

RAPPORT ANNUEL
DU
SURINTENDANT DES ASSURANCES
2020

AFFAIRES DE 2019

Ce rapport fait état des opérations effectuées par les assureurs titulaires d'une licence dans la province du Manitoba au cours de l'exercice ayant pris fin le 31 décembre 2019.

MG-7929

Direction de la réglementation des institutions financières
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Vous pouvez consulter ce document à l'adresse :

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CENT QUATORZIÈME
RAPPORT ANNUEL DU
SURINTENDANT DES ASSURANCES
AFFAIRES DE
2019

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

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PROVINCE DU MANITOBA

Ministère des Finances

Le 1^{er} septembre 2020

Destinataire :
Monsieur Scott Fielding
Ministre des Finances
Province du Manitoba
Winnipeg (Manitoba)

Monsieur le Ministre,

J'ai l'honneur de vous présenter le **cent quatorzième rapport annuel du surintendant des assurances, affaires de 2019**, pour l'exercice terminé le 31 décembre 2019, concernant les divers assureurs titulaires d'une licence sous le régime de la Loi sur les assurances du Manitoba.

Les risques auxquels sont confrontées les sociétés d'assurance continuant d'évoluer, le bureau du surintendant surveille les risques et le niveau de solvabilité qui pourraient avoir des incidences sur les assureurs provinciaux qu'il encadre. Cette surveillance est importante en raison des pressions constantes exercées sur la rentabilité des assureurs, de la hausse des coûts en assurance incendie, accidents et risques divers ainsi que des nouvelles technologies utilisées dans le secteur qui se traduisent par des pressions concurrentielles sur les petits assureurs provinciaux. L'approche traditionnelle selon laquelle les assureurs distribuent leurs produits par l'intermédiaire d'agents et de courtiers continue également d'évoluer lentement vers le modèle électronique impulsé par une nouvelle génération de consommateurs.

Sur les 222 assureurs titulaires d'une licence ayant exercé des activités commerciales dans la province au cours de la dernière année de licence, 173 étaient des assureurs à charte fédérale et 49 étaient des assureurs à charte provinciale.

Au 31 décembre 2019, les 173 assureurs à charte fédérale titulaires d'une licence sous le régime de la Loi sur les assurances du Manitoba étaient classés comme suit :	
Assurance incendie, accidents, risques divers (IARD) (y compris les mutuelles).....	115
Assurance vie ou assurance vie, accidents et maladie	47
Sociétés de secours mutuel	10
Bourses d'assurance réciproque	0
En cessation d'affaires	1
Total.....	<u>173</u>
Au 31 décembre 2019, les 49 assureurs à charte provinciale titulaires d'une licence sous le régime de la Loi sur les assurances du Manitoba étaient classés comme suit :	
Assurance incendie, accidents, risques divers (IARD) (y compris les mutuelles).....	26
Assurance vie ou assurance vie, accidents et maladie	9
Assurance vie, assurance IARD	6
Sociétés de secours mutuel	0
Bourses d'assurance réciproque	8
En cessation d'affaires	0
Total.....	<u>49</u>

**NOUVEAUX ASSUREURS À CHARTE FÉDÉRALE TITULAIRES D'UNE LICENCE EN 2019
AUTORISÉS À FAIRE SOUSCRIRE LES ASSURANCES MENTIONNÉES**

Aucun

**NOUVEAUX ASSUREURS À CHARTE PROVINCIALE TITULAIRES D'UNE LICENCE EN 2019
AUTORISÉS À FAIRE SOUSCRIRE LES ASSURANCES MENTIONNÉES**

Nom

Classe(s) d'assurance

Fortress Insurance Company

Assurance de biens, accidents et maladie, chaudières et bris de machines, assurance maritime

ASSUREURS À CHARTE FÉDÉRALE DONT LE NOM A CHANGÉ EN 2019

Ancien nom

Nouveau nom

International Insurance Company of Hannover SE

HDI Global Specialty SE

Ironshore Insurance LTD

Liberty Specialty Markets Bermuda Limited

Ukrainian Fraternal Society of Canada

UFSC Heritage Life Insurance Fraternal Society

ASSUREURS À CHARTE PROVINCIALE DONT LE NOM A CHANGÉ EN 2019

Ancien nom

Nouveau nom

Red River Valley Mutual Insurance Company

Red River Mutual Insurance Company

ASSUREURS À CHARTE FÉDÉRALE QUI ONT FUSIONNÉ EN 2019
Aucun
ASSUREURS À CHARTE PROVINCIALE QUI ONT FUSIONNÉ EN 2019
Aucun

ASSUREURS À CHARTE FÉDÉRALE AYANT CESSÉ LEURS ACTIVITÉS COMMERCIALES AU MANITOBA EN 2019
Liberty Specialty Markets Bermida Limited T.H.E Insurance Company
ASSUREURS À CHARTE PROVINCIALE AYANT CESSÉ LEURS ACTIVITÉS COMMERCIALES AU MANITOBA EN 2019
Aucun

**LICENCES D'AGENT ET LICENCES D'EXPERT EN SINISTRES
DÉLIVRÉES PAR LE CONSEIL D'ASSURANCE DU MANITOBA (CAM)**

Au cours de l'année de licence allant du 1^{er} juin 2019 au 31 mai 2020, le CAM a délivré 22 747 licences d'agent, classées comme suit :

Générale (toutes les classes sauf l'assurance vie).....		8 263
Assurance vie		6 737
Assurance accidents et maladie		6 884
Assurance contre la grêle.....		142
Agents d'assurance à licence restreinte		721
- Concessionnaires d'automobiles ou d'équipement	435	
- Institutions de dépôt.....	55	
- Entreprises d'expédition de marchandises	2	
- Directeurs de services funéraires.....	44	
- Courtiers d'hypothèques	43	
- Marchands d'appareils électroniques portables.....	7	
- Sociétés de financement de ventes à crédit	46	
- Services de transport	0	
- Agences de voyages	83	
- Entreprises de location de véhicules	6	

Au cours de l'année de licence allant du 1^{er} juillet 2019 au 30 juin 2020, le CAM a délivré 567 licences d'expert en sinistres, classées comme suit :

Experts		362
Experts adjoints		118
Experts – assurance contre la grêle.....		87

**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>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>
Assurance accidents et maladie	52,37 %	53,61 %	51,79 %	55,15 %
Assurance aéronef	51,07	101,34	122,70	10,78
Assurance automobile	88,56	94,59	86,73	11,90
Assurance chaudières et bris de machines	19,28	37,48	45,23	75,67
Assurance détournement et assurance cautionnement	37,61	-27,65	335,31	7,25
Assurance contre la grêle.....	164,67	46,05	104,70	106,25
Assurance responsabilité	7,41	27,26	62,12	55,11
Assurance maritime	55,42	86,16	81,26	38,75
Assurance de biens	54,45	58,56	67,18	56,25

LOIS ET RÈGLEMENTS APPLIQUÉS

Loi sur les assurances
Loi sur l'assurance maritime

MANDAT

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

Répondre aux demandes de renseignements généraux sur les assurances
Délivrer aux assureurs les licences nécessaires pour exercer des activités commerciales en assurance
Surveiller la solvabilité des assureurs constitués en société au Manitoba
Surveiller les activités réglementaires du Conseil d'assurance du Manitoba et assurer la liaison avec celui-ci
Agir comme médiateur dans les différends entre consommateurs, agents, experts en sinistres et assureurs
Rédiger le rapport annuel requis aux termes de la Loi sur les assurances

PERSONNEL

Le personnel de la Direction de la réglementation des institutions financières (DRIF) applique la Loi sur les assurances et la Loi sur l'assurance maritime. 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 ainsi que de la Loi sur les coopératives.

Au 31 mars 2020, le personnel de la Direction de la réglementation des institutions financières comptait cinq 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 Winnipeg (Manitoba) les 26 et 27 septembre 2019. Toutes les provinces et tous les territoires y étaient représentés.

Les personnes suivantes assumaient la direction du Conseil en 2019

Président Patrick Déry, surintendant de la solvabilité, Québec
Vice-président J. Scott Moore, surintendant des assurances, Manitoba
Vice- président Robert Bradley, surintendant des assurances, Île-du-Prince-Édouard
Vice- président Huston Loke, vice-président directeur, Ontario
Vice- président Frank Chong, vice-président et surintendant adjoint, Colombie-Britannique

La conférence de 2020 se déroulera sous forme de réunion virtuelle.

Le tout respectueusement soumis,

Le surintendant des assurances,
J. Scott Moore

2020
ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2019

Showing the Business Transacted by Insurers Licensed in the Province of Manitoba, for the
Year ending December 31, 2019.

