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ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2 0 2 1

Showing the Business Transacted by Insurers Licensed in the Province of Manitoba, for the
Year ending December 31, 2021.

MG-7929

Financial Institutions Regulation Branch
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ONE HUNDRED AND SIXTEENTH
ANNUAL REPORT OF THE
SUPERINTENDENT OF INSURANCE
BUSINESS OF
2021

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, 2022

To:
Honourable Cameron Friesen
Minister of Finance
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the **One Hundred and Sixteenth Annual Report of the Superintendent of Insurance, Business of 2021** for the year ended **December 31, 2021**, respecting the various Insurers licensed under *The Insurance Act* of Manitoba. This report (i) does not recognize any assets not authorized by *The Insurance Act*; and (ii) does not make any corrections to an insurer's annual statements or increase or diminish the stated values of an insurer's assets or liabilities. In addition, during 2021 I have not required a provincial insurer (i) to secure an appraisal of real property or other asset; nor (ii) to dispose of and realize an unauthorized investment.

Since the start of the COVID-19 pandemic, many general insurance agencies were required to shift to remote work for their employees. The Insurance Council of Manitoba (ICM) recognized work from home protocols and acted to assist the industry with business continuity and accommodate this need by seeking approval from the Superintendent for temporary changes to the General Insurance Agents Licensing Rules (Rules). The Superintendent approved a series of temporary easements, allowing Level 1 agents to work outside of the office of a general insurance agency. Recognizing that remote work for the insurance industry will likely continue for the foreseeable future, the Superintendent effective May 1st, 2022 approved ICM's recommended Rules change which now permits Level 1 agents to work outside of the office. The Rules change harmonizes Manitoba with other jurisdictions across Canada.

The number of licensed Insurers operating in the Province during the past licence year was 215 made up of 167 Federal Insurers and 48 Provincial Insurers.

At December 31, 2021, the 167 Federal Insurers, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuals)	112
Life only or Life and Accident & Sickness	43
Fraternal	10
Reciprocal Exchange	0
Discontinuing License	2
Total	<u>167</u>
At December 31, 2021 the 48 Provincial insurers, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuals)	25
Life only or Life and Accident & Sickness	8
Life, Property & Casualty	6
Fraternal	0
Reciprocal Exchange	8
Discontinuing License	1
Total	<u>48</u>

**NEW FEDERALLY LICENSED INSURERS ADMITTED BY LICENSE IN 2021
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
Hudson Insurance Company	Property, Fidelity, Surety, Hail, Liability, Automobile, Boiler and Machinery and Marine

**NEW PROVINCIALY LICENSED INSURERS ADMITTED BY LICENSE IN 2021
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
Poultry Insurance Exchange Reciprocal of Canada	Property

FEDERALLY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2021

<u>From</u>	<u>To</u>
Sentry Insurance a Mutual Company	Sentry Insurance Company
Genworth Financial Mortgage Insurance Company Canada	Sagen Mortgage Insurance Company Canada
Economical Mutual Insurance Company	Definity Insurance Company

PROVINCIALY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2021

None

FEDERALLY LICENSED INSURERS WHICH AMALGAMATED DURING 2021

Intact Insurance Company and The Guarantee Company of North America amalgamated and continued under the name Intact Insurance Company (Intact Compagnie d'assurance).

Co-operators General Insurance Company and COSECO Insurance Company amalgamated and continued under the name Co-operators General Insurance Company (La Compagnie d'Assurance Generale Co-operators).

Co-operators Life Insurance Company and CUMIS Life Insurance Company amalgamated and continued under the name Co-operators Life Insurance Company (Co-operators Compagnie d'Assurance-Vie)

PROVINCIALY LICENSED INSURERS WHICH AMALGAMATED DURING 2021

None

**FEDERALLY LICENSED INSURERS WHICH CEASED DOING BUSINESS
IN MANITOBA DURING 2021**

Gerber Life Insurance Company

Liberty Life Assurance Company of Boston

Sunderland Marine Insurance Company Limited (Canada Branch)

Virginia Surety Company, Inc.

**PROVINCIALY LICENSED INSURERS WHICH CEASED DOING
BUSINESS IN MANITOBA DURING 2021**

Community Newspapers Reciprocal Insurance Exchange

AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA

During the licence year, June 1, 2021 to May 31, 2022, there were 25,250 agent licenses issued, classified as follows:

General (includes all classes except Life)	8,407
Life	7,993
Accident & Sickness	8,004
Hail Agents.....	139
Restricted Insurance Agents	707
- Automobile/Equipment Dealership.....	387
- Deposit Taking Institution.....	73
- Freight Forwarding Business.....	1
- Funeral Director.....	40
- Mortgage Broker.....	50
- Portable Electronics Vendor.....	6
- Sales Finance Company.....	56
- Transportation Service.....	0
- Travel Agency.....	86
- Vehicle Rental Business.....	8

During the licence year, July 1, 2021 to June 30, 2022, there were 402 adjuster licenses issued, classified as follows:

Adjusters	259
Assistant Adjusters	61
Hail Adjusters.....	82

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

	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
Accident and Sickness.....	51.79%	55.15%	55.96%	56.97%
Aircraft.....	122.70	10.78	70.25	55.91
Automobile.....	86.73	11.90	64.99	71.22
Boiler and Machinery.....	45.23	75.67	-7.90	40.53
Fidelity and Surety.....	335.31	7.25	96.70	24.68
Hail.....	104.70	106.25	40.15	34.22
Liability.....	62.12	55.11	73.01	40.57
Marine.....	81.26	38.75	32.18	104.73
Property.....	67.18	56.25	44.93	49.66

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;
Licensing of Special Brokers for the transaction of business with unlicensed insurers;
Monitoring the regulatory activities of and liaising with the Insurance Council of Manitoba;
Mediating disputes between consumers, insurers, agents and adjusters; and
Preparing the Annual Report required by *The Insurance Act*.

STAFF

As of March 31, 2022, 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 October 1, 2021 as an electronic meeting. All Provinces and Territories were represented.

The following Officers were representatives for the year 2021:

Chair.....Frank Chong, Vice President and Deputy Superintendent, British Columbia (Jan.-Sept.)
Chair.....Robert Bradley, Superintendent of Insurance, Prince Edward Island (Oct.-Dec.)

Vice-Chair.....J. Scott Moore, Superintendent of Insurance, Manitoba
Vice-Chair.....Huston Loke, Executive Vice President, Ontario
Vice-Chair.....Nathalie Sirois, Senior Director, Quebec (Oct.-Dec.)

The 2022 Conference will be held in Toronto.

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 1V3, Telephone: (204) 946-1190
- 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
107 – 4th Street, Box 40 Wawanesa, MB R0K 2G0, Telephone: (204) 985-3929
- C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, THE
S. Jeff Goy, Chief Agent in Canada
107 - 4th Street, Box 40 Wawanesa, MB R0K 2G0, Telephone: (204) 985-3929
- 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
Mike Waldner
Chief Agent in Canada
800-54 South Landing Drive
Oak Bluff, MB R4G 0C4
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) 324-6434

INSURERS, RECIPROCAL EXCHANGES AND FRATERNAL SOCIETIES LICENSED TO TRANSACT BUSINESS UNDER *THE INSURANCE ACT* IN MANITOBA TO DECEMBER 31, 2022

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, 77 King St. W. Suite 400, Toronto, ON M5K 0A1
- 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., 3100-200 Bay St., Toronto, ON M5J 2J3
- C.F.G. ASCENTUS INSURANCE LTD., 700 University Ave, Suite 1500, Toronto, ON M5G 0A1
- C.E.F.G. ASPEN INSURANCE UK LIMITED, 77 King St. W. Suite 400, Toronto, ON M5K 0A1
- C.F.G. ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED, 77 King St. West, Suite 400 Toronto, ON M5K 0A1
- 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. 1200, Toronto, ON M5H 2R2
- B. CIBC LIFE INSURANCE COMPANY LIMITED, 81 Bay Street, CIBC Square, Floor 24, Toronto, ON M5J 0E7
- 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, 700 University Ave., Ste. 1500, Toronto, ON M5G 0A1
- 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. CUMIS GENERAL INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2

