

RAPPORT ANNUEL
DU
SURINTENDANT DES ASSURANCES
2023

AFFAIRES DE 2022

Ce rapport fait état des opérations effectuées par les assureurs titulaires d'une licence dans la province du Manitoba au cours de l'exercice ayant pris fin le 31 décembre 2022.

MG-7929

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

<https://mbfinancialinstitutions.ca/insurance/annual-reports.html>

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

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

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

CENT DIX-SEPTIÈME
RAPPORT ANNUEL DU
SURINTENDANT DES ASSURANCES
AFFAIRES DE
2022

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

TABLE DES MATIÈRES

| | <u>Page</u> |
|---|-------------|
| Rapport du surintendant | 1 |
| Assureurs établis au Manitoba | |
| - Assureurs autorisés par le gouvernement fédéral..... | 6 |
| - Assureurs autorisés par le gouvernement provincial | 7 |
| Liste des assureurs autorisés et des courtiers spéciaux | |
| - Autorisés par le gouvernement fédéral | 8 |
| - Autorisés par le gouvernement provincial..... | 11 |
| - Assureurs en cessation d'affaires..... | 12 |
| - Bourses d'assurance réciproque | 12 |
| - Courtiers spéciaux | 13 |
| Tableaux | |
| - Résumé comparatif des primes et des pertes..... | 14 |
| Classes d'assurance incendie, accidents, risques divers : | |
| - Assurance accidents et maladie..... | 15 |
| - Assurance aéronef..... | 23 |
| - Assurance automobile..... | 18 |
| - Assurance chaudières et bris de machines | 20 |
| - Assurance détournement et assurance cautionnement | 22 |
| - Assurance contre la grêle..... | 21 |
| - Assurance responsabilité | 24 |
| - Assurance maritime | 21 |
| - Assurances diverses – non classées ailleurs..... | 17 |
| - Assurance de biens..... | 26 |
| Assurance vie : | |
| - Prestations versées et encourues aux titulaires de polices | |
| Contrats d'assurance et de rente (individuels et collectifs)..... | 30 |
| - Recettes tirées des primes directes payées au Manitoba | 29 |
| - Conciliation de l'assurance vie au Manitoba | 28 |
| Bourses d'assurance réciproque | 19 |
| Sociétés de secours mutuel | 31 |

PROVINCE DU MANITOBA

Ministère des Finances

1^{er} septembre 2023

Destinataire :
Monsieur Cliff Cullen
Ministre des Finances
Province du Manitoba
Winnipeg (Manitoba)

Monsieur le Ministre,

J'ai l'honneur de vous présenter le **cent dix-septième rapport annuel du surintendant des assurances, affaires de 2022**, pour l'exercice terminé le **31 décembre 2022**, concernant les divers assureurs titulaires d'une licence sous le régime de la Loi sur les assurances du Manitoba. Le présent rapport (i) ne tient pas compte de l'actif non autorisé par la Loi sur les assurances et (ii) n'apporte aucune correction à l'état annuel d'un assureur ni n'augmente ou ne diminue les valeurs déclarées de l'actif ou du passif d'un assureur. Par ailleurs, en 2022, je n'ai ordonné à aucun assureur provincial (i) qu'il obtienne une évaluation des biens réels ou d'autres éléments d'actif ni (ii) qu'il aliène et réalise un placement non autorisé.

Sur les 212 assureurs titulaires d'une licence ayant exercé des activités commerciales dans la province au cours de la dernière année de licence, 164 étaient des assureurs à charte fédérale et 48 étaient des assureurs à charte provinciale.

Au 31 décembre 2022, les 164 assureurs à charte fédérale titulaires d'une licence sous le régime de la Loi sur les assurances du Manitoba étaient classés comme suit :

| | |
|---|------------|
| Assurance incendie, accidents, risques divers (I.A.R.D.) (y compris les mutuelles)..... | 112 |
| Assurance vie ou assurance vie, accidents et maladie..... | 41 |
| Sociétés de secours mutuel | 10 |
| Bourses d'assurance réciproque..... | 0 |
| En cessation d'affaires | 1 |
| Total..... | <u>164</u> |

Au 31 décembre 2022, les 48 assureurs à charte provinciale titulaires d'une licence sous le régime de la Loi sur les assurances du Manitoba étaient classés comme suit :

| | |
|---|-----------|
| Assurance incendie, accidents, risques divers (I.A.R.D.) (y compris les mutuelles)..... | 26 |
| Assurance vie ou assurance vie, accidents et maladie..... | 8 |
| Assurance vie, assurance I.A.R.D. | 6 |
| Sociétés de secours mutuel | 0 |
| Bourses d'assurance réciproque..... | 8 |
| En cessation d'affaires | 0 |
| Total..... | <u>48</u> |

**NOUVEAUX ASSUREURS À CHARTE FÉDÉRALE TITULAIRES D'UNE LICENCE EN 2022
AUTORISÉS À FAIRE SOUSCRIRE LES ASSURANCES MENTIONNÉES**

Nom

Classe(s) d'assurance

Tokio Marine Canada Ltd

Assurance de biens, assurance contre la grêle, assurance accidents et maladie, assurance crédit, assurance détournement, assurance protection de crédit, assurance chaudières et bris de machines, assurance frais juridiques, assurance responsabilité, assurance maritime, assurance cautionnement et assurance automobile