MG-7929

Financial Institutions Regulation Branch
General Inquiries:
207-400 St. Mary Avenue, Winnipeg, MB R3C 4K5
Phone: 204-945-2542
Manitoba Toll Free: 1-800-282-8069 Ext. 2542
Fax: 204-948-2268

Email: insurance@gov.mb.ca

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<http://www.mbfinancialinstitutions.ca/insurance/annual-reports.html>
<http://www.mbfinancialinstitutions.ca/insurance/annual-reports.fr.html>

This publication is available in alternate format upon request.

For alternate format requests, please contact: 204-945-2542.

ONE HUNDRED AND FOURTEENTH
ANNUAL REPORT OF THE
SUPERINTENDENT OF INSURANCE
BUSINESS OF
2019

Published in Accordance with the Provisions of Section 20 of The Insurance Act of Manitoba

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PROVINCE OF MANITOBA

Department of Finance

September 1, 2020

To:
Honourable Scott Fielding
Minister of Finance
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the **One Hundred and Fourteenth Annual Report of the Superintendent of Insurance, Business of 2019** for the year ended **December 31, 2019**, respecting the various Insurers licensed under *The Insurance Act* of Manitoba.

As the risks facing insurance companies continue to change, the Superintendent's office monitors the risks and solvency position that could potentially impact the provincial insurance companies they supervise. This is of importance as a result of the ongoing pressures on insurer profitability, increasing costs in property and casualty insurance, and emerging technologies in the industry that places competitive pressures on smaller provincial insurance companies. The traditional approach of insurers distributing their products through agents and brokers also continues to slowly evolve towards the electronic model driven by a new generation of consumers.

The number of licensed Insurers operating in the Province during the past licence year was 222 made up of 173 Federal Insurers and 49 Provincial Insurers.

**At December 31, 2019, the 173 Federal Insurers, licensed to do business under
The Insurance Act of Manitoba, were classified as follows:**

Property & Casualty (including Mutuels).....	115
Life only or Life and Accident & Sickness.....	47
Fraternal	10
Reciprocal Exchange	0
Discontinuing Licence.....	1
Total	<u>173</u>

**At December 31, 2019, the 49 Provincial Insurers, licensed to do business under
The Insurance Act of Manitoba, were classified as follows:**

Property & Casualty (including Mutuels).....	26
Life only or Life and Accident & Sickness.....	9
Life, Property & Casualty	6
Fraternal	0
Reciprocal Exchange	8
Discontinuing Licence.....	<u>0</u>
Total	<u>49</u>

NEW FEDERALLY LICENSED INSURERS ADMITTED BY LICENCE IN 2019 TO WRITE THE BUSINESS NOTED	
None	
NEW PROVINCIALLY LICENSED INSURERS ADMITTED BY LICENCE IN 2019 TO WRITE THE BUSINESS NOTED	
<u>Name</u>	<u>Class(es) of Insurance</u>
Fortress Insurance Company	Property, Accident & Sickness, Boiler and Machinery, and Marine

FEDERALLY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2019	
<u>From</u>	<u>To</u>
International Insurance Company of Hannover SE	HDI Global Specialty SE
Ironshore Insurance Ltd.	Liberty Specialty Markets Bermuda Limited
Ukrainian Fraternal Society of Canada	UFSC Heritage Life Insurance Fraternal Society
PROVINCIALLY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2019	
<u>From</u>	<u>To</u>
Red River Valley Mutual Insurance Company	Red River Mutual Insurance Company

FEDERALLY LICENSED INSURERS WHICH AMALGAMATED DURING 2019
None
PROVINCIALY LICENSED INSURERS WHICH AMALGAMATED DURING 2019
None

FEDERALLY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2019
Liberty Specialty Markets Bermuda Limited T.H.E Insurance Company
PROVINCIALY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2019
None

AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA

During the licence year, June 1, 2019 - May 31, 2020, there were 22,747 Insurance Agent licenses issued, classified as follows:

General (includes all classes except Life)	8,263
Life	6,737
Accident & Sickness	6,884
Hail	142
Restricted Insurance Agents	721
- Automobile/Equipment Dealership	435
- Deposit Taking Institution	55
- Freight Forwarding Business	2
- Funeral Director	44
- Mortgage Broker	43
- Portable Electronics Vendor	7
- Sales Finance Company	46
- Transportation Service.....	0
- Travel Agency	83
- Vehicle Rental Business	6

During the licence year, July 1, 2019 - June 30, 2020, there were 567 Adjuster licenses issued, classified as follows:

Adjusters	362
Assistant Adjusters	118
Hail Adjusters	87

**INDIVIDUAL LOSS RATIOS FOR OTHER-THAN-LIFE CLASSES OF INSURANCE
(Losses Incurred including Adjustment Expenses to Direct Premiums Written)**

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>
Accident and Sickness.....	52.37%	53.61%	51.79%	55.15%
Aircraft.....	51.07	101.34	122.70	10.78
Automobile.....	88.56	94.59	86.73	11.90
Boiler and Machinery.....	19.28	37.48	45.23	75.67
Fidelity and Surety.....	37.61	-27.65	335.31	7.25
Hail.....	164.67	46.05	104.70	106.25
Liability.....	7.41	27.26	62.12	55.11
Marine.....	55.42	86.16	81.26	38.75
Property.....	54.45	58.56	67.18	56.25

LEGISLATION ADMINISTERED

The Insurance Act;
The Marine Insurance Act.

MANDATE

The mandate is to provide a legislative and regulatory framework to promote the insurance industry in Manitoba and educate consumers on insurance issues. To accomplish this, the following functions are performed:

Answering inquiries of a general nature about insurance;
Licensing of insurers for the transaction of the business of insurance;
Monitoring the solvency of insurers incorporated in Manitoba;
Monitoring the regulatory activities of and liaising with the Insurance Council of Manitoba;
Mediating disputes between consumers, agents, adjusters and insurers; and
Preparing the Annual Report required by *The Insurance Act*.

STAFF

The staff of the Financial Institutions Regulation Branch (FIRB) administer *The Insurance Act* and *The Marine Insurance Act*. The branch is also responsible for the administration of *The Credit Union and Caisse Populaires Act*, Part XXIV of *The Corporations Act* and *The Cooperatives Act*.

As of March 31, 2020, the Financial Institutions Regulation Branch had a staff of five persons.

CANADIAN COUNCIL OF INSURANCE REGULATORS

The Annual Conference of the Canadian Council of Insurance Regulators was held on September 26 and 27, 2019 in Winnipeg, Manitoba. All Provinces and Territories were represented.

The following Officers were representatives for the year 2019:

Chair Patrick Déry, Superintendent of Solvency, Quebec
Vice-Chair J. Scott Moore, Superintendent of Insurance, Manitoba
Vice-Chair Robert Bradley, Superintendent of Insurance, Prince Edward Island
Vice-Chair Huston Loke, Executive Vice President, Ontario
Vice-Chair Frank Chong, Vice President and Deputy Superintendent, British Columbia

The 2020 Conference will be held as an electronic meeting.

Respectfully submitted,

J. Scott Moore
Superintendent of Insurance

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.F. CANADA 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. UFSC HERITAGE LIFE INSURANCE FRATERNAL SOCIETY
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
- 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 BRETHERN 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 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, 2020**

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
- C.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, 2100-40 King St. W., Toronto, ON M5H 3C2
- 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, 143 -1 Robert Speck Parkway, 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.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.F. 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.F. 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.F. CANADA LIFE ASSURANCE COMPANY, THE, 100 Osborne Street North, Winnipeg, MB, R3C 1V3
- 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
- C.F. CANADIAN PREMIER GENERAL INSURANCE COMPANY, 25 Sheppard Ave. W., Ste. 1400, Toronto, ON M2N 6S6
- B.F. 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.F. 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., Scarborough, ON M1H 3E3
- B.F. COMBINED INSURANCE COMPANY OF AMERICA, Ste. 700-150 Commerce Valley Drive West, Markham, ON L3T 7Z3

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, Scarborough, 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, 2200-100 Wellington St. W., Toronto, ON M5K 1K2

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.F. 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

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.F.G. HDI GLOBAL SPECIALTY SE, 220 Bay St., Ste. 400, Toronto ON M5J 2W4

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

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, SI 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

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, Scarborough, ON M1H 3E3

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

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

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 Fl.-390 Bay St., Toronto, ON M5H 2Y2

C.F.G. NATIONAL LIABILITY & FIRE INSURANCE COMPANY, 200 Bay St., 15th Fl., 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