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

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. ELECTRIC INSURANCE COMPANY, 77 King St. W. Suite 400, Toronto ON M5K 0A1

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

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

C.F.G. HDI GLOBAL SPECIALTY SE, 130 Adelaide Street West Suite 3400, Level 34 Toronto ON M5H 3P5

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

C.E.F.G. HUDSON INSURANCE COMPANY, 1600-55 University Ave, Toronto, ON M5J 2H7

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 2100 Scotia Plaza, 40 King Street West, Toronto ON M5H 3C2

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

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

B. LIFE INSURANCE COMPANY OF NORTH AMERICA, 2100-40 King St. W., Toronto, ON M5H 3C2

C.E.F.G. LLOYD'S UNDERWRITERS, 2930-200 Bay Street, Toronto, ON M5J 2J2

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, 300-1315 Pickering Parkway, Pickering, ON L1V 7G5

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., Suite 1100 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, 2525-36th St, NE Calgary, AB T1Y 6R4

Disc. PAVONIA LIFE INSURANCE COMPAN OF MICHIGAN 1145 Nicholson Rd., Suite 2, Newmarket, ON L3Y 9C3

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, 66 Wellington Street West, 39th Floor, Toronto, ON M5K 1A2

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 Fl., 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., Suite 1100 Box 557, Hamilton, ON L8N 3K9

C.E.F.G. ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA, 700 University Ave, Suite 1500, Toronto, ON M5G 0A1
 C.F. S & Y INSURANCE COMPANY, 10 Aviva Way, Ste. 100, 11th Fl., 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, 77 King St. W., Ste. 400, Toronto, ON M5K 0A1
 F. SAGEN MORTGAGE INSURANCE COMPANY CANADA, 300-2060 Winston Park Drive. Oakville, ON L6H 5R7
 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. SOVEREIGN NATIONAL INSURANCE COMPANY, 320 Front Street, Toronto, ON M5V 3B6
 C.F.G. SENTRY INSURANCE COMPANY, 77 King St. W., Suite 400 Toronto, ON M5K 0A1
 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, 66 Wellington Street West, 39th Floor, Toronto, ON M5K 1A2
 C.F.G. TD HOME AND AUTO INSURANCE COMPANY, 66 Wellington Street West, 39th Floor, Toronto, ON M5K 1A2
 B. TD LIFE INSURANCE COMPANY, 66 Wellington Street West, 39th Floor, Toronto, ON M5K 1A2
 Frat. TEACHERS LIFE INSURANCE SOCIETY (FRATERNAL), 703-50 Burnhamthorpe Road West, Mississauga, ON L5B 3C3
 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.E.F.G. TOKIO MARINE CANADA LTD., 330 Bay St, Suite 400, Toronto, ON M5H 2S8
 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
 A. TRUSTAGE LIFE OF CANADA, 180 Northfield Drive west Unit 4, 1st Floor, Waterloo, Ontario N2L 0C7
 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, 700 University Ave, Ste. 1500, Toronto, ON M5G 0A1
 B. UNITED AMERICAN INSURANCE COMPANY, 77 King St. W., Ste. 400, Toronto, ON M5K 0A1
 C.F. UNITED STATES LIABILITY INSURANCE COMPANY, Suite 5705, 1 First Canadian Place, Suite 5705 Toronto, ON M5X 1E4
 C.E.F.G. VERASSURE INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
 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, 700 University Ave, Ste. 1500, Toronto, ON M5G 0A1
 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, 155-1874 Scarth Street, Regina, SK S4P 4E9
- 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, 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.G. FOUR POINTS INSURANCE COMPANY LTD., 9366 200A Street, Langley, BC V1M 4B3
- 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, 800-54 South Landing Drive, Oak Bluff R4G 0C4
- B.F. INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC., 1080 Grande Allée 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., Québec, QC G1R 2G5
- B. LA CAPITALE FINANCIAL SECURITY INSURANCE COMPANY, 625 Jacques-Parizeau St., Québec, QC G1R 2G5
- C.F. LA CAPITALE GENERAL INSURANCE INC., 625 Jacques-Parizeau St., Québec, 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., 625 Jacques-Parizeau St., Québec, QC G1R 2G5
- C.F.G. MAX INSURANCE, 50 Queen St. N., Ste. 710, Kitchener, ON N2H 6P4
- C.F.E. MILLENNIUM INSURANCE CORPORATION, 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 Boulevard, Quebec City QC G1V 2L2
- 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, 1990 rue Jean-Berchmans-Michaud, Drummondville, QC J2C 7G7

DISCONTINUING LICENCES

The following insurers hold a "Discontinuing Licence" for the year 2022. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2021, 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

PROVINCIAALLY LICENSED INSURERS

NONE

RECIPROCAL EXCHANGES

FEDERALLY LICENSED RECIPROCAL EXCHANGES

None

PROVINCIAALLY LICENSED RECIPROCAL EXCHANGES

Recip. ASSET PROTECTION INSURANCE EXCHANGE, 445 North 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, 700, 333 – 11th Ave. S.W., Calgary, AB T2R 1L9
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
Recip. POULTRY INSURANCE EXCHANGE RECIPROCAL OF CANADA, 806-3000 Creekside Drive, Dundas, ON L9H 7S8

SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2022

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

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

Derek Greaves c/o Willis Canada Inc., a Willis Towers Watson Company
100 King St. West, Suite 4700
Toronto, ON M5X 1E4
Tel: (416) 313-8349, Fax: (416) 999-6031

Frédérique Chan Kane c/o Vézina Assurances Inc.
4374 Pierre-De Coubertin Avenue
Montréal, QC H1V 1A6
Tel: (514) 257-5133

Matthew Hamel c/o NFP Canada Corp.
6715 8th Street, Northeast 140
Calgary, AB T2E 7H7
Tel: (403) 966-6604

Cuong Viet Hoa c/o Hub International Ontario Limited
o/a Pro-Form Sinclair Professional, Hub International
2265 Upper Middle Road East, Suite 700
Oakville, ON L6H 0G5
Tel: (416) 597-5701, Fax (416) 597-2313

Medina El-Farra c/o Willis Canada Inc.
4700-100 King Street West
Toronto, ON M5X 1E4
Tel: (416) 646-3183

Richard Mueller c/o Parklane Insurance Brokers Inc.
101-532 1st Ave NE
Airdrie, AB T4B 1S1
Tel: (403) 768-0690, Fax (403) 948-2732

COMPARATIVE SUMMARY

TOTAL PREMIUMS AND LOSSES IN ALL CLASSES, OTHER-THAN-LIFE						
Adjustment Expenses Included in Net Losses Incurred						
CLASS OF INSURANCE	2020			2021		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	752,444	421,048	55.96%	752,005	428,450	56.97%
Aircraft	11,363	7,983	70.25%	14,893	8,327	55.91%
Automobile	1,456,832	946,796	64.99%	1,473,912	1,049,773	71.22%
*Boiler and Machinery	18,604	-1,470	-7.90%	20,528	8,321	40.53%
Fidelity and Surety	21,945	21,221	96.70%	26,772	6,606	24.68%
Hail	25,831	10,372	40.15%	25,887	8,858	34.22%
Liability	199,465	145,620	73.01%	245,614	99,641	40.57%
Marine	11,604	3,734	32.18%	11,283	11,817	104.73%
Miscellaneous	76,367	12,321	16.13%	89,606	5,776	6.45%
*Property	918,886	412,843	44.93%	993,566	493,447	49.66%
TOTALS	\$3,493,341	\$1,980,468	56.69%	\$3,654,066	\$2,121,016	58.05%

