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ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2 0 2 2

Showing the Business Transacted by Insurers Licensed in the Province of Manitoba, for the
Year Ending December 31, 2022.

MG-7929

Financial Institutions Regulation Branch
General Inquiries:
500-400 St. Mary Avenue, Winnipeg, MB R3C 4K5
Phone: 204-945-2542
Manitoba Toll Free: 1-800-655-5244
Fax: 204-945-0330

Email: insurance@gov.mb.ca

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ONE HUNDRED AND SEVENTEENTH
ANNUAL REPORT OF THE
SUPERINTENDENT OF INSURANCE
BUSINESS OF
2022

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, 2023

To:
Honourable Cliff Cullen
Minister of Finance
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the **One Hundred and Seventeenth Annual Report of the Superintendent of Insurance, Business of 2022** for the year ended **December 31, 2022**, 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 2022 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.

The number of licensed Insurers operating in the Province during the past licence year was 212 made up of 164 Federal Insurers and 48 Provincial Insurers.

At December 31, 2022, the 164 Federal Insurers, licensed to do business under The Insurance Act of Manitoba, were classified as follows:	
Property & Casualty (including Mutuals)	112
Life only or Life and Accident & Sickness	41
Fraternal	10
Reciprocal Exchange	0
Discontinuing License	1
Total	<u>164</u>
At December 31, 2022 the 48 Provincial insurers, licensed to do business under The Insurance Act of Manitoba, were classified as follows:	
Property & Casualty (including Mutuals)	26
Life only or Life and Accident & Sickness	8
Life, Property & Casualty	6
Fraternal	0
Reciprocal Exchange	8
Discontinuing License	0
Total	<u>48</u>

**NEW FEDERALLY LICENSED INSURERS ADMITTED BY LICENSE IN 2022
TO WRITE THE BUSINESS NOTED**

Name

Class(es) of Insurance

Tokio Marine Canada Ltd.

Property, Hail, Accident and Sickness, Credit, Fidelity,
Credit Protection, Boiler and Machinery, Legal Expense,
Liability, Marine, Surety and Automobile

**NEW PROVINCIALLY LICENSED INSURERS ADMITTED BY LICENSE IN 2022
TO WRITE THE BUSINESS NOTED**

Name

Class(es) of Insurance

Four Points Insurance Company Ltd.

Property, Boiler and Machinery and Liability

FEDERALLY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2022

From

To

Assurant Life of Canada

TruStage Life of Canada

Saskatchewan Mutual Insurance Company

Sandbox Mutual Insurance Company

PROVINCIALLY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2022

None

FEDERALLY LICENSED INSURERS WHICH AMALGAMATED DURING 2022

None

PROVINCIALY LICENSED INSURERS WHICH AMALGAMATED DURING 2022

None

**FEDERALLY LICENSED INSURERS WHICH CEASED DOING BUSINESS
IN MANITOBA DURING 2022**

AXA Equitable Life Insurance

UFSC Heritage Life Insurance Fraternal Society

**PROVINCIALY LICENSED INSURERS WHICH CEASED DOING
BUSINESS IN MANITOBA DURING 2022**

None

AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA

During the licence year, June 1, 2022 to May 31, 2023, there were 27,488 agent licenses issued, classified as follows:

General (includes all classes except Life)	9,350
Life	8,587
Accident & Sickness	8,692
Hail Agents.....	138
Restricted Insurance Agents	721
- Automobile/Equipment Dealership.....	400
- Deposit Taking Institution.....	61
- Freight Forwarding Business.....	1
- Funeral Director.....	78
- Mortgage Broker.....	48
- Portable Electronics Vendor.....	6
- Sales Finance Company.....	42
- Transportation Service.....	0
- Travel Agency.....	79
- Vehicle Rental Business.....	6

During the licence year, July 1, 2022 to June 30, 2023, there were 463 adjuster licenses issued, classified as follows:

Adjusters	287
Assistant Adjusters	89
Hail Adjusters.....	87

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

	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
Accident and Sickness.....	55.15%	55.96%	56.97%	53.08%
Aircraft.....	10.78	70.25	55.91	26.25
Automobile.....	11.90	64.99	69.70	80.18
Boiler and Machinery.....	75.67	-7.90	40.53	27.90
Fidelity and Surety.....	7.25	96.70	24.68	81.23
Hail.....	106.25	40.15	34.22	51.97
Liability.....	55.11	73.01	40.57	47.32
Marine.....	38.75	32.18	104.73	55.30
Property.....	56.25	44.93	49.66	54.43

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, 2023, 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 20 and 21, 2022 in Toronto, Ontario. All Provinces and Territories were represented.

The following Officers were representatives for the year 2022:

Chair.....Robert Bradley, Superintendent of Insurance, Prince Edward Island
Vice-Chair.....J. Scott Moore, Superintendent of Insurance, Manitoba
Vice-Chair.....Huston Loke, Executive Vice President, Ontario
Vice-Chair.....Nathalie Sirois, Senior Director, Quebec

The Province of Newfoundland and Labrador will host the 2023 Conference in St. John's.

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.F. 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 BRETHERN 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, 902B-2235 Sheppard Ave E, Toronto ON M2J 5B5
- 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. DEFINITY 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, 900-181 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, 900-181 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 Flr.-390 Bay St., Toronto, ON M5H 2Y2
C.F.G. NATIONAL LIABILITY & FIRE INSURANCE COMPANY, 200 Bay St., 15th Flr., Toronto, ON M5J 2J2
B. NEW YORK LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100-40 King St. W., Toronto, ON M5H 3C2
C.F.G. NORDIC INSURANCE COMPANY OF CANADA, 700 University Ave., Ste. 1500-A, Toronto, ON M5G 0A1
C.E.F.G. NORTHBRIDGE GENERAL INSURANCE CORPORATION, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G. NOVEX INSURANCE COMPANY, 700 University Ave., Suite 1500-A (Legal), Toronto, ON M5G 0A1
C.F.G. OLD REPUBLIC INSURANCE COMPANY OF CANADA, 100 King St. W., 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 Flr., Mississauga, ON L5N 7Y5
B. RBC LIFE INSURANCE COMPANY, 6880 Financial Dr., Tower 1, 9th Flr., Mississauga, ON L5N 7Y5
B. RGA LIFE REINSURANCE COMPANY OF CANADA, 1300-1981 McGill College Ave., Montreal, QC H3A 3A8
B. RELIABLE LIFE INSURANCE COMPANY, 100 King St. W., 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 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, 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. SANDBOX MUTUAL INSURANCE COMPANY, 250 Willis Crescent, Saskatoon, SK S7T 0V2
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 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, 77 King St. W., Ste. 400, Toronto, ON M5K 0A1
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. FOUR POINTS INSURANCE COMPANY LTD., 9366 200A Street, Langley, BC V1M 4B3
- C.F. GMS INSURANCE INC., 2055 Albert Street, 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, MB 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.E.F. 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 8 th 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 1 st Ave NE Airdrie, AB T4B 1S1 Tel: (403) 768-0690, Fax (403) 948-2732
James A.D. (JAD) McGregor	c/o Haig & Associates Inc. 139 Northfield Dr. W. Suite 206 Waterloo, ON N2L 5A6 Tel: (888)978-9375