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 Street, 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 Fl., 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, 320 Front Street, Toronto, ON M5V 3B6
 C.F.G. SENTRY INSURANCE A MUTUAL COMPANY, Ste. 2100 – Scotia Tower, 40 King St. W., Toronto, ON M5H 3C2
 C.F.G. SOMPO JAPAN 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
 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
 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 Street, Toronto, ON M5V 3B6
 C.F.G. TD HOME AND AUTO INSURANCE COMPANY, 320 Front Street, Toronto, ON M5V 3B6
 B. TD LIFE INSURANCE COMPANY, 320 Front Street, Toronto, ON M5V 3B6
 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. UFSC HERITAGE LIFE INSURANCE FRATERNAL SOCIETY, 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
 G. WATERLOO INSURANCE COMPANY, 111 Westmount Rd. S., Waterloo, ON N2J 4S4
 B.F. 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
 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 King Street West, Suite 3010, Toronto ON M5X 1C9
 C.F.G. XL SPECIALTY INSURANCE COMPANY, 100 King Street West, Suite 3020, Toronto ON M5X 1C9
 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

PROVINCIALY LICENSED INSURERS

- E. ADDITIONAL MUNICIPAL HAIL LIMITED, 2100 Cornwall St., Regina, SK S4P 2K7
- B.F. 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, 2709-13th Ave., Regina, SK S4P 3A8
- B. DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY, 200, Avenue des Commandeurs, Levis, QC G6V 6R2
- C.F.G. FENCHURCH GENERAL INSURANCE COMPANY, Promontory 2, Suite 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. FORTRESS INSURANCE COMPANY, Suite 1050, 736 6th Avenue S.W., Calgary, AB T2P 3T7
- 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 BRETHERN MUTUAL INSURANCE CORPORATION, 703-1661 Portage Ave., Winnipeg, MB R3J 3T7
- B.F. INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC., 1080 Grande Allee West, Quebec, QC G1S 1C7
- C.F.G. INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION, 1080 Grande Allée West, West, Quebec, QC G1S 1C7
- 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., 5th 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, 3rd-10709 Jasper Ave., Edmonton, AB T5J 3N3
- C.F.G. RED RIVER MUTUAL INSURANCE COMPANY, 245 Centre Ave. E., PO Box 940, Altona, MB R0G 0B0
- C.E.F.G. SGI CANADA INSURANCE SERVICES LTD., 2260-11th Avenue, Regina, SK S4P 0J9
- 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 2020. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2019, 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
Disc. SUNDERLAND MARINE INSURANCE COMPANY LIMITED (CANADA BRANCH) First Capital Place, Unit 103 – 960 Quayside Drive, New Westminster, BC V3M 2G2

PROVINCIALY LICENSED INSURERS

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

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, College Square, P.O. Box 33032, Ottawa, ON K2C 3Y9
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. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 1600-4711 Yonge St., Toronto, ON M2N 6K8

SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2020

William A. Besse
c/o Aon Reed Stenhouse Inc.
20 Bay Street
Toronto ON M5J 2N9
Tel: (416) 868-5759, Fax: (416) 868-5580

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

Matthew Hamel
c/o Willis Canada Inc.
350 – 7th Avenue SW, Suite 2200
Calgary AB T2P 3N9
Tel: (403) 213-3318

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

COMPARATIVE SUMMARY

TOTAL PREMIUMS AND LOSSES IN ALL CLASSES, OTHER-THAN-LIFE Adjustment Expenses Included in Net Losses Incurred

CLASS OF INSURANCE	2018			2019		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	801,812	415,229	51.79%	795,534	438,776	55.15%
Aircraft	10,277	12,610	122.70%	11,695	1,261	10.78%
Automobile	1,346,444	1,167,706	86.73%	1,544,036	183,704	11.90%
*Boiler and Machinery	18,517	8,375	45.23%	19,880	15,044	75.67%
Fidelity and Surety	24,941	83,630	335.31%	25,790	1,870	7.25%
Hail	23,382	24,480	104.70%	22,846	24,275	106.25%
Liability	165,610	102,876	62.12%	185,849	102,430	55.11%
Marine	7,853	6,381	81.26%	9,107	3,529	38.75%
Miscellaneous	60,945	7,286	11.96%	64,067	18,120	28.28%
*Property	784,537	527,078	67.18%	821,570	462,107	56.25%
TOTALS	\$3,244,318	\$2,355,651	72.61%	\$3,500,374	\$1,251,116	35.74%

**Property, Boiler & Machinery premiums and losses exclude warranty products.*

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2018		2019	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Aetna Life Insurance Company	49	0	0	0
American Bankers Life Assurance Company of Florida	3,677	576	4,783	656
American Income Life Insurance Company	976	232	985	258
Assumption Mutual Life Insurance Company	228	103	374	106
BMO Life Assurance Company	1,698	470	1,635	390
BMO Life Insurance Company	629	31	559	17
Blue Cross Life Insurance Company of Canada	18,148	9,069	19,587	10,548
CIBC Life Insurance Company Limited	1,669	175	1,502	286
Canada Life Assurance Company	48,223	9,495	46,401	9,123
Canadian Premier Life Insurance Company	12,987	3,951	12,748	5,323
Canassurance Insurance Company	26	14	22	2
Chubb Life Insurance Company of Canada	7,572	1,671	9,694	2,975
CIGNA Life Insurance Company of Canada	431	270	265	102
Combined Insurance Company of America	6,191	2,359	6,287	1,860
Co-operators Life Insurance Company	14,955	9,732	14,096	9,293
CUMIS Life Insurance Company	18,462	4,698	18,032	4,691
Desjardins Financial Security Life Assurance Company	41,105	32,415	43,154	35,804
Empire Life Insurance Company	6,290	4,080	8,201	5,286
Equitable Life Insurance Company of Canada	9,283	6,352	10,497	7,206
Excellence Life Insurance Company	1,013	173	1,294	144
First Canadian Insurance Corporation	4,823	794	3,798	774
Foresters Life Insurance Company	88	119	77	-34
Great-West Life Assurance Company	208,553	123,546	225,530	128,298
Humania Assurance Inc.	128	118	131	48
Industrial-Alliance Insurance and Financial Services Inc.	24,474	9,909	23,765	8,828
ivari	71	0	72	3
La Capitale Civil Service Insurer Inc.	8,074	5,573	8,246	6,080
La Capitale Financial Security Insurance Company	4,752	4,501	4,444	3,662
Liberty Life Assurance Company of Boston	3	0	3	0
Life Insurance Company of North America	855	401	8	235
LS - Travel, Insurance Company	604	0	660	288
Manufacturers Life Insurance Company	149,177	76,414	126,448	74,139
National Bank Life Insurance Company	58	16	72	20
Pavonia Life Insurance Company of Michigan	15	1	8	32
Primerica Life Insurance Company of Canada	1	0	1	0
RBC Life Insurance Company	19,911	14,853	18,726	11,498
Reliable Life Insurance Company	22	-125	22	39
SSQ, Insurance Company Inc.	632	297	583	129
SSQ, Life Insurance Company Inc.	20,581	11,164	17,905	10,090
Scotia Life Insurance Company	1,435	63	92	-1
Sun Life Assurance Company of Canada	91,930	53,076	96,434	60,087
TD Life Insurance Company	2,120	588	2,079	896
Trans Global Life Insurance Company	157	2	182	0
Union Life Mutual Assurance Company	28	0	23	0
Wawanesa Life Insurance Company	7,287	3,418	7,740	3,511
Western Life Assurance Company	5,583	1,390	3,689	1,487
SUB TOTAL - Life Insurers:	\$744,974	\$391,984	\$740,854	\$404,179

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2018		2019	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Property & Casualty Insurers:				
AIG Insurance Company of Canada	909	4	1,238	236
Allianz Global Risks US Insurance Company	385	-32	343	172
Allstate Insurance Company of Canada	150	144	257	70
American Bankers Insurance Company of Florida	8,387	1,008	8,165	960
Arch Insurance Canada Ltd.	83	399	1	-4
AssurePro Insurance Company Limited	163	15	153	60
Aviva Insurance Company of Canada	10	0	10	8
Axis Reinsurance Company (Canadian Branch)	0	0	19	5
Berkley Insurance Company	1,060	0	1,250	6,769
Canadian Premier General Insurance Company	128	55	117	1
Canassurance Insurance Company	1	0	1	0
Chubb Insurance Company of Canada	144	9	207	-54
Co-operators General Insurance Company	3,559	420	8	0
CUMIS General Insurance Company	4,463	1,060	3,089	3,093
Everest Insurance Company of Canada	9	1	8	-3
Fenchurch General Insurance Company	1,230	893	1,203	866
GMS Insurance Inc.	5,060	2,108	5,240	2,708
Green Shield Canada	8,575	8,358	9,707	9,828
Guarantee Company of North America	6	0	7	0
Lloyd's Underwriters	6,367	2,224	2,885	1,160
Old Republic Insurance Company of Canada	3,945	999	4,831	3,447
Orion Travel Insurance Company	3,939	3,155	4,396	2,416
RBC Insurance Company of Canada	2,552	1,651	2,484	2,071
Royal & Sun Alliance Insurance Company of Canada	3,993	105	6,787	23
Starr Insurance & Reinsurance Limited	37	9	69	49
Temple Insurance Company	48	23	67	36
Trisura Guarantee Insurance Company	1	0	0	0
Triton Insurance Company	1,631	637	1,783	680
Zurich Insurance Company Ltd	4	0	355	0
SUB-TOTAL - Property & Casualty Insurers:	56,838	23,245	54,680	34,597
GRAND TOTALS	\$801,812	\$415,229	\$795,534	\$438,776