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

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2020		2021	
	PREMIUMS	LOSSES	PREMIUMS	LOSSES
	\$000	\$000	\$000	\$000
Life Insurers:				
American Bankers Life Assurance Company of Florida	8,297	746	7,677	573
American Income Life Insurance Company	983	177	967	177
Assumption Mutual Life Insurance Company	440	100	446	79
BMO Life Assurance Company	1,573	657	1,099	284
BMO Life Insurance Company	431	20	0	0
Blue Cross Life Insurance Company of Canada	19,781	11,374	20,498	11,680
CIBC Life Insurance Company Limited	1,368	145	1,263	11
Canada Life Assurance Company	235,404	128,794	222,863	134,019
Canadian Premier Life Insurance Company	11,770	7,993	12,467	2,968
Canassurance Insurance Company	20	34	29	3
Chubb Life Insurance Company of Canada	10,189	2,027	6,138	2,018
CIGNA Life Insurance Company of Canada	129	96	172	58
Combined Insurance Company of America	5,775	2,288	5,598	2,148
Co-operators Life Insurance Company	14,387	9,441	28,257	13,320
CUMIS Life Insurance Company	14,057	4,984		
Desjardins Financial Security Life Assurance Company	44,346	28,519	46,031	38,168
Empire Life Insurance Company	10,692	6,059	13,994	9,011
Equitable Life Insurance Company of Canada	10,932	6,769	11,760	8,137
First Canadian Insurance Corporation	3,149	731	3,155	536
Foresters Life Insurance Company	116	182	188	33
Humania Assurance Inc.	114	25	158	0
Industrial-Alliance Insurance and Financial Services Inc.	23,567	10,169	26,676	8,975
ivari	84	3	103	4
La Capitale Civil Service Insurer Inc.	6,849	4,963	4,367	3,342
La Capitale Financial Security Insurance Company	4,264	3,914	4,193	3,090
Liberty Life Assurance Company of Boston	3	0		
Life Insurance Company of North America	0	210	0	564
LS - Travel, Insurance Company	385	616	1,113	132
Manufacturers Life Insurance Company	125,625	75,206	130,871	75,944
National Bank Life Insurance Company	68	17	63	15
Pavonia Life Insurance Company of Michigan	9	-28	7	-1
Primerica Life Insurance Company of Canada	1	0	1	0
RBC Life Insurance Company	19,563	13,807	21,266	12,320
RGA Life Reinsurance Company of Canada	0	0	0	0
Reliable Life Insurance Company	14	212	13	97
SSQ, Life Insurance Company Inc.	14,374	8,655	15,200	9,227
Sun Life Assurance Company of Canada	109,265	60,805	104,933	61,189
TD Life Insurance Company	2,004	1,023	1,910	339
Trans Global Life Insurance Company	170	5	154	0
Union Life Mutual Assurance Company	16	0	22	0
Wawanesa Life Insurance Company	9,860	4,485	10,068	5,193
SUB TOTAL - Life Insurers:	\$710,074	\$395,223	\$703,720	\$403,653

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2020		2021	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Property & Casualty Insurers:				
AIG Insurance Company of Canada	821	243	720	162
Allianz Global Risks US Insurance Company	296	37	192	21
Allstate Insurance Company of Canada	327	154	342	165
American Bankers Insurance Company of Florida	7,331	1,067	6,674	615
Arch Insurance Canada Ltd.	4	0	0	0
AssurePro Insurance Company Limited	112	0	93	0
Aviva Insurance Company of Canada	6	9	7	-2
Axis Reinsurance Company (Canadian Branch)	19	8	28	-7
Berkley Insurance Company	517	332	70	-1
Canadian Premier General Insurance Company	105	47	83	0
Chubb Insurance Company of Canada	133	13	157	14
Co-operators General Insurance Company	9	0	9	0
CUMIS General Insurance Company	1,420	579	1,314	-36
Echelon Insurance	0	2	0	0
Everest Insurance Company of Canada	11	7	2	-2
Fenchurch General Insurance Company	1,104	764	1,262	1,317
GMS Insurance Inc.	3,882	2,279	4,044	2,045
Green Shield Canada	11,533	9,600	16,056	13,888
Guarantee Company of North America (The)	6	14		
Intact Insurance Company	0	0	3	0
Lloyd's Underwriters	3,468	1,559	3,246	3,110
Old Republic Insurance Company of Canada	3,196	2,978	3,685	2,771
Orion Travel Insurance Company	1,971	1,604	1,300	711
RBC Insurance Company of Canada	2,335	3,196	2,324	-834
Royal & Sun Alliance Insurance Company of Canada	2,244	0	3,793	0
Starr Insurance & Reinsurance Limited	47	44	69	63
Temple Insurance Company (The)	107	6	153	128
Trisura Guarantee Insurance Company	225	1	543	13
Triton Insurance Company	1,086	686	1,761	522
Zurich Insurance Company Ltd.	55	596	355	134
SUB-TOTAL - Property & Casualty Insurers:	42,370	25,825	48,285	24,797
GRAND TOTALS	\$752,444	\$421,048	\$752,005	\$428,450

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2020		2021	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
CREDIT				
AIG Insurance Company of Canada	40	3	50	20
Atradius Credito y Cauccion S.A. De Seguros y Reaseguros	1289	-29	217	-32
Compagnie Francaise D'Assurance pour le Commerce Exterieur	624	-113	832	56
Euler Hermes North America Insurance Company	1518	190	1212	84
Guarantee Company of North America	373	1581		
Intact Insurance Company	0	0	661	-271
Lloyds Underwriters	610	100	247	-208
CREDIT PROTECTION				
American Bankers Insurance Company of Florida	10,498	3,770	9,746	1,407
Arch Insurance Canada Ltd.	148	77	-7	25
Canadian Premier General Insurance Company	103	0	89	0
Millennium Insurance Corporation	85	8	128	0
Trans Global Insurance Company	441	7	397	0
Trisura Guarantee Insurance Company	170	1	427	10
LEGAL EXPENSE				
Co-operators General Insurance Company	2	0	2	0
Echelon Insurance	1	0	1	0
Guarantee Company of North America	35	100		
HDI Global Specialty SE	0	0	28	4
Intact Insurance Company	123	85	127	-3
Lloyds Underwriters	500	175	354	31
Novex Insurance Company	4	-27	0	-10
Technology Insurance Company, Inc.	0	0	25	13
Temple Insurance Company	425	25	660	74
Wawanesa Mutual Insurance Company	74	0	259	3
MORTGAGE				
Canada Guaranty Mortgage Insurance Company	22,884	601	28,085	-333
FCT Insurance Company Ltd.	142	61	152	-4
Sagen Mortgage Insurance Company Canada	27,780	2,613	32,956	-351
TITLE				
Chicago Title Insurance Company	627	122	1119	618
FCT Insurance Company Ltd.	6513	2294	9382	2547
First American Title Insurance Company	2	4	12	427
Lawyers' Professional Indemnity Company	133	126	128	958
Stewart Title Guaranty Company	1223	547	2317	711
TOTALS	76,367	12,321	89,606	5,776