COMPARATIVE SUMMARY

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

CLASS OF INSURANCE	2021			2022		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	752,008	428,450	56.97%	862,950	458,060	53.08%
Aircraft	14,893	8,327	55.91%	15,754	4,135	26.25%
Automobile	1,515,876	1,056,504	69.70%	1,524,602	1,222,396	80.18%
*Boiler and Machinery	20,528	8,321	40.53%	21,416	5,975	27.90%
Fidelity and Surety	26,772	6,606	24.68%	34,851	28,310	81.23%
Hail	25,887	8,858	34.22%	30,219	15,706	51.97%
Liability	245,615	99,642	40.57%	287,476	136,028	47.32%
Marine	11,283	11,817	104.73%	13,793	7,627	55.30%
Miscellaneous	89,606	5,776	6.45%	80,996	5,733	7.08%
*Property	993,637	493,448	49.66%	1,100,561	599,042	54.43%
TOTALS	\$3,696,105	\$2,127,749	57.57%	\$3,972,618	\$2,483,012	62.50%

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

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2021		2022	
	PREMIUMS	LOSSES	PREMIUMS	LOSSES
	\$000	\$000	\$000	\$000
Aetna Life Insurance Company	0	0	97	0
American Bankers Life Assurance Company of Florida	7,677	573	7,868	523
American Income Life Insurance Company	967	177	974	153
Assumption Mutual Life Insurance Company	446	79	442	167
Blue Cross Life Insurance Company of Canada	20,498	11,680	21,638	11,832
BMO Life Assurance Company	1,099	284	1,270	411
Canada Life Assurance Company (The)	222,863	134,019	274,604	142,060
Canadian Premier Life Insurance Company	12,467	2,968	13,311	2,602
Canassurance Insurance Company	29	3	40	1
Chubb Life Insurance Company of Canada	6,138	2,018	9,648	1,737
CIBC Life Insurance Company Limited	1,263	11	1,178	14
CIGNA Life Insurance Company of Canada	172	58	250	134
Combined Insurance Company of America	5,598	2,148	5,293	1,869
Co-operators Life Insurance Company	28,257	13,320	28,464	12,273
Desjardins Financial Security Life Assurance Company	46,031	38,168	52,252	31,351
Empire Life Insurance Company (The)	13,994	9,011	15,737	9,843
Equitable Life Insurance Company of Canada (The)	11,760	8,137	12,578	8,601
First Canadian Insurance Corporation	3,155	536	3,415	618
Foresters Life Insurance Company	188	33	234	14
Humania Assurance Inc.	158	0	187	2
Industrial Alliance Insurance and Financial Services Inc.	26,676	8,975	33,445	13,620
ivari	103	4	115	4
La Capitale Civil Service Insurer Inc.	4,367	3,342	3,626	2,676
La Capitale Financial Security Insurance Company	4,193	3,090	3,968	2,861
Life Insurance Company of North America	0	564	0	564
LS - Travel, Insurance Company	1,113	132	1,895	482
Manufacturers Life Insurance Company (The)	130,871	75,944	143,510	83,463
National Bank Life Insurance Company	63	15	73	12
Pavonia Life Insurance Company of Michigan	7	-1	6	0
Primerica Life Insurance Company of Canada	1	0	1	0
RBC Life Insurance Company	21,266	12,320	21,425	11,817
Reliable Life Insurance Company	13	97	11	-367
SSQ, Life Insurance Company Inc.	15,200	9,227	17,401	13,066
Sun Life Assurance Company of Canada	104,933	61,189	110,874	65,456
TD Life Insurance Company	1,910	339	2,002	113
Trans Global Life Insurance Company	154	0	203	1
Union Life Mutual Assurance Company	22	0	30	0
Wawanesa Life Insurance Company (The)	10,068	5,193	9,974	5,583
SUB TOTAL - Life Insurers:	\$703,720	\$403,653	\$798,136	\$423,556

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2021		2022	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Property & Casualty Insurers:				
AIG Insurance Company of Canada	720	162	2,013	539
Allianz Global Risks US Insurance Company	192	21	208	6
Allstate Insurance Company of Canada	342	165	384	391
American Bankers Insurance Company of Florida	6,674	615	6,829	579
AssurePro Insurance Company Limited	93	0	0	0
Aviva Insurance Company of Canada	7	-2	4	19
Axis Reinsurance Company (Canadian Branch)	28	-7	-9	-2
Berkley Insurance Company	70	-1	117	65
CAA Insurance Company	0	0	61	0
Canadian Premier General Insurance Company	83	0	162	22
Chubb Insurance Company of Canada	157	14	163	-1
Co-operators General Insurance Company	9	0	13	0
CUMIS General Insurance Company	1,314	-36	2,166	425
Everest Insurance Company of Canada	2	-2	6	9
Fenchurch General Insurance Company	1,262	1,317	1,530	1,816
GMS Insurance Inc.	4,044	2,045	5,492	3,186
Green Shield Canada	16,056	13,888	18,551	16,135
Intact Insurance Company	3	0	5	1
Lloyd's Underwriters	3,246	3,110	8,617	6,595
National Bank Life Insurance Company	3	0	4	-6
National Liability & Fire Insurance Company	0	0	33	3
Old Republic Insurance Company of Canada	3,685	2,771	4,395	707
Orion Travel Insurance Company	1,300	711	3,600	2,762
RBC Insurance Company of Canada	2,324	-834	2,287	437
Royal & Sun Alliance Insurance Company of Canada	3,793	0	5,012	0
Starr Insurance & Reinsurance Limited	69	63	143	206
Temple Insurance Company (The)	153	128	4	-103
Trisura Guarantee Insurance Company	543	13	546	22
Triton Insurance Company	1,761	522	2,054	467
Zurich Insurance Company Ltd	355	134	424	224
SUB-TOTAL - Property & Casualty Insurers:	48,288	24,797	64,814	34,504
GRAND TOTALS	\$752,008	\$428,450	\$862,950	\$458,060

