

2007
ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2006

Showing the Business Transacted by Provincial Insurance Companies and Premiums and Losses of the Companies Licensed in the Province of Manitoba, for the Year ending December 31, 2006.

MG-7929

ONE HUNDRED AND FIRST
ANNUAL REPORT OF THE
SUPERINTENDENT OF INSURANCE
BUSINESS OF
2006

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PROVINCE OF MANITOBA

Department of Finance

September 1, 2007

To:
Mr. Greg Selinger
Minister of Finance
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the **One Hundred and First Annual Report of the Superintendent of Insurance, Business of 2006** for the year ended December 31, 2006, respecting the various Insurance Companies, Reciprocal Exchanges and Fraternal licensed under *The Insurance Act* of Manitoba.

The number of insurance companies operating in the Province during the past licence year was 258 made up of 214 Federally Registered Companies and 44 Provincially Incorporated Companies.

At December 31, 2006, the 214 Federally Registered Companies, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	119
Life only or Life and Accident & Sickness.....	63
Fraternal	14
Reciprocal Exchange	1
Discontinuing Licence	<u>17</u>
Total	<u>214</u>
At December 31, 2006, the 44 Provincially Incorporated Companies, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	22
Life only or Life and Accident & Sickness.....	11
Life, Property & Casualty.....	2
Fraternal	1
Reciprocal Exchange	8
Discontinuing Licence	<u>0</u>
Total	<u>44</u>

**NEW FEDERALLY REGISTERED COMPANIES ADMITTED BY LICENCE IN 2006
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
AIG United Guaranty Mortgage Insurance Company Canada	Mortgage
Aspen Insurance UK Limited	Property, Hail, Accident & Sickness, Aircraft, Boiler & Machinery, Fidelity, Liability, Surety, Automobile and Marine.
Assurant Life of Canada	Life and Accident & Sickness
Atradius Credit Insurance N.V.	Credit
Electric Insurance Company	Property, Liability and Automobile
Fidelity Investments Insurance Company of Canada	Life
SLLC Limited	Life
Safety National Casualty Corporation	Property and Liability
Sun Life Insurance (Canada) Limited	Life and Accident & Sickness
Trisura Guarantee Insurance Company	Property, Boiler & Machinery, Fidelity, Liability and Surety

**NEW PROVINCIALLY INCORPORATED COMPANIES ADMITTED BY LICENCE IN 2006
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
Assumption Mutual Life Insurance Company	Life and Accident & Sickness
Canadian Airports Reciprocal Insurance Exchange (CARIE)	Property, Boiler & Machinery
L'Entraide Assurance Mutual Company	Life and Accident & Sickness

FEDERALLY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2006

<u>From</u>	<u>To</u>
American Re-Insurance Company	Munich Reinsurance America, Inc.
Anglo General Insurance Company	AXA General Insurance
CGU International Insurance plc	Aviva International Insurance Limited
SLLC Limited	Standard Life Assurance Limited
Standard Life Assurance Company, The	Standard Life Assurance Company 2006, The
Travelers Insurance Company, The	MetLife Insurance Company of Connecticut

PROVINCIALLY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2006

<u>From</u>	<u>To</u>
	None

FEDERALLY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2006	
Nordic Insurance Company of Canada, The Allianz Insurance Company of Canada Surviving company being:	Nordic Insurance Company of Canada, The
PROVINCIALY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2006	
None	

FEDERALLY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2006	
Fortis Benefits Insurance Company Specialty National Insurance Company Transatlantic Reinsurance Company	
PROVINCIALY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2006	
Trent Health Insurance Company	

AGENT AND ADJUSTER LICENCES ISSUED BY SUPERINTENDENT OF INSURANCE

During the licence year, June 1, 2006 - May 31, 2007, there were 948 Insurance Agents' Licences issued, classified as follows:

Hail	306
Accident & Baggage.....	638
Livestock	3
Marine	1
Aviation.....	<u>0</u>
Total	948

During the licence year, July 1, 2006 - June 30, 2007, there were 64 Hail Adjusters' Licences issued.

AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA

During the licence year, June 1, 2006 - May 31, 2007, there were 7,268 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life).....	2,919
Life	2,458
Accident & Sickness.....	1,887
Automobile	<u>4</u>
Total	<u>7,268</u>

During the licence year, July 1, 2006 - June 30, 2007, there were 85 Insurance Adjusters' Licences issued, classified as follows:

Adjusters.....	70
Assistant Adjusters	<u>15</u>
Total	<u>85</u>

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

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Accident and Sickness	51.46%	67.59%	58.22%	58.42%
Aircraft	19.78	52.25	88.05	15.86
Automobile.....	96.78	85.65	79.24	88.48
Boiler and Machinery	39.36	36.93	16.71	23.44
Fidelity and Surety	56.62	54.49	37.67	30.24
Hail	48.96	28.97	48.87	30.41
Liability	59.30	36.27	38.41	56.05
Marine	36.75	(14.07)	29.92	57.88
Property	44.74	45.42	64.02	51.05

LEGISLATION ADMINISTERED

The Insurance Act;
The Insurance Corporations Tax Act;
The collection of the tax stipulated in the Property Insurance Assessment Regulation, a Regulation under *The Fires Prevention and Emergency Response Act*; and
The Marine Insurance Act.

Consultation with stakeholders to review *The Insurance Act* have concluded and recommended amendments to government are being developed.

MANDATE

The mandate is to protect the consumer while facilitating the transaction of the business of insurance in Manitoba. To accomplish this, the following functions are performed:

Answering inquiries of a general nature about insurance;
Licensing of insurance companies for the transaction of the business of insurance;
Monitoring the solvency of insurance companies incorporated in Manitoba;
Monitoring the regulatory activities of and liaising with the Insurance Council of Manitoba;
Mediating disputes between consumers, agents, adjusters and insurance companies;
Preparing the Annual Report required by *The Insurance Act*;
Collecting the premium tax under *The Insurance Corporations Tax Act*; and
Collecting the tax stipulated in the Property Insurance Assessment Regulation, a regulation under *The Fires Prevention and Emergency Response Act*.

STAFF

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

As of March 31, 2007, the Financial Institutions Regulation Branch had a staff of 10 persons.

CANADIAN COUNCIL OF INSURANCE REGULATORS

The Annual Conference of the Canadian Council of Insurance Regulators was held on September 28 and 29, 2006 in Banff, Alberta. All Provinces and Territories were represented.

The following Officers were representatives for the year 2006:

Chair Michael Grist, Deputy Superintendent of Insurance, British Columbia
Vice-Chair Robert Christie, CEO and Superintendent of Financial Services, Ontario
Vice-Chair Doug Murphy, Superintendent of Insurance, Nova Scotia

The Superintendents accepted the invitation of the Superintendent of Insurance for Saskatchewan, to hold the 2007 Conference in Regina.

Respectfully submitted,

Jim Scalena
Superintendent of Insurance

FEDERALLY LICENSED COMPANIES BASED IN MANITOBA

- C.F.G. FEDERATED INSURANCE COMPANY OF CANADA
John M. Paisley, Chief Agent in Canada
717 Portage Ave, Box 5800, Winnipeg, MB R3C 3C9, Telephone: (204) 786-6431
- C.F.G. GRAIN INSURANCE AND GUARANTEE COMPANY
Ralph N. Jackson, Chief Agent in Canada
1240 One Lombard Pl., Winnipeg, MB R3B 0V9, Telephone: (204) 943-0721
- B. GREAT-WEST LIFE ASSURANCE COMPANY, THE
Raymond S.L. McFeetors, Chief Agent in Canada
100 Osborne St. N., Winnipeg, MB R3C 3A5, Telephone: (204) 946-1190
- Frat. NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, THE
Terry D. Carruthers, Chief Agent in Canada
28 Queen Elizabeth Way, Box 336, Winnipeg, MB R3C 2H6, Telephone: (204) 284-8900
- C. POOL INSURANCE COMPANY
Larry J. Cooper, Chief Agent in Canada
1301-220 Portage Ave., Winnipeg, MB R3C 0A5, Telephone: (204) 942-0658
- C.F.G.H. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, THE
T.W. McCartney, Chief Agent in Canada
749 Saskatchewan Ave. E., Box 340, Portage la Prairie, MB R1N 3B8, Telephone: (204) 857-3415
- C.F. SECURICAN GENERAL INSURANCE COMPANY
Arthur Elias, Chief Agent in Canada
777 Portage Avenue, Winnipeg, MB R3G 0N3, Telephone: (204) 943-0331
- Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA
Boris Salamon, Chief Agent in Canada
235 McGregor St., Winnipeg, MB R2W 4W5, Telephone: (204) 586-4482
- Frat. UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA
John Petryshyn, Chief Agent in Canada
804 Selkirk Ave., Winnipeg, MB R2W 2N6, Telephone: (204) 582-4882
- B. WAWANESA LIFE INSURANCE COMPANY, THE
Gregg J. Hanson, Chief Agent in Canada
191 Broadway, 2nd Floor, Winnipeg, MB R3C 3P1, Telephone: (204) 985-3923
- C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, THE
Gregg J. Hanson, Chief Agent in Canada
191 Broadway, 9th Floor, Winnipeg, MB R3C 3P1, Telephone: (204) 985-3923

PROVINCIALY LICENSED COMPANIES BASED IN MANITOBA

- Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL
James Peters
Chief Agent in Canada
1002 Warsaw Ave.
Winnipeg, MB R3M 1E4
Telephone: (204) 477-4770
- C.F.G. CANADIAN FARM INSURANCE CORP.
William T. Grieve
Chief Agent in Canada
375, 13220 St. Albert Trail
Edmonton, AB T5L 4W1
Telephone: (780) 448-0100
- Mut.Fire HUTTERIAN BRETHERN MUTUAL INSURANCE CORPORATION
Sam Waldner
Chief Agent in Canada
302-2265 Pembina Hwy.
Winnipeg, MB R3T 5J3
Telephone: (204) 943-1565
- Frat. MANITOBA MOTOR CLUB INSURANCE COMPANY INC.
Michael R. Mager
Chief Agent in Canada
870 Empress St., Box 1400
Winnipeg, MB R3C 2Z3
Telephone: (204) 262-6106
- C.F.G. RED RIVER VALLEY MUTUAL INSURANCE COMPANY
Harvey G. Heinrichs
Chief Agent in Canada
245 Centre Ave. E., PO Box 940
Altona, MB R0G 0B0
Telephone: (204) 324-6434
- Recip. WESTERN RECIPROCAL GROUP
Aaron J. Hofer
Chief Agent in Canada
260 Inglenook Rd.
Headingley, MB R4H 1C8
Telephone: (204) 897-2226

**INSURANCE COMPANIES, RECIPROCAL EXCHANGES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES LICENSED TO
TRANSACTION BUSINESS UNDER *THE INSURANCE ACT* IN MANITOBA TO DECEMBER 31, 2007**

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.
- D. FIRE insurance, including lightning and explosion insurance and insurance respecting use and occupancy, rents, profits and charges and, in addition thereto any one or more of the following classes of insurance if and when written in a policy of fire insurance on the same property; namely; falling aircraft, earthquake, windstorm, tornado, hail, sprinkler leakage, riot, malicious damage, weather, water damage, smoke damage, civil commotion and impact by vehicles.
- E. HAIL insurance.
- F. Accident, sickness, workmen's compensation, employers' liability, public liability, property damage, aircraft, guarantee including fidelity and surety, boiler and machinery, plate glass, theft, livestock, title, credit, mortgage, legal expense, liability, marine, inland transportation, earthquake, explosion, forgery, limited hail, sprinkler leakage, windstorm, weather and real property.
(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.
- H. Class(es) of insurance not included above.
- Mut. Ben. - MUTUAL BENEFIT SOCIETIES
- 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 COMPANIES

