$32,049	\$23,271	\$10,717

FIDELITY & SURETY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2016		2017	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	733	376	1,399	123
Arch Insurance Canada Ltd.	261	-62	139	34
Aviva Insurance Company of Canada	1,768	1	2,685	-1
AXIS Reinsurance Company (Canadian Branch)	11	3	7	4
Berkley Insurance Company	15	0	14	0
Canadian Farm Insurance Corp.	3	0	3	0
Chubb Insurance Company of Canada	1,525	200	1,172	139
Continental Casualty Company	169	-25	93	28
Co-operators General Insurance Company	3	0	5	0
CorePointe Insurance Company	1	0	3	0
CUMIS General Insurance Company	1,424	1,240	1,333	135
Dominion of Canada General Insurance Company	8	6	6	-2
Echelon Insurance	0	0	6	0
Economical Mutual Insurance Company	19	1	17	1
Federated Insurance Company of Canada	23	-7	23	-4
Fenchurch General Insurance Company	185	0	64	337
Great American Insurance Company	33	-1	10	13
Guarantee Company of North America	2,442	-50	3,573	57
Hartford Fire Insurance Company	12	0	11	0
Industrial-Alliance Pacific General Insurance Corporation	3,840	1,807	563	-201
Intact Insurance Company	5,034	1,308	3,996	225
International Insurance Company of Hannover SE	0	0	0	-1
Liberty Mutual Insurance Company	514	171	220	198
Lloyds Underwriters	807	-652	957	103
Northbridge General Insurance Corporation	22	70	268	109
Personal Insurance Company	8	0	7	0
Royal & Sun Alliance Insurance Company of Canada	59	6	47	0
Saskatchewan Mutual Insurance Company	3	0	3	0
SGI Canada Insurance Services Ltd.	220	10	227	87
Sovereign General Insurance Company	103	5	114	-7
St. Paul Fire and Marine Insurance Company	29	-18	25	3
Travelers Insurance Company of Canada	2,295	5,523	3,864	-8,289
Trisura Guarantee Insurance Company	2,870	39	2,260	12
Triton Insurance Company	12	0	14	0
Unica Insurance Inc.	23	0	14	0
Western Surety Company	2,091	88	1,894	-55
Westport Insurance Corporation	0	0	3	0
Wynward Insurance Group	93	-1	98	0
Zurich Insurance Company Ltd	22	-4	34	-7
TOTALS	\$26,680	\$10,034	\$25,171	-\$6,959

AIRCRAFT				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2016		2017	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	404	693	447	674
Allianz Global Risks US Insurance Company	1,413	775	2,059	-27
Aspen Insurance UK Limited	0	0	0	10
Berkley Insurance Company	92	0	116	0
Chubb Insurance Company of Canada	36	11	32	0
Intact Insurance Company	0	-53	0	36
Liberty Mutual Insurance Company	84	19	29	-31
Lloyds Underwriters	2,009	929	2,229	4,767
Mitsui Sumitomo Insurance Company Limited	237	229	330	108
National Liability & Fire Insurance Company	752	608	693	411
Northbridge General Insurance Corporation	461	32	750	108
Old Republic Insurance Company of Canada	102	-27	68	11
Omega General Insurance Company	0	1	0	-1
Royal & Sun Alliance Insurance Company of Canada	0	6	0	-147
Starr Insurance & Reinsurance Limited	175	127	85	38
Temple Insurance Company	1,076	-212	1,432	536
Westport Insurance Corporation	685	182	318	2,813
XL Specialty Insurance Company	535	797	1,542	960
TOTALS	\$8,061	\$4,117	\$10,130	\$10,266

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2016		2017	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	4,231	519	4,090	3,414
Allianz Global Risks US Insurance Company	1,237	306	1,687	1,932
Allied World Specialty Insurance Company	131	23	71	20