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2021		2022	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
CREDIT				
AIG Insurance Company of Canada	50	20	45	29
Atradius Crédito y Caucción, S.A. de Seguros y Reaseguros	217	-32	165	-84
Compagnie Française d'Assurance pour le Commerce Extérieur	832	56	1279	164
Euler Hermes North America Insurance Company	1212	84	3313	-75
Intact Insurance Company	661	-271	824	306
Lloyd's Underwriters	247	-208	128	0
CREDIT PROTECTION				
American Bankers Insurance Company of Florida	9,746	1,407	10,410	482
Arch Insurance Canada Ltd.	-7	25	-3	-96
Canadian Premier General Insurance Company	89	0	105	0
Millennium Insurance Corporation	128	0	173	3
Trans Global Insurance Company	397	0	524	3
Trisura Guarantee Insurance Company	427	10	438	13
LEGAL EXPENSE				
Co-operators General Insurance Company	2	0	2	0
Echelon Insurance	1	0	2	0
HDI Global Specialty SE	28	4	351	100
Intact Insurance Company	127	-3	270	-20
Lloyd's Underwriters	354	31	295	170
Novex Insurance Company	0	-10	0	-1
Technology Insurance Company, Inc.	25	13	29	5
Temple Insurance Company (The)	660	74	377	876
Wawanesa Mutual Insurance Company (The)	259	3	237	50
MORTGAGE				
Canada Guaranty Mortgage Insurance Company	28,085	-333	23,725	-127
FCT Insurance Company Ltd.	152	-4	121	0
Sagen Mortgage Insurance Company Canada	32,956	-351	26,795	971
TITLE				
Chicago Title Insurance Company	1119	618	1123	1040
FCT Insurance Company Ltd.	9382	2547	7637	1323
First American Title Insurance Company	12	427	11	-125
Lawyers' Professional Indemnity Company	128	958	84	-70
Stewart Title Guaranty Company	2317	711	2536	796
TOTALS	89,606	5,776	80,996	5,733

AUTOMOBILE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2021		2022	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	796	-1,400	1,246	-34
Allianz Global Risks US Insurance Company	0	0	3	-2
American Road Insurance Company (The)	118	58	122	28
Arch Insurance Canada Ltd.	64	17	45	0
Aspen Insurance UK Limited	0	0	0	18
Aviva General Insurance Company	663	151	688	305
Aviva Insurance Company of Canada	862	526	871	-405
CAA Insurance Company	0	0	13	0
Canadian Premier General Insurance Company	161	21	0	0
Chubb Insurance Company of Canada	1,095	158	1,313	152
Continental Casualty Company	60	44	58	40
Co-operators General Insurance Company	1	0	1	0
CUMIS General Insurance Company	10	0	10	0
Definity Insurance Company	102	4	121	4
Dominion of Canada General Insurance Company (The)	28	6	28	3
Echelon Insurance	1	0	1	0
Electric Insurance Company	9	-2	0	0
Elite Insurance Company	187	147	201	65
Everest Insurance Company of Canada	0	4	0	-11
Federal Insurance Company	0	-20	0	43
Federated Insurance Company of Canada	1,337	495	1,279	323
Hartford Fire Insurance Company	15	0	15	0
Industrial Alliance Pacific General Insurance Corporation	27,710	2,673	30,421	1,580
Intact Insurance Company	254	64	309	360
Liberty Mutual Insurance Company	248	-237	370	342
Lloyd's Underwriters	1,066	685	2,054	959
Max Insurance	288	74	358	191
Mitsui Sumitomo Insurance Company Limited	10	-3	10	3
National Liability & Fire Insurance Company	49	27	17	13
Northbridge General Insurance Corporation	1,492	374	1,260	728
Novex Insurance Company	0	3	0	1
Old Republic Insurance Company of Canada	106	6	83	-9
Protective Insurance Company	0	-7	1	-5
Royal & Sun Alliance Insurance Company of Canada	332	481	33	437
Sandbox Mutual Insurance Company	3,184	943	3,392	1,655
Sentry Insurance Company	29	-18	35	16
Sovereign General Insurance Company (The)	46	90	60	42
St. Paul Fire and Marine Insurance Company	27	-38	10	-31
Starr Insurance & Reinsurance Limited	0	155	25	235
Tokio Marine and Nichido Fire Insurance Company, Limited (The)	5	55	8	-12
Tokio Marine Canada Ltd.			64	4
Traders General Insurance Company	0	-1	0	0
Travelers Insurance Company of Canada	58	12	60	-40
Wawanesa Mutual Insurance Company (The)	40	7	53	7
XL Specialty Insurance Company	151	120	161	146
Zenith Insurance Company	0	5	0	5
Zurich Insurance Company Ltd	1,360	1,052	1,480	1,222
*Manitoba Public Insurance Corporation	1,473,912	1,049,773	1,478,323	1,214,018
TOTALS	\$1,515,876	\$1,056,504	\$1,524,602	\$1,222,396

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

RECIPROCAL EXCHANGES				
COMPANY	2021		2022	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
AIRCRAFT				
Canadian Applicators Insurance Reciprocal	483	0	407	0
LIABILITY				
Canadian Lawyers Insurance Association	1,041	2,043	1,749	-482
Canadian Universities Reciprocal Insurance Exchange	674	183	758	217
Healthcare Insurance Reciprocal of Canada	7,425	-1,600	7,765	-2,981
PROPERTY (Commercial)				
Asset Protection Insurance Exchange	650	532	729	1,293
Canadian Airports Reciprocal Insurance Exchange (CARIE)	173	-5	285	4
Canadian Egg Industry Reciprocal Alliance - CEIRA	734	3	754	454
Canadian Universities Reciprocal Insurance Exchange	1,349	282	1,563	2,364
Healthcare Insurance Reciprocal of Canada	1,590	764	1,879	728
Poultry Insurance Exchange Reciprocal of Canada	70		81	1
TOTALS	\$14,189	\$2,202	\$15,970	\$1,598

BOILER & MACHINERY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2021		2022	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Affiliated FM Insurance Company	139	4	175	-2
AIG Insurance Company of Canada	522	1,109	547	558
Allianz Global Risks US Insurance Company	1,330	33	1,436	-15
Aviva Insurance Company of Canada	7,338	2,801	6,699	2,888
Axis Reinsurance Company (Canadian Branch)	0	-1	0	-2
Berkley Insurance Company	1	0	1	-7
Boiler Inspection and Insurance Company of Canada (The)	884	1,045	1,021	763
Chubb Insurance Company of Canada	189	30	125	32
Continental Casualty Company	657	644	336	-259
Co-operators General Insurance Company	145	0	164	30
CUMIS General Insurance Company	77	-2	76	0
Definity Insurance Company	51	-4	94	0
Dominion of Canada General Insurance Company (The)	85	-7	83	-4
Ecclesiastical Insurance Office Public Limited Company	172	18	195	6
Echelon Insurance	3	0	5	0
Everest Insurance Company of Canada	16	44	2	-20
Factory Mutual Insurance Company	1,558	0	2,451	0
Federated Insurance Company of Canada	167	38	201	0
Four Points Insurance Company Ltd.			9	0
Gore Mutual Insurance Company	17	0	14	0
Great American Insurance Company	19	0	17	0
Intact Insurance Company	839	-324	968	-713
Liberty Mutual Insurance Company	9	44	13	-8
Lloyd's Underwriters	955	929	1,839	46
Millennium Insurance Corporation	0	0	11	0
Mutual Fire Insurance Company of British Columbia (The)	99	0	140	0
National Liability & Fire Insurance Company	7	102	25	-56
Northbridge General Insurance Corporation	289	35	277	-57
Novex Insurance Company	10	-3	11	1
Optimum Insurance Company Inc.	128	0	152	1
Royal & Sun Alliance Insurance Company of Canada	1,054	329	-279	3,810
Sandbox Mutual Insurance Company	189	128	210	81
SGI Canada Insurance Services Ltd.	1,279	374	1,324	416
Sovereign General Insurance Company (The)	402	96	518	302
St. Paul Fire and Marine Insurance Company	72	-58	47	-75
Temple Insurance Company (The)	402	780	289	-2,163
Travelers Insurance Company of Canada	141	-24	133	-34
Trisura Guarantee Insurance Company	6	3	7	0
United States Liability Insurance Company	38	23	39	-15
Wawanesa Mutual Insurance Company (The)	879	19	979	223
Wynward Insurance Group	154	102	617	241
Zurich Insurance Company Ltd	206	14	445	7
TOTALS	\$20,528	\$8,321	\$21,416	\$5,975