AUTOMOBILE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2020		2021	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	972	243	796	-1,400
Allianz Global Risks US Insurance Company	17	4	0	0
American Road Insurance Company (The)	286	36	118	58
Arch Insurance Canada Ltd.	10	0	64	17
Aviva General Insurance Company	667	-24	663	151
Aviva Insurance Company of Canada	732	215	862	526
Canadian Premier General Insurance Company	147	0	161	21
Chubb Insurance Company of Canada	1,349	-236	1,095	158
Continental Casualty Company	136	32	60	44
Co-operators General Insurance Company	1	1	1	0
CUMIS General Insurance Company	12	0	10	0
Definity Insurance Company	97	4	102	4
Dominion of Canada General Insurance Company (The)	16	1	28	6
Echelon Insurance	0	0	1	0
Electric Insurance Company	4	5	9	-2
Elite Insurance Company	123	-3	187	147
Everest Insurance Company of Canada	0	0	0	4
Federal Insurance Company	0	0	0	-20
Federated Insurance Company of Canada	1,131	-1	1,337	495
Hartford Fire Insurance Company	15	221	15	0
Industrial Alliance Pacific General Insurance Corporation	22,953	3,547	27,710	2,673
Intact Insurance Company	341	218	254	64
Liberty Mutual Insurance Company	196	28	248	-237
Lloyd's Underwriters	833	466	1,066	685
Max Insurance	249	89	288	74
Mitsui Sumitomo Insurance Company Limited	9	2	10	-3
National Liability & Fire Insurance Company	0	0	49	27
Northbridge General Insurance Corporation	884	-1,301	1,492	374
Novex Insurance Company	0	2	0	3
Old Republic Insurance Company of Canada	77	6	106	6
Protective Insurance Company	1	32	0	-7
Royal & Sun Alliance Insurance Company of Canada	357	251	332	481
Saskatchewan Mutual Insurance Company	2,505	960	3,184	943
Sentry Insurance Company	41	59	29	-18
Sovereign General Insurance Company (The)	88	166	46	90
St. Paul Fire and Marine Insurance Company	183	67	27	-38
Starr Insurance & Reinsurance Limited	0	0	0	155
Tokio Marine and Nichido Fire Insurance Company, Limited (The)	7	19	5	55
Traders General Insurance Company	2	0	0	-1
Travelers Insurance Company of Canada	205	15	58	12
Wawanesa Mutual Insurance Company (The)	38	12	40	7
XL Specialty Insurance Company	115	40	151	120
Zenith Insurance Company	0	1	0	5
Zurich Insurance Company Ltd.	857	562	1,360	1,052
*M.P.I.C Auto Insurance Division	1,421,176	941,054	1,473,912	1,049,773
TOTALS	\$1,456,832	\$946,794	\$1,515,876	\$1,056,504

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

RECIPROCAL EXCHANGES				
COMPANY	2020		2021	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
AIRCRAFT				
Canadian Applicators Insurance Reciprocal	353	998	483	0
LIABILITY				
Canadian Lawyers Insurance Association	2,635	594	1,041	2,043
Canadian Universities Reciprocal Insurance Exchange	652	49	674	183
Healthcare Insurance Reciprocal of Canada	6,826	4,601	7,425	-1,600
PROPERTY (Commercial)				
Asset Protection Insurance Exchange	463	434	650	532
Canadian Airports Reciprocal Insurance Exchange (CARIE)	299	0	173	-5
Canadian Egg Industry Reciprocal Alliance - CEIRA	828	2	734	3
Canadian Universities Reciprocal Insurance Exchange	943	5,061	1,349	282
Healthcare Insurance Reciprocal of Canada	1,143	1,993	1,590	764
Poultry Insurance Exchange Reciprocal of Canada			70	
TOTALS	\$14,142	\$13,732	\$14,189	\$2,202

BOILER & MACHINERY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2020		2021	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Affiliated FM Insurance Company	138	1	139	4
AIG Insurance Company of Canada	490	-347	522	1,109
Allianz Global Risks US Insurance Company	1,385	-9,912	1,330	33
Aviva Insurance Company of Canada	5,243	1,725	7,338	2,801
Axis Reinsurance Company (Canadian Branch)	0	0	0	-1
Berkley Insurance Company	1	0	1	0
Boiler Inspection and Insurance Company of Canada (The)	595	164	884	1,045
Chubb Insurance Company of Canada	188	39	189	30
Continental Casualty Company	403	44	657	644
Co-operators General Insurance Company	127	213	145	0
CUMIS General Insurance Company	74	153	77	-2
Definity Insurance Company	51	10	51	-4
Dominion of Canada General Insurance Company (The)	106	0	85	-7
Ecclesiastical Insurance Office Public Limited Company	163	63	172	18
Echelon Insurance	0	0	3	0
Everest Insurance Company of Canada	2	5	16	44
Factory Mutual Insurance Company	1,836	0	1,558	0
Federated Insurance Company of Canada	175	11	167	38
Gore Mutual Insurance Company	12	0	17	0
Great American Insurance Company	16	0	19	0
Guarantee Company of North America (The)	1	-2		
Intact Insurance Company	753	1,552	839	-324
Liberty Mutual Insurance Company	33	-41	9	44
Lloyd's Underwriters	2,195	889	955	929
Mutual Fire Insurance Company of British Columbia (The)	78	31	99	0
National Liability & Fire Insurance Company	8	3	7	102
Northbridge General Insurance Corporation	337	16	289	35
Novex Insurance Company	9	0	10	-3
Optimum Insurance Company Inc.	0	0	128	0
Royal & Sun Alliance Insurance Company of Canada	929	1,937	1,054	329
Saskatchewan Mutual Insurance Company	146	21	189	128
SGI Canada Insurance Services Ltd.	1,079	139	1,279	374
Sovereign General Insurance Company (The)	366	25	402	96
St. Paul Fire and Marine Insurance Company	155	28	72	-58
Temple Insurance Company (The)	6	1,459	402	780
Travelers Insurance Company of Canada	129	-115	141	-24
Trisura Guarantee Insurance Company	4	1	6	3
United States Liability Insurance Company	50	21	38	23
Wawanesa Mutual Insurance Company (The)	971	290	879	19
Wynward Insurance Group	163	111	154	102
Zurich Insurance Company Ltd.	187	-4	206	14
TOTALS	\$18,604	-\$1,470	\$20,528	\$8,321

MARINE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2020		2021	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	61	-13	65	85
Allianz Global Risks US Insurance Company	254	-231	252	78
Aspen Insurance UK Limited	0	2	0	0
Associated Electric & Gas Insurance Services Limited	8	0	13	-1
Aviva General Insurance Company	4	0	5	6
Aviva Insurance Company of Canada	133	14	126	16
Berkley Insurance Company	0	0	0	4,824
Chubb Insurance Company of Canada	11	22	1	13
Continental Casualty Company	1,412	301	1,057	595
Elite Insurance Company	1,793	403	2,008	871
Great American Insurance Company	75	40	140	25
HDI Global SE Canada Branch	0	1	0	18
HDI Global Specialty SE	15	6	41	20
Intact Insurance Company	528	-98	442	112
Liberty Mutual Insurance Company	98	25	107	61
Lloyd's Underwriters	246	134	671	538
Mutual Fire Insurance Company of British Columbia (The)	24	0	38	0
National Liability & Fire Insurance Company	305	64	-319	-62
Northbridge General Insurance Corporation	1,348	312	1,130	329
Royal & Sun Alliance Insurance Company of Canada	2,479	1,511	2,701	2,077
SCOR UK Company Limited	0	0	-1	0
Sovereign General Insurance Company (The)	1,531	822	1,688	892
St. Paul Fire and Marine Insurance Company	134	16	139	60
Starr Insurance & Reinsurance Limited	96	-5	90	71
Sunderland Marine Insurance Company Limited	0	146		
Traders General Insurance Company	3	0	3	0
Travelers Insurance Company of Canada	10	-4	11	1
Westport Insurance Corporation	0	-172	2	0
XL Specialty Insurance Company	-12	0	7	1
Zurich Insurance Company Ltd.	1,048	438	866	1,187
TOTALS	\$11,604	\$3,734	\$11,283	\$11,817