**NOUVEAUX ASSUREURS À CHARTE PROVINCIALE TITULAIRES D'UNE LICENCE EN 2022
AUTORISÉS À FAIRE SOUSCRIRE LES ASSURANCES MENTIONNÉES**

Nom

Classe(s) d'assurance

Four Points Insurance Company Ltd

Assurance de biens, assurance chaudières et bris de machines et assurance responsabilité

ASSUREURS À CHARTE FÉDÉRALE DONT LE NOM A CHANGÉ EN 2022

Ancien nom

Nouveau nom

Assurant Vie du Canada

TruStage Vie du Canada

Saskatchewan Mutual Insurance Company

Sandbox Mutual Insurance Company

ASSUREURS À CHARTE PROVINCIALE DONT LE NOM A CHANGÉ EN 2022

Aucun

ASSUREURS À CHARTE FÉDÉRALE QUI ONT FUSIONNÉ EN 2022

Aucun

ASSUREURS À CHARTE PROVINCIALE QUI ONT FUSIONNÉ EN 2022

Aucun

**ASSUREURS À CHARTE FÉDÉRALE AYANT CESSÉ LEURS ACTIVITÉS COMMERCIALES
AU MANITOBA EN 2022**

AXA Equitable Life Insurance

UFSC Heritage Life Insurance Fraternal Society

**ASSUREURS À CHARTE PROVINCIALE AYANT CESSÉ LEURS ACTIVITÉS COMMERCIALES
AU MANITOBA EN 2022**

Aucun

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

Au cours de l'année de licence allant du 1^{er} juin 2022 au 31 mai 2023, 27 488 licences d'agent ont été délivrées, classées comme suit :

| | |
|---|-------|
| Générale (toutes les classes sauf l'assurance vie)..... | 9 350 |
| Assurance vie..... | 8 587 |
| Assurance accidents et maladie..... | 8 692 |
| Agents d'assurance contre la grêle..... | 138 |
| Agents d'assurance à licence restreinte..... | 721 |
| - Concessionnaires d'automobiles ou d'équipement..... | 400 |
| - Institutions de dépôt..... | 61 |
| - Entreprises d'expédition de marchandises..... | 1 |
| - Directeurs de services funéraires..... | 78 |
| - Courtiers d'hypothèques..... | 48 |
| - Marchands d'appareils électroniques portables..... | 6 |
| - Sociétés de financement de ventes à crédit..... | 42 |
| - Services de transport..... | 0 |
| - Agences de voyages..... | 79 |
| - Entreprises de location de véhicules..... | 6 |

Au cours de l'année de licence allant du 1^{er} juillet 2022 au 30 juin 2023, 463 licences d'expert en sinistres ont été délivrées, classées comme suit :

| | |
|--|-----|
| Experts..... | 287 |
| Experts adjoints..... | 89 |
| Experts – assurance contre la grêle..... | 87 |

**RAPPORTS SINISTRES-PRIMES POUR CHACUNE DES CLASSES D'ASSURANCE AUTRES QUE
L'ASSURANCE VIE
(Pertes subies, y compris les frais d'expertise, par rapport aux primes directes souscrites)**

| | <u>2019</u> | <u>2020</u> | <u>2021</u> | <u>2022</u> |
|--|-------------|-------------|-------------|-------------|
| Assurance accidents et maladie..... | 55,15 % | 55,96 % | 56,97 % | 53,08 % |
| Assurance aéronef..... | 10,78 | 70,25 | 55,91 | 26,25 |
| Assurance automobile..... | 11,90 | 64,99 | 69,70 | 80,18 |
| Assurance chaudières et bris de machines..... | 75,67 | -7,90 | 40,53 | 27,90 |
| Assurance détournement et assurance cautionnement..... | 7,25 | 96,70 | 24,68 | 81,23 |
| Assurance contre la grêle..... | 106,25 | 40,15 | 34,22 | 51,97 |
| Assurance responsabilité..... | 55,11 | 73,01 | 40,57 | 47,32 |
| Assurance maritime..... | 38,75 | 32,18 | 104,73 | 55,30 |
| Assurance de biens..... | 56,25 | 44,93 | 49,66 | 54,43 |

LOIS ET RÈGLEMENTS APPLIQUÉS

Loi sur les assurances
Loi sur l'assurance maritime

MANDAT

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

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

PERSONNEL

Au 31 mars 2023, le personnel de la Direction de la réglementation des institutions financières comptait cinq personnes.

CONSEIL CANADIEN DES RESPONSABLES DE LA RÉGLEMENTATION D'ASSURANCE

La conférence annuelle du Conseil canadien des responsables de la réglementation d'assurance a eu lieu les 20 et 21 octobre 2022 à Toronto (Ontario). Toutes les provinces et tous les territoires y étaient représentés.

Les personnes suivantes assumaient la direction du Conseil en 2022 :

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

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

Vice-président..... Huston Loke, vice-président directeur, Ontario

Vice-présidente Nathalie Sirois, directrice principale, Québec

La conférence de 2023 se tiendra à St. John's (Terre-Neuve-et-Labrador).

Le tout respectueusement soumis,

Le surintendant des assurances,
J. Scott Moore

FEDERALLY LICENSED INSURERS BASED IN MANITOBA

- C.E.F.G. FEDERATED INSURANCE COMPANY OF CANADA
Silvy Wright, Chief Agent in Canada
255 Commerce Dr. Box 5800, Winnipeg, MB R3C 3C9, Telephone: (204) 786-6431
- B.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 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, 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 |