Allstate Insurance Company of Canada	0	29	0	36
Arch Insurance Canada Ltd.	1,065	349	1,146	3,803
Aspen Insurance UK Limited	17	-370	-17	-191
Associated Electric & Gas Insurance Services Limited	1	183	2	9,703
Aviva Insurance Company of Canada	11,314	2,249	11,449	1,103
AXIS Reinsurance Company (Canadian Branch)	1,370	1,011	1,691	419
Berkley Insurance Company	534	-5	667	70
Canadian Northern Shield Insurance Company	3	0	3	0
Canassurance Insurance Company	2	0	1	1
Chubb Insurance Company of Canada	6,941	6,604	7,028	2,387
Continental Casualty Company	6,228	1,665	6,421	-987
Co-operators General Insurance Company	3,843	1,051	2,077	1,347
Coseco Insurance Company	0	-107	47	27
CUMIS General Insurance Company	980	781	1,120	968
Dominion of Canada General Insurance Company	286	181	346	-302
Ecclesiastical Insurance Office Public Limited Company	894	297	1,060	794
Echelon Insurance	111	21	88	36
Economical Mutual Insurance Company	878	629	860	722
Electric Insurance Company	332	-17	279	2
Everest Insurance Company of Canada	1,152	311	1,126	270
Federal Insurance Company	5	-1	2	3
Federated Insurance Company of Canada	2,007	-13	1,887	329
Gore Mutual Insurance Company	51	56	49	51
Great American Insurance Company	517	160	423	89
Guarantee Company of North America	892	190	1,073	209
Hartford Fire Insurance Company	15	-110	11	0
HDI Global SE Canada Branch	6	2	8	3
Hutterian Brethren Mutual Insurance Corporation	265	0	288	-174
Intact Insurance Company	7,524	-163	6,754	3,041
International Insurance Company of Hannover SE	555	327	626	239
Ironshore Insurance Ltd.	481	292	134	143
Jevco Insurance Company	0	-5	0	-3
Jewelers Mutual Insurance Company	19	0	23	0
Liberty Mutual Insurance Company	3,773	3,189	6,290	3,293
Lloyds Underwriters	35,556	-26,570	36,271	-5,758
Max Insurance	147	114	194	59
Mitsui Sumitomo Insurance Company Limited	22	0	0	34
Mutual Fire Insurance Company of British Columbia	216	58	201	66
National Liability & Fire Insurance Company	699	104	676	475
Nordic Insurance Company of Canada	0	-40	0	-12
Northbridge Commercial Insurance Corporation	3	0	0	0
Northbridge General Insurance Corporation	3,454	770	3,156	218
Novex Insurance Company	421	-214	417	-76
Old Republic Insurance Company of Canada	98	496	83	-396
Omega General Insurance Company	31	23	19	40
Optimum Insurance Company Inc.	1,238	1,211	1,274	-311
Personal Insurance Company	53	21	49	-21
Portage La Prairie Mutual Insurance Company	2,206	763	2,263	1,308
Red River Valley Mutual Insurance Company	5,969	1,929	6,347	1,605

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2016		2017	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Royal & Sun Alliance Insurance Company of Canada	2,534	3,926	2,130	-1,786
Safety National Casualty Corporation	0	-39	0	42
Saskatchewan Mutual Insurance Company	685	-265	779	-203
SCOR UK Company Limited	36	20	51	40
Scottish & York Insurance Co. Limited	0	-97	0	37
Sentry Insurance A Mutual Company	42	-126	45	-761
SGI Canada Insurance Services Ltd.	3,459	787	3,800	1,603
Sompo Japan Nipponkoa Insurance Inc.	89	0	47	0
Sovereign General Insurance Company	4,863	1,163	4,831	1,009
St. Paul Fire and Marine Insurance Company	2,413	35	2,408	322
Starr Insurance & Reinsurance Limited	35	22	77	52
T.H.E. Insurance Company	0	0	1	0
Technology Insurance Company, Inc.	2,688	293	2,226	783