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2018		2019	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
CREDIT				
AIG Insurance Company of Canada	0	-4	0	-1
Atradius Credito y Cauccion S.A. De Seguros y Reaseguros	1406	157	1326	10284
Compagnie Francaise D'Assurance pour le Commerce Exterieur	856	31	731	415
Euler Hermes North America Insurance Company	1525	940	1623	461
Guarantee Company of North America	360	24	379	66
Lloyd's Underwriters	445	141	0	-32
CREDIT PROTECTION				
American Bankers Insurance Company of Florida	10,135	762	10,732	892
Arch Insurance Canada Ltd.	391	37	379	81
Canadian Premier General Insurance Company	147	4	127	0
Millennium Insurance Corporation	68	0	37	4
Trans Global Insurance Company	0	0	479	1
Trisura Guarantee Insurance Company			0	4
LEGAL EXPENSE				
Co-operators General Insurance Company	1	0	1	0
Echelon Insurance	1	0	1	0
Guarantee Company of North America	40	0	42	-1
Intact Insurance Company	66	37	120	42
Lloyd's Underwriters	306	104	331	83
Novex Insurance Company	10	68	8	-16
Omega General Insurance Company	-4	0	0	0
Temple Insurance Company	102	26	594	47
MORTGAGE				
Canada Guaranty Mortgage Insurance Company	10,767	475	14,166	257
FCT Insurance Company Ltd.	181	74	165	67
Genworth Financial Mortgage Insurance Company Canada	26,997	2,487	25,089	2,700
TITLE				
Chicago Title Insurance Company	445	19	536	163
FCT Insurance Company Ltd.	5281	1058	5825	1627
First American Title Insurance Company	18	200	7	-29
Lawyers' Professional Indemnity Company	85	222	90	503
Stewart Title Guaranty Company	1316	424	1279	502
TOTALS	60,945	7,286	64,067	18,120

AUTOMOBILE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2018		2019	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	615	34	940	298
Allianz Global Risks US Insurance Company	2	5	18	-1
American Road Insurance Company	378	472	421	41
Arch Insurance Canada Ltd.	2	0	28	1
Aviva General Insurance Company	562	290	634	203
Aviva Insurance Company of Canada	1,040	326	1,041	434
Chubb Insurance Company of Canada	651	-83	669	-74
Continental Casualty Company	292	28	232	52
Co-operators General Insurance Company	94	-3	1	0
CUMIS General Insurance Company	11	0	12	0
Dominion of Canada General Insurance Company	14	0	14	2
Economical Mutual Insurance Company	56	3	88	4
Electric Insurance Company	9	-3	5	-1
Elite Insurance Company	152	94	115	16
Federated Insurance Company of Canada	995	163	1,083	360
Great American Insurance Company	4	0	0	0
Guarantee Company of North America	0	-1	0	0
Hartford Fire Insurance Company	9	5	16	-14
Industrial Alliance Pacific General Insurance Corporation	19,119	1,745	25,452	2,426
Intact Insurance Company	262	160	278	183
Jevco Insurance Company	0	-1	0	0
Liberty Mutual Insurance Company	160	50	150	166
Lloyd's Underwriters	1,969	612	861	478
MAX Insurance	0	0	206	106
Mitsui Sumitomo Insurance Company Limited	8	10	9	-7
Northbridge General Insurance Corporation	711	1,371	857	2,252
Novex Insurance Company	0	3	0	2
Old Republic Insurance Company of Canada	54	3	75	3
Personal Insurance Company	0	10	0	5
Protective Insurance Company	47	-79	6	-22
Royal & Sun Alliance Insurance Company of Canada	736	296	388	603
Saskatchewan Mutual Insurance Company	2,097	1,302	2,249	738
Sentry Insurance a Mutual Company	15	6	5	-28
Sovereign General Insurance Company	82	-3	521	93
St. Paul Fire and Marine Insurance Company	182	0	175	-75
Tokio Marine and Nichido Fire Insurance Company, Limited	7	75	8	-78
Travelers Insurance Company of Canada	69	6	89	96
Wawanesa Mutual Insurance Company	35	0	42	0
XL Specialty Insurance Company	33	60	147	25
Zurich Insurance Company Ltd	360	995	840	-327
*M.P.I.C Auto Insurance Division	1,315,612	1,159,755	1,506,361	175,744
TOTALS	\$1,346,444	\$1,167,706	\$1,544,036	\$183,704

*Includes universal compulsory automobile insurance, extension and special risk coverage.

RECIPROCAL EXCHANGES				
COMPANY	2018		2019	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
AIRCRAFT				
Canadian Applicators Insurance Reciprocal	301	0	296	0
LIABILITY				
Canadian Lawyers Insurance Association	1,366	1,380	1,055	5,780
Canadian Universities Reciprocal Insurance Exchange	575	292	646	40
Community Newspapers Reciprocal Insurance Exchange	7	0	7	0
Healthcare Insurance Reciprocal of Canada	6,051	4,304	6,511	2,819
PROPERTY (Commercial)				
Asset Protection Insurance Exchange	428	422	454	302
Canadian Airports Reciprocal Insurance Exchange	230	-113	236	3
Canadian Egg Industry Reciprocal Alliance	679	-3	800	3
Canadian Universities Reciprocal Insurance Exchange	978	-11	914	-175
Healthcare Insurance Reciprocal of Canada	874	1,251	963	790
TOTALS	\$11,489	\$7,522	\$11,882	\$9,562

BOILER & MACHINERY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2018		2019	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Affiliated FM Insurance Company	133	-1	115	4
AIG Insurance Company of Canada	354	256	219	169
Allianz Global Risks US Insurance Company	1,357	310	1,437	10,077
Aviva Insurance Company of Canada	6,543	3,649	6,527	2,953
Axis Reinsurance Company (Canadian Branch)	0	7	0	-7
Berkley Insurance Company	1	1	1	-1
Boiler Inspection and Insurance Company of Canada	434	230	449	296
Canadian Northern Shield Insurance Company	1	0	1	0
Chubb Insurance Company of Canada	116	268	140	6
Continental Casualty Company	262	-5	419	95
Co-operators General Insurance Company	492	130	144	120
CUMIS General Insurance Company	66	8	71	11
Dominion of Canada General Insurance Company	90	8	113	7
Ecclesiastical Insurance Office Public Limited Company	115	0	145	66
Economical Mutual Insurance Company	97	44	81	0
Everest Insurance Company of Canada	3	-3	3	-1
Factory Mutual Insurance Company	1,666	76	2,050	0
Federated Insurance Company of Canada	189	32	176	37
Gore Mutual Insurance Company	17	0	12	26
Great American Insurance Company	18	19	20	0
Guarantee Company of North America	16	19	19	-3
Hartford Fire Insurance Company	0	0	1	0
Intact Insurance Company	619	47	661	122
Liberty Mutual Insurance Company	26	0	-17	0
Lloyd's Underwriters	2,021	1,351	1,209	-842
Mutual Fire Insurance Company of British Columbia	61	22	74	19
National Liability & Fire Insurance Company	6	1	17	3
Northbridge General Insurance Corporation	73	17	93	15
Novex Insurance Company	5	0	102	1
Optimum Insurance Company Inc.	56	0	53	0
Royal & Sun Alliance Insurance Company of Canada	952	1,468	803	677
Saskatchewan Mutual Insurance Company	80	6	107	31
SGI Canada Insurance Services Ltd.	810	182	953	218
Sovereign General Insurance Company	220	-11	329	1
St. Paul Fire and Marine Insurance Company	147	8	165	60
Temple Insurance Company	36	-236	1,504	161
Travelers Insurance Company of Canada	126	20	136	247
Trisura Guarantee Insurance Company	2	0	3	1
United States Liability Insurance Company	2	1	9	3
Wawanesa Mutual Insurance Company	1,096	412	1,082	405
Wynward Insurance Group	111	54	220	52
Zurich Insurance Company Ltd	98	-15	234	15
TOTALS	\$18,517	\$8,375	\$19,880	\$15,044