HAIL				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2020		2021	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Additional Municipal Hail Limited	3,742	1,256	4,563	2,312
Allianz Global Risks US Insurance Company	4,460	1,374	0	-84
Chubb Insurance Company of Canada	2,547	275	2,756	539
Co-operative Hail Insurance Company Limited	6,825	2,290	6,203	1,842
Millennium Insurance Corporation	0	0	3,470	0
Northbridge General Insurance Corporation	2,476	3,170	826	353
Palliser Insurance Company Limited	5,781	2,007	8,069	3,896
TOTALS	\$25,831	\$10,372	\$25,887	\$8,858

FIDELITY & SURETY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2020		2021	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	667	516	802	-3,388
Arch Insurance Canada Ltd.	153	27	163	0
Aspen Insurance UK Limited	0	0	62	0
Atradius Crédito y Caucción, S.A. de Seguros y Reaseguro	0	0	1,245	32
Aviva Insurance Company of Canada	942	18,586	2,606	5,293
Axis Reinsurance Company (Canadian Branch)	10	0	10	-2
Berkley Insurance Company	74	4	51	11
Canadian Farm Insurance Corp.	3	0	3	0
Chubb Insurance Company of Canada	1,341	-140	2,323	-18
Continental Casualty Company	58	9	384	-18
Co-operators General Insurance Company	0	-1	0	-2
CorePointe Insurance Company	8	0	4	0
CUMIS General Insurance Company	1,309	178	1,264	1,860
Definity Insurance Company	12	0	6	0
Dominion of Canada General Insurance Company (The)	0	5	1	17
Echelon Insurance	6	2	-2	-2
Euler Hermes North America Insurance Company	0	0	588	37
Federated Insurance Company of Canada	29	-1	25	-2
First North American Insurance Company	0	0	1	0
Great American Insurance Company	220	40	227	19
Guarantee Company of North America (The)	2,278	617		
Hartford Fire Insurance Company	80	0	37	0
HDI Global Specialty SE	5	-3	0	0
Industrial Alliance Pacific General Insurance Corporation	32	-19	79	-7
Intact Insurance Company	3,102	1,332	4,385	-786
Liberty Mutual Insurance Company	911	500	812	-298
Lloyd's Underwriters	670	614	1,091	268
National Liability & Fire Insurance Company	26	49	194	64
Northbridge General Insurance Corporation	1,597	-9	2,147	84
Royal & Sun Alliance Insurance Company of Canada	27	0	12	-1
Saskatchewan Mutual Insurance Company	6	1	9	1
SGI Canada Insurance Services Ltd.	215	22	331	38
Sovereign General Insurance Company (The)	429	292	122	4,138
St. Paul Fire and Marine Insurance Company	31	-32	18	73
Starr Insurance & Reinsurance Limited	0	0	0	3
Travelers Insurance Company of Canada	2,398	-2,514	2,740	-880
Trisura Guarantee Insurance Company	2,138	240	2,275	38
United States Liability Insurance Company	4	1	4	1
Western Surety Company	2,542	8	1,583	-171
Westport Insurance Corporation	20	8	64	84
Wynward Insurance Group	61	0	41	20
Zurich Insurance Company Ltd.	541	889	1,065	100
TOTALS	\$21,945	\$21,221	\$26,772	\$6,606

AIRCRAFT				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2020		2021	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	730	487	1,151	1,276
Allianz Global Risks US Insurance Company	1,806	237	1,731	918
Aspen Insurance UK Limited	3	3	0	0
Chubb Insurance Company of Canada	122	-10	166	0
Great American Insurance Company	20	9	103	24
HDI Global Specialty SE	476	299	872	477
Intact Insurance Company	0	-1	0	0
Liberty Mutual Insurance Company	34	-28	-2	-2
Lloyd's Underwriters	1,517	3,206	2,846	3,046
Mitsui Sumitomo Insurance Company Limited	395	155	414	262
National Liability & Fire Insurance Company	859	344	1,027	364
Northbridge General Insurance Corporation	969	100	938	4
Old Republic Insurance Company of Canada	1	0	111	0
Royal & Sun Alliance Insurance Company of Canada	0	-18	0	-23
SGI Canada Insurance Services Ltd.	0	0	1	0
Starr Insurance & Reinsurance Limited	1,116	1,081	1,585	511
Temple Insurance Company (The)	1,831	1,057	2,019	949
Westport Insurance Corporation	91	549	-22	3
XL Specialty Insurance Company	1,393	513	1,953	518
TOTALS	\$11,363	\$7,983	\$14,893	\$8,327

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2020		2021	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	4,730	1,661	5,283	401
Allianz Global Risks US Insurance Company	2,990	3,559	3,403	9,844
Allied World Specialty Insurance Company	1,164	821	1,776	882
Allstate Insurance Company of Canada	0	-4	0	0
Arch Insurance Canada Ltd.	1,680	909	2,244	510
Aspen Insurance UK Limited	410	559	343	28
Associated Electric & Gas Insurance Services Limited	4	-5,767	5	-25
Aviva Insurance Company of Canada	11,310	9,191	15,379	3,090
Axis Reinsurance Company (Canadian Branch)	2,845	964	3,700	1,257
Berkley Insurance Company	2,275	126	3,586	3,932
Canadian Northern Shield Insurance Company	1	0	1	0
Chubb Insurance Company of Canada	6,651	-953	7,049	-366
Continental Casualty Company	9,419	2,204	11,610	3,727
Co-operators General Insurance Company	2,378	-312	2,663	1,286
COSECO Insurance Company	120	63		
CUMIS General Insurance Company	1,455	864	1,505	924
Definity Insurance Company	520	128	840	740
Dominion of Canada General Insurance Company (The)	662	192	598	451
Ecclesiastical Insurance Office Public Limited Company	1,675	626	1,848	-15
Echelon Insurance	80	0	279	236
Electric Insurance Company	187	-54	28	-56
Everest Insurance Company of Canada	2,199	918	3,237	1,465
FCT Insurance Company Ltd.	86	26	110	29
Federal Insurance Company	0	-22	0	13
Federated Insurance Company of Canada	2,242	941	2,551	377
Gore Mutual Insurance Company	83	0	147	0
Great American Insurance Company	695	346	626	156
Guarantee Company of North America (The)	872	2,788		
Hartford Fire Insurance Company	40	0	74	0
HDI Global SE Canada Branch	1,552	440	2,397	631
HDI Global Specialty SE	1,403	689	2,507	695
Hutterian Brethren Mutual Insurance Corporation	331	100	347	486
Intact Insurance Company	7,593	6,162	9,184	1,606
Jevco Insurance Company	0	0	0	-1
Jewelers Mutual Insurance Company	27	0	24	0
Liberty Mutual Insurance Company	18,118	4,013	19,430	3,226
Lloyd's Underwriters	37,892	35,400	52,314	37,835
Max Insurance	70	13	1	-130
Mitsui Sumitomo Insurance Company Limited	0	0	0	43
Mutual Fire Insurance Company of British Columbia (The)	318	77	449	-41
National Liability & Fire Insurance Company	989	627	1,403	498
Nordic Insurance Company of Canada (The)	0	-28	0	0
Northbridge General Insurance Corporation	5,580	7,631	7,637	4,312
Novex Insurance Company	77	-46	50	-48
Old Republic Insurance Company of Canada	500	351	712	393
Omega General Insurance Company	39	13	36	-1
Optimum Insurance Company Inc.	0	674	1,727	-201
Personal Insurance Company (The)	0	20	0	92
Portage la Prairie Mutual Insurance Company (The)	2,818	872	3,149	1,443
Red River Mutual Insurance Company	9,199	2,895	10,194	4,086
Royal & Sun Alliance Insurance Company of Canada	1,847	12,669	1,823	-10,576
Safety National Casualty Corporation	0	10	0	1