MARINE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2021		2022	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	65	85	56	-14
Allianz Global Risks US Insurance Company	252	78	297	812
Associated Electric & Gas Insurance Services Limited	13	-1	16	0
Aviva General Insurance Company	5	6	4	1
Aviva Insurance Company of Canada	126	16	113	3
Berkley Insurance Company	0	4,824	110	0
Chubb Insurance Company of Canada	1	13	1	2
Continental Casualty Company	1,057	595	1,189	471
Elite Insurance Company	2,008	871	2,160	788
Great American Insurance Company	140	25	138	289
HDI Global SE Canada Branch	0	18	0	0
HDI Global Specialty SE	41	20	74	19
Intact Insurance Company	442	112	520	25
Liberty Mutual Insurance Company	107	61	95	-18
Lloyd's Underwriters	671	538	2,062	24
Mutual Fire Insurance Company of British Columbia (The)	38	0	44	0
National Liability & Fire Insurance Company	-319	-62	11	-7
Northbridge General Insurance Corporation	1,130	329	1,146	598
Royal & Sun Alliance Insurance Company of Canada	2,701	2,077	2,588	1,218
SCOR UK Company Limited	-1	0	0	0
Sovereign General Insurance Company (The)	1,688	892	1,710	576
St. Paul Fire and Marine Insurance Company	139	60	225	-16
Starr Insurance & Reinsurance Limited	90	71	138	85
Traders General Insurance Company	3	0	2	0
Travelers Insurance Company of Canada	11	1	11	1
Westport Insurance Corporation	2	0	0	400
XL Specialty Insurance Company	7	1	13	18
Zurich Insurance Company Ltd	866	1,187	1,070	2,352
TOTALS	\$11,283	\$11,817	\$13,793	\$7,627

HAIL				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2021		2022	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Additional Municipal Hail Limited	4,563	2,312	5,169	6,511
Allianz Global Risks US Insurance Company	0	-84	0	281
Chubb Insurance Company of Canada	2,756	539	2,037	671
Co-operative Hail Insurance Company Limited	6,203	1,842	7,680	5,430
Millennium Insurance Corporation	3,470	0	3,805	1,937
Northbridge General Insurance Corporation	826	353	2,478	-2,161
Palliser Insurance Company Limited	8,069	3,896	9,028	3,036
Temple Insurance Company (The)	0	0	22	1
TOTALS	\$25,887	\$8,858	\$30,219	\$15,706

FIDELITY & SURETY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2021		2022	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	802	-3,388	934	349
Arch Insurance Canada Ltd.	163	0	444	0
Aspen Insurance UK Limited	62	0	0	0
Atradius Crédito y Caución, S.A. de Seguros y Reaseguradora	1,245	32	1,910	186
Aviva Insurance Company of Canada	2,606	5,293	2,752	2,024
Axis Reinsurance Company (Canadian Branch)	10	-2	15	-5
Berkley Insurance Company	51	11	57	5
Canadian Farm Insurance Corp.	3	0	3	0
Chubb Insurance Company of Canada	2,323	-18	2,596	2,108
Continental Casualty Company	384	-18	214	155
Co-operators General Insurance Company	0	-2	0	-1
CorePointe Insurance Company	4	0	0	0
CUMIS General Insurance Company	1,264	1,860	1,224	3,396
Definity Insurance Company	6	0	11	0
Dominion of Canada General Insurance Company (The)	1	17	1	-122
Echelon Insurance	-2	-2	4	-1
Euler Hermes North America Insurance Company	588	37	242	315
Federated Insurance Company of Canada	25	-2	21	7
First North American Insurance Company	1	0	1	0
Great American Insurance Company	227	19	255	15
Hartford Fire Insurance Company	37	0	105	0
Industrial Alliance Pacific General Insurance Corporation	79	-7	-43	189
Intact Insurance Company	4,385	-786	6,964	4,082
Liberty Mutual Insurance Company	812	-298	1,371	3,365
Lloyd's Underwriters	1,091	268	3,122	690
National Liability & Fire Insurance Company	194	64	199	125
Northbridge General Insurance Corporation	2,147	84	809	1,807
Royal & Sun Alliance Insurance Company of Canada	12	-1	11	0
Sandbox Mutual Insurance Company	9	1	11	1
SGL Canada Insurance Services Ltd.	331	38	542	-27
Sovereign General Insurance Company (The)	122	4,138	166	7,754
St. Paul Fire and Marine Insurance Company	18	73	14	-85
Starr Insurance & Reinsurance Limited	0	3	0	-3
Travelers Insurance Company of Canada	2,740	-880	2,791	1,041
Trisura Guarantee Insurance Company	2,275	38	2,932	-5
United States Liability Insurance Company	4	1	2	-1
Western Surety Company	1,583	-171	4,512	790
Westport Insurance Corporation	64	84	99	8
Wynward Insurance Group	41	20	95	31
Zurich Insurance Company Ltd	1,065	100	465	117
TOTALS	\$26,772	\$6,606	\$34,851	\$28,310

AIRCRAFT				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2021		2022	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	1,151	1,276	1,371	866
Allianz Global Risks US Insurance Company	1,731	918	1,433	119
Aspen Insurance UK Limited	0	0	0	-1
Aviva Insurance Company of Canada	0	0	1,540	-14
Chubb Insurance Company of Canada	166	0	345	16
Great American Insurance Company	103	24	0	-10
HDI Global Specialty SE	872	477	881	514
Liberty Mutual Insurance Company	-2	-2	0	1
Lloyd's Underwriters	2,846	3,046	1,606	-31
Mitsui Sumitomo Insurance Company Limited	414	262	422	122
National Liability & Fire Insurance Company	1,027	364	1,033	298
Northbridge General Insurance Corporation	938	4	1,049	-53
Old Republic Insurance Company of Canada	111	0	193	0
Royal & Sun Alliance Insurance Company of Canada	0	-23	0	0
SGI Canada Insurance Services Ltd.	1	0	1	0
Starr Insurance & Reinsurance Limited	1,585	511	1,668	132
Temple Insurance Company (The)	2,019	949	2,322	1,607
Westport Insurance Corporation	-22	3	-2	-35
XL Specialty Insurance Company	1,953	518	1,892	604
TOTALS	\$14,893	\$8,327	\$15,754	\$4,135