LIC.CODE COMPANY NAME and CANADIAN HEAD OFFICE ADDRESS

- Frat. ACA ASSURANCE, 3050 Boulevard St-Jean, Trois-Rivieres, PQ G9A 5E1
- C.E.F.G. ACE INA INSURANCE, 12th-130 King St. W., Toronto, ON M5X 1A6
- B. ACE INA LIFE INSURANCE, 12th-130 King St. W., Toronto, ON M5X 1A6
- Frat. ACTRA FRATERNAL BENEFIT SOCIETY, 1000 Yonge St., Toronto, ON M4W 2K2
- B. AIG ASSURANCE CANADA, 60 Yonge St., Toronto, ON M5E 1H5
- B. AIG LIFE INSURANCE COMPANY OF CANADA, 60 Yonge St., Toronto, ON M5E 1H5
- F. AIG UNITED GUARANTY MORTGAGE INSURANCE COMPANY CANADA, 909-123 Front St. W.,
Toronto ON, M5J 2M2
- B. AETNA LIFE INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
- C.F. AFFILIATED F M INSURANCE COMPANY, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8
- C.F.G.H. ALLIANZ GLOBAL RISKS US INSURANCE COMPANY, 1600-130 Adelaide St. W., Toronto, ON M5H 3P5
- B. ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA, 700-2005 Sheppard Ave. E., Toronto, ON M2J 3B4
- C.F.G.H. AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, 500-5160 Yonge St., Toronto, ON M2N 7C7
- B. AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA, 500-5160 Yonge St., Toronto, ON M2N 7C7
- A. AMERICAN HEALTH AND LIFE INSURANCE COMPANY, 201 Queens Ave., London, ON N6A 1J1
- C.E.F.G.H. AMERICAN HOME ASSURANCE COMPANY, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
- B. AMERICAN INCOME LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
- C.G. AMERICAN ROAD INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
- B. AMEX ASSURANCE COMPANY, c/o Focus Group Inc., 500-36 King St. East., Toronto, ON M5C 1E5
- C.E.F.G.H. ARCH INSURANCE COMPANY, 95 Wellington St., 20th Flr., Toronto, ON M5J 2N7
- C.F.G.H. ASCENTUS INSURANCE LTD., 10 Wellington St. E., Toronto, ON M5E 1L5
- C.E.F.G.H. ASPEN INSURANCE UK LIMITED, 2100-40 King St. W., Toronto, ON M5H 3C2
- C.F.G. ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED, 2100-40 King St. W., Toronto, ON M5H 3C2
- B. ASSURANT LIFE OF CANADA, 500-5160 Yonge St., Toronto, ON M2N 7C7
- F. ATRADIUS CREDIT INSURANCE N.V., 1000-7 Mill St., East Annex, Almonte, ON K0A 1A0
- C.E.F.G.H. AVIVA INSURANCE COMPANY OF CANADA, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
- C.E.F.G.H. AXA CORPORATE SOLUTIONS ASSURANCE, 700-2020 University St., Montreal, QC H3A 2A5
- B. AXA EQUITABLE LIFE INSURANCE COMPANY, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
- C.E.F.G.H. AXA INSURANCE (CANADA), 1400-5700 Yonge St., Toronto, ON M2M 4K2
- C.E.F.G.H. AXA PACIFIC INSURANCE COMPANY, 999 Hastings St. W., Vancouver, BC V6C 2W2
- B. BMO LIFE INSURANCE COMPANY, c/o Osler, Hoskin & Harcourt, 1 First Canadian Place, Toronto, ON M5X 1B8
- C.E.F.G.H. BERKLEY INSURANCE COMPANY, c/o D.M. Williams & Assoc. Ltd., 201-3650 Victoria Park Ave.,
Toronto, ON M2H 3P7
- B. BLUE CROSS LIFE INSURANCE COMPANY OF CANADA, 644 Main St., Box 220, Moncton, NB E1C 8L3
- C.F. BOILER INSPECTION AND INSURANCE COMPANY OF CANADA, 30th Fl., 250 Yonge St., Toronto, ON M5B 2L7
- F. BRITISH AVIATION INSURANCE COMPANY LIMITED, 200-100 Renfrew Dr., Markham, ON L3R 9R6

B. CIBC LIFE INSURANCE COMPANY LIMITED, 900-3 Robert Speck Parkway, Mississauga, ON L4Z 2G5

B. CANADA LIFE ASSURANCE COMPANY, 330 University Ave., Toronto, ON M5G 1R8

B. CANADA LIFE INSURANCE COMPANY OF CANADA, 330 University Ave., Toronto, ON M5G 1R8

C.F.G. CANADIAN NORTHERN SHIELD INSURANCE COMPANY, 1900-555 West Hastings St., Vancouver, BC V6B 4N6

B. CANADIAN PREMIER LIFE INSURANCE COMPANY, 5th-80 Tiverton Ct., Markham, ON L3R 0G4

Frat. CANADIAN PROFESSIONAL SALES ASSOCIATION, 800-310 Front St. W., Toronto, ON M5V 3B5

C.E.F.G.H. CENTENNIAL INSURANCE COMPANY, 500-36 King St. E., Toronto, ON M5C 1E5

F. CHICAGO TITLE INSURANCE COMPANY, 2700 Argentia Rd., Mississauga, ON L5N 5V4

C.F.G.H. CHUBB INSURANCE COMPANY OF CANADA, 16th, 1-1 Adelaide St. E., Toronto, ON M5C 2V9

B. CIGNA LIFE INSURANCE COMPANY OF CANADA, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4

B. COMBINED INSURANCE COMPANY OF AMERICA, 300-7300 Warden Ave., Markham, ON L3R 0X3

C.F.G.H. COMMONWEALTH INSURANCE COMPANY, 1500-595 Burrard St., Vancouver, BC V7X 1G4

F. COMPAGNIE FRANÇAISE D'ASSURANCE POUR LE COMMERCE EXTÉRIEUR,
2100-40 King St. W., Toronto, ON M5H 3C2

B. COMPCORP LIFE INSURANCE COMPANY, 1600-1 Queen St. E., Toronto, ON M5C 2X9

B. CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4

C.E.F.G.H. CONTINENTAL CASUALTY COMPANY, 1500-250 Yonge St., Toronto, ON M5B 2L7

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

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

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

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

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

C.F.G. DAIMLERCHRYSLER INSURANCE COMPANY, 300-2425 Matheson Blvd. E., Mississauga, ON L4W 5N7

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

C.F.G.H. EAGLE STAR INSURANCE COMPANY LIMITED, 500-36 King St. E., Toronto, ON M5C 1E5

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

C.F.G.H. ECHELON GENERAL INSURANCE COMPANY, 310-1550 Enterprise Rd., Mississauga, ON L4W 4P4

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

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

C.F.G.H. ELITE INSURANCE COMPANY, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8

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

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

C.F. EMPLOYERS REINSURANCE CORPORATION, 2200-150 King St. W., Toronto, ON M5H 1J9

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

F. EULER HERMES AMERICAN CREDIT INDEMNITY COMPANY, 1702-1155 Rene-Levesque Blvd. W.,
Montreal, QC H3B 3Z7

C.E.F.G. EVEREST INSURANCE COMPANY OF CANADA, 2520-130 King St. W., Toronto, ON M5X 1E3

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

C.F.H. FACTORY MUTUAL INSURANCE COMPANY, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8

C.F.G.H. FEDERAL INSURANCE COMPANY, One Financial Pl., 16th-1 Adelaide St. E., Toronto, ON M5C 2V9

C.F.G. FEDERATED INSURANCE COMPANY OF CANADA, 717 Portage Ave., Winnipeg, MB R3C 3C9

C.F.G.H. FEDERATION INSURANCE COMPANY OF CANADA, 1400-5 Ville Marie Place, Montreal, QC H3B 0A8

C.F.G. FENCHURCH GENERAL INSURANCE COMPANY, 115-2655 North Sheridan Way, Mississauga, ON L5K 2P8

A. FIDELITY INVESTMENTS INSURANCE COMPANY OF CANADA, 200-483 Bay St., Toronto ON M5G 2N7

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

C.F.G. FIRST NORTH AMERICAN INSURANCE COMPANY, 2 Queen St. E., Toronto, ON M5C 3G7

B. GENERAL AMERICAN LIFE INSURANCE COMPANY, c/o RGA Life Reinsurance Company of Canada,
1000-1255 Peel St., Montreal, QC H3B 2T9

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

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

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

C.F.G. GRAIN INSURANCE AND GUARANTEE COMPANY, 1240-1 Lombard Pl., Winnipeg, MB R3B 0V9

Frat. GRAND ORANGE LODGE OF BRITISH AMERICA, 94 Sheppard Ave. W., Willowdale, ON M2N 1M5

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

B. GREAT-WEST LIFE ASSURANCE COMPANY, 100 Osborne St. N., Winnipeg, MB R3C 3A5

H. GREEN SHIELD CANADA, 1600-5001 Yonge St., Toronto, ON M2N 6P6

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

C.E.F.G. HARTFORD FIRE INSURANCE COMPANY, 1810-121 King St. W., Willowdale, ON M5H 3T9

B. HARTFORD LIFE INSURANCE COMPANY, c/o CAS Accounting, 1145 Nicholson Rd., Unit 2, Newmarket, ON L3Y 9C3

B. HOUSEHOLD LIFE INSURANCE COMPANY, 300-3381 Steeles Ave. E., Toronto, ON M2H 3S7

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

B. INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES INC., Box 5900, 2165 Broadway W.,
Vancouver, BC V6B 5H6

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

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

C.F.G. JEVCO INSURANCE COMPANY, 5250 Decarie Blvd., Ste. 100., Montreal, QC H3X 2H9