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2020		2021	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Saskatchewan Mutual Insurance Company	1,205	179	1,565	685
SCOR UK Company Limited	80	55	147	61
Scottish & York Insurance Co. Limited	0	3	0	9
Sentry Insurance Company	27	3	79	117
SGI Canada Insurance Services Ltd.	5,243	3,225	6,140	1,394
Sompo Japan Insurance Inc.	3	0	36	0
Sovereign General Insurance Company (The)	5,818	17,796	5,929	1,863
St. Paul Fire and Marine Insurance Company	2,469	2,051	1,752	1,407
Starr Insurance & Reinsurance Limited	1,125	177	1,257	626
Temple Insurance Company (The)	1,251	3,275	1,481	591
Tokio Marine and Nichido Fire Insurance Company, Limited (The)	0	-2	0	0
Travelers Insurance Company of Canada	4,949	3,152	5,619	444
Trisura Guarantee Insurance Company	2,487	856	5,658	1,472
United States Liability Insurance Company	308	164	425	176
Verasure Insurance Company	0	433	0	46
Wawanesa Mutual Insurance Company (The)	8,697	3,539	8,922	5,913
Westport Insurance Corporation	5,830	7,715	7,156	1,632
Wynward Insurance Group	1,851	865	2,757	-45
XL Reinsurance America Inc.	502	636	730	23
XL Specialty Insurance Company	4,571	2,817	5,157	4,653
Zurich Insurance Company Ltd.	7,923	6,325	8,535	5,339
TOTALS	\$199,465	\$145,620	\$245,614	\$99,641

PROPERTY

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2020						2021					
	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	2,588	2,588	0	-1,811	-1,811	0	3,211	3,211	0	215	215
AIG Insurance Company of Canada	-6	22,652	22,646	-1,245	6,034	4,789	0	23,693	23,693	259	12,063	12,322
Allianz Global Risks US Insurance Company	624	7,572	8,196	347	1,591	1,938	475	3,676	4,151	82	1,609	1,691
Allied World Specialty Insurance Company	0	10,024	10,024	0	3,725	3,725	0	12,045	12,045	0	3,432	3,432
American Bankers Insurance Company of Florida	763	0	763	300	-2	298	585	1	586	41	0	41
Arch Insurance Canada Ltd.	0	2,692	2,692	744	2,441	3,185	361	2,820	3,181	-469	2,007	1,538
Aspen Insurance UK Limited	0	193	193	0	49	49	0	212	212	0	36	36
Associated Electric & Gas Insurance Services Limited	0	823	823	0	255	255	0	1,152	1,152	0	-16	-16
Aviva General Insurance Company	1,122	0	1,122	-362	0	-362	1,266	0	1,266	432	0	432
Aviva Insurance Company of Canada	25,701	31,201	56,902	7,362	25,620	32,982	25,665	34,175	59,840	10,487	23,538	34,025
Axis Reinsurance Company (Canadian Branch)	0	0	0	0	-2	-2	0	0	0	0	-8	-8
Berkley Insurance Company	0	36	36	0	0	0	0	23	23	0	988	988
Boiler Inspection and Insurance Company of Canada (The)	0	244	244	0	-1,120	-1,120	0	291	291	0	-6	-6
CAA Insurance Company	7,208	0	7,208	2,709	0	2,709	7,609	0	7,609	3,126	0	3,126
Canadian Farm Insurance Corp.	0	760	760	0	278	278	0	827	827	0	328	328
Chubb Insurance Company of Canada	3,175	2,195	5,370	1,726	2,296	4,022	3,107	2,040	5,147	844	963	1,807
Continental Casualty Company	0	6,692	6,692	0	2,939	2,939	0	8,596	8,596	0	3,977	3,977
Co-operators General Insurance Company	18,704	5,194	23,898	11,060	4,037	15,097	22,279	5,837	28,116	8,409	3,296	11,705
COSECO Insurance Company	2,547	0	2,547	388	0	388	0	0	0	0	0	0
CUMIS General Insurance Company	8,387	2,817	11,204	3,537	533	4,070	9,069	2,701	11,770	2,121	419	2,540
Definity Insurance Company	6,404	3,122	9,526	4,143	4,300	8,443	6,633	3,194	9,827	3,424	1,332	4,756
Dominion of Canada General Insurance Company (The)	57	1,648	1,705	-1	8	7	83	1,626	1,709	13	9,399	9,412
Ecclesiastical Insurance Office Public Limited Company	0	5,359	5,359	0	2,252	2,252	0	6,435	6,435	0	12,084	12,084
Echelon Insurance	35	1,106	1,141	20	469	489	119	2,269	2,388	14	528	542
Elite Insurance Company	592	0	592	505	1	506	698	0	698	181	6	187
Everest Insurance Company of Canada	0	1,512	1,512	0	980	980	0	2,637	2,637	0	2,089	2,089
Factory Mutual Insurance Company	0	9,305	9,305	0	7,407	7,407	0	8,281	8,281	0	-499	-499
Federal Insurance Company	0	0	0	0	-39	-39	0	0	0	0	0	0
Federated Insurance Company of Canada	58	10,743	10,801	5	5,413	5,418	60	10,667	10,727	1	3,040	3,041
First North American Insurance Company	375	0	375	67	0	67	74	0	74	35	0	35
Fortress Insurance Company	0	41	41	0	0	0	0	105	105	0	2	2
GMS Insurance Inc.	2	0	2	0	0	0	1	0	1	0	0	0
Gore Mutual Insurance Company	0	256	256	0	0	0	0	554	554	0	0	0
Great American Insurance Company	0	1,055	1,055	0	871	871	0	1,173	1,173	0	-222	-222
Guarantee Company of North America (The)	827	485	1,312	950	3,751	4,701	0	1,115	1,115	0	779	779
Hartford Fire Insurance Company	0	1,007	1,007	0	538	538	0	546	546	0	619	619
HDI Global SE Canada Branch	0	443	443	0	344	344	0	2,796	2,796	12	1,751	1,763
HDI Global Specialty SE	62	1,483	1,545	-1	872	871	3	4,267	4,267	0	486	486
Hutterian Brethren Mutual Insurance Corporation	0	3,956	3,956	0	646	646	0	257	257	4	0	4
Industrial Alliance Pacific General Insurance Corporation	0	0	0	-2	0	-2	63,282	21,161	84,443	29,551	18,854	48,405
Intact Insurance Company	57,204	18,392	75,596	23,572	15,046	38,618	0	0	0	0	0	0
Jevco Insurance Company	0	0	0	0	-32	-32	39	95	134	8	5	13
Jewelers Mutual Insurance Company	38	85	123	2	179	179	0	5,079	5,079	0	88	88
Liberty Mutual Insurance Company	885	37,277	38,162	26	30,836	30,862	1,152	39,966	41,118	542	50,493	51,035
Lloyd's Underwriters	1,283	636	1,919	1,631	651	2,282	1,846	17	1,863	761	253	1,014
Max Insurance	2,663	0	2,663	801	0	801	2,350	285	2,635	485	0	485
Millennium Insurance Corporation	0	11	11	0	0	0	0	8	8	0	0	0
Mitsui Sumitomo Insurance Company Limited	296	5,417	5,713	383	2,583	2,966	420	6,393	6,813	362	2,822	3,184
Mutual Fire Insurance Company of British Columbia (The)	0	617	617	0	129	129	0	586	586	0	1,727	1,727