MARINE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2018		2019	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Affiliated FM Insurance Company	0	0	0	2
AIG Insurance Company of Canada	12	-6	0	-26
Allianz Global Risks US Insurance Company	105	-215	111	8
Aspen Insurance UK Limited	0	0	0	-3
Associated Electric & Gas Insurance Services Limited	0	0	6	4
Aviva General Insurance Company	3	4	3	0
Aviva Insurance Company of Canada	177	79	146	61
Berkley Insurance Company	3	0	1	0
Chubb Insurance Company of Canada	1	-4	0	123
Continental Casualty Company	740	644	1,064	67
Co-operators General Insurance Company	1,141	1,345		
Elite Insurance Company	1,633	933	1,670	708
Great American Insurance Company	14	-26	14	-128
HDI Global SE Canada Branch	3	2	0	4
HDI Global Specialty SE	1	5	6	3
Intact Insurance Company	491	246	490	27
Liberty Mutual Insurance Company	82	-1	121	510
Lloyd's Underwriters	532	967	190	-315
Mutual Fire Insurance Company of British Columbia	0	0	21	0
National Liability & Fire Insurance Company	0	0	140	13
Northbridge General Insurance Corporation	533	-261	1,287	1,069
Royal & Sun Alliance Insurance Company of Canada	1,167	862	1,679	937
Sovereign General Insurance Company	1,141	1,345	1,484	534
St. Paul Fire and Marine Insurance Company	3	1	3	0
Starr Insurance & Reinsurance Limited	58	35	59	60
Sunderland Marine Insurance Company Limited (Canada Branch)	0	425	0	27
Traders General Insurance Company	3	1	3	0
Travelers Insurance Company of Canada	10	0	10	4
Westport Insurance Corporation	553	271	-42	-12
XL Specialty Insurance Company	55	0	61	4
Zurich Insurance Company Ltd	552	277	580	-152
TOTALS	\$7,853	\$6,381	\$9,107	\$3,529

HAIL				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2018		2019	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Additional Municipal Hail Limited	2,684	4,865	2,527	4,956
Allianz Global Risks US Insurance Company	2,314	2,647	3,513	3,884
Chubb Insurance Company of Canada	1,293	2,516	1,218	1,651
Co-operative Hail Insurance Company Limited	7,531	6,501	6,363	5,680
Northbridge General Insurance Corporation	1,921	2,853	3,321	3,879
Palliser Insurance Company Limited	7,639	5,098	5,904	4,225
TOTALS	\$23,382	\$24,480	\$22,846	\$24,275

FIDELITY & SURETY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2018		2019	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	737	47	693	83
Arch Insurance Canada Ltd.	130	0	147	0
Aspen Insurance UK Limited	0	0	54	11
Aviva Insurance Company of Canada	3,235	3	2,329	2,501
Axis Reinsurance Company (Canadian Branch)	27	6	0	12
Berkley Insurance Company	16	0	10	0
Canadian Farm Insurance Corporation	3	0	3	0
Chubb Insurance Company of Canada	1,275	65	1,769	171
Continental Casualty Company	77	455	65	-48
Co-operators General Insurance Company	1,455	551	1	-1
CorePointe Insurance Company	5	0	6	0
CUMIS General Insurance Company	1,338	710	1,229	463
Dominion of Canada General Insurance Company	1	122	1	-5
Echelon Insurance	27	0	74	0
Economical Mutual Insurance Company	11	0	9	0
Federated Insurance Company of Canada	24	20	27	-8
Great American Insurance Company	61	2	91	-2
Guarantee Company of North America	2,940	-2	3,587	162
Hartford Fire Insurance Company	11	0	11	0
HDI Global Specialty SE	2	-6	0	0
Industrial Alliance Pacific General Insurance Corporation	476	2,530	216	-113
Intact Insurance Company	3,205	-786	3,759	488
Liberty Mutual Insurance Company	401	-466	810	-39
Lloyd's Underwriters	1,364	-271	733	-69
Northbridge General Insurance Corporation	236	-13	1,702	269
Royal & Sun Alliance Insurance Company of Canada	48	-6	36	-1
Saskatchewan Mutual Insurance Company	3	0	3	0
SGI Canada Insurance Services Ltd.	263	26	231	-73
Sovereign General Insurance Company	127	18	223	37
St. Paul Fire and Marine Insurance Company	25	28	24	12
Travelers Insurance Company of Canada	2,402	80,624	2,121	-1,474
Trisura Guarantee Insurance Company	3,210	12	2,682	-38
Unica Insurance Inc.	25	0	24	0
Western Surety Company	1,597	-35	2,438	239
Westport Insurance Corporation	49	0	68	7
Wynward Insurance Group	3	0	29	0
Zurich Insurance Company Ltd	107	-4	585	-714
TOTALS	\$24,941	\$83,630	\$25,790	\$1,870

AIRCRAFT				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2018		2019	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	322	3,710	1,020	-1,490
Allianz Global Risks US Insurance Company	2,243	1,394	2,350	389
Aspen Insurance UK Limited	0	5	1	-73
Chubb Insurance Company of Canada	57	-4	78	356
HDI Global Specialty SE	1	1	1	0
Intact Insurance Company	0	757	0	-605
Liberty Mutual Insurance Company	45	-4	67	353
Lloyd's Underwriters	1,248	1,422	1,890	1,574
Mitsui Sumitomo Insurance Company Limited	304	286	362	242
National Liability & Fire Insurance Company	803	521	789	414
Northbridge General Insurance Corporation	807	51	860	-6
Old Republic Insurance Company of Canada	0	1,174	119	-758
Royal & Sun Alliance Insurance Company of Canada	0	17	0	2
Starr Insurance & Reinsurance Limited	586	102	806	338
Temple Insurance Company	1,458	-585	1,586	1,017
Westport Insurance Corporation	714	605	412	606
XL Specialty Insurance Company	1,689	3,158	1,354	-1,098
TOTALS	\$10,277	\$12,610	\$11,695	\$1,261

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2018		2019	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	3,972	936	3,994	338
Allianz Global Risks US Insurance Company	2,282	653	2,807	151
Allied World Specialty Insurance Company	9	3	68	-29
Allstate Insurance Company of Canada	0	-80	0	-95
Arch Insurance Canada Ltd.	1,402	1,155	1,528	-203
Aspen Insurance UK Limited	0	-322	547	-327
Associated Electric & Gas Insurance Services Limited	2	864	2	-2,355
Aviva Insurance Company of Canada	10,541	7,046	14,956	5,008
Axis Reinsurance Company (Canadian Branch)	1,719	551	1,953	149
Berkley Insurance Company	610	64	816	294
Canadian Northern Shield Insurance Company	4	0	3	0
Chubb Insurance Company of Canada	6,253	4,230	6,662	19,911
Continental Casualty Company	7,418	4,329	8,918	4,297
Co-operators General Insurance Company	10,412	8,289	2,502	-1,221
COSECO Insurance Company	203	242	202	-257
CUMIS General Insurance Company	1,352	68	1,354	602
Dominion of Canada General Insurance Company	451	222	634	208
Ecclesiastical Insurance Office Public Limited Company	1,222	64	1,400	232
Echelon Insurance	94	-50	97	13
Economical Mutual Insurance Company	789	2,474	513	140
Electric Insurance Company	245	3	306	503
Everest Insurance Company of Canada	1,406	564	1,704	597
Federal Insurance Company	2	1	0	0
Federated Insurance Company of Canada	2,036	791	2,157	1,258
Gore Mutual Insurance Company	56	9	61	-39
Great American Insurance Company	627	148	505	82
Guarantee Company of North America	1,211	347	1,252	756
Hartford Fire Insurance Company	10	0	36	0
HDI Global SE Canada Branch	54	36	246	101
HDI Global Specialty SE	798	345	926	685
Hutterian Brethren Mutual Insurance Corporation	294	534	299	275
Intact Insurance Company	6,844	4,091	7,514	3,177
Jevco Insurance Company	0	-1	0	-4
Jewelers Mutual Insurance Company	20	0	26	0
Liberty Mutual Insurance Company	4,629	2,875	15,694	4,514
Liberty Specialty Markets Bermuda Limited	62	261	-60	72
Lloyd's Underwriters	37,664	38,973	37,530	14,496
L'Unique General Insurance Inc.	0	0	0	0
MAX Insurance	162	185	120	69
Missisquoi Insurance Company	-4	0	0	0
Mitsui Sumitomo Insurance Company Limited	0	-35	0	0
Mutual Fire Insurance Company of British Columbia	236	13	263	39
National Liability & Fire Insurance Company	351	386	863	398
Nordic Insurance Company of Canada	0	-14	0	-7
Northbridge General Insurance Corporation	3,721	1,003	3,845	9,923
Novex Insurance Company	313	-71	249	-144
Old Republic Insurance Company of Canada	656	24	759	245
Omega General Insurance Company	18	31	39	-77
Optimum Insurance Company Inc.	1,229	287	1,313	45
Personal Insurance Company	5	0	8	0
Portage la Prairie Mutual Insurance Company	2,362	1,048	2,619	645
Red River Mutual Insurance Company	7,237	2,000	7,929	2,319
Royal & Sun Alliance Insurance Company of Canada	2,177	-417	1,724	-148