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

A. JOHN HANCOCK LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W.,
Toronto, ON M5H 3P5

Frat. KNIGHTS OF COLUMBUS, 25 Campbell St., Belleville, ON K8N 1S6

F. LAWYERS TITLE INSURANCE CORPORATION, 90 Mulcaster Street, PO Box 758, Barrie, ON L4M 4Y5

C.F.H. LEGACY GENERAL INSURANCE COMPANY, 500-80 Tiverton Ct., Markham, ON L3R 0G4
B. LIBERTY LIFE ASSURANCE COMPANY OF BOSTON, 1000-181 Bay St., Toronto, ON M5J 2T3
C.F.G.H. LIBERTY MUTUAL INSURANCE COMPANY, 1000-181 Bay St., Toronto, ON M5J 2T3
B. LIFE INSURANCE COMPANY OF NORTH AMERICA, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
B. LIFE INVESTORS INSURANCE COMPANY OF AMERICA, c/o John Milnes & Assoc.,
1300 Bay St., 4th Flr., Toronto, ON M5R 3K8
C.E.F.G.H. LLOYD'S UNDERWRITERS, 1540-1155 Metcalfe St., Montreal, QC H3B 2V6
C.E.F.G.H. LOMBARD GENERAL INSURANCE COMPANY OF CANADA, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.E.F.G.H. LOMBARD INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G.H. LONDON AND MIDLAND GENERAL INSURANCE COMPANY, 201 Queens Ave., London, ON N6A 1J1
B. LONDON LIFE INSURANCE COMPANY, 255 Dufferin Ave., London, ON N6A 4K1
Frat. LUTHERAN LIFE INSURANCE SOCIETY OF CANADA, 470 Weber St. N., Waterloo, ON N2J 4G4
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
B. MANULIFE CANADA LTD., 500 King St. N., Waterloo, ON N2J 4C6
C.E.F.G.H. MARKEL INSURANCE COMPANY OF CANADA, 15th Flr., 55 University Ave., Toronto, ON M5J 2H7
B. MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, c/o Cassels Brock & Blackwell,
2100-40 King St. W., Toronto, ON M5H 3C2
A. MINNESOTA LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
C.F.G.H. MITSUI SUMITOMO INSURANCE COMPANY, LIMITED, 1 Financial Pl., 1 Adelaide St. E., Toronto, ON M5C 2V9
F. MORTGAGE INSURANCE COMPANY OF CANADA, 400-100 Yonge St., Toronto, ON M5H 1H1
C.F.G. MOTORS INSURANCE CORPORATION, 400-8500 Leslie St., Thornhill, ON L3T 7M8
C.E.F.G.H. MUNICH REINSURANCE AMERICA, INC., Munich Re Centre, 22nd-390 Bay St., Toronto, ON M5H 2Y2
F.H. NATIONAL LIABILITY & FIRE INSURANCE COMPANY, 201-3650 Victoria Park Ave., Toronto, ON M2H 3P7
B. NEW YORK LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100-40 King St. W., Toronto, ON M5H 3C2
C.F.G.H. NORDIC INSURANCE COMPANY OF CANADA, 700 University Ave., Ste. 1500-A, Toronto, ON M5G 0A1
C.E.F.H. NORTH AMERICAN SPECIALTY INSURANCE COMPANY, 150 King St. W., Ste. 2200, Toronto, ON M5H 1J9
C.E.F.G. NORTH WATERLOO FARMERS MUTUAL INSURANCE COMPANY, 100 Erb St. E., Waterloo, ON N2J 1L9
Frat. NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, 28 Queen Elizabeth Way, Box 336
Winnipeg, MB R3C 2H6
C.F.G. OLD REPUBLIC INSURANCE COMPANY OF CANADA, 100 King St. W., Hamilton, ON L8N 3K9
C.E.F.G.H. OMEGA GENERAL INSURANCE COMPANY, 36 King St. E., Ste. 500, Toronto, ON M5C 1E5
Frat. ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, 300-901 Centre St. N., Calgary, AB T2E 2P6
F. PMI MORTGAGE INSURANCE COMPANY CANADA, 100 King St. W., Ste. 2610, PO Box 456, Toronto, ON M5X 1E4
B. PENNCORP LIFE INSURANCE COMPANY, 55 Superior Blvd., Mississauga, ON L5T 2X9
B. PENNSYLVANIA LIFE INSURANCE COMPANY, 55 Superior Blvd., Mississauga, ON L5T 2X9
C.F.G. PERSONAL INSURANCE COMPANY, 6300 de la Rive-Sud Blvd., Levis, QC G6V 6P9
C. POOL INSURANCE COMPANY, 1301-220 Portage Ave., Winnipeg, MB R3C 0A5
C.F.G.H. 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, 300-2000 Argentinia Rd., Mississauga, ON L5N 2R7
C.F.G.H. PRIMMUM INSURANCE COMPANY, 12th -50 Place Cremazie, Montreal, QC H2P 1B6
B. PRINCIPAL LIFE INSURANCE COMPANY, c/o John Milnes & Assoc., 1300 Bay St., 4th Flr., Toronto, ON M5R 3K8
C.F.G. PROTECTIVE INSURANCE COMPANY, c/o John Milnes & Assoc., 1300 Bay St., 4th Flr., Toronto, ON M5R 3K8
C.F.G. RBC GENERAL INSURANCE COMPANY, 6880 Financial Dr., West Tower, Mississauga, ON L5N 7Y5
C.F.G. RBC INSURANCE COMPANY OF CANADA, 6880 Financial Dr., West Tower, Mississauga, ON L5N 7Y5
B. RBC LIFE INSURANCE COMPANY, 6880 Financial Dr., West Tower, Mississauga, ON L5N 7Y5
B. RGA LIFE REINSURANCE COMPANY OF CANADA, 1255 Peel St., Ste. 1000, Montreal, QC H3B 2T9
B. RELIABLE LIFE INSURANCE COMPANY, 100 King St. W., Box 557, Hamilton, ON L8N 3K9
C.E.F.G.H. ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA, 10 Wellington St. E., Toronto, ON M5E 1L5
C.F.G.H. ST. PAUL FIRE AND MARINE INSURANCE COMPANY, 1200-121 King St. W., Toronto, ON M5H 3T9
C.F. SAFETY NATIONAL CASUALTY CORPORATION, 40 King St. W., Ste. 2100, Toronto, ON M5H 3C2
C.F.G. SASKATCHEWAN MUTUAL INSURANCE COMPANY, 279-3rd Ave. N., Saskatoon, SK S7K 2H8
F.H. SCOTIA GENERAL INSURANCE COMPANY, 400-100 Yonge St., Toronto, ON M5H 1H1
B. SCOTIA LIFE INSURANCE COMPANY, c/o Scotia Insurance, 400-100 Yonge St., Toronto, ON M5H 1H1
C.F.G.H. SCOTTISH & YORK INSURANCE CO. LIMITED, 500-2206 Eglinton Ave. E., Scarborough ON M1L 4S8
C.F. SECURICAN GENERAL INSURANCE COMPANY, 777 Portage Ave., Winnipeg, MB R3G 0N3
C.F.G. SECURITY INSURANCE COMPANY OF HARTFORD, 1145 Nicholson Rd., Unit 2, Newmarket, ON L3Y 9C3
C.F.G. SECURITY NATIONAL INSURANCE COMPANY, 12th-50 Place Cremazie, Montreal, QC H2P 1B6
C.F.G. SENTRY INSURANCE A MUTUAL COMPANY, c/o Cassels Brock Blackwell,
Ste. 2100 – Scotia Tower, 40 King St. W., Toronto, ON M5H 3C2
C.F.G. SOMPO JAPAN INSURANCE INC., 12th-130 King St. W., Toronto, ON M5X 1A6
Frat. SONS OF SCOTLAND BENEVOLENT ASSOCIATION, 202-40 Eglinton Ave. E., Toronto, ON M4P 3A2
C.E.F.G. SOVEREIGN GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
B. STANDARD LIFE ASSURANCE COMPANY OF CANADA, 200-1245 Sherbrooke St. W., Montreal, QC H3G 1G3
A. STANDARD LIFE ASSURANCE LIMITED, 200-1245 Sherbrooke St. W., Montreal, PQ H3G 1G3
F. STEWART TITLE GUARANTY COMPANY, 2200-200 Bay Street, Toronto, ON M5J 2J2
B. STONEBRIDGE LIFE INSURANCE COMPANY, 500-80 Tiverton Ct., Markham, ON L3R 0G4
B. SUN LIFE ASSURANCE COMPANY OF CANADA, 150 King St. W., Toronto, ON M5H 1J9
B. SWISS RE LIFE & HEALTH CANADA, 1000-150 King St. W., Toronto, ON M5H 1J9
B. SWISS REINSURANCE COMPANY, 1000-150 King St. W., Toronto, ON M5H 1J9
C.F.G. TD GENERAL INSURANCE COMPANY, 12th-50 Place Cremazie, Montreal, QC H2P 1B6
C.F.G. TD HOME AND AUTO INSURANCE COMPANY, 2161 Yonge St., 4th Floor, Toronto, ON M4S 3A6

B. TD LIFE INSURANCE COMPANY, 120 Adelaide St. W., 2nd Flr, Toronto, ON M5H 1T1
C.F.G. T.H.E. INSURANCE COMPANY, 200 University Ave., 14th Flr., Toronto, ON M5H 3C6
C.E.F.G.H. TEMPLE INSURANCE COMPANY, 22nd-390 Bay St., Toronto, ON M5H 2Y2
C.F.G.H. TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD., 105 Adelaide St. W., Toronto, ON M5H 1P9
C.E.F.G.H. TRADERS GENERAL INSURANCE COMPANY, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F.G. TRAFALGAR INSURANCE COMPANY OF CANADA, 700 University Ave.,
Ste. 1500-A, Toronto, ON M5G 0A1
B. TRANSAMERICA LIFE CANADA, 5000 Yonge St., Toronto, ON M2N 7J8
C.E.F.G.H. TRAVELERS GUARANTEE COMPANY OF CANADA, 34th-77 King St. W., Toronto, ON M5K 1K2
F. TRIAD GUARANTY INSURANCE CORPORATION CANADA, 20 Queen St. W., Ste. 1000, Toronto, ON M5H 3R3
C.F. TRISURA GUARANTEE INSURANCE COMPANY, 1100-70 York St., Toronto, ON M5J 1S9.
Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA, 235 McGregor St., Winnipeg, MB R2W 4W5
Frat. UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA, 804 Selkirk Ave.,
Winnipeg, MB R2W 2N6
Frat. UKRAINIAN NATIONAL ASSOCIATION, INC., c/o Burns Hubley, 406, 2800-14th Ave., Markham, ON L3R 0E4
C.F.G. UNIFUND ASSURANCE COMPANY, 95 Elizabeth Ave., St. John's, NF A1B 1R7
B. UNITED AMERICAN INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
B. UNITY LIFE OF CANADA, 100 Milverton Drive, Suite 400, Mississauga ON, L5R 4H1
C.F.G. VIRGINIA SURETY COMPANY, INC., 300-7300 Warden Ave., Markham, ON L3R 0X3
B. WASHINGTON NATIONAL INSURANCE COMPANY, 66 Wellington St. W., Ste. 4200, Toronto, ON M5K 1N6
C. WATERLOO INSURANCE COMPANY, 111 Westmount Rd. S., Waterloo, ON N2J 4S4
B. WAWANESA LIFE INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
C.E.F.G. WESTERN ASSURANCE COMPANY, 10 Wellington St. E., Toronto, ON M5E 1L5
B. WESTERN LIFE ASSURANCE COMPANY, 1010-24 Street S.E., High River, AB T1V 2A7
F. WESTERN SURETY COMPANY, 2000-1874 Scarth St., Regina, SK S4P 2G8
C.F.G. XL INSURANCE COMPANY LIMITED, 100 Yonge St., Ste. 1802., Toronto, ON M5C 2W1
C.E.F.G. XL REINSURANCE AMERICA INC., 100 Yonge St., Ste. 1702, Toronto ON M5C 2W1
C.F.G. ZENITH INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G.H. ZURICH INSURANCE COMPANY, 25th-400 University Ave., Toronto, ON M5G 1S7