COMPANY	Adjustment Expenses Included in Net Losses Incurred											
	2020					2021						
	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	
Northbridge General Insurance Corporation	107	13,745	13,852	89	3,043	3,132	109	17,859	17,968	-72	14,187	14,115
Novex Insurance Company	1,008	1,131	2,139	634	-1,092	-458	-6	1,138	1,132	384	2,047	2,431
Old Republic Insurance Company of Canada	0	0	0	0	-5	0	0	2	2	0	0	0
Omega General Insurance Company	457	34	491	185	0	185	740	41	781	288	1	289
Optimum Insurance Company Inc.	6,706	4,433	11,139	3,789	1,312	5,101	5,726	4,981	10,707	3,348	820	4,168
Orion Travel Insurance Company	715	0	715	543	0	543	123	0	123	160	0	160
Peace Hills General Insurance Company	16,283	3,213	19,496	9,975	719	10,694	18,828	3,803	22,631	7,258	598	7,856
Personal Insurance Company (The)	9,072	0	9,072	2,130	28	2,158	8,928	0	8,928	2,306	-85	2,221
Petline Insurance Company	1,720	0	1,720	957	0	957	1,874	0	1,874	1,033	0	1,033
Portage la Prairie Mutual Insurance Company (The)	62,357	4,946	67,303	33,618	-147	33,471	66,484	6,341	72,825	23,583	4,761	28,344
Primm Insurance Company	3,748	0	3,748	1,256	0	1,256	4,153	0	4,153	1,222	0	1,222
RBC Insurance Company of Canada	632	0	632	119	0	119	510	0	510	10	0	10
Red River Mutual Insurance Company	68,489	44,589	113,078	0	19,122	19,122	73,390	53,386	126,776	30,694	19,268	49,962
Royal & Sun Alliance Insurance Company of Canada	6,135	6,335	12,470	548	-746	-198	4,439	6,377	10,816	1,537	2,052	3,589
Saskatchewan Mutual Insurance Company	7,046	1,595	8,641	2,265	1,076	3,341	8,086	2,265	10,351	3,525	1,039	4,564
SCOR UK Company Limited	0	1,407	1,407	0	3,969	3,969	0	644	644	0	-651	-651
Security National Insurance Company	5,431	0	5,431	2,490	0	2,490	6,164	0	6,164	1,574	0	1,574
SGI Canada Insurance Services Ltd.	24,709	16,779	41,488	12,257	8,902	21,159	28,418	20,168	48,586	11,697	11,548	23,245
Sompo Japan Insurance Inc.	0	7	7	0	0	0	0	78	78	0	0	0
Sovereign General Insurance Company (The)	71	10,715	10,786	32	4,268	4,300	79	10,603	10,682	30	2,925	2,955
St. Paul Fire and Marine Insurance Company	0	4,895	4,895	0	3,913	3,913	0	2,764	2,764	0	774	774
Starr Insurance & Reinsurance Limited	0	6,091	6,091	0	4,097	4,097	0	5,828	5,828	0	3,874	3,874
TD Home and Auto Insurance Company	214	0	214	98	0	98	205	0	205	-155	0	-155
Temple Insurance Company (The)	0	2,675	2,675	0	9,106	9,106	0	2,372	2,372	0	24,527	24,527
Tokio Marine and Nichido Fire Insurance Company, Limited (The)	0	318	318	0	50	50	0	343	343	0	40	40
Traders General Insurance Company	447	0	447	136	0	136	447	0	447	58	0	58
Travelers Insurance Company of Canada	0	4,540	4,540	0	939	939	0	4,526	4,526	0	452	452
Trisura Guarantee Insurance Company	0	8,019	8,019	0	619	619	0	13,159	13,159	0	1,358	1,358
Triton Insurance Company	766	0	766	787	0	787	1,290	0	1,290	128	0	128
Unifund Assurance Company	887	0	887	-7	0	-7	863	0	863	17	0	17
United States Liability Insurance Company	0	1,263	1,263	0	1,081	1,081	0	865	865	0	996	996
Waterloo Insurance Company	0	0	0	301	0	301	0	0	0	-32	0	-32
Wawanesa Mutual Insurance Company (The)	125,976	53,922	179,898	66,457	32,181	98,638	132,103	58,096	190,199	53,373	30,426	83,799
Westport Insurance Corporation	0	6,284	6,284	0	477	477	0	5,842	5,842	0	1,820	1,820
Wynward Insurance Group	211	6,388	6,599	15	1,722	1,737	162	8,123	8,285	22	2,800	2,822
XL Specialty Insurance Company	820	5,797	6,617	404	2,335	2,739	846	4,046	4,892	504	1,797	2,301
Zenith Insurance Company	442	0	442	55	0	55	444	0	444	109	0	109
Zurich Insurance Company Ltd.	0	20,844	20,844	0	-5,994	-5,994	0	27,523	27,523	0	4,270	4,270
TOTALS	\$483,455	\$435,431	\$918,886	\$197,800	\$215,043	\$412,843	\$511,838	\$481,728	\$993,566	\$203,326	\$290,121	\$493,447

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2021						
COMPANY	GROSS IN FORCE AT BEGINNING OF 2021		NEW EFFECTED		GROSS IN FORCE AT END OF 2021	
	No.	Amount \$000	No.	Amount \$000	No.	Amount \$000
Aetna Life Insurance Company	5	25	0	0	4	20
Allianz Life Insurance Company of North America	12	70	0	0	12	70
American Bankers Life Assurance Company of Florida	134,828	334,771	1,187	0	126,686	329,687
American Health and Life Insurance Company	4,923	53,766	0	0	5,019	56,471
American Income Life Insurance Company	16,775	370,089	1,365	50,402	16,874	374,981
Assumption Mutual Life Insurance Company	2,487	761,568	236	57,333	2,506	770,275
Assurant Life of Canada	4,018	27,419	56	398	3,912	22,904
AXA Equitable Life Insurance Company	2	15	0	0	0	0
BMO Life Assurance Company	8,534	2,678,724	355	400,580	8,282	2,925,256
Blue Cross Life Insurance Company of Canada	61,804	3,138,976	1,329	64,614	56,038	2,879,485
CIBC Life Insurance Company Limited	322	3,699	12	865	310	4,271
Canada Life Assurance Company	851,534	59,314,520	40,810	2,240,810	834,931	59,940,119
Canadian Premier Life Insurance Company	66,680	3,100,765	13,288	582,699	65,125	3,107,955
Chubb Life Insurance Company of Canada	569	48,914	23	1,283	524	44,332
CIGNA Life Insurance Company of Canada	0	0	253	14,763	227	14,962
Combined Insurance Company of America	133	2,443	2	114	118	2,175
Connecticut General Life Insurance Company	1	767	0	0	1	766
Co-operators Life Insurance Company	10,968	1,822,473	327	957,662	12,833	6,253,072
Desjardins Financial Security Life Assurance Company	42,889	3,820,274	1,526	201,298	44,008	3,965,010
Empire Life Insurance Company	15,976	3,052,391	4,457	816,239	17,150	3,685,839
Equitable Life Insurance Company of Canada	22,987	6,751,736	4,004	825,397	25,098	7,077,885
First Canadian Insurance Corporation	14,742	578,345	2,485	107,535	13,320	542,693
Foresters Life Insurance Company	5,973	925,604	959	152,891	6,616	1,028,955
Humania Assurance Inc.	268	71,326	188	27,344	436	93,972
Industrial-Alliance Insurance and Financial Services Inc.	59,088	12,184,687	11,478	2,981,496	62,994	14,236,997
ivari	18,096	6,466,706	2,791	969,536	19,806	7,010,799
La Capitale Civil Service Insurer Inc.	2,576	357,931	894	89,420	2,131	367,266
La Capitale Financial Security Insurance Company	223	12,572	0	0	207	11,691
Life Insurance Company of North America	1	221	0	0	1	221
Manufacturers Life Insurance Company	117,151	26,909,937	5,200	1,470,513	122,896	27,564,433
National Bank Life Insurance Company	17	24,969	0	30	16	20,283
New York Life Insurance Company	71	43,855	2	1,171	69	41,470
Pavonia Life Insurance Company of Michigan	141	2,965	0	0	125	2,216
Primerica Life Insurance Company of Canada	8,969	4,360,165	498	339,339	8,950	4,446,000
RBC Life Insurance Company	20,793	5,571,239	1,591	789,932	16,234	6,083,557
Reliable Life Insurance Company	102	21,950	0	0	89	19,029
SSQ, Life Insurance Company Inc.	14,030	1,905,652	2,235	396,059	11,305	1,965,017
Sun Life Assurance Company of Canada	124,662	18,861,113	5,795	749,938	116,289	18,792,576
TD Life Insurance Company	567	157,203	207	57,646	712	199,471
Trans Global Life Insurance Company	3,104	5,460	0	622	2,913	6,082
Union Life Mutual Assurance Company	75	18,899	4	253	76	18,829
United American Insurance Company	5	52	0	0	5	52
Wawanesa Life Insurance Company	27,601	5,914,290	1,568	427,459	26,754	6,017,614
TOTALS	1,663,702	169,678,546	105,125	14,775,641	1,631,602	179,924,758