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2021		2022	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	5,283	401	5,077	2,267
Allianz Global Risks US Insurance Company	3,403	9,844	4,438	-2,345
Allied World Specialty Insurance Company	1,776	882	1,660	521
Arch Insurance Canada Ltd.	2,244	510	3,397	313
Aspen Insurance UK Limited	343	28	258	-96
Associated Electric & Gas Insurance Services Limited	5	-25	140	78
Aviva Insurance Company of Canada	15,379	3,090	16,374	4,411
Axis Reinsurance Company (Canadian Branch)	3,700	1,257	3,988	504
Berkley Insurance Company	3,586	3,932	2,349	6,872
Canadian Northern Shield Insurance Company	1	0	1	0
Chubb Insurance Company of Canada	7,049	-366	7,906	10,603
Continental Casualty Company	11,610	3,727	14,363	4,162
Co-operators General Insurance Company	2,663	1,286	2,937	-1,231
CUMIS General Insurance Company	1,505	924	1,551	1,282
Definity Insurance Company	840	740	1,289	171
Dominion of Canada General Insurance Company (The)	598	451	657	6,534
Ecclesiastical Insurance Office Public Limited Company	1,848	-15	2,175	-110
Echelon Insurance	279	236	973	233
Electric Insurance Company	28	-56	0	0
Everest Insurance Company of Canada	3,237	1,465	3,355	1,774
FCT Insurance Company Ltd.	110	29	87	15
Federal Insurance Company	0	13	0	29
Federated Insurance Company of Canada	2,551	377	2,543	321
Fortress Insurance Company	0	0	12	0
Four Points Insurance Company Ltd.			115	0
Gore Mutual Insurance Company	147	0	118	228
Great American Insurance Company	626	156	756	98
Hartford Fire Insurance Company	74	0	139	0
HDI Global SE Canada Branch	2,397	631	1,460	430
HDI Global Specialty SE	2,507	695	2,176	965
Hudson Insurance Company	0	0	72	51
Hutterian Brethren Mutual Insurance Corporation	347	486	359	0
Intact Insurance Company	9,184	1,606	10,121	3,155
Jevco Insurance Company	0	-1	0	-1
Jewelers Mutual Insurance Company	24	0	11	0
Liberty Mutual Insurance Company	19,430	3,226	27,541	11,965
Lloyd's Underwriters	52,314	37,835	61,123	24,858
Max Insurance	1	-130	90	-22
Millennium Insurance Corporation	0	0	26	0
Mitsui Sumitomo Insurance Company Limited	0	43	0	23
Mutual Fire Insurance Company of British Columbia (The)	449	-41	559	68
National Bank Life Insurance Company	1	1	1	-1
National Liability & Fire Insurance Company	1,403	498	922	240
Northbridge General Insurance Corporation	7,637	4,312	9,600	-5,595
Novex Insurance Company	50	-48	145	-76
Old Republic Insurance Company of Canada	712	393	785	498
Omega General Insurance Company	36	-1	38	134
Optimum Insurance Company Inc.	1,727	-201	2,014	199
Personal Insurance Company (The)	0	92	0	0
Portage la Prairie Mutual Insurance Company (The)	3,149	1,443	3,345	586
Red River Mutual Insurance Company	10,194	4,086	11,435	4,202
Royal & Sun Alliance Insurance Company of Canada	1,823	-10,576	2,089	7,976

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2021		2022	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Safety National Casualty Corporation	0	1	0	-10
Sandbox Mutual Insurance Company	1,565	685	1,912	884
SCOR UK Company Limited	147	61	258	117
Scottish & York Insurance Co. Limited	0	9	0	-16
Sentry Insurance Company	79	117	123	-59
SGI Canada Insurance Services Ltd.	6,140	1,394	6,638	916
Sompo Japan Insurance Inc.	36	0	6	0
Sovereign General Insurance Company (The)	5,929	1,863	7,189	2,983
St. Paul Fire and Marine Insurance Company	1,752	1,407	1,954	-7
Starr Insurance & Reinsurance Limited	1,257	626	4,091	1,342
Temple Insurance Company (The)	1,481	591	1,248	8,680
Tokio Marine and Nichido Fire Insurance Company, Limited (The)	0	0	0	-9
Tokio Marine Canada Ltd.			40	2
Travelers Insurance Company of Canada	5,619	444	5,852	1,418
Trisura Guarantee Insurance Company	5,658	1,472	8,686	5,019
United States Liability Insurance Company	425	176	485	157
Verasure Insurance Company	0	46	0	-481
Wawanesa Mutual Insurance Company (The)	8,922	5,913	9,091	4,253
Westport Insurance Corporation	7,156	1,632	7,174	4,367
Wynward Insurance Group	2,757	-45	3,207	231
XL Reinsurance America Inc.	730	23	781	1,035
XL Specialty Insurance Company	5,157	4,653	5,073	1,550
Zurich Insurance Company Ltd	8,535	5,339	13,098	17,367
TOTALS	\$245,615	\$99,642	\$287,476	\$136,028