PROVINCIALY LICENSED COMPANIES

C.F.G. ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY, 10310 G.A. MacDonald (39A) Ave., Edmonton, AB T6J 6R7
B. ASSUMPTION MUTUAL LIFE INSURANCE COMPANY, 770 Main St., PO Box 160, Moncton, NB E1C 8L1
ACEFGH AXA ASSURANCES INC./AXA INSURANCE INC., 700-2020 University St., Montreal, QC H3A 2A5
C.F.G.H. BELAIR INSURANCE COMPANY INC., 300-7101 Jean-Talon St. E., Anjou, QC H1M 3T6
B. CT FINANCIAL ASSURANCE COMPANY, 2nd-120 Adelaide St. W., Toronto, ON M5H 1T1
C.F.G. CANADIAN FARM INSURANCE CORP., 375, 13220 St. Albert Trail, Edmonton, AB T5L 4W1
F. CANADIAN UNION INSURANCE COMPANY, 2475 Laurier Blvd., Sillery, QC G1T 1C4
A.C.F.G. CANASSURANCE INSURANCE COMPANY, B-9, 550 Sherbrooke St. W., Montreal, QC H3A 3S3
C.E.F.G.H. COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
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
B. FIRST CANADIAN INSURANCE CORPORATION, 200-340 Sioux Rd., Sherwood Park, AB T8X 3X6
C.E.F.G.H. GCAN INSURANCE COMPANY, 1000-181 University Ave., Toronto, ON M5H 3M7
C.F. GMS INSURANCE INC., 200-3303 Hillside Street, Regina, SK S4S 7J8
C.E.F.G.H. GLOBAL REINSURANCE COMPANY, 1400-480 University Ave., Toronto, ON M5G 1V2
F. HERITAGE GENERAL INSURANCE COMPANY, 18th Floor, 401 Bay St., Toronto, ON M5H 2Y4
Mut. Fire HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION, 302-2265 Pembina Hwy., Winnipeg, MB R3T 5J3
B. INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC., 1080 Grande Allee Ouest, CP 1907,
Quebec, QC G1K 7M3
C.F.G. INDUSTRIAL-ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION, Box 5900,
2165 Broadway West, Vancouver, BC V6B 5H6
C.F.G.H. KINGSWAY GENERAL INSURANCE COMPANY, 200-5310 Explorer Dr., Mississauga, ON L4W 5H8
B. LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC., 625 St-Amable St., Quebec, QC G1R 2G5
F. LAWYERS' PROFESSIONAL INDEMNITY COMPANY, 2200-1 Dundas St. W., Toronto, ON M5G 1Z3
B. L'ENTRAIDE ASSURANCE MUTUAL COMPANY, 520 Charest Blvd. E., 1st Flr., PO Box 70226, Quebec, QC G2J 0A2
Frat. MANITOBA MOTOR CLUB INSURANCE COMPANY INC., 870 Empress St., Box 1400, Winnipeg, MB R3C 2Z3
C.F.H. MAX CANADA INSURANCE COMPANY, 140 Foundry St., Baden, ON N3A 2P7
B. NATIONAL BANK LIFE INSURANCE COMPANY, 4th-600 de La Gauchetiere W., Montreal, QC H3B 4L2
C.F.G. OPTIMUM INSURANCE COMPANY INC, 425 de Maisonneuve Blvd., Ste. 1500, Montreal QC H3A 3G5
E. PALLISER INSURANCE COMPANY LIMITED, 103-3502 Taylor St. E., Saskatoon, SK S7H 5H9
C.F.G.H. PEACE HILLS GENERAL INSURANCE COMPANY, 3rd-10709 Jasper Ave., Edmonton, AB T5J 3N3
E. RAIN AND HAIL INSURANCE CORPORATION, 200, 4303 Albert St., Regina, SK S4S 3R6
C.F.G. RED RIVER VALLEY MUTUAL INSURANCE COMPANY, 245 Centre Ave. E., PO Box 940, Altona, MB R0G 0B0
B. REVIOS REINSURANCE CANADA LTD., 175 Bloor St. E., Ste. 1400, Box 30., Toronto, ON M4W 3R8
C.E.F.G.H. SGI CANADA INSURANCE SERVICES LTD., 2260-11th Avenue, Regina, SK S4P 0J9
B. SSG, LIFE INSURANCE COMPANY INC., 2525 Laurier Blvd., Sainte-Foy, QC G1V 4H6
C.F. TRANS GLOBAL INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2
B. TRANS GLOBAL LIFE INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2

DISCONTINUING COMPANIES

The following companies hold a "Discontinuing Licence" for the year 2007. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2006, and does not authorize the company to undertake or renew insurance contracts in the Province.

FEDERALLY LICENSED COMPANIES

- Disc. AXA GENERAL INSURANCE, 1400-5700 Yonge St., Toronto, ON M2M 4K2
Disc. AVIVA INTERNATIONAL INSURANCE LIMITED, c/o ENCON Insurance Managers Inc., 500-1400 Blair Pl.,
Ottawa, ON K1J 9B8
Disc. CUNA MUTUAL INSURANCE SOCIETY, Box 5065, 151 North Service Rd., Burlington, ON L7R 4C2
Disc. ENDURANCE REINSURANCE CORPORATION OF AMERICA, c/o Focus Group, 500-36 King St. E.,
Toronto ON M5C 1E5
Disc. EQUITABLE GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
Disc. FORETHOUGHT LIFE INSURANCE COMPANY, PO Box 1442, Stn. LCD1, Burlington, ON L7R 4L9
Disc. GREAT AMERICAN INSURANCE COMPANY OF NEW YORK, 2100-40 King St. W., Toronto, ON M5H 3C2
Disc. LIBERTY MUTUAL FIRE INSURANCE COMPANY, 1000-181 Bay Street., Toronto, ON M5J 2T3
Disc. METROPOLITAN LIFE INSURANCE COMPANY, 1750-360 Albert St., Ottawa, ON K1R 7X7
Disc. METLIFE CANADA, 1750-360 Albert St., Ottawa, ON K1R 7X7
Disc. PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, 202-1451 Royal York Rd., Toronto, ON M9P 3B2
Disc. PRUDENTIAL INSURANCE COMPANY OF AMERICA, 55 Town Centre Court, Suite 700, Unit #38., Toronto, ON M1P 4X4
Disc. STANDARD LIFE ASSURANCE COMPANY 2006, 200-1245 Sherbrooke St. W., Montreal, QC H3G 1G3
Disc. UAP-NEW ROTTERDAM INSURANCE COMPANY N.V., 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
Disc. UTICA MUTUAL INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
Disc. WOMAN'S LIFE INSURANCE SOCIETY, Box 234, Sarnia, ON N7T 7H9

PROVINCIALY LICENSED COMPANIES

None.

RECIPROCAL EXCHANGES

FEDERALLY LICENSED COMPANIES

- Recip. LUMBERMEN'S UNDERWRITING ALLIANCE, 455 Fenelon Blvd., Ste. 300, Dorval, QC H9S 5T8

PROVINCIALY LICENSED COMPANIES

- Recip. ASSET PROTECTION INSURANCE EXCHANGE, 1221-8th Street East, Saskatoon, SK S7H 0S5
Recip. CANADIAN AIRPORTS RECIPROCAL INSURANCE EXCHANGE (CARIE), P.O. Box 9860,
Edmonton International Airport, Edmonton AB T5J 2T2
Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL, 1002 Warsaw Ave., Winnipeg, MB R3M 1E4
Recip. CANADIAN LAWYERS INSURANCE ASSOCIATION, 2900-250 Yonge St., Toronto, ON M5B 2L7
Recip. CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE, 9th Fl., 5500 North Service Rd.,
Burlington, ON L7L 6W6
Recip. COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE, 103-3050 Harvester Rd., Burlington, ON L7N 3J1
Recip. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 1600-4711 Yonge St., Toronto, ON M2N 6K8
Recip. WESTERN RECIPROCAL GROUP, 260 Inglenook Rd., Headingley, MB R4H 1C8

SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2007

George P. Esau	o/a Oldfield Kirby Esau, Inc. 200-330 St. Mary Ave. Winnipeg MB R3C 2L2 Tel: (204) 943-1441 Fax: (204) 957-5561
Jean C. P. Fontaine	c/o Trans Canada Insurance Marketing Inc. 807-177 Lombard Ave. Winnipeg MB R3B 0W5 Tel: (204) 925-8271 Fax: (204) 925-8279
Linda Henry	c/o United Grain Growers Limited, o/a Agricore United And/or UGG Insurance Services Box 6600, 28 th Floor, 201 Portage Ave. Winnipeg MB R3C 3A7 Tel: (204) 944-5590 Fax: (204) 944-2266
Cosmo D. Racano	o/a Marsh Canada Limited 1420-One Lombard Pl. Winnipeg MB R3B 0X3 Tel: (204) 982-6524 Fax: (204) 947-2662
Larry Watson	o/a Aon Reed Stenhouse Inc. and/or Aon Canada Inc., t/a Aon 1800 One Lombard Pl. Winnipeg MB R3B 2A3 Tel: (204) 956-1070 Fax: (204) 956-2148

COMPARATIVE SUMMARY

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

CLASS OF INSURANCE	2005			2006		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	412,991	240,429	58.22%	434,053	253,573	58.42%
Aircraft	14,088	12,404	88.05%	12,176	1,931	15.86%
Automobile	794,827	629,801	79.24%	824,918	729,868	88.48%
Boiler and Machinery	6,894	1,152	16.71%	7,490	1,756	23.44%
Fidelity and Surety	13,529	5,097	37.67%	17,138	5,183	30.24%
Hail	15,325	7,490	48.87%	15,936	4,846	30.41%
Liability	119,161	45,764	38.41%	130,506	73,147	56.05%
Marine	1,300	389	29.92%	1,434	830	57.88%
Miscellaneous	13,613	1,329	9.76%	22,584	2,088	9.25%
*Property	389,307	249,226	64.02%	410,008	209,291	51.05%
TOTALS	\$1,781,035	\$1,193,081	66.99%	\$1,876,243	\$1,282,513	68.36%

* Property includes: Fire, P.P.F., Plate Glass, Theft, Inland Transportation and Livestock

ACCIDENT & SICKNESS
Adjustment Expenses Included in Net Losses Incurred

COMPANY	2005		2006	
	PREMIUMS	LOSSES	PREMIUMS	LOSSES
	\$'000	\$'000	\$'000	\$'000
ACE INA Life Insurance	1,809	213	1,761	154
AIG Assurance Canada	86	11	81	17
AIG Life Insurance Company of Canada	1,185	339	1,165	380
Aetna Life Insurance Company	3	54	1	73
Allianz Life Insurance Company of North America	2	13	155	1
American Bankers Life Assurance Co. of Florida	2,766	602	1,278	407
American Income Life Insurance Company	797	184	832	244
Amex Assurance Company	45	0	54	0
AXA Equitable Life Insurance Company	1	0	1	0
AXA Insurance Inc.	0	0	1,244	1,275
BMO Life Insurance Company	1,318	38	1,438	59
Blue Cross Life Insurance Company of Canada	8,667	3,578	9,278	3,929
CIBC Life Insurance Company Limited	1,037	121	1,098	130
CT Financial Assurance Company	192	29	172	24
Canada Life Assurance Company	26,199	11,292	31,879	7,720
Canadian Premier Life Insurance Company	4,231	1,061	4,692	576
Canassurance Insurance Company	6	3	12	2
CIGNA Life Insurance Company of Canada	75	2	72	2
Combined Insurance Company of America	4,817	1,671	5,156	2,019
Connecticut General Life Insurance Company	7	0	83	92
Co-operators Life Insurance Company	10,612	7,607	12,158	8,221
CUMIS Life Insurance Company	11,382	3,460	12,883	3,526
Desjardins Financial Security Life Assurance Co.	16,384	19,944	17,575	22,388
Empire Life Insurance Company	1,074	778	1,223	1,111
Equitable Life Insurance Company of Canada	1,391	1,202	2,192	1,826
First Canadian Insurance Corporation	5,847	717	5,569	694
Great-West Life Assurance Company	123,546	82,166	126,857	81,251
Household Life Insurance Company	632	187	937	87
Industrial Alliance Ins. and Financial Services Inc.	1,806	1,128	2,040	1,844
Industrial-Alliance Pacific Life Insurance Company	4,311	586	4,910	1,384
Life Investors Insurance Company of America	6,035	1,976	5,826	3,281
London Life Insurance Company	0	2,335	0	1,673
Manufacturers Life Insurance Company	61,214	39,419	61,268	44,287
Manulife Canada Ltd.	5	53	4	1
MetLife Canada	0	0	0	4
MetLife Insurance Company of Connecticut	0	8	0	0
Metropolitan Life Insurance Company	0	4	0	0
National Bank Life Insurance Company	100	24	109	28
New York Life Insurance Company	8	6	9	7
Penncorp Life Insurance Company	5,280	2,145	5,082	2,091
Primerica Life Insurance Company of Canada	0	2	2	1
Prudential Insurance Company of America	65	63	33	23
RBC Life Insurance Company	20,438	10,303	20,439	11,120