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2021						
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	6,531	6,538	0	0	0
American Health and Life Insurance Company	0	802	802	0	0	0
American Income Life Insurance Company	8,563	0	8,563	0	0	0
Assumption Mutual Life Insurance Company	2,165	189	2,354	1,192	0	1,192
Assurant Life of Canada	109	155	264	380	13,252	13,632
BMO Life Assurance Company	25,127	38	25,165	254	0	254
Blue Cross Life Insurance Company of Canada	68	7,775	7,843	0	0	0
Brookfield Annuity Company	0	0	0	0	20,255	20,255
CIBC Life Insurance Company Limited	209	0	209	0	0	0
Canada Life Assurance Company	212,772	143,159	355,931	8,814	34,624	43,438
Canadian Premier Life Insurance Company	128	15,646	15,774	0	0	0
Chubb Life Insurance Company of Canada	300	1,934	2,234	0	0	0
CIGNA Life Insurance Company of Canada	0	4	4	0	0	0
Combined Insurance Company of America	39	0	39	0	0	0
Co-operators Life Insurance Company	6,136	20,975	27,111	1,320	0	1,320
Desjardins Financial Security Life Assurance Company	5,272	8,570	13,842	3,286	6,051	9,337
Empire Life Insurance Company	11,133	1,392	12,525	538	8	546
Equitable Life Insurance Company of Canada	32,154	1,027	33,181	1,700	9	1,709
First Canadian Insurance Corporation	0	2,974	2,974	0	0	0
Foresters Life Insurance Company	5,598	9	5,607	0	23	23
Humania Assurance Inc.	348	3	351	0	0	0
Industrial-Alliance Insurance and Financial Services Inc.	54,851	6,944	61,795	50,338	37,897	88,235
ivari	25,691	0	25,691	3	0	3
La Capitale Civil Service Insurer Inc.	709	320	1,029	4,007	0	4,007
La Capitale Financial Security Insurance Company	180	0	180	0	0	0
Manufacturers Life Insurance Company	100,803	26,245	127,048	322	4,720	5,042
National Bank Life Insurance Company	9	113	122	0	0	0
New York Life Insurance Company	2	128	130	0	0	0
Pavonia Life Insurance Company of Michigan	0	23	23	0	0	0
Primerica Life Insurance Company of Canada	11,657	0	11,657	0	0	0
RBC Life Insurance Company	21,547	1,154	22,701	1,232	3,372	4,604
Reliable Life Insurance Company	193	0	193	0	0	0
SSQ, Life Insurance Company Inc.	4,663	3,787	8,450	170	0	170
Sun Life Assurance Company of Canada	97,119	16,907	114,026	9,274	19,873	29,147
TD Life Insurance Company	355	0	355	0	0	0
Trans Global Life Insurance Company	0	25	25	0	0	0
Union Life Mutual Assurance Company	138	0	138	0	0	0
United American Insurance Company	5	0	5	0	0	0
Wawanesa Life Insurance Company	18,395	2,802	21,197	771	0	771
TOTALS	\$646,446	\$269,631	\$916,077	\$83,601	\$140,084	\$223,685

LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2021				
COMPANY	INDIVIDUAL		GROUP	
	Life \$000	Annuity \$000	Life \$000	Annuity \$000
Aetna Life Insurance Company	4	0	0	0
American Bankers Life Assurance Company of Florida	0	0	840	0
American Health and Life Insurance Company	0	0	177	0
American Income Life Insurance Company	2,185	0	0	0
Assumption Mutual Life Insurance Company	1,635	1,112	7	0
Assurant Life of Canada	873	853	584	5,471
BMO Life Assurance Company	7,186	1,875	8	773
Blue Cross Life Insurance Company of Canada	85	0	7,365	0
Brookfield Annuity Company	0	0	0	1,297
CIBC Life Insurance Company Limited	145	0	0	0
Canada Life Assurance Company	92,836	25,974	45,414	43,245
Canadian Premier Life Insurance Company	57	0	5,892	0
Chubb Life Insurance Company of Canada	38	0	26	0
CIGNA Life Insurance Company of Canada	0	0	1	0
Connecticut General Life Insurance Company	0	0	0	2
Co-operators Life Insurance Company	2,560	1,132	8,420	240
Desjardins Financial Security Life Assurance Company	4,655	5,187	6,419	8,182
Empire Life Insurance Company	4,066	1,895	1,037	69
Equitable Life Insurance Company of Canada	12,739	4,573	917	16
First Canadian Insurance Corporation	0	0	415	0
Foresters Life Insurance Company	4,138	0	0	857
Industrial-Alliance Insurance and Financial Services Inc.	26,413	48,959	2,054	42,412
ivari	14,011	1,042	0	0
La Capitale Civil Service Insurer Inc.	12	1,163	179	0
La Capitale Financial Security Insurance Company	170	1	0	0
Manufacturers Life Insurance Company	71,963	22,800	16,539	19,281
Manulife Assurance Company of Canada	0	509	0	265
National Bank Life Insurance Company	4	0	26	0
New York Life Insurance Company	35	0	32	0
Pavonia Life Insurance Company of Michigan	0	0	144	0
Primerica Life Insurance Company of Canada	7,140	0	0	0
RBC Life Insurance Company	11,686	385	2,939	1,991
Reliable Life Insurance Company	150	0	0	0
SSQ, Life Insurance Company Inc.	299	130	2,246	0
Scotia Life Insurance Company	-10	0	10	0
Sun Life Assurance Company of Canada	50,757	18,010	12,811	56,104
TD Life Insurance Company	200	0	0	0
Trans Global Life Insurance Company	0	0	6	0
United American Insurance Company	7	0	0	0
Wawanesa Life Insurance Company	9,818	6,811	1,647	0
TOTALS	\$325,857	\$142,411	\$116,155	\$180,205

FRATERNAL SOCIETIES - 2021										
	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	No.	Amount	No.	Amount	Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			End of 2020 - \$'000	End of 2021 - \$'000						
Actra Fraternal Benefit Society	18	203	362	7,804	372	7,513	0	0	10	79
Faithlife Financial	2,264	62	3,784	411,237	3,801	420,544	348	0	931	22
Grand Orange Lodge of British America	39	0	58	1,425	59	1,574	0	0	12	0
Independent Order of Foresters	1,190	0	1,835	93,749	1,787	104,479	282	0	1,435	0
Knights of Columbus	7,184	86	11,864	682,970	11,777	698,184	1,484	0	5,538	33
Supreme Council of the Royal Arcanum	0	0	20	86	19	81	0	0	0	0
UFSC Heritage Life Insurance Fraternal Society	45	0	577	6,920	531	6,529	0	0	296	0
Ukrainian National Association, Inc.	0	0	109	177	106	174	0	0	1	0
TOTALS	\$10,740	\$351	18,609	\$1,204,368	18,452	\$1,239,078	\$2,114	\$0	\$8,223	\$134