Temple Insurance Company	1,397	-246	1,353	1,919
Tokio Marine & Nichido Fire Insurance Co., Ltd.	14	6	31	3
Traders General Insurance Company	0	19	0	1
Travelers Insurance Company of Canada	3,384	1,238	3,590	1,225
Trisura Guarantee Insurance Company	1,824	559	1,777	934
Waterloo Insurance Company	4	0	4	0
Wawanesa Mutual Insurance Company	4,722	-54	5,166	1,030
Westport Insurance Corporation	5,783	2,601	5,451	2,468
Wynward Insurance Group	2,179	226	1,582	144
XL Reinsurance America Inc.	600	52	410	670
XL Specialty Insurance Company	2,975	1,802	3,177	1,209
Zurich Insurance Company Ltd	5,251	1,104	6,270	1,471
TOTALS	\$152,750	\$11,325	\$154,966	\$42,240

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2016						2017					
	PREMIUMS			LOSSES			PREMIUMS			LOSSES		
	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000
Affiliated FM Insurance Company	0	1,742	1,742	0	38	38	0	1,877	1,877	0	795	795
AIG Insurance Company of Canada	303	23,648	23,951	308	13,023	13,331	243	26,210	26,453	4,532	18,337	22,869
Alberta Motor Assoc. Insurance Co.	0	0	0	-623	0	-623	0	0	0	-62	0	-62
Allianz Global Risks US Insurance Company	519	5,109	5,628	222	12,971	13,193	528	4,748	5,276	325	-1,097	-772
Allied World Specialty Insurance Company	0	5,784	5,784	0	3,078	3,078	0	5,516	5,516	0	2,712	2,712
American Bankers Insurance Company of Florida	2,324	8	2,332	1,413	0	1,413	2,192	6	2,198	1,272	0	1,272
Arch Insurance Canada Ltd.	0	2,338	2,338	0	1,829	1,829	0	2,825	2,825	0	3,144	3,144
Aspen Insurance UK Limited	0	0	0	0	0	0	0	0	0	0	-641	-641
Associated Electric & Gas Insurance Services Limited	0	52	52	0	0	0	0	193	193	0	0	0
Aviva General Insurance Company	903	0	903	507	0	507	849	0	849	147	0	147
Aviva Insurance Company of Canada	36,429	24,694	61,123	18,408	10,612	29,020	32,695	24,351	57,046	13,449	18,112	31,561
AXA Art Insurance Corporation	47	0	47	19	0	19	7	0	7	1	0	1
AXA Insurance Company	0	0	0	0	0	0	86	0	86	27	0	27
AXIS Reinsurance Company (Canadian Branch)	0	26	26	0	-530	-530	0	8	8	0	-349	-349
Berkley Insurance Company	0	12	12	0	2	2	0	18	18	-3	0	-3
Boiler Inspection and Insurance Company of Canada	0	12	12	0	39	39	0	9	9	0	-17	-17
CAA Insurance Company	4,884	0	4,884	1,532	0	1,532	6,621	0	6,621	2,463	0	2,463
Canadian Farm Insurance Corp.	0	972	972	0	836	836	0	898	898	0	-17	-17
Canadian Northern Shield Insurance Company	0	8	8	0	0	0	0	9	9	0	0	0
Canassurance Insurance Company	5	0	5	0	0	0	2	0	2	1	0	1
Chubb Insurance Company of Canada	2,426	1,664	4,090	1,390	7,551	8,941	2,522	1,296	3,818	886	-1,395	-509
Continental Casualty Company	0	7,683	7,683	0	4,847	4,847	0	8,002	8,002	0	5,090	5,090
Co-operators General Insurance Company	16,268	8,522	24,790	9,091	4,052	13,143	16,297	4,518	20,815	6,422	2,542	8,964
Coseco Insurance Company	4,523	0	4,523	1,702	0	1,702	4,455	0	4,455	890	0	890
CUMIS General Insurance Company	8,589	2,682	11,271	5,515	899	6,414	9,000	2,742	11,742	2,758	392	3,150
Dominion of Canada General Insurance Company	19	783	802	100	783	883	19	1,093	1,112	15	105	120
Ecclesiastical Insurance Office Public Limited Company	0	2,555	2,555	0	5,574	5,574	0	2,966	2,966	0	2,316	2,316
Echelon Insurance	0	226	226	5	315	320	46	184	230	21	88	109
Economical Mutual Insurance Company	4,610	4,791	9,401	3,078	5,145	8,223	5,345	5,039	10,384	5,544	3,841	9,385
Elite Insurance Company	2,930	0	2,930	1,041	0	1,041	775	0	775	919	0	919