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2021						2022					
	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	3,211	3,211	0	215	215	0	4,261	4,261	0	928	928
AIG Insurance Company of Canada	0	23,693	23,693	259	12,063	12,322	0	25,378	25,378	-197	7,658	7,461
Allianz Global Risks US Insurance Company	475	3,676	4,151	82	1,609	1,691	480	3,350	3,830	63	8,402	8,465
Allied World Specialty Insurance Company	0	12,045	12,045	0	3,432	3,432	0	16,317	16,317	0	2,313	2,313
American Bankers Insurance Company of Florida	585	1	586	41	0	41	378	1	379	97	0	97
Arch Insurance Canada Ltd.	361	2,820	3,181	-469	2,007	1,538	502	3,633	4,135	282	11,158	11,440
Aspen Insurance UK Limited	0	212	212	0	36	36	0	211	211	0	1,358	1,358
Associated Electric & Gas Insurance Services Limited	0	1,152	1,152	0	-16	-16	0	970	970	0	418	418
Aviva General Insurance Company	1,266	0	1,266	432	0	432	1,334	0	1,334	604	0	604
Aviva Insurance Company of Canada	25,665	34,175	59,840	10,487	23,538	34,025	25,331	47,169	72,500	15,328	44,044	59,372
Axis Reinsurance Company (Canadian Branch)	0	0	0	0	-8	-8	904	0	904	117	-15	102
Berkley Insurance Company	0	23	23	0	988	988	0	86	86	0	1	1
Boiler Inspection and Insurance Company of Canada (The)	0	291	291	0	-6	-6	0	96	96	0	23	23
CAA Insurance Company	7,609	0	7,609	3,126	0	3,126	8,262	0	8,262	4,625	0	4,625
Canadian Farm Insurance Corp.	0	827	827	0	328	328	0	831	831	0	289	289
Canadian Premier General Insurance Company	0	0	0	0	0	0	155	0	155	-4	0	-4
Chubb Insurance Company of Canada	3,107	2,040	5,147	844	963	1,807	3,381	2,160	5,541	2,728	390	3,118
Continental Casualty Company	0	8,596	8,596	0	3,977	3,977	0	8,402	8,402	0	3,301	3,301
Co-operators General Insurance Company	22,279	5,837	28,116	8,409	3,296	11,705	23,981	6,948	30,929	20,999	3,705	24,704
CUMIS General Insurance Company	9,069	2,701	11,770	2,121	419	2,540	11,028	2,592	13,620	6,253	787	7,040
Definity Insurance Company	6,633	3,194	9,827	3,424	1,332	4,756	6,489	4,933	11,422	4,356	640	4,996
Dominion of Canada General Insurance Company (The)	83	1,626	1,709	13	9,399	9,412	152	1,640	1,792	275	2,293	2,568
Ecclesiastical Insurance Office Public Limited Company	0	6,435	6,435	0	12,084	12,084	0	6,691	6,691	0	3,193	3,193
Echelon Insurance	119	2,269	2,388	14	528	542	66	2,424	2,490	13	1,430	1,443
Elite Insurance Company	698	0	698	181	6	187	843	0	843	531	0	531
Everest Insurance Company of Canada	0	2,637	2,637	0	2,089	2,089	0	3,860	3,860	0	938	938
Factory Mutual Insurance Company	0	8,281	8,281	0	-499	-499	0	13,404	13,404	0	-381	-381
Federated Insurance Company of Canada	60	10,667	10,727	1	3,040	3,041	58	11,146	11,204	20	3,133	3,153
First North American Insurance Company	74	0	74	35	0	35	159	0	159	56	0	56
Fortress Insurance Company	0	105	105	0	2	2	0	272	272	0	1	1
Four Points Insurance Company Ltd.	0	0	0	0	0	0	0	1,017	1,017	0	230	230
GMS Insurance Inc.	1	0	1	0	0	0	1	0	1	0	0	0
Gore Mutual Insurance Company	0	554	554	0	0	0	0	831	831	0	572	572
Great American Insurance Company	0	1,173	1,173	0	-222	-222	0	1,608	1,608	0	153	153
Green Shield Canada	0	0	0	0	0	0	0	0	0	0	0	0
Hartford Fire Insurance Company	0	1,115	1,115	0	779	779	0	1,111	1,111	0	1,546	1,546
HDI Global SE Canada Branch	0	546	546	0	619	619	0	525	525	0	174	174
HDI Global Specialty SE	3	2,796	2,799	12	1,751	1,763	56	2,799	2,855	-5	2,645	2,640
Hutterian Brethren Mutual Insurance Corporation	0	4,267	4,267	0	486	486	0	4,575	4,575	0	437	437
Industrial Alliance Pacific General Insurance Corporation	257	0	257	4	0	4	259	0	259	29	0	29
Intact Insurance Company	63,282	21,161	84,443	29,551	18,854	48,405	68,808	24,148	92,956	41,853	11,860	53,713
Jewelers Mutual Insurance Company	39	95	134	8	5	13	49	43	92	4	0	4
Liberty Mutual Insurance Company	0	5,079	5,079	0	88	88	0	6,261	6,261	0	6,426	6,426
Lloyd's Underwriters	1,152	39,966	41,118	542	50,493	51,035	2,136	50,360	52,496	947	-745	202
Max Insurance	1,846	17	1,863	761	253	1,014	1,731	0	1,731	1,617	-61	1,556
Millennium Insurance Corporation	2,350	285	2,635	485	0	485	2,075	1,089	3,164	201	0	201
Mitsui Sumitomo Insurance Company Limited	0	8	8	0	0	0	0	4	4	0	-1	-1
Mutual Fire Insurance Company of British Columbia (The)	420	6,393	6,813	362	2,822	3,184	667	7,391	8,058	1,237	2,035	3,272
National Bank Life Insurance Company	1	0	1	1	0	1	1	0	1	-1	0	-1
National Liability & Fire Insurance Company	0	586	586	0	1,727	1,727	0	1,555	1,555	0	-1,047	-1,047