COMPANY	2005		2006	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Reliable Life Insurance Company	2,541	1,729	2,630	857
SSQ Life Insurance Company Inc.	2,562	1,278	3,871	1,869
Scotia Life Insurance Company	638	87	734	313
Standard Life Assurance Company of Canada	12,282	7,288	13,504	8,311
Sun Life Assurance Company of Canada	37,465	26,400	41,180	28,189
TD Life Insurance Company	537	347	703	78
Trans Global Life Insurance Company	214	15	288	29
Transamerica Life Canada	253	0	242	0
Unity Life of Canada	251	6	153	62
Washington National Insurance Company	38	0	33	0
Wawanesa Life Insurance Company	7,054	3,099	5,588	3,402
Western Life Assurance Company	1,413	783	1,499	734
SUB TOTAL - Life Insurers:	\$388,621	\$234,356	\$409,993	\$245,796
Property & Casualty Insurers:				
ACE INA Insurance	274	64	228	2
Allianz Global Risks US Insurance Company	399	0	825	660
American Bankers Insurance Company of Florida	1,676	157	1,766	98
American Home Assurance Company	242	105	292	92
Aviva Insurance Company of Canada	490	0	100	0
AXA Insurance (Canada)	810	307	523	154
Chubb Insurance Company of Canada	102	67	220	171
Citadel General Assurance Company	2,529	797	1,379	826
Commerce and Industry Insurance Co. of Canada	67	22	(7)	(4)
Co-operators General Insurance Company	10	0	8	5
CUMIS General Insurance Company	25	0	25	0
Echelon General Insurance Company	13	1	34	19
GMS Insurance Inc.	204	107	334	143
Green Shield Canada	687	550	1,278	1,030
Guarantee Company of North America	1	0	2	0
Heritage General Insurance Company	709	348	689	(259)
ING Insurance Company of Canada	0	(5)	0	(3)
ING Novex Insurance Company of Canada	113	(7)	18	13
Lloyd's Underwriters	1,772	562	2,043	721
Lombard General Insurance Company of Canada	3	0	3	0
London & Midland General Insurance Company	1,913	301	1,968	230
Nordic Insurance Company of Canada	255	0	0	0
RBC Travel Insurance Company	8,994	2,700	9,130	3,879
Royal & Sun Alliance Ins. Company of Canada	3,082	0	3,202	0
Temple Insurance Company	0	(3)	0	0
SUB-TOTAL - Property & Casualty Insurers:	\$24,370	\$6,073	24,060	7,777
GRAND TOTAL	\$412,991	\$240,429	\$434,053	\$253,573

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2005		2006	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
CREDIT				
American Home Assurance Company	(1)	(12)	0	0
Atradius Credit Insurance N.V.	0	0	632	10
Compagnie Francaise d'Assurance Commerce Exterieur	26	4	1,361	180
Continental Casualty Company	74	(4)	18	(11)
Euler American Credit Indemnity Company	442	(11)	434	131
Guarantee Company of North America	18	0	61	(1)
Lloyd's Underwriters	0	1	0	0
St. Paul Guarantee Insurance Company	328	141	168	11
Zurich Insurance Company	574	0	72	0
CREDIT PROTECTION				
American Bankers Insurance Company of Florida	0	0	5,191	84
Legacy General Insurance Company	1,485	17	1,537	47
LEGAL EXPENSE				
Echelon General Insurance Company	2	0	1	0
ING Novex Insurance Company of Canada	11	0	32	7
Legacy General Insurance Company	0	9	0	0
Lloyd's Underwriters	0	0	1	0
MORTGAGE				
Genworth Financial Mortgage Insurance Co. Canada	5,778	363	7,357	488
Mortgage Insurance Company of Canada	0	(8)	0	(112)
OTHER APPROVED PRODUCTS				
GMS Insurance Inc.	2	0	1	0
Industrial Alliance Pacific General Ins. Corp.	0	0	54	0
TITLE				
Chicago Title Insurance Company	83	0	122	0
FCT Insurance Company Ltd.	3,694	586	4,757	1,021
First American Title Insurance Company	883	158	323	50
Lawyers' Professional Indemnity Company	11	0	22	0
Lawyers Title Insurance Corporation	3	(1)	0	0
Stewart Title Guaranty Company	200	86	440	183
TOTALS	\$13,613	\$1,329	\$22,584	\$2,088

AUTOMOBILE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2005		2006	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	1,137	917	1,075	855
Allianz Global Risks US Insurance Company	81	0	87	0
American Home Assurance Company	620	105	643	287
American Road Insurance Company	185	61	154	237
Aviva Insurance Company of Canada	607	794	964	646
AXA Pacific Insurance Company	1	(4)	1	(3)
Commerce & Industry Insurance Company of Canada	88	54	75	53
Continental Casualty Company	771	349	897	955
Co-operators General Insurance Company	474	0	743	131
Coseco Insurance Company	0	0	0	(3)
CUMIS General Insurance Company	15	16	20	0
DaimlerChrysler Insurance Company	288	125	344	150
Dominion of Canada General Insurance Company	128	129	127	3
Echelon General Insurance Company	0	13	0	0
Economical Mutual Insurance Company	1	0	8	(536)
Employers Insurance Company of Wausau a Mutual Co.	0	(4)	0	3
Federated Insurance Company of Canada	842	720	835	308
Hartford Fire Insurance Company	13	9	17	32
ING Insurance Company of Canada	860	630	921	538
ING Novex Insurance Company of Canada	22	(6)	3	(8)
Liberty Mutual Fire Insurance Company	0	0	0	2
Liberty Mutual Insurance Company	97	20	132	1,030
Lloyd's Underwriters	29	(96)	0	11
Lombard General Insurance Company of Canada	98	146	249	(80)
Markel Insurance Company of Canada	67	10	93	55
Mitsui Sumitomo Insurance Company, Limited	1	0	2	0
Motors Insurance Corporation	388	194	388	455
Nordic Insurance Company of Canada	(4)	3	0	(4)
Old Republic Insurance Company of Canada	135	105	109	31
Portage La Prairie Mutual Insurance Company	34	0	30	0
Protective Insurance Company	35	5	31	2
RBC General Insurance Company	77	0	249	0
Royal & Sun Alliance Insurance Company of Canada	75	(57)	68	(162)
SGI Canada Insurance Services Ltd.	23	0	18	2
St. Paul Fire and Marine Insurance Company	220	(186)	191	(5)
Saskatchewan Mutual Insurance Company	985	440	1,051	592
Sentry Insurance A Mutual Company	12	(31)	15	18
Sovereign General Insurance Company	16	(439)	9	29
TD Home and Auto Insurance Company	0	0	0	(27)
Tokio Marine & Nichido Fire Insurance Co. Ltd.	4	0	3	0
Traders General Insurance Company	11	0	0	0
XL Insurance Company Limited	0	0	3	2
Zurich Insurance Company	652	229	868	427
Manitoba Public Insurance Corporation				
* M.P.I.C. Auto Insurance Division	785,739	625,550	814,495	723,842
TOTALS	\$794,827	\$629,801	\$824,918	\$729,868

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

RECIPROCAL EXCHANGES				
COMPANY	2005		2006	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
AIRCRAFT				
Canadian Applicators Insurance Reciprocal	1,370	324	1,380	456
BOILER & MACHINERY				
Lumbermen's Underwriting Alliance	6	0	6	0
LIABILITY				
Canadian Lawyers Insurance Association	1,225	(269)	1,177	1,558
Canadian Universities Reciprocal Insurance Exchange	366	(6)	438	235
Community Newspapers Reciprocal Insurance Exchange	6	4	6	0
Healthcare Insurance Reciprocal of Canada	4,533	1,152	3,943	(478)
PROPERTY (Commercial)				
Asset Protection Insurance Exchange	276	459	333	74
Canadian Airports Reciprocal Insurance Exchange	0	0	112	11
Canadian Universities Reciprocal Insurance Exchange	796	32	954	251
Healthcare Insurance Reciprocal of Canada	1,006	912	702	541
Lumbermen's Underwriting Alliance	1,028	1,094	541	10,685
Western Reciprocal Group	2,405	997	3,351	4,278
TOTALS	\$13,017	\$4,699	\$12,943	\$17,611

BOILER & MACHINERY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2005		2006	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	(5)	(24)	1	(47)
Affiliated FM Insurance Company	86	0	256	0
Allianz Global Risks US Insurance Company	0	0	51	0
American Home Assurance Company	141	(26)	173	(23)
Aviva Insurance Company of Canada	942	77	994	75
AXA Pacific Insurance Company	73	9	73	70
Boiler Inspection & Insurance Company of Canada	705	158	581	295
Chubb Insurance Company of Canada	122	20	98	256
Citadel General Assurance Company	1	0	3	0
Continental Casualty Company	27	0	38	0
Co-operators General Insurance Company	103	12	108	14
CUMIS General Insurance Company	18	(8)	20	0
Dominion of Canada General Insurance Company	31	0	32	0
Ecclesiastical Insurance Office plc	33	1	10	0
Economical Mutual Insurance Company	3	0	18	0
Employers Reinsurance Corporation	4	0	1	0
Factory Mutual Insurance Company	1,448	7	1,517	12
Federated Insurance Company of Canada	32	2	33	0
GCAN Insurance Company	235	296	401	280
Grain Insurance and Guarantee Company	96	9	74	0
Great American Insurance Company	1	0	1	0
Hartford Fire Insurance Company	1	0	(1)	0
ING Insurance Company of Canada	265	14	290	15
ING Novex Insurance Company of Canada	4	0	8	2
Lloyd's Underwriters	259	48	165	(70)
Lombard General Insurance Company of Canada	78	0	68	0
Nordic Insurance Company of Canada	2	0	0	0
Optimum Insurance Company Inc.	46	0	44	0
Royal & Sun Alliance Insurance Company of Canada	1,111	328	1,506	430
SGI Canada Insurance Services Ltd.	75	3	68	11
St. Paul Fire and Marine Insurance Company	55	(41)	64	1
St. Paul Guarantee Insurance Company	165	359	199	182
Saskatchewan Mutual Insurance Company	6	8	8	0
Scottish & York Insurance Co. Limited	2	0	0	0
Sovereign General Insurance Company	23	0	28	0
Trisura Guarantee Insurance Company	0	0	1	0
Wawanesa Mutual Insurance Company	232	28	232	(1)
Zurich Insurance Company	474	(128)	327	254
TOTALS	\$6,894	\$1,152	\$7,490	\$1,756

MARINE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2005		2006	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	18	(1)	0	(4)
AXA Corporate Solutions Assurance	4	0	3	0
AXA Insurance (Canada)	448	145	462	376
AXA Pacific Insurance Company	154	21	146	23
Continental Casualty Company	475	38	405	325
Ecclesiastical Insurance Office plc	7	0	0	0
GCAN Insurance Company	0	156	0	58
ING Insurance Company of Canada	8	48	3	(15)
Liberty Mutual Insurance Company	10	(12)	10	11
Lloyd's Underwriters	0	(11)	59	18
Lombard General Insurance Company of Canada	133	52	287	73
Royal & Sun Alliance Insurance Company of Canada	24	17	24	9
St. Paul Fire and Marine Insurance Company	19	(64)	35	(44)
TOTALS	\$1,300	\$389	\$1,434	\$830