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2018		2019	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Safety National Casualty Corporation	0	27	0	29
Saskatchewan Mutual Insurance Company	810	413	979	37
SCOR UK Company Limited	34	41	80	46
Scottish & York Insurance Co. Limited	0	3	0	57
Sentry Insurance a Mutual Company	26	-28	24	-10
SGI Canada Insurance Services Ltd.	4,236	1,933	4,758	3,645
Sompo Japan Nipponkoa Insurance Inc.	56	0	15	0
Sovereign General Insurance Company	5,334	5,417	6,644	3,541
St. Paul Fire and Marine Insurance Company	2,331	1,474	2,357	650
Starr Insurance & Reinsurance Limited	252	117	371	297
Temple Insurance Company	1,390	1,269	1,480	2,024
Tokio Marine and Nichido Fire Insurance Company, Limited	17	6	14	-3
Traders General Insurance Company	0	1	0	-17
Travelers Insurance Company of Canada	4,019	1,892	4,046	3,380
Trisura Guarantee Insurance Company	1,982	1,133	2,456	282
United States Liability Insurance Company	23	5	64	30
Verasure Insurance Company	0	118	0	109
Waterloo Insurance Company	3	0	0	0
Wawanesa Mutual Insurance Company	6,905	2,121	6,104	5,986
Westport Insurance Corporation	4,711	1,282	5,396	5,706
Wynward Insurance Group	1,623	762	1,666	425
XL Reinsurance America Inc.	529	357	473	270
XL Specialty Insurance Company	3,565	312	3,982	4,681
Zurich Insurance Company Ltd	4,608	66	8,057	4,629
TOTALS	\$165,610	\$102,876	\$185,849	\$102,430

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2018						2019					
	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	1,895	1,895	0	9,080	9,080	0	2,017	2,017	0	581	581
AIG Insurance Company of Canada	349	26,397	26,746	639	13,590	14,229	163	23,243	23,406	733	12,567	13,300
Allianz Global Risks US Insurance Company	565	5,983	6,548	194	-4,655	-4,461	594	9,735	10,329	294	2,609	2,903
Allied World Specialty Insurance Company	0	5,054	5,054	0	6,582	6,582	0	3,817	3,817	0	-2,216	-2,216
American Bankers Insurance Company of Florida	651	-2	4,329	197	0	1,395	3,347	-1	3,346	1,783	0	1,783
Arch Insurance Canada Ltd.	0	3,515	3,515	0	4,410	4,410	0	3,321	3,321	0	3,375	3,375
Aspen Insurance UK Limited	0	0	0	0	0	0	0	7	7	0	-24	-24
Associated Electric & Gas Insurance Services Limited	0	129	129	0	0	0	0	623	623	0	62	62
Aviva General Insurance Company	891	0	891	344	0	344	975	0	975	1,790	0	1,790
Aviva Insurance Company of Canada	28,149	21,559	49,708	15,890	16,950	32,840	25,561	27,018	52,579	14,518	21,892	36,410
AXA Insurance Company	117	0	117	-5	0	-5	17	119	136	2	13	15
Axis Reinsurance Company (Canadian Branch)	0	-7	-7	0	33	33	0	0	0	0	-44	-44
Berkley Insurance Company	0	19	19	0	215	215	0	19	19	0	0	0
Boiler Inspection and Insurance Company of Canada	0	79	79	0	8	8	0	96	96	0	1,142	1,142
CAA Insurance Company	6,654	0	6,654	3,453	0	3,453	6,904	0	6,904	2,340	0	2,340
Canadian Farm Insurance Corporation	0	886	886	0	383	383	0	896	896	0	286	286
Canadian Northern Shield Insurance Company	0	16	16	0	0	0	0	8	8	0	0	0
Chubb Insurance Company of Canada	2,627	1,163	3,790	2,218	692	2,910	2,952	1,319	4,271	2,099	508	2,607
Continental Casualty Company	0	8,201	8,201	0	6,529	6,529	0	6,537	6,537	0	7,346	7,346
Co-operators General Insurance Company	28,730	17,872	46,602	15,423	15,550	30,973	16,320	5,456	21,776	6,859	9,397	16,256
COSECO Insurance Company	4,237	0	4,237	2,238	0	2,238	4,145	0	4,145	1,829	0	1,829
CUMIS General Insurance Company	9,098	2,623	11,721	4,235	195	4,430	8,856	2,696	11,552	4,419	1,056	5,475
Dominion of Canada General Insurance Company	23	1,437	1,460	3	951	954	40	1,704	1,744	4	1,638	1,642
Ecclesiastical Insurance Office Public Limited Company	0	3,817	3,817	0	158	158	0	4,335	4,335	0	1,269	1,269
Echelon Insurance	27	203	230	-8	43	35	33	545	578	11	47	58
Economical Mutual Insurance Company	7,585	4,562	12,147	5,123	4,226	9,349	6,206	4,051	10,257	2,378	11,948	14,326
Elite Insurance Company	779	0	779	394	1	395	710	0	710	411	-2	409
Everest Insurance Company of Canada	0	353	353	0	-61	-61	0	921	921	0	446	446
Factory Mutual Insurance Company	0	5,627	5,627	0	-1,640	-1,640	0	8,759	8,759	0	2,249	2,249
Federal Insurance Company	0	10	10	0	5	5	0	0	0	0	4	4
Federated Insurance Company of Canada	62	7,384	7,446	-58	2,843	2,785	63	9,029	9,092	24	6,519	6,543
First North American Insurance Company	581	0	581	21	0	21	566	0	566	55	0	55
GMS Insurance Inc.	-6	0	-6	0	0	0	-10	0	-10	0	0	0
Gore Mutual Insurance Company	0	143	143	0	-36	-36	0	159	159	0	224	224
Great American Insurance Company	0	1,348	1,348	0	1,780	1,780	0	1,283	1,283	0	-319	-319
Guarantee Company of North America	1,494	432	1,926	754	288	1,042	1,393	493	1,886	416	1,992	2,408
Hartford Fire Insurance Company	0	1,086	1,086	0	386	386	0	1,062	1,062	0	266	266
HDI Global SE Canada Branch	0	390	390	0	326	326	0	494	494	0	559	559
HDI Global Specialty SE	50	1,165	1,215	12	2,065	2,077	50	850	900	8	606	614
Hutterian Brethren Mutual Insurance Corporation	0	3,464	3,464	0	851	851	0	3,695	3,695	0	896	896
Industrial Alliance Pacific General Insurance Corporation	2	0	2	0	0	0	0	0	0	0	0	0
Intact Insurance Company	50,053	15,575	65,628	24,654	11,164	35,818	53,007	16,482	69,489	26,420	7,379	33,799
Jevco Insurance Company	0	0	0	0	-2	-2	0	0	0	0	0	0
Jewelers Mutual Insurance Company	25	80	105	0	115	115	32	86	118	1	38	39
Liberty Mutual Insurance Company	0	1,708	1,708	0	-446	-446	0	2,520	2,520	0	3,600	3,600
Liberty Specialty Markets Bermuda Limited	0	288	288	0	147	147	0	32	32	0	201	201
Lloyd's Underwriters	948	32,724	33,672	564	52,844	53,408	1,380	31,408	32,788	688	14,343	15,031
MAX Insurance	2,563	1,728	4,291	2,680	730	3,410	1,878	1,097	2,975	2,272	1,082	3,354
Millennium Insurance Corporation	1,887	0	1,887	462	0	462	2,038	0	2,038	651	0	651
Mitsui Sumitomo Insurance Company Limited	0	15	15	0	-4	-4	0	12	12	0	0	0
Mutual Fire Insurance Company of British Columbia	102	4,775	4,877	388	3,534	3,922	194	5,267	5,461	636	7,302	7,938
National Liability & Fire Insurance Company	0	196	196	0	30	30	0	968	968	0	176	176