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2021						2022					
	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	109	17,859	17,968	-72	14,187	14,115	106	16,988	17,094	32	3,922	3,954
Novex Insurance Company	-6	1,138	1,132	384	2,047	2,431	0	1,470	1,470	-40	410	370
Old Republic Insurance Company of Canada	0	2	2	0	0	0	0	9	9	0	1	1
Omega General Insurance Company	740	41	781	288	1	289	1,147	41	1,188	511	15	526
Optimum Insurance Company Inc.	5,726	4,981	10,707	3,348	820	4,168	5,909	6,192	12,101	4,226	1,798	6,024
Orion Travel Insurance Company	123	0	123	160	0	160	674	0	674	477	0	477
Peace Hills General Insurance Company	18,828	3,803	22,631	7,258	598	7,856	22,290	4,418	26,708	19,006	3,120	22,126
Personal Insurance Company (The)	8,928	0	8,928	2,306	-85	2,221	8,860	0	8,860	6,981	-75	6,906
Petline Insurance Company	1,874	0	1,874	1,033	0	1,033	2,020	0	2,020	1,139	0	1,139
Portage la Prairie Mutual Insurance Company (The)	66,484	6,341	72,825	23,583	4,761	28,344	68,483	7,525	76,008	43,098	6,652	49,750
Poultry Insurance Exchange Reciprocal of Canada	0	70	70	0	0	0	0	81	81	0	1	1
Primum Insurance Company	4,153	0	4,153	1,222	0	1,222	4,725	0	4,725	2,478	0	2,478
RBC Insurance Company of Canada	510	0	510	10	0	10	443	0	443	179	0	179
Red River Mutual Insurance Company	73,390	53,386	126,776	30,694	19,268	49,962	77,304	59,868	137,172	44,142	46,040	90,182
Royal & Sun Alliance Insurance Company of Canada	4,439	6,377	10,816	1,537	2,052	3,589	2,890	5,759	8,649	2,056	-570	1,486
Sandbox Mutual Insurance Company	8,086	2,265	10,351	3,525	1,039	4,564	8,625	3,391	12,016	5,419	1,515	6,934
SCOR UK Company Limited	0	644	644	0	-651	-651	0	943	943	0	117	117
Security National Insurance Company	6,164	0	6,164	1,574	0	1,574	6,736	0	6,736	4,006	0	4,006
SGI Canada Insurance Services Ltd.	28,418	20,168	48,586	11,697	11,548	23,245	31,394	22,399	53,793	17,067	16,131	33,198
Sompo Japan Insurance Inc.	0	78	78	0	0	0	0	59	59	0	0	0
Sovereign General Insurance Company (The)	79	10,603	10,682	30	2,925	2,955	114	10,214	10,328	32	5,973	6,005
St. Paul Fire and Marine Insurance Company	0	2,764	2,764	0	774	774	0	2,610	2,610	0	-391	-391
Starr Insurance & Reinsurance Limited	0	5,828	5,828	0	3,874	3,874	0	6,620	6,620	0	4,141	4,141
TD Home and Auto Insurance Company	205	0	205	-155	0	-155	187	0	187	169	0	169
Technology Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0	0
Temple Insurance Company (The)	0	2,372	2,372	0	24,527	24,527	1	3,064	3,065	0	-25,934	-25,934
Tokio Marine and Nichido Fire Insurance Company, Limited (The)	0	343	343	0	40	40	0	360	360	0	237	237
Tokio Marine Canada Ltd.	0	0	0	0	0	0	0	293	293	0	35	35
Traders General Insurance Company	447	0	447	58	0	58	469	0	469	153	0	153
Travelers Insurance Company of Canada	0	4,526	4,526	0	452	452	0	4,269	4,269	0	160	160
Trisura Guarantee Insurance Company	0	13,159	13,159	0	1,358	1,358	0	11,233	11,233	0	-528	-528
Triton Insurance Company	1,290	0	1,290	128	0	128	1,163	0	1,163	75	0	75
Unifund Assurance Company	863	0	863	17	0	17	885	0	885	1,123	0	1,123
United States Liability Insurance Company	0	865	865	0	996	996	0	981	981	0	418	418
Waterloo Insurance Company	0	0	0	-32	0	-32	0	0	0	0	0	0
Wawanesa Mutual Insurance Company (The)	132,103	58,096	190,199	53,373	30,426	83,799	139,835	60,671	200,506	86,865	40,407	127,272
Westport Insurance Corporation	0	5,842	5,842	0	1,820	1,820	0	5,645	5,645	0	1,528	1,528
Wynward Insurance Group	162	8,123	8,285	22	2,800	2,822	45	10,389	10,434	33	5,819	5,852
XL Specialty Insurance Company	846	4,046	4,892	504	1,797	2,301	296	5,449	5,745	-25	2,237	2,212
Zenith Insurance Company	444	0	444	109	0	109	461	0	461	115	0	115
Zurich Insurance Company Ltd	0	27,523	27,523	0	4,270	4,270	0	35,180	35,180	0	24,287	24,287
TOTALS	\$511,839	\$481,798	\$993,637	\$203,327	\$290,121	\$493,448	\$544,348	\$556,213	\$1,100,561	\$341,345	\$257,697	\$599,042

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2022						
COMPANY	GROSS IN FORCE AT BEGINNING OF 2022		NEW EFFECTED		GROSS IN FORCE AT END OF 2022	
	No.	Amount \$000	No.	Amount \$000	No.	Amount \$000
	Aetna Life Insurance Company	4	20	0	0	3
Allianz Life Insurance Company of North America	12	70	0	0	12	70
American Bankers Life Assurance Company of Florida	126,686	329,687	10,974	17,906	121,695	344,051
American Health and Life Insurance Company	5,019	56,471	5,086	0	4,969	58,609
American Income Life Insurance Company	16,874	374,981	1,424	49,574	17,083	381,024
Assumption Mutual Life Insurance Company	2,506	770,278	200	67,729	2,441	776,622
Blue Cross Life Insurance Company of Canada	56,038	2,879,485	662	33,422	27,492	1,438,288
BMO Life Assurance Company	8,282	2,925,256	214	244,140	7,915	2,999,884
Canada Life Assurance Company (The)	834,931	59,940,119	13,139	2,020,188	1,338,450	60,008,896
Canadian Premier Life Insurance Company	65,125	3,107,955	11,911	696,684	63,528	3,234,389
Chubb Life Insurance Company of Canada	524	44,332	20	680	455	37,540
CIBC Life Insurance Company Limited	311	4,270	10	803	297	4,753
CIGNA Life Insurance Company of Canada	227	14,962	52	3,738	275	20,354
Combined Insurance Company of America	118	2,175	2	97	108	1,958
Connecticut General Life Insurance Company	1	766	0	0	1	826
Co-operators Life Insurance Company	12,833	6,253,072	628	854,844	13,037	6,353,756
Desjardins Financial Security Life Assurance Company	44,008	3,965,010	1,854	360,019	45,924	4,355,119
Empire Life Insurance Company (The)	17,150	3,685,839	2,831	821,295	17,789	4,269,846
Equitable Life Insurance Company of Canada (The)	25,098	7,077,885	1,792	531,406	25,487	7,175,063
First Canadian Insurance Corporation	13,320	542,693	2,266	108,487	12,174	522,643
Foresters Life Insurance Company	6,616	1,028,955	736	121,769	6,854	1,091,859
Humania Assurance Inc.	436	93,972	225	19,513	596	103,546
Industrial-Alliance Insurance and Financial Services Inc.	62,994	14,236,997	8,967	3,104,681	63,663	16,329,935
ivari	19,806	7,010,799	2,437	888,401	21,088	7,468,747
La Capitale Civil Service Insurer Inc.	2,131	367,266	372	37,340	1,726	353,238
La Capitale Financial Security Insurance Company	207	11,691	0	0	0	0
Life Insurance Company of North America	1	221	0	0	1	221
Manufacturers Life Insurance Company (The)	122,896	27,564,433	3,839	1,288,034	125,469	28,454,208
National Bank Life Insurance Company	16	20,283	0	0	13	22,397
New York Life Insurance Company	69	41,470	1	2,337	71	43,245
Pavonia Life Insurance Company of Michigan	125	2,216	0	0	0	0
Primerica Life Insurance Company of Canada	8,950	4,446,000	336	261,233	8,713	4,423,880
RBC Life Insurance Company	16,234	6,083,557	1,580	619,450	17,194	6,359,171
Reliable Life Insurance Company	89	19,029	0	0	78	16,977
SSQ, Life Insurance Company Inc.	11,305	1,965,017	4,746	495,340	13,074	2,258,337
Sun Life Assurance Company of Canada	116,289	18,792,576	6,018	827,681	114,228	19,088,289
TD Life Insurance Company	712	199,471	188	61,845	818	246,522
Trans Global Life Insurance Company	2,913	6,082	788	3,373	3,701	9,455
TruStage Life of Canada	1,944	22,904	42	502	1,853	22,649
Union Life Mutual Assurance Company	76	18,829	14	3,502	86	21,413
United American Insurance Company	5	52	0	0	0	0
Wawanesa Life Insurance Company (The)	26,754	6,017,614	3,727	604,636	28,037	6,311,010
TOTALS	1,692,629	194,161,757	96,048	17,255,330	2,170,061	200,938,744