HAIL				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2005		2006	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	1,046	878	962	353
Co-operative Hail Insurance Company Ltd.	8,431	4,141	6,678	1,947
Lombard General Insurance Company of Canada	1,100	583	2,054	554
Palliser Insurance Company Ltd.	4,067	1,664	5,480	1,919
Rain and Hail Insurance Corporation	681	224	762	73
TOTALS	\$15,325	\$7,490	\$15,936	\$4,846

FIDELITY & SURETY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2005		2006	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	186	122	196	(11)
American Home Assurance Company	1,327	595	1,144	2,058
Aviva Insurance Company of Canada	230	25	683	33
AXA Insurance (Canada)	9	2,929	1	0
AXA Pacific Insurance Company	2,181	420	3,352	1,022
Canadian Farm Insurance Corp.	0	0	6	0
Canadian Northern Shield Insurance Company	0	0	0	3
Chubb Insurance Company of Canada	1,371	70	1,629	153
Citadel General Assurance Company	10	0	2	1
Commerce and Industry Insurance Co. of Canada	0	(6)	0	0
Continental Casualty Company	33	(9)	42	0
Co-operators General Insurance Company	6	0	8	0
CUMIS General Insurance Company	355	4	440	718
Dominion of Canada General Insurance Company	24	0	39	17
Economical Mutual Insurance Company	37	0	48	0
Federated Insurance Company of Canada	54	15	51	(12)
Federation Insurance Company of Canada	5	0	13	0
GCAN Insurance Company	31	0	18	110
Grain Insurance and Guarantee Company	224	14	207	0
Great American Insurance Company	4	0	5	2
Guarantee Company of North America	2,477	(19)	2,896	(128)
Hartford Fire Insurance Company	14	0	(8)	0
ING Insurance Company of Canada	37	1	97	111
Kingsway General Insurance Company	32	0	27	0
Liberty Mutual Insurance Company	21	(10)	27	(394)
Lloyd's Underwriters	578	241	46	(207)
Lombard General Insurance Company of Canada	53	2	56	2
Mitsui Sumitomo Insurance Company, Limited	0	0	1	0
Nordic Insurance Company of Canada	3	0	0	0
Royal & Sun Alliance Insurance Company of Canada	7	0	6	2
SGI Canada Insurance Services Ltd.	89	(23)	88	21
St. Paul Fire and Marine Insurance Company	18	(13)	14	0
St. Paul Guarantee Insurance Company	1,899	263	2,935	1,532
Saskatchewan Mutual Insurance Company	7	2	7	(7)
Sovereign General Insurance Company	590	386	492	98
Trisura Guarantee Insurance Company	0	0	109	12
Wawanesa Mutual Insurance Company	1	(3)	0	(1)
Western Surety Company	1,493	(13)	2,345	43
Zurich Insurance Company	123	104	116	5
TOTALS	\$13,529	\$5,097	\$17,138	\$5,183

A I R C R A F T				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2 0 0 5		2 0 0 6	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	33	250	32	108
Allianz Global Risks US Insurance Company	2,153	0	2,391	792
American Home Assurance Company	119	103	545	179
Aviva International Insurance Limited	(1)	(239)	0	(77)
AXA Corporate Solutions Assurance	175	0	273	0
British Aviation Insurance Company Limited	0	(36)	0	(217)
Canadian Union Insurance Company	473	117	468	599
Continental Casualty Company	0	(18)	0	0
Co-operators General Insurance Company	0	8,015	0	(4,858)
Eagle Star Insurance Company Limited	172	683	0	(459)
Employers Reinsurance Corporation	0	0	312	0
GCAN Insurance Company	516	68	456	114
Hartford Fire Insurance Company	34	0	32	0
Lloyd's Underwriters	2,506	1,169	2,914	1,306
Mitsui Sumitomo Insurance Company, Limited	469	179	399	380
National Liability & Fire Insurance Company	2,794	526	2,593	2,865
Nordic Insurance Company of Canada	713	228	0	0
Royal & Sun Alliance Insurance Company of Canada	1,233	692	188	(1,020)
SGI Canada Insurance Services Ltd.	1	0	0	0
St. Paul Fire and Marine Insurance Company	0	(23)	0	(5)
Temple Insurance Company	2,805	726	1,573	2,224
XL Reinsurance America, Inc.	(69)	(36)	0	0
Zurich Insurance Company	(38)	0	0	0
TOTALS	\$14,088	\$12,404	\$12,176	\$1,931

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2005		2006	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	3,819	403	3,658	1,515
Allianz Global Risks US Insurance Company	273	0	380	6
Allianz Insurance Company of Canada	189	83	0	0
Allstate Insurance Company of Canada	0	0	0	1
American Bankers Insurance Company of Florida	112	1,299	60	77
American Home Assurance Company	5,746	1,933	8,535	9,756
Arch Insurance Company	132	33	3,476	441
Aviva Insurance Company of Canada	9,159	3,004	9,455	7,871
Aviva International Insurance Limited	0	(576)	0	(157)
AXA Corporate Solutions Assurance	111	0	98	0
AXA Insurance (Canada)	218	(3)	130	3,434
AXA Pacific Insurance Company	2,723	547	3,109	409
British Aviation Insurance Company Limited	0	(274)	0	(57)
Canadian Farm Insurance Corp.	0	(24)	0	0
Canadian Northern Shield Insurance Company	3	532	22	353
Chubb Insurance Company of Canada	6,557	3,043	5,355	6,464
Citadel General Assurance Company	167	(21)	84	(129)
Commerce and Industry Ins. Company of Canada	3,851	5,610	6,220	1,047
Commonwealth Insurance Company	4,523	791	4,858	580
Continental Casualty Company	6,645	2,931	5,520	2,122
Co-operators General Insurance Company	1,807	1,728	2,070	276
CUMIS General Insurance Company	677	218	777	440
Dominion of Canada General Insurance Company	223	361	314	(968)
Ecclesiastical Insurance Office plc	349	132	366	17
Echelon General Insurance Company	110	0	92	15
Economical Mutual Insurance Company	1,093	500	1,685	(61)
Elite Insurance Company	0	(40)	0	15
Employers Ins. Co. of Wausau A Mutual Co.	0	(6)	0	(19)
Employers Reinsurance Corporation	2,271	864	2,228	1,090
Everest Insurance Company of Canada	0	3	0	0
Federal Insurance Company	88	0	0	0
Federated Insurance Company of Canada	1,350	725	1,337	901
Federation Insurance Company of Canada	226	464	237	(63)
GCAN Insurance Company	2,543	722	2,557	905
Gore Mutual Insurance Company	1	0	1	7
Grain Insurance and Guarantee Company	1,375	442	1,325	(27)
Great American Insurance Company	223	(61)	221	(19)
Guarantee Company of North America	541	98	758	3
Hartford Fire Insurance Company	1	22	2	3
Hutterian Brethren Mutual Insurance Corp.	184	0	222	0
ING Insurance Company of Canada	6,435	2,270	6,770	1,737
ING Novex Insurance Company of Canada	1,551	946	2,346	1,608
Jewelers Mutual Insurance Company	0	0	11	0
Kingsway General Insurance Company	673	206	843	26
Liberty Mutual Fire Insurance Company	0	0	0	2
Liberty Mutual Insurance Company	4,732	6,253	1,399	1,476

COMPANY	2005		2006	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Lloyd's Underwriters	9,718	(10,757)	14,303	3,922
Lombard General Insurance Company of Canada	3,102	3,983	3,600	6,598
Lombard Insurance Company	0	(215)	0	129
Markel Insurance Company of Canada	1	(43)	1	(2)
MAX Canada Insurance Company	11	5	21	9
Munich Re-Insurance America Inc.	0	28	0	0
Nordic Insurance Company of Canada	0	(58)	1	453
North American Specialty Insurance Company	(100)	334	3,918	220
Old Republic Insurance Company of Canada	179	0	28	(2)
Optimum Insurance Company Inc.	1,329	1,141	1,295	849
Portage La Prairie Mutual Insurance Company	1,577	352	1,655	123
RBC General Insurance Company	2	0	3	0
Red River Valley Mutual Insurance Company	2,595	3,843	2,732	148
Royal & Sun Alliance Ins. Company of Canada	1,348	1,335	707	1,046
SGI Canada Insurance Services Ltd.	1,551	786	1,607	(50)
St. Paul Fire and Marine Insurance Company	3,186	577	2,930	916
St. Paul Guarantee Insurance Company	1,099	850	1,031	377
Saskatchewan Mutual Insurance Company	515	168	539	161
Scottish & York Insurance Company Ltd.	2,716	1,110	1,965	(542)
Security Insurance Company of Hartford	11	(143)	(3)	751
Sentry Insurance A Mutual Company	819	372	533	(41)
Sompo Japan Insurance Inc.	4	(8)	0	724
Sovereign General Insurance Company	3,177	1,229	2,998	1,288
TIG Insurance Company	0	(265)	0	(77)
Temple Insurance Company	3,769	1,018	4,473	10,656
Traders General Insurance Company	0	(2)	0	0
Trisura Guarantee Insurance Company	0	0	19	2
Utica Mutual Insurance Company	7	0	0	0
Waterloo Insurance Company	5	0	5	0
Wawanesa Mutual Insurance Company	2,551	(44)	2,696	24
XL Insurance Company Limited	1,599	1,330	1,493	852
XL Reinsurance America Inc.	2,257	1,192	1,283	627
Zurich Insurance Company	5,452	2,488	4,152	2,889
TOTALS	\$119,161	\$45,764	\$130,506	\$73,147

PROP
Adjustment Expenses Included

COMPANY	2005			2005	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
ACE INA Insurance	0	3,025	3,025	0	1,135
Affiliated FM Insurance Company	0	1,530	1,530	0	150
Alberta Motor Association Insurance Company	5,413	151	5,564	4,329	2
Allianz Global Risks US Insurance Company	0	894	894	0	(13)
Allianz Insurance Company of Canada	11	519	530	949	1,091
American Bankers Insurance Company of Florida	6,034	0	6,034	295	0
American Home Assurance Company	111	5,165	5,276	3	8,635
American Road Insurance Company	0	19	19	0	0
Arch Insurance Company	0	267	267	0	62
Aviva Insurance Company of Canada	17,337	18,212	35,549	11,507	12,046
AXA Corporate Solutions Assurance	0	57	57	0	0
AXA Insurance (Canada)	0	20	20	(1)	(77)
AXA Insurance Inc.	0	12	12	0	152
AXA Pacific Insurance Company	0	1,536	1,536	0	644
Boiler Inspection & Insurance Company of Canada	0	38	38	0	215
Canadian Farm Insurance Corp.	0	686	686	0	636
Canadian Northern Shield Insurance Company	5	13	18	(13)	(334)
Canassurance Insurance Company	0	0	0	0	0
Chubb Insurance Company of Canada	1,673	963	2,636	695	212
Citadel General Assurance Company	4	977	981	0	266
Commerce & Industry Insurance Company of Canada	0	10	10	0	21
Commonwealth Insurance Company	0	2,610	2,610	0	(287)
Continental Casualty Company	0	4,046	4,046	0	953
Co-operators General Insurance Company	8,378	8,548	16,926	8,260	6,979
Coseco Insurance Company	5,564	0	5,564	3,936	0
CUMIS General Insurance Company	1,467	1,267	2,734	392	178
DaimlerChrysler Insurance Company	0	63	63	0	18
Dominion of Canada General Insurance Company	15	366	381	96	76
Ecclesiastical Insurance Office plc	0	1,206	1,206	0	1,161
Echelon General Insurance Company	0	392	392	0	42
Economical Mutual Insurance Company	1	967	968	0	401
Elite Insurance Company	141	0	141	(202)	0
Employers Reinsurance Corporation	1,851	0	1,851	57	0
Everest Insurance Company of Canada	0	0	0	0	8
FCT Insurance Company Ltd.	4	0	4	2	0
Factory Mutual Insurance Company	0	10,259	10,259	0	4,088
Federal Insurance Company	0	162	162	0	0
Federated Insurance Company of Canada	317	3,308	3,625	105	475
Federation Insurance Company of Canada	2,606	27	2,633	2,336	33
First American Title Insurance Company	48	0	48	11	0
First North American Insurance Company	114	0	114	5	0
GMS Insurance Inc.	0	0	0	0	0
GCAN Insurance Company	0	2,940	2,940	0	270
Gore Mutual Insurance Company	0	2	2	0	12
Grain Insurance and Guarantee Company	1,030	3,881	4,911	937	2,380
Great American Insurance Company	0	107	107	0	54