Everest Insurance Company of Canada	0	566	566	0	146	146	0	634	634	0	215	215
Factory Mutual Insurance Company	0	8,063	8,063	0	5,392	5,392	0	7,320	7,320	0	-3,198	-3,198
Federal Insurance Company	0	23	23	0	25	25	0	9	9	0	6	6
Federated Insurance Company of Canada	127	6,149	6,276	151	3,210	3,361	81	6,175	6,256	53	3,000	3,053
First North American Insurance Company	681	0	681	66	0	66	633	0	633	42	0	42
GMS Insurance Inc.	3	0	3	0	0	0	3	0	3	0	0	0
Gore Mutual Insurance Company	0	152	152	0	122	122	0	133	133	0	62	62
Great American Insurance Company	0	1,600	1,600	0	584	584	0	1,005	1,005	0	-80	-80
Guarantee Company of North America	1,558	321	1,879	399	76	475	1,570	385	1,955	550	538	1,088
Hartford Fire Insurance Company	0	938	938	0	378	378	0	1,044	1,044	0	708	708
HDI Global SE Canada Branch	0	228	228	0	153	153	0	254	254	0	89	89
Hutterian Brethren Mutual Insurance Corporation	0	2,862	2,862	0	1,525	1,525	0	3,158	3,158	0	6,730	6,730
Industrial-Alliance Pacific General Insurance Corporation	2	0	2	0	0	0	1	0	1	3	0	3
Intact Insurance Company	45,655	17,118	62,773	16,007	11,545	27,552	47,440	15,187	62,627	21,576	11,853	33,429
International Insurance Company of Hannover SE	43	658	701	4	167	171	49	742	791	3	275	278
Ironshore Insurance Ltd.	0	43	43	0	16	16	0	291	291	0	197	197
Jevco Insurance Company	0	0	0	0	0	0	0	0	0	0	-1	-1
Jewelers Mutual Insurance Company	17	77	94	3	-188	-185	21	82	103	1	64	65
Legacy General Insurance Company	2	0	2	0	0	0	1	0	1	0	0	0

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2016						2017					
	PREMIUMS			LOSSES			PREMIUMS			LOSSES		
	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000
Liberty Mutual Insurance Company	0	1,116	1,116	0	-545	-545	0	1,152	1,152	0	345	345
Lloyds Underwriters	1,202	30,512	31,714	-439	16,764	16,325	1,531	27,744	29,275	590	56,929	57,519
Max Insurance	2,710	1,528	4,238	2,815	722	3,537	3,170	1,862	5,032	858	1,019	1,877
Millennium Insurance Corporation	421	0	421	216	0	216	1,229	0	1,229	302	0	302
Mitsui Sumitomo Insurance Company Limited	0	18	18	0	4	4	0	25	25	0	0	0
Mutual Fire Insurance Company of British Columbia	685	3,458	4,143	1,025	3,867	4,892	83	4,252	4,335	526	1,414	1,940
National Liability & Fire Insurance Company	0	150	150	0	104	104	0	149	149	0	-13	-13
New Home Warranty Insurance (Canada) Corporation	0	0	0	0	0	0	37	0	37	26	0	26
Northbridge Commercial Insurance Corporation	0	71	71	0	-9	-9	0	0	0	0	0	0
Northbridge General Insurance Corporation	513	7,747	8,260	183	3,564	3,747	494	8,320	8,814	645	8,655	9,300
Northbridge Personal Insurance Corporation	8	0	8	1	0	1	79	0	79	11	0	11
Novex Insurance Company	1,078	912	1,990	419	294	713	1,274	895	2,169	487	271	758
Old Republic Insurance Company of Canada	0	4	4	0	1	1	0	4	4	0	0	0
Omega General Insurance Company	159	27	186	86	32	118	207	32	239	145	2	147
Optimum Insurance Company Inc.	4,026	2,233	6,259	1,564	741	2,305	4,786	2,312	7,098	1,810	1,835	3,645
Orion Travel Insurance Company	127	0	127	49	0	49	1,026	0	1,026	-853	0	-853
Peace Hills General Insurance Company	13,618	3,453	17,071	7,993	2,345	10,338	12,899	2,917	15,816	7,005	4,101	11,106
Personal Insurance Company	7,579	179	7,758	3,262	8,765	12,027	7,948	896	8,844	1,908	356	2,264
Petline Insurance Company	1,638	0	1,638	836	0	836	1,733	0	1,733	853	0	853