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2022						
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	6	6,936	6,942	0	0	0
American Health and Life Insurance Company	0	814	814	0	0	0
American Income Life Insurance Company	8,715	0	8,715	0	0	0
Assumption Mutual Life Insurance Company	2,256	138	2,394	3,581	0	3,581
Blue Cross Life Insurance Company of Canada	66	7,686	7,752	0	0	0
BMO Life Assurance Company	28,015	46	28,061	1,380	0	1,380
Brookfield Annuity Company	0	0	0	0	21,187	21,187
Canada Life Assurance Company (The)	214,131	141,750	355,881	24,421	41,744	66,165
Canadian Premier Life Insurance Company	336	15,516	15,852	0	0	0
Chubb Life Insurance Company of Canada	278	1,923	2,201	0	0	0
CIBC Life Insurance Company Limited	195	0	195	0	0	0
CIGNA Life Insurance Company of Canada	0	9	9	0	0	0
Combined Insurance Company of America	33	0	33	0	0	0
Co-operators Life Insurance Company	6,111	20,707	26,818	1,295	0	1,295
Desjardins Financial Security Life Assurance Company	5,202	10,200	15,402	4,328	5,665	9,993
Empire Life Insurance Company (The)	13,004	1,543	14,547	17,425	8	17,433
Equitable Life Insurance Company of Canada (The)	34,214	1,182	35,396	1,706	12	1,718
First Canadian Insurance Corporation	0	2,907	2,907	0	0	0
Foresters Life Insurance Company	6,063	8	6,071	0	25	25
Humania Assurance Inc.	530	7	537	0	0	0
Industrial Alliance Insurance and Financial Services Inc.	58,628	6,591	65,219	62,703	61,644	124,347
ivari	27,351	0	27,351	0	0	0
La Capitale Civil Service Insurer Inc.	839	234	1,073	4,854	0	4,854
La Capitale Financial Security Insurance Company	74	0	74	0	0	0
Manufacturers Life Insurance Company (The)	100,492	27,951	128,443	405	5,265	5,670
National Bank Life Insurance Company	9	129	138	0	0	0
New York Life Insurance Company	2	130	132	0	0	0
Pavonia Life Insurance Company of Michigan	0	18	18	0	0	0
Primerica Life Insurance Company of Canada	11,777	0	11,777	0	0	0
RBC Life Insurance Company	15,432	1,279	16,711	831	3,929	4,760
Reliable Life Insurance Company	185	0	185	0	0	0
SSQ, Life Insurance Company Inc.	5,763	4,479	10,242	58	0	58
Sun Life Assurance Company of Canada	99,361	17,354	116,715	14,476	48,838	63,314
TD Life Insurance Company	402	0	402	0	0	0
Trans Global Life Insurance Company	0	33	33	0	0	0
TruStage Life of Canada	88	49	137	331	13,764	14,095
Union Life Mutual Assurance Company	82	0	82	0	0	0
Wawanesa Life Insurance Company (The)	18,507	3,358	21,865	856	0	856
TOTALS	\$658,148	\$272,977	\$931,125	\$138,650	\$202,081	\$340,731

LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2022				
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	834	0
American Health and Life Insurance Company	0	0	186	0
American Income Life Insurance Company	2,863	0	0	0
Assumption Mutual Life Insurance Company	1,427	1,041	215	0
Blue Cross Life Insurance Company of Canada	90	0	4,178	0
BMO Life Assurance Company	7,305	1,876	0	438
Brookfield Annuity Company	0	0	0	2,784
Canada Life Assurance Company (The)	114,065	23,767	113,642	44,970
Canadian Premier Life Insurance Company	49	0	7,563	0
Chubb Life Insurance Company of Canada	32	0	95	0
CIBC Life Insurance Company Limited	311	0	0	0
CIGNA Life Insurance Company of Canada	0	0	2	0
Connecticut General Life Insurance Company	0	0	0	2
Co-operators Life Insurance Company	3,579	583	8,664	228
Desjardins Financial Security Life Assurance Company	5,411	5,228	6,493	8,462
Empire Life Insurance Company (The)	5,339	6,140	845	29
Equitable Life Insurance Company of Canada (The)	12,739	3,660	543	13
First Canadian Insurance Corporation	0	0	304	0
Foresters Life Insurance Company	3,892	0	0	759
Humania Assurance Inc.	100	0	0	0
Industrial Alliance Insurance and Financial Services Inc.	27,572	53,013	2,726	47,701
ivari	13,606	1,018	0	0
La Capitale Civil Service Insurer Inc.	203	2,236	140	0
La Capitale Financial Security Insurance Company	258	0	0	0
Manufacturers Life Insurance Company (The)	81,032	18,698	14,924	100,231
Manulife Assurance Company of Canada	0	575	0	271
National Bank Life Insurance Company	5	0	30	0
New York Life Insurance Company	48	0	30	0
Primerica Life Insurance Company of Canada	3,548	0	0	0
RBC Life Insurance Company	95,533	451	3,882	2,118
Reliable Life Insurance Company	160	0	0	0
SSQ, Life Insurance Company Inc.	569	14	2,565	0
Sun Life Assurance Company of Canada	51,356	17,574	11,928	63,131
TD Life Insurance Company	225	0	0	0
Trans Global Life Insurance Company	0	0	1	0
TruStage Life of Canada	829	884	560	6,312
United American Insurance Company	15	0	0	0
Wawanesa Life Insurance Company (The)	8,895	2,650	2,273	0
TOTALS	\$441,060	\$139,408	\$182,623	\$277,449

FRATERNAL SOCIETIES - 2022										
	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2021 - \$'000		End of 2022 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
Actra Fraternal Benefit Society	21	237	372	7,513	407	9,009	0	0	0	92
Faithlife Financial	2,350	54	3,801	420,544	3,828	437,478	324	0	855	90
Grand Orange Lodge of British America	52	0	59	1,574	434	6,221	0	0	44	0
Independent Order of Foresters	1,271	0	1,787	104,479	1,731	110,431	264	0	829	0
Knights of Columbus	7,428	86	11,777	698,184	11,844	729,462	1,317	0	6,162	30
Supreme Council of the Royal Arcanum	0	0	19	81	0	0	0	0	0	0
Teachers Life Insurance Society	1	0	0	0	4	1,350	0	0	0	0
Ukrainian National Association, Inc.	0	0	106	174	104	172	0	0	0	0
TOTALS	\$11,125	\$377	17,921	\$1,232,549	18,360	\$1,296,823	\$1,905	\$0	\$7,890	\$212