ERTY

in Net Losses Incurred

2005	2006			2006		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
1,135	0	3,816	3,816	0	451	451
150	0	2,433	2,433	0	16	16
4,331	6,698	153	6,851	3,406	351	3,757
(13)	0	773	773	0	(1)	(1)
2,040	0	0	0	0	0	0
295	594	0	594	130	0	130
8,638	65	10,788	10,853	2	3,889	3,891
0	0	19	19	0	37	37
62	0	95	95	0	38	38
23,553	18,066	18,370	36,436	8,229	9,622	17,851
0	0	(3)	(3)	0	0	0
(78)	0	186	186	0	195	195
152	0	9	9	0	0	0
644	1	1,854	1,855	0	822	822
215	0	101	101	0	(63)	(63)
636	0	770	770	0	168	168
(347)	9	34	43	0	(8)	(8)
0	0	3	3	0	0	0
907	1,918	933	2,851	461	(48)	413
266	0	440	440	0	500	500
21	0	0	0	0	(8)	(8)
(287)	0	1,943	1,943	0	306	306
953	0	4,480	4,480	0	1,282	1,282
15,239	9,373	7,094	16,467	9,176	2,963	12,139
3,936	5,691	0	5,691	2,927	0	2,927
570	1,460	1,428	2,888	1,272	29	1,301
18	0	7	7	0	8	8
172	14	433	447	(15)	9	(6)
1,161	0	350	350	0	164	164
42	0	287	287	0	544	544
401	1	1,431	1,432	0	529	529
(202)	462	0	462	300	3	303
57	1,243	0	1,243	(6)	0	(6)
8	0	0	0	0	3	3
2	0	0	0	0	0	0
4,088	0	8,546	8,546	0	3,237	3,237
0	0	0	0	0	(1)	(1)
580	332	3,231	3,563	525	390	915
2,369	2,890	0	2,890	1,925	(25)	1,900
11	0	0	0	0	0	0
5	107	0	107	(6)	0	(6)
0	1	0	1	0	0	0
270	0	2,735	2,735	0	3,569	3,569
12	0	2	2	0	0	0
3,317	416	3,688	4,104	575	148	723
54	0	1,035	1,035	0	395	395

COMPANY	2005			2005	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
Guarantee Company of North America	1,223	27	1,250	1,029	0
Hartford Fire Insurance Company	0	3,439	3,439	0	1,166
Hutterian Brethren Mutual Insurance Corp.	0	1,643	1,643	0	368
ING Insurance Company of Canada	23,773	16,150	39,923	14,114	11,521
ING Novex Insurance Company of Canada	104	2,263	2,367	76	436
Jevco Insurance Company	0	8	8	0	12
Jewelers Mutual Insurance Company	0	0	0	0	0
Kingsway General Insurance Company	92	1,178	1,270	0	325
Legacy General Insurance Company	38	0	38	1	0
Liberty Mutual Fire Insurance Company	0	0	0	0	0
Liberty Mutual Insurance Company	0	2,672	2,672	0	330
Lloyd's Underwriters	843	8,929	9,772	2,524	2,845
Lombard General Insurance Company of Canada	14	4,695	4,709	462	2,797
Lombard Insurance Company	5	0	5	0	2
London and Midland General Insurance Company	1,365	0	1,365	96	0
Markel Insurance Company of Canada	0	0	0	0	(1)
MAX Canada Insurance Company	138	99	237	35	17
Mitsui Sumitomo Insurance Company, Limited	0	40	40	0	0
Nordic Insurance Company of Canada	0	0	0	0	(13)
North American Specialty Insurance Company	0	13	13	0	152
Old Republic Insurance Company of Canada	24	0	24	33	27
Omega General Insurance Company	0	0	0	0	0
Optimum Insurance Company Inc.	1,895	2,292	4,187	873	1,101
Peace Hills General Insurance Company	4,863	636	5,499	3,696	236
Personal Insurance Company	4,059	0	4,059	3,878	0
Pool Insurance Company	0	559	559	0	19
Portage La Prairie Mutual Insurance Company	32,224	1,247	33,471	24,206	402
Primmum Insurance Company	424	0	424	489	0
RBC General Insurance Company	168	0	168	130	0
RBC Travel Insurance Company	540	0	540	214	0
Red River Valley Mutual Insurance Company	22,389	15,792	38,181	14,992	7,710
Royal & Sun Alliance Insurance Company of Canada	1,510	1,897	3,407	1,375	(2,458)
SGI Canada Insurance Services Ltd.	8,233	2,705	10,938	7,252	1,972
St. Paul Fire and Marine Insurance Company	0	4,282	4,282	0	1,586
Saskatchewan Mutual Insurance Company	1,929	668	2,597	1,748	637
Scottish & York Insurance Company Ltd.	0	833	833	0	313
Securican General Insurance Company	255	0	255	118	0
Security National Insurance Company	554	0	554	1,608	0
Sompo Japan Insurance Inc.	0	1	1	0	8
Sovereign General Insurance Company	5,227	5,318	10,545	4,603	3,862
TD Home and Auto Insurance Company	176	0	176	216	0
Temple Insurance Company	0	443	443	0	338
Tokio Marine and Nichido Fire Insurance Co. Ltd.	0	19	19	0	0
Traders General Insurance Company	217	0	217	111	2
Trans Global Insurance Company	711	0	711	17	0
Unifund Assurance Company	82	0	82	36	0
Waterloo Insurance Company	141	0	141	69	0
Wawanesa Mutual Insurance Company	43,056	20,652	63,708	33,093	13,703

2005	2006			2006		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
1,029	1,307	124	1,431	974	165	1,139
1,166	0	1,887	1,887	0	346	346
368	0	1,880	1,880	0	252	252
25,635	25,030	17,513	42,543	13,548	7,997	21,545
512	62	1,987	2,049	33	6,112	6,145
12	0	5	5	0	9	9
0	0	82	82	0	0	0
325	0	1,004	1,004	0	243	243
1	31	0	31	11	0	11
0	0	0	0	0	36	36
330	0	3,893	3,893	0	8,389	8,389
5,369	96	12,703	12,799	1,035	1,277	2,312
3,259	22	4,499	4,521	(217)	3,027	2,810
2	4	0	4	0	27	27
96	1,456	0	1,456	97	0	97
(1)	0	4	4	0	0	0
52	233	284	517	39	155	194
0	0	50	50	0	1	1
(13)	0	8	8	(39)	(237)	(276)
152	0	3,769	3,769	0	(174)	(174)
60	19	0	19	12	0	12
0	0	26	26	0	0	0
1,974	1,843	2,289	4,132	875	648	1,523
3,932	5,904	740	6,644	2,806	259	3,065
3,878	4,219	0	4,219	944	0	944
19	0	551	551	0	0	0
24,608	34,590	1,369	35,959	20,799	702	21,501
489	516	0	516	234	0	234
130	215	0	215	76	0	76
214	494	0	494	266	0	266
22,702	24,538	15,906	40,444	11,285	7,635	18,920
(1,083)	1,588	1,900	3,488	(178)	471	293
9,224	8,385	2,651	11,036	5,397	1,895	7,292
1,586	0	3,062	3,062	0	608	608
2,385	2,128	771	2,899	1,183	373	1,556
313	0	860	860	0	260	260
118	413	0	413	169	0	169
1,608	627	1	628	83	0	83
8	0	0	0	0	0	0
8,465	5,430	5,545	10,975	2,048	2,068	4,116
216	204	0	204	75	0	75
338	0	425	425	0	1,515	1,515
0	0	46	46	0	0	0
113	218	0	218	157	1	158
17	917	0	917	22	0	22
36	94	0	94	27	0	27
69	139	0	139	45	0	45
46,796	45,972	22,153	68,125	26,294	11,461	37,755

COMPANY	2005			2005	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
XL Insurance Company Limited	0	80	80	0	9
Zurich Insurance Company	0	8,086	8,086	0	7,325
TOTALS	\$208,396	\$180,911	\$389,307	\$150,793	\$98,433

**Property insurance includes Fire, P.P.F., Plate Glass, Theft, Inland Transportation & Livestock*

2005	2006			2006		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
9	0	141	141	0	(27)	(27)
7,325	0	8,381	8,381	0	7,282	7,282
\$249,226	\$216,035	\$193,973	\$410,008	\$117,001	\$92,290	\$209,291