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2018						2019					
	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
New Home Warranty Insurance (Canada) Corporation	0	0	0	0	0	0	57	0	57	14	0	14
Northbridge General Insurance Corporation	566	9,915	10,481	539	8,050	8,589	453	11,457	11,910	568	10,352	10,920
Novex Insurance Company	1,394	905	2,299	663	617	1,280	1,515	1,120	2,635	561	410	971
Old Republic Insurance Company of Canada	0	3	3	0	0	0	0	2	2	0	2	2
Omega General Insurance Company	253	27	280	144	35	179	332	31	363	120	-10	110
Optimum Insurance Company Inc.	5,149	2,307	7,456	2,167	2,667	4,834	5,932	2,344	8,276	3,293	986	4,279
Orion Travel Insurance Company	1,182	0	1,182	281	0	281	1,274	0	1,274	394	0	394
Peace Hills General Insurance Company	13,494	2,870	16,364	6,885	7,646	14,531	14,761	2,938	17,699	5,558	2,613	8,171
Personal Insurance Company	8,418	7	8,425	2,866	-4,329	-1,463	8,779	3	8,782	3,921	60	3,981
Petline Insurance Company	1,654	0	1,654	853	0	853	1,599	0	1,599	909	0	909
Portage la Prairie Mutual Insurance Company	55,698	3,187	58,885	31,029	2,203	33,232	59,461	4,098	63,559	27,837	3,431	31,268
Primum Insurance Company	3,310	0	3,310	1,039	0	1,039	3,484	0	3,484	2,802	0	2,802
RBC Insurance Company of Canada	455	0	455	157	0	157	504	0	504	132	0	132
Red River Mutual Insurance Company	60,359	32,639	92,998	27,992	24,639	52,631	62,739	38,460	101,199	27,376	24,934	52,310
Royal & Sun Alliance Insurance Company of Canada	3,089	5,684	8,773	797	13,180	13,977	4,000	5,800	9,800	2,906	462	3,368
S&Y Insurance Company	0	0	0	1	0	1	0	0	0	0	0	0
Saskatchewan Mutual Insurance Company	5,459	908	6,367	3,577	587	4,164	6,054	1,149	7,203	2,671	347	3,018
SCOR UK Company Limited	0	403	403	0	3,975	3,975	0	493	493	0	445	445
Scottish & York Insurance Co. Limited	0	0	0	0	3	3	0	0	0	0	0	0
Security National Insurance Company	8,114	0	8,114	2,156	0	2,156	4,956	0	4,956	2,776	0	2,776
SGL Canada Insurance Services Ltd.	17,546	11,276	28,822	12,421	8,589	21,010	20,755	14,196	34,951	9,027	7,012	16,039
Sompo Japan Nipponkoa Insurance Inc.	0	115	115	0	-20	-20	0	18	18	0	0	0
Sovereign General Insurance Company	100	8,206	8,306	65	9,181	9,246	99	11,444	11,543	10	9,273	9,283
St. Paul Fire and Marine Insurance Company	0	4,682	4,682	0	-937	-937	0	4,318	4,318	0	-840	-840
Starr Insurance & Reinsurance Limited	0	2,227	2,227	0	1,155	1,155	0	3,152	3,152	0	1,727	1,727
TD Home and Auto Insurance Company	212	0	212	23	0	23	214	0	214	1,054	0	1,054
Technology Insurance Company, Inc.	0	0	0	0	0	0	-77	0	-77	1,303	0	1,303
Temple Insurance Company	0	1,290	1,290	0	778	778	0	4,085	4,085	0	3,908	3,908
Tokio Marine and Nichido Fire Insurance Company, Limited	0	214	214	0	-27	-27	0	217	217	0	88	88
Traders General Insurance Company	439	0	439	708	0	708	435	0	435	-348	0	-348
Trans Global Insurance Company	409	0	409	-1	0	-1	0	0	0	0	0	0
Travelers Insurance Company of Canada	0	3,644	3,644	0	3,694	3,694	0	4,450	4,450	41	2,111	2,152
Trisura Guarantee Insurance Company	0	868	868	0	531	531	0	729	729	0	696	696
Triton Insurance Company	590	0	590	132	0	132	703	0	703	164	0	164
Unifund Assurance Company	694	0	694	276	0	276	802	0	802	910	0	910
United States Liability Insurance Company	0	59	59	0	7	7	0	256	256	0	94	94
Verassure Insurance Company	7	0	7	4	0	4	107	0	107	1	0	1
Waterloo Insurance Company	138	0	138	44	0	44	-2	0	-2	450	0	450
Wawanesa Mutual Insurance Company	110,299	42,124	152,423	78,732	32,085	110,817	118,771	44,231	163,002	63,875	28,772	92,647
Westport Insurance Corporation	0	3,244	3,244	0	106	106	0	2,557	2,557	0	1,006	1,006
Wynward Insurance Group	190	5,866	6,056	133	6,776	6,909	208	6,612	6,820	109	803	912
XL Specialty Insurance Company	514	2,276	2,790	139	472	611	719	3,814	4,533	478	1,164	1,642
Zenith Insurance Company	0	0	0	0	0	0	107	0	107	1	0	1
Zurich Insurance Company Ltd	0	7,724	7,724	0	1,918	1,918	0	15,263	15,263	0	11,694	11,694
TOTALS	\$447,975	\$336,562	\$784,537	\$253,637	\$273,441	\$527,078	\$456,155	\$365,415	\$821,570	\$229,554	\$232,553	\$462,107

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2019						
COMPANY	GROSS IN FORCE AT BEGINNING OF 2019		NEW EFFECTED		GROSS IN FORCE AT END OF 2019	
	No.	Amount \$000	No	Amount \$000	No.	Amount \$000
	Aetna Life Insurance Company	6	26	0	0	5
Allianz Life Insurance Company of North America	12	70	0	0	12	70
American Bankers Life Assurance Company of Florida	93,912	358,325	2,473	9,116	144,315	364,449
American Health and Life Insurance Company	5,117	52,287	0	0	5,384	57,456
American Income Life Insurance Company	16,290	365,393	1,910	61,151	16,876	375,809
Assumption Mutual Life Insurance Company	2,032	667,517	471	108,678	2,381	740,979
Assurant Life of Canada	4,593	30,711	0	0	4,296	28,723
AXA Equitable Life Insurance Company	2	15	0	0	2	15
BMO Life Assurance Company	9,220	2,519,867	215	183,031	8,818	2,574,864
BMO Life Insurance Company	2,471	7,468	0	0	2,313	6,660
Blue Cross Life Insurance Company of Canada	58,041	3,172,905	3,819	250,915	59,903	3,298,662
CIBC Life Insurance Company Limited	341	2,363	25	873	330	2,972
Canada Life Assurance Company	326,858	22,555,220	2,049	1,054,262	310,027	22,931,767
Canadian Premier Life Insurance Company	72,997	3,191,778	11,914	427,361	70,341	3,130,290
Chubb Life Insurance Company of Canada	279	18,639	46	4,682	692	61,524
CIGNA Life Insurance Company of Canada	19	3,432	2	74	0	0
Combined Insurance Company of America	148	2,569	2	29	140	2,492
Connecticut General Life Insurance Company	1	839	0	0	1	773
Co-operators Life Insurance Company	11,345	1,782,795	270	73,957	11,206	1,803,054
CUMIS Life Insurance Company	2,083	4,489,008	12	812,974	1,992	4,448,918
Desjardins Financial Security Life Assurance Company	43,419	3,396,788	481	112,007	41,966	3,428,164
Empire Life Insurance Company	10,998	2,336,889	4,335	457,154	14,766	2,642,355
Equitable Life Insurance Company of Canada	18,790	5,445,058	2,921	925,633	20,649	5,994,413
Excellence Life Insurance Company	414	64,028	213	34,550	562	90,251
First Canadian Insurance Corporation	17,972	654,449	2,963	120,820	16,366	618,060
Foresters Life Insurance Company	5,164	709,000	791	147,248	5,460	796,555
Gerber Life Insurance Company	1,084	14,480	14	260	1,045	14,078
Great-West Life Assurance Company	1,139,082	30,920,959	16,279	1,128,571	581,337	31,365,153
Humania Assurance Inc.	192	60,310	38	9,825	216	66,335
Industrial-Alliance Insurance and Financial Services Inc.	59,703	9,831,101	10,147	1,681,079	60,319	10,810,738
ivari	14,765	5,371,969	2,688	990,587	16,552	6,006,701
La Capitale Civil Service Insurer Inc.	3,415	361,319	913	72,037	3,049	364,006
La Capitale Financial Security Insurance Company	248	13,273	6	30	246	12,955
Life Insurance Company of North America	60	4,868	0	0	4	494
London Life Insurance Company	54,237	7,801,496	1,255	620,751	53,142	7,978,892
Manufacturers Life Insurance Company	122,640	27,464,015	4,725	1,648,160	124,045	27,563,576
National Bank Life Insurance Company	20	20,734	0	0	17	21,583
New York Life Insurance Company	61	34,493	2	2,294	61	32,561
Pavonia Life Insurance Company of Michigan	184	4,297	0	0	158	3,398
Primerica Life Insurance Company of Canada	8,753	4,024,818	801	471,449	8,897	4,219,457
RBC Life Insurance Company	19,721	4,810,993	1,257	611,001	20,201	5,157,586
Reliable Life Insurance Company	202	56,879	0	0	135	30,608
SSQ, Insurance Company Inc.	804	690,629	191	206,036	933	867,143
SSQ, Life Insurance Company Inc.	12,843	818,877	5,949	312,414	13,404	837,470
Scotia Life Insurance Company	576	61,125	5	550	0	0
Sun Life Assurance Company of Canada	131,080	18,096,692	7,727	1,426,440	125,988	18,695,550
TD Life Insurance Company	567	152,279	103	30,735	512	127,447
Trans Global Life Insurance Company	2,654	6,713	439	2,014	3,093	8,727
Union Life Mutual Assurance Company	77	20,887	3	1,200	78	20,087
United American Insurance Company	9	115	0	0	6	77
Wawanesa Life Insurance Company	20,390	4,456,257	1,520	370,575	20,447	4,594,180
Western Life Assurance Company	15,423	1,099,641	425	137,713	7,200	1,060,903
TOTALS	2,311,314	168,026,658	89,399	14,508,236	1,779,888	173,259,005