Portage La Prairie Mutual Insurance Company	51,980	2,557	54,537	25,876	574	26,450	54,091	3,024	57,115	24,746	1,613	26,359
Primum Insurance Company	3,170	0	3,170	1,094	0	1,094	3,163	0	3,163	1,252	0	1,252
RBC Insurance Company of Canada	374	0	374	553	0	553	422	0	422	133	0	133
Red River Valley Mutual Insurance Company	57,124	26,687	83,811	25,878	16,746	42,624	59,152	28,619	87,771	28,835	10,108	38,943
Royal & Sun Alliance Insurance Company of Canada	3,840	7,361	11,201	2,150	11,204	13,354	3,590	5,630	9,220	1,452	7,564	9,016
Saskatchewan Mutual Insurance Company	4,863	725	5,588	2,418	477	2,895	5,191	781	5,972	4,516	189	4,705
SCOR UK Company Limited	0	279	279	0	2	2	0	329	329	0	37	37
Scottish & York Insurance Co. Limited	0	0	0	0	13	13	0	0	0	0	4	4
Security National Insurance Company	4,016	0	4,016	2,108	0	2,108	4,245	0	4,245	3,262	0	3,262
SGI Canada Insurance Services Ltd.	11,990	8,420	20,410	6,905	5,061	11,966	14,797	9,398	24,195	8,658	4,242	12,900
Sompo Japan Nipponkoa Insurance Inc.	0	139	139	0	0	0	0	89	89	0	91	91
Sovereign General Insurance Company	84	9,298	9,382	-30	3,809	3,779	87	8,067	8,154	40	6,545	6,585
St. Paul Fire and Marine Insurance Company	0	4,981	4,981	0	12,788	12,788	0	4,778	4,778	0	-13	-13
Starr Insurance & Reinsurance Limited	0	775	775	0	430	430	0	1,350	1,350	0	893	893
TD Home and Auto Insurance Company	231	0	231	253	0	253	213	0	213	4	0	4
Temple Insurance Company	0	3,700	3,700	0	-1,122	-1,122	0	1,772	1,772	0	1,357	1,357
Tokio Marine & Nichido Fire Insurance Co., Ltd.	0	198	198	0	-26	-26	0	203	203	0	100	100
Traders General Insurance Company	407	0	407	199	0	199	421	0	421	396	0	396
Trans Global Insurance Company	323	0	323	4	0	4	359	0	359	12	0	12
Travelers Insurance Company of Canada	0	2,895	2,895	76	-464	-388	0	3,231	3,231	91	2,847	2,938
Trisura Guarantee Insurance Company	0	890	890	0	1,188	1,188	0	943	943	0	520	520
Triton Insurance Company	520	0	520	221	0	221	469	0	469	141	0	141
Unifund Assurance Company	603	0	603	184	0	184	647	0	647	286	0	286
Waterloo Insurance Company	149	0	149	104	0	104	156	0	156	49	0	49
Wawanesa Mutual Insurance Company	94,424	31,041	125,465	39,136	13,861	52,997	101,433	34,821	136,254	47,430	23,102	70,532
Westport Insurance Corporation	0	1,215	1,215	0	15	15	0	1,024	1,024	0	3,368	3,368
Wynward Insurance Group	211	10,281	10,492	116	4,363	4,479	216	6,132	6,348	484	5,626	6,110
XL Specialty Insurance Company	0	1,003	1,003	0	-1,918	-1,918	0	1,446	1,446	0	1,352	1,352
Zurich Insurance Company Ltd	0	10,629	10,629	0	1,759	1,759	0	10,213	10,213	0	3,611	3,611
TOTALS	\$400,940	\$306,591	\$707,531	\$185,593	\$199,624	\$385,217	\$416,629	\$301,337	\$717,966	\$197,935	\$222,486	\$420,421

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2017						
COMPANY	GROSS IN FORCE AT BEGINNING OF 2017		NEW EFFECTED		GROSS IN FORCE AT END OF 2017	
	No.	Amount \$000	No	Amount \$000	No.	Amount \$000
Aetna Life Insurance Company	18	85	0	0	9	45
Allianz Life Insurance Company of North America	14	77	0	0	12	70
American Bankers Life Assurance Company of Florida	154,411	354,819	19,771	33,610	172,771	386,019
American Health and Life Insurance Company	4,903	47,938	0	0	4,922	49,224
American Income Life Insurance Company	14,444	309,448	2,157	72,416	15,534	342,945
Assumption Mutual Life Insurance Company	1,699	529,583	353	135,769	1,899	623,036
Assurant Life of Canada	5,184	34,806	0	0	4,874	32,723