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2006

COMPANY	GROSS IN FORCE AT BEGINNING OF 2006		NEW EFFECTED		GROSS IN FORCE AT END OF 2006	
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000
	ACE INA Life Insurance	10,267	38,524	2,289	21,955	11,368
AIG Assurance Canada	3,619	99,878	0	10	3,402	95,674
AIG Life Insurance Company of Canada	5,265	950,015	979	163,691	5,850	1,075,573
Aetna Life Insurance Company	101	2,237	0	0	98	2,253
Allianz Life Insurance Co. of North America	5,176	27,250	0	0	80	27,216
American Bankers Life Assce. Co. of Florida	81,157	168,887	28,830	92,370	106,185	194,801
American Health and Life Insurance Company	6,919	51,993	0	0	7,488	56,870
American Income Life Insurance Company	10,765	235,198	1,690	50,222	11,216	238,968
Assumption Mutual Life Insurance Company	1	52	4	16	5	66
Assurant Life of Canada	0	0	368	1,768	5,684	24,517
AXA Equitable Life Insurance Company	5	121	0	0	4	21
AXA Insurance Inc.	10	1,750	1	225	11	2,065
BMO Life Insurance Company	6,701	52,517	2,156	27,622	7,147	69,086
Blue Cross Life Ins. Co. of Canada	20,403	1,391,225	993	63,702	18,224	1,450,365
CIBC Life Insurance Company Limited	388	21,671	0	0	357	19,049
CT Financial Assurance Company	4	620	0	0	3	550
Canada Life Assurance Company	323,738	12,855,254	1,914	528,131	320,159	12,847,891
Canadian Premier Life Insurance Company	41,808	62,862	580	227	45,365	70,150
CIGNA Life Insurance Company of Canada	696	3,311	181	1,595	654	3,099
Combined Insurance Company of America	361	6,008	18	674	339	5,172
Connecticut General Life Insurance Co.	3	2,216	0	0	2	1,555
Co-operators Life Insurance Company	13,251	1,468,548	915	124,917	13,550	1,559,510
CUMIS Life Insurance Company	2,025	2,965,391	547	971,571	2,451	3,211,536
CUNA Mutual Insurance Society	124	568	0	0	119	546
Desjardins Financial Security Life Assce. Co.	32,608	1,615,134	1,307	118,567	33,615	1,670,638
Empire Life Insurance Company	5,855	656,613	409	90,050	5,919	705,036
Equitable Life Insurance Co. of Canada	9,214	1,471,843	1,575	238,695	10,341	1,710,333
First Canadian Insurance Corporation	20,572	555,631	6,272	177,791	22,168	610,253
Forethought Life Insurance Company	420	2,243	0	0	372	1,976
Gerber Life Insurance Company	943	10,315	225	3,324	1,050	12,087
Great-West Life Assurance Company	350,915	24,469,076	14,191	1,027,813	556,029	30,542,854
Household Life Insurance Company	3,878	22,073	2,613	23,501	4,838	37,013
Industrial Alliance Ins. & Financial Services Inc.	6,082	1,473,186	391	93,318	6,281	1,523,343
Industrial-Alliance Pacific Life Ins. Company	24,550	1,473,219	6,220	313,150	25,749	1,595,911
John Hancock Life Insurance Company	3	14	0	0	3	14
Life Insurance Co. of North America	20	2,227	0	172	20	2,264
Life Investors Insurance Co. of America	50,418	1,317	24,168	555	54,570	1,318
London Life Insurance Company	62,433	3,918,991	1,974	396,500	61,476	4,110,730
MD Life Insurance Company	141	119,740	33	45,565	173	163,107
Manufacturers Life Insurance Company	108,856	13,872,285	5,842	1,298,075	97,519	14,635,843
Manulife Canada Ltd.	5,174	718,845	95	11,535	5,040	708,009
Massachusetts Mutual Life Insurance Co.	4	235	0	0	5	239
MetLife Canada	0	0	0	0	2,262	2,072
MetLife Insurance Company of Connecticut	4	2	0	0	0	0
Metropolitan Life Insurance Company	2,409	2,184	0	0	0	0
Minnesota Life Insurance Company	14	7	6	195	18	201
National Bank Life Insurance Company	46	36,299	21	2,617	53	40,422
New York Life Insurance Company	124	38,453	1	1,508	119	36,833
Penncorp Life Insurance Company	651	22,114	12	945	637	22,627
Primerica Life Insurance Company of Canada	6,414	2,003,440	582	273,392	6,576	2,151,479

COMPANY	GROSS IN FORCE AT BEGINNING OF 2006		NEW EFFECTED		GROSS IN FORCE AT END OF 2006	
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000
Prudential Insurance Company of America	966	28,119	0	0	0	0
RBC Life Insurance Company	20,457	2,233,862	722	219,926	19,575	2,381,703
Reliable Life Insurance Company	651	156,607	0	0	615	148,161
SSQ, Life Insurance Company Inc.	1,746	121,874	3,115	107,073	4,071	198,506
Standard Life Assurance Company 2006	2,068	99,968	0	256	0	0
Standard Life Assurance Company of Canada	23,948	2,542,422	3,478	292,917	27,528	2,816,312
Sun Life Assurance Company of Canada	137,872	10,706,181	7,423	834,254	136,667	11,651,155
TD Life Insurance Company	1,024	83,653	22	3,312	1,017	82,987
Transamerica Life Canada	12,161	2,645,050	649	290,846	12,131	2,767,948
Trans Global Life Insurance Company	5,878	7,201	0	0	9,854	17,267
United American Insurance Company	40	467	0	0	36	432
Unity Life of Canada	2,199	133,784	179	26,378	2,340	149,853
Wawanesa Life Insurance Company	18,166	2,012,102	1,090	291,291	18,056	2,147,689
Western Life Assurance Company	4,807	153,501	160	16,968	6,143	177,748
TOTALS	1,456,518	\$93,816,373	124,240	\$8,249,185	1,692,627	\$103,827,861

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2006

COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$'000	Group \$'000	Total \$'000	Individual \$'000	Group \$'000	Total \$'000
ACE INA Life Insurance	13	825	838	0	0	0
AIG Assurance Canada	1,930	0	1,930	0	6	6
AIG Life Insurance Company of Canada	8,504	187	8,691	27	6	33
Aetna Life Insurance Company	3	3	6	0	0	0
Allianz Life Ins. Company of North America	4	292	296	0	0	0
American Bankers Life Assurance Co. of Florida	26	3,007	3,033	0	0	0
American Health and Life Insurance Company	0	960	960	0	0	0
American Income Life Insurance Company	4,190	0	4,190	0	0	0
Assumption Mutual Life Insurance Company	6	0	6	0	0	0
Assurant Life of Canada	289	676	965	26	2,148	2,174
AXA Insurance Inc.	11	0	11	0	0	0
BMO Life Insurance Company	156	292	448	0	0	0
Blue Cross Life Ins. Company of Canada	63	3,464	3,527	0	0	0
CIBC Life Insurance Company Limited	188	0	188	0	0	0
CT Financial Assurance Company	2	1	3	0	0	0
Canada Life Assurance Company	25,129	48,441	73,570	5,338	3,902	9,240
Canadian Premier Life Insurance Company	0	3,163	3,163	0	0	0
CIGNA Life Insurance Company of Canada	0	53	53	0	0	0
Combined Insurance Company of America	73	0	73	0	0	0
Connecticut General Life Insurance Company	39	0	39	0	0	0
Co-operators Life Insurance Company	1,888	2,532	4,420	326	445	771
CUMIS Life Insurance Company	1,098	15,835	16,933	0	0	0
CUNA Mutual Insurance Society	12	0	12	0	0	0
Desjardins Financial Security Life Assurance Co.	5,249	3,919	9,168	632	2,406	3,038
Empire Life Insurance Company	3,712	463	4,175	1,808	15	1,823
Equitable Life Insurance Company of Canada	7,522	551	8,073	4,171	72	4,243
First Canadian Insurance Corporation	0	6,502	6,502	0	0	0
Forethought Life Insurance Company	5	0	5	0	0	0
Fortis Benefits Insurance Company	114	177	291	20	392	412
Gerber Life Insurance Company	100	0	100	0	0	0
Great-West Life Assurance Company	35,336	61,221	96,557	9,356	2,554	11,910
Household Life Insurance Company	0	489	489	0	0	0
Industrial Alliance Ins. & Financial Services Inc.	12,436	468	12,904	207	2,545	2,752
Industrial-Alliance Pacific Life Insurance Co.	9,130	4,216	13,346	2,074	0	2,074
Life Insurance Company of North America	0	15	15	0	0	0
Life Investors Insurance Company of America	0	8,392	8,392	0	0	0
London Life Insurance Company	41,311	0	41,311	2,025	10,371	12,396
MD Life Insurance Company	2,125	0	2,125	0	0	0
Manufacturers Life Insurance Company	59,658	15,130	74,788	8,898	4,920	13,818
Manulife Canada Ltd.	3,315	0	3,315	0	0	0
Massachusetts Mutual Life Insurance Company	5	0	5	0	0	0
MetLife Canada	25	0	25	0	0	0
Minnesota Life Insurance Company	3	0	3	0	0	0
National Bank Life Insurance Company	17	198	215	0	0	0
New York Life Insurance Company	3	108	111	0	0	0
Penncorp Life Insurance Company	318	1	319	2	0	2
Primerica Life Ins. Company of Canada	5,634	0	5,634	1	0	1

COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$'000	Group \$'000	Total \$'000	Individual \$'000	Group \$'000	Total \$'000
Prudential Insurance Company of America	0	31	31	0	0	0
RBC Life Insurance Company	13,280	2,117	15,397	20	0	20
Reliable Life Insurance Company	467	0	467	0	0	0
SSQ, Life Insurance Company Inc.	0	625	625	0	6	6
Standard Life Assurance Company 2006	241	0	241	0	0	0
Standard Life Assurance Company of Canada	6,773	3,706	10,479	5,477	4,261	9,738
Sun Life Assurance Company of Canada	46,035	17,229	63,264	11,008	4,846	15,854
TD Life Insurance Company	160	1	161	0	0	0
Transamerica Life Canada	12,132	0	12,132	1,015	0	1,015
Trans Global Life Insurance Company	50	0	50	0	0	0
United American Insurance Company	27	0	27	0	0	0
Unity Life of Canada	590	186	776	0	407	407
Wawanesa Life Insurance Company	9,364	1,109	10,473	2,545	0	2,545
Western Life Assurance Company	508	264	772	2	0	2
TOTALS	\$319,269	\$206,849	\$526,118	\$54,978	\$39,302	\$94,280

**Individual includes Industrial*

LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2006

COMPANY	INDIVIDUAL		GROUP	
	Life \$'000	Annuity \$'000	Life \$'000	Annuity \$'000
AIG Assurance Canada	1,369	110	0	113
AIG Life Insurance Company of Canada	3,686	5	0	24
Aetna Life Insurance Company	14	4	20	0
Allianz Life Insurance Co. of North America	5	0	11	0
American Bankers Life Assce. Co. of Florida	31	0	391	0
American Health and Life Insurance Co.	0	0	121	0
American Income Life Insurance Company	779	0	0	0
Assumption Mutual Life Insurance Company	0	3	0	0
Assurant Life of Canada	739	107	33	418
AXA Equitable Life Insurance Company	0	0	2	0
BMO Life Insurance Company	0	0	9	0
Blue Cross Life Insurance Co. of Canada	51	0	1,354	0
CIBC Life Insurance Company Limited	45	0	0	0
Canada Life Assurance Company	12,717	8,836	10,925	9,109
Canadian Premier Life Insurance Company	0	0	397	0
CIGNA Life Insurance Company of Canada	0	0	2	0
Combined Insurance Company of America	82	1	(1)	0
Connecticut General Life Insurance Co.	83	0	0	15
Co-operators Life Insurance Company	1,343	753	2,227	419
CUMIS Life Insurance Company	270	76	4,668	869
CUNA Mutual Insurance Society	19	0	0	0
Desjardins Financial Security Life Assce. Co.	3,351	4,829	8,083	6,469
Empire Life Insurance Company	1,215	2,149	311	337
Equitable Life Insurance Co. of Canada	3,099	4,305	90	268
First Canadian Insurance Corporation	0	0	479	0
Forethought Life Insurance Company	260	250	0	0
Great-West Life Assurance Company	13,245	23,495	56,035	23,018
Household Life Insurance Company	0	0	110	0
Industrial-Alliance Ins. & Financial Services	3,034	3,022	832	8,860
Industrial-Alliance Pacific Life Insurance Co.	3,464	3,412	494	19
Life Investors Insurance Co. of America	0	0	2,592	0
London Life Insurance Company	18,194	7,655	8	23,681
MD Life Insurance Company	8	0	0	0
Manufacturers Life Insurance Company	33,727	49,057	12,759	18,145
Manulife Canada Ltd.	1,993	4	0	0
Massachusetts Mutual Life Insurance Co.	0	0	0	6
MetLife Canada	117	0	26	100
MetLife Insurance Company of Connecticut	0	0	0	9
Metropolitan Life Insurance Company	0	0	0	6
National Bank Life Insurance Company	4	0	51	0
New York Life Insurance Company	2	0	44	70
Penncorp Life Insurance Company	183	9	0	0
Primerica Life Ins. Company of Canada	2,063	3	0	0
Prudential Insurance Company of America	48	0	0	0
RBC Life Insurance Company	3,114	225	966	0
Reliable Life Insurance Company	251	0	0	0
SSQ Life Insurance Company Inc.	0	0	482	35
Standard Life Assurance Company 2006	143	2,223	0	62

COMPANY	