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2019						
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	7	11,866	11,873	0	0	0
American Health and Life Insurance Company	0	845	845	0	0	0
American Income Life Insurance Company	8,190	0	8,190	0	0	0
Assumption Mutual Life Insurance Company	1,994	117	2,111	846	0	846
Assurant Life of Canada	153	229	382	506	11,356	11,862
AXA Equitable Life Insurance Company	1	0	1	0	0	0
BMO Life Assurance Company	16,329	55	16,384	4,447	23,476	27,923
BMO Life Insurance Company	0	157	157	0	2,162	2,162
Blue Cross Life Insurance Company of Canada	81	7,767	7,848	0	0	0
CIBC Life Insurance Company Limited	240	0	240	0	0	0
Canada Life Assurance Company	89,785	60,637	150,422	3,680	22,951	26,631
Canadian Premier Life Insurance Company	0	16,413	16,413	0	0	0
Chubb Life Insurance Company of Canada	171	2,693	2,864	0	0	0
CIGNA Life Insurance Company of Canada	0	4	4	0	0	0
Combined Insurance Company of America	45	0	45	0	0	0
Co-operators Life Insurance Company	3,918	1,953	5,871	212	0	212
CUMIS Life Insurance Company	2,215	21,134	23,349	0	0	0
Desjardins Financial Security Life Assurance Company	5,291	7,956	13,247	7,980	2,537	10,517
Empire Life Insurance Company	9,006	984	9,990	2,857	10	2,867
Equitable Life Insurance Company of Canada	23,320	692	24,012	8,347	38	8,385
Excellence Life Insurance Company	237	0	237	0	0	0
First Canadian Insurance Corporation	0	3,620	3,620	0	0	0
Foresters Life Insurance Company	4,092	18	4,110	0	28	28
Gerber Life Insurance Company	106	0	106	0	0	0
Great-West Life Assurance Company	56,335	87,167	143,502	7,572	17,929	25,501
Humania Assurance Inc.	200	8	208	0	0	0
Industrial-Alliance Insurance and Financial Services Inc.	46,548	7,744	54,292	39,887	32,546	72,433
ivari	21,964	0	21,964	-4	0	-4
La Capitale Civil Service Insurer Inc.	575	583	1,158	1,867	0	1,867
La Capitale Financial Security Insurance Company	199	0	199	0	0	0
Liberty Life Assurance Company of Boston	0	1	1	0	0	0
Life Insurance Company of North America	0	-7	-7	0	0	0
London Life Insurance Company	62,521	0	62,521	1,315	5,394	6,709
Manufacturers Life Insurance Company	91,825	25,261	117,086	2,481	4,928	7,409
National Bank Life Insurance Company	8	121	129	0	0	0
New York Life Insurance Company	1	109	110	0	0	0
Pavonia Life Insurance Company of Michigan	0	30	30	0	0	0
Primerica Life Insurance Company of Canada	10,977	0	10,977	0	0	0
RBC Life Insurance Company	15,090	977	16,067	1,373	3,164	4,537
Reliable Life Insurance Company	213	0	213	0	0	0
SSQ, Insurance Company Inc.	2,872	3,229	6,101	0	0	0
SSQ, Life Insurance Company Inc.	3	2,672	2,675	37	0	37
Scotia Life Insurance Company	126	20	146	0	0	0
Sun Life Assurance Company of Canada	94,043	20,033	114,076	13,490	38,601	52,091
TD Life Insurance Company	304	1	305	0	0	0
Trans Global Life Insurance Company	0	30	30	0	0	0
Union Life Mutual Assurance Company	114	0	114	0	0	0
United American Insurance Company	5	0	5	0	0	0
Wawanesa Life Insurance Company	15,127	1,826	16,953	3,448	0	3,448
Western Life Assurance Company	2,743	682	3,425	1	0	1
TOTALS	\$586,975	\$287,627	\$874,602	\$100,342	\$165,120	\$265,462

LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2019				
COMPANY	INDIVIDUAL		GROUP	
	Life \$000	Annuity \$000	Life \$000	Annuity \$000
Aetna Life Insurance Company	1	0	0	0
American Bankers Life Assurance Company of Florida	0	0	1,229	0
American Health and Life Insurance Company	0	0	52	0
American Income Life Insurance Company	1,697	0	0	0
Assumption Mutual Life Insurance Company	1,600	707	-7	0
Assurant Life of Canada	1,111	685	544	4,916
BMO Life Assurance Company	6,106	1,746	0	7,674
BMO Life Insurance Company	0	0	24	1,175
Blue Cross Life Insurance Company of Canada	32	0	5,233	0
Brookfield Annuity Company	0	0	0	504
CIBC Life Insurance Company Limited	70	0	0	0
Canada Life Assurance Company	25,042	7,086	9,686	18,976
Canadian Premier Life Insurance Company	0	0	6,348	0
Chubb Life Insurance Company of Canada	13	0	5	0
Combined Insurance Company of America	23	0	0	0
Connecticut General Life Insurance Company	0	0	0	4
Co-operators Life Insurance Company	1,884	192	1,088	200
CUMIS Life Insurance Company	521	36	7,269	0
Desjardins Financial Security Life Assurance Company	3,935	6,131	5,595	6,027
Empire Life Insurance Company	1,916	4,083	336	66
Equitable Life Insurance Company of Canada	7,735	4,703	219	18
First Canadian Insurance Corporation	0	0	562	0
Foresters Life Insurance Company	2,322	0	29	908
Gerber Life Insurance Company	43	0	0	0
Great-West Life Assurance Company	27,380	7,578	80,465	19,541
Industrial-Alliance Insurance and Financial Services Inc.	15,632	37,297	2,744	36,542
ivari	11,931	1,201	0	0
La Capitale Civil Service Insurer Inc.	10	590	265	0
La Capitale Financial Security Insurance Company	19	0	0	0
Life Insurance Company of North America	0	0	42	0
London Life Insurance Company	31,331	4,418	0	6,043
Manufacturers Life Insurance Company	64,852	28,243	17,845	23,501
Manulife Assurance Company of Canada	0	606	0	284
National Bank Life Insurance Company	3	0	31	0
New York Life Insurance Company	23	0	30	0
Pavonia Life Insurance Company of Michigan	0	0	2	0
Primerica Life Insurance Company of Canada	5,607	0	0	0
RBC Life Insurance Company	6,045	351	2,012	1,349
Reliable Life Insurance Company	200	0	0	0
SSQ, Insurance Company Inc.	215	0	763	0
SSQ, Life Insurance Company Inc.	0	0	1,596	0
Scotia Life Insurance Company	95	0	0	0
Sun Life Assurance Company of Canada	36,786	21,510	13,103	30,969
Trans Global Life Insurance Company	0	0	7	0
United American Insurance Company	47	0	0	0
Wawanesa Life Insurance Company	7,259	5,283	756	0
Western Life Assurance Company	369	0	115	0
TOTALS	\$261,855	\$132,446	\$157,988	\$158,697

FRATERNAL SOCIETIES - 2019										
	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2018 - \$'000		End of 2019 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
Actra Fraternal Benefit Society	16	170	313	6,402	346	7,027	0	0	0	69
Faithlife Financial	2,213	68	3,795	391,903	3,766	389,917	370	0	1,340	15
Grand Orange Lodge of British America	29	0	44	197	61	1,340	0	0	39	0
Independent Order of Foresters	935	0	1,885	62,888	1,872	84,502	284	0	1,241	3
Knights of Columbus	7,384	87	12,275	689,006	12,106	683,565	1,856	0	3,550	34
Order of United Commercial Travelers of America	0	0	4	7	2	0	0	0	0	-2
Supreme Council of the Royal Arcanum	0	0	26	110	25	109	0	0	1	0
Teachers Life Insurance Society (Fraternal)	0	0	0	0	0	0	0	0	0	0
UFSC Heritage Life Insurance Fraternal Society	78	0	621	7,329	602	7,131	0	0	151	0
Ukrainian National Association, Inc.	1	0	112	205	111	203	0	0	1	0
TOTALS	\$10,656	\$325	19,075	\$1,158,047	18,891	\$1,173,794	\$2,510	\$0	\$6,323	\$119