AXA Equitable Life Insurance Company	2	15	0	0	2	14
BMO Life Assurance Company	10,009	2,405,616	338	155,831	9,588	2,407,134
BMO Life Insurance Company	2,905	9,067	0	0	2,665	8,152
Blue Cross Life Insurance Company of Canada	49,407	2,708,781	5,432	279,904	52,351	2,788,952
CIBC Life Insurance Company Limited	341	1,329	0	777	341	1,752
Canada Life Assurance Company	319,403	22,186,052	2,216	1,113,216	341,447	22,859,034
Chubb Life Insurance Company of Canada	297	19,203	59	6,294	281	18,836
Combined Insurance Company of America	179	2,768	2	34	162	2,630
Connecticut General Life Insurance Company	1	839	0	0	1	839
Co-operators Life Insurance Company	12,654	1,910,938	452	89,691	11,905	1,847,540
CUMIS Life Insurance Company	2,261	4,316,461	50	798,959	2,180	4,247,482
Desjardins Financial Security Life Assurance Company	41,802	2,659,907	2,253	472,403	41,056	2,928,118
Empire Life Insurance Company	8,726	1,808,940	1,255	336,671	9,518	2,017,749
Equitable Life Insurance Company of Canada	15,158	4,457,135	2,205	763,061	16,627	4,885,177
Excellence Life Insurance Company	225	36,451	115	17,484	313	51,195
First Canadian Insurance Corporation	19,661	656,974	3,662	140,780	18,836	659,168
Foresters Life Insurance Company	4,408	478,565	804	145,287	4,765	592,319
Gerber Life Insurance Company	1,141	14,501	20	335	1,120	14,574
Great-West Life Assurance Company	1,235,728	32,934,934	17,627	936,579	1,056,639	31,535,547
Humana Assurance Inc.	107	23,100	65	24,770	158	44,800
Industrial-Alliance Insurance and Financial Services Inc.	55,775	7,640,674	12,504	1,449,833	60,387	8,905,643
ivari	12,882	4,601,965	1,455	568,633	13,480	4,859,743
La Capitale Financial Security Insurance Company	290	16,613	3	10	260	14,915
La Capitale Insurance and Financial Services Inc.	2,549	268,297	1,036	81,781	2,952	324,128
Life Insurance Company of North America	271	19,481	0	0	263	19,473
London Life Insurance Company	56,119	7,402,929	1,525	654,310	55,155	7,640,529
Manufacturers Life Insurance Company	137,359	26,283,581	5,374	1,750,765	127,001	26,672,871
National Bank Life Insurance Company	22	22,566	0	37	21	21,650
New York Life Insurance Company	67	36,740	2	3,567	59	32,924
Pavonia Life Insurance Company of Michigan	285	8,134	0	0	222	5,300
Primerica Life Insurance Company of Canada	8,575	3,686,063	823	448,042	8,699	3,890,744
RBC Life Insurance Company	17,760	4,082,175	2,110	627,238	19,638	4,498,854
Reliable Life Insurance Company	299	81,390	0	0	251	68,136
SSQ, Insurance Company Inc.	431	352,066	234	167,007	647	512,760
SSQ, Life Insurance Company Inc.	13,506	777,737	3,697	272,282	13,665	856,747
Scotia Life Insurance Company	508	50,350	146	16,051	550	57,344
Sun Life Assurance Company of Canada	158,786	22,492,766	8,085	1,051,708	155,778	22,744,728
TD Life Insurance Company	406	87,225	58	19,113	429	100,743
Trans Global Life Insurance Company	1,578	3,306	145	278	1,723	3,584
Union Life Mutual Assurance Company	75	18,072	3	1,571	68	17,933
United American Insurance Company	10	125	0	0	9	115
Wawanesa Life Insurance Company	20,166	4,151,245	1,958	413,684	20,409	4,297,217
Western Life Assurance Company	25,708	955,526	1,377	121,116	17,524	1,033,707
TOTALS	2,418,515	160,947,358	99,371	13,170,897	2,269,166	164,924,862

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2017						
COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$000	Group \$000	Total \$000	Individual \$000	Group \$000	Total \$000
Allianz Life Insurance Company of North America	1	0	1	0	0	0
American Bankers Life Assurance Company of Florida	9	10,909	10,918	0	0	0
American Health and Life Insurance Company	0	545	545	0	0	0
American Income Life Insurance Company	7,233	0	7,233	0	0	0
Assumption Mutual Life Insurance Company	1,815	46	1,861	3,080	0	3,080
Assurant Life of Canada	266	387	653	567	11,837	12,404
BMO Life Assurance Company	13,704	64	13,768	2,283	6,783	9,066
BMO Life Insurance Company	0	191	191	0	1,202	1,202
Blue Cross Life Insurance Company of Canada	80	6,858	6,938	0	0	0
CIBC Life Insurance Company Limited	241	1	242	0	0	0
Canada Life Assurance Company	86,105	65,519	151,624	1,357	81,203	82,560
Canadian Premier Life Insurance Company	0	13,458	13,458	0	0	0
Chubb Life Insurance Company of Canada	77	2,434	2,511	0	0	0
Combined Insurance Company of America	52	0	52	0	0	0
Co-operators Life Insurance Company	3,748	2,172	5,920	246	0	246
CUMIS Life Insurance Company	2,282	21,858	24,140	0	0	0
Desjardins Financial Security Life Assurance Company	6,305	6,765	13,070	7,100	1,039	8,139
Empire Life Insurance Company	7,312	766	8,078	1,166	26	1,192
Equitable Life Insurance Company of Canada	17,918	542	18,460	1,685	17	1,702
Excellence Life Insurance Company	138	0	138	0	0	0
First Canadian Insurance Corporation	0	4,697	4,697	0	0	0
Foresters Life Insurance Company	2,839	59	2,898	0	70	70
Gerber Life Insurance Company	119	0	119	0	0	0
Great-West Life Assurance Company	56,800	88,687	145,487	9,060	6,540	15,600
Humana Assurance Inc.	155	3	158	0	0	0
Industrial-Alliance Insurance and Financial Services Inc.	43,201	8,946	52,147	33,527	22,614	56,141
ivari	18,552	0	18,552	0	0	0
La Capitale Financial Security Insurance Company	221	0	221	0	0	0
La Capitale Insurance and Financial Services Inc.	496	690	1,186	862	0	862
Liberty Life Assurance Company of Boston	0	1	1	0	0	0
Life Insurance Company of North America	0	31	31	0	0	0
London Life Insurance Company	63,469	0	63,469	431	28,333	28,764
Manufacturers Life Insurance Company	86,904	24,962	111,866	2,932	5,107	8,039
National Bank Life Insurance Company	10	145	155	0	0	0
New York Life Insurance Company	1	108	109	0	0	0
Pavonia Life Insurance Company of Michigan	0	50	50	0	0	0
Primerica Life Insurance Company of Canada	10,185	0	10,185	0	0	0
RBC Life Insurance Company	14,876	696	15,572	1,665	14	1,679
Reliable Life Insurance Company	298	0	298	0	0	0
SSQ, Insurance Company Inc.	1,684	3,146	4,830	0	0	0
SSQ, Life Insurance Company Inc.	1	2,939	2,940	45	0	45
Scotia Life Insurance Company	135	94	229	0	0	0
Sun Life Assurance Company of Canada	79,313	31,853	111,166	16,937	5,876	22,813
TD Life Insurance Company	262	1	263	0	0	0
Trans Global Life Insurance Company	0	22	22	0	0	0
Union Life Mutual Assurance Company	99	0	99	0	0	0
United American Insurance Company	7	0	7	0	0	0
Wawanesa Life Insurance Company	14,721	1,649	16,370	4,423	0	4,423
Western Life Assurance Company	2,190	1,493	3,683	1	0	1
TOTALS	\$543,824	\$302,787	\$846,611	\$87,367	\$170,661	\$258,028

LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2017				
COMPANY	INDIVIDUAL		GROUP	
	Life \$000	Annuity \$000	Life \$000	Annuity \$000
Aetna Life Insurance Company	12	0	0	0
Allianz Life Insurance Company of North America	8	0	0	0
American Bankers Life Assurance Company of Florida	1	0	1,250	0
American Health and Life Insurance Company	0	0	78	0
American Income Life Insurance Company	1,327	0	0	0
Assumption Mutual Life Insurance Company	357	3,359	23	1
Assurant Life of Canada	1,088	825	415	4,158
BMO Life Assurance Company	6,872	1,348	0	1,197
BMO Life Insurance Company	0	0	52	122
Blue Cross Life Insurance Company of Canada	105	0	3,450	0
CIBC Life Insurance Company Limited	302	0	0	0
Canada Life Assurance Company	28,118	8,071	-1,156	17,553
Canadian Premier Life Insurance Company	0	0	812	0
Chubb Life Insurance Company of Canada	30	0	41	0
Combined Insurance Company of America	20	0	19	0
Connecticut General Life Insurance Company	0	0	0	3
Co-operators Life Insurance Company	1,500	312	2,026	261
CUMIS Life Insurance Company	1,627	38	7,114	0
Desjardins Financial Security Life Assurance Company	10,208	4,366	3,147	4,976
Empire Life Insurance Company	2,920	3,192	437	98
Equitable Life Insurance Company of Canada	11,939	4,002	100	0
First Canadian Insurance Corporation	0	0	532	0
Foresters Life Insurance Company	1,440	0	29	1,108
Gerber Life Insurance Company	70	0	0	0
Great-West Life Assurance Company	33,520	12,435	84,835	11,569
Industrial-Alliance Insurance and Financial Services Inc.	12,427	33,190	1,841	29,395
ivari	12,000	1,150	0	0
La Capitale Financial Security Insurance Company	377	0	0	0
La Capitale Insurance and Financial Services Inc.	25	207	288	0
Life Insurance Company of North America	0	0	8	0
London Life Insurance Company	28,475	4,771	8	52,200
Manufacturers Life Insurance Company	49,867	29,880	16,231	23,760
Manulife Assurance Company of Canada	0	777	0	451
National Bank Life Insurance Company	5	0	36	0
New York Life Insurance Company	5	0	26	0
Pavonia Life Insurance Company of Michigan	0	0	99	0
Primerica Life Insurance Company of Canada	5,569	0	0	0
RBC Life Insurance Company	12,090	201	198	0
SSQ, Insurance Company Inc.	6	0	843	0
SSQ, Life Insurance Company Inc.	0	14	1,368	0
Scotia Life Insurance Company	6	0	67	0
Sun Life Assurance Company of Canada	47,306	21,548	13,160	23,111
TD Life Insurance Company	12	0	0	0
United American Insurance Company	18	0	0	0
Wawanesa Life Insurance Company	6,663	4,679	259	0
Western Life Assurance Company	1,316	0	331	0
TOTALS	\$277,631	\$134,365	\$137,967	\$169,963

FRATERNAL SOCIETIES - 2017										
	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2016 - \$'000		End of 2017 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
Actra Fraternal Benefit Society	12	103	287	4,426	290	5,040	0	0	0	43
Faithlife Financial	2,077	75	3,313	327,915	3,392	364,582	343	0	1,297	0
Grand Orange Lodge of British America	17	0	55	264	48	215	0	0	24	0
Independent Order of Foresters	900	0	2,076	66,154	1,980	64,940	307	0	1,061	4
Knights of Columbus	7,431	79	12,179	652,286	12,301	674,680	1,776	0	4,871	0
Order of United Commercial Travelers of America	1	23	26	115	18	64	0	0	7	8
Sons of Scotland Benevolent Association	23	0	547	1,108	517	1,003	0	0	120	0
Supreme Council of the Royal Arcanum	0	0	33	141	30	130	0	0	1	0
Ukrainian Fraternal Society of Canada	80	0	704	8,118	658	7,480	0	0	324	0
Ukrainian National Association, Inc.	1	0	121	228	118	221	0	0	5	0
TOTALS	\$10,542	\$280	19,341	\$1,060,755	19,352	\$1,118,355	\$2,426	\$0	\$7,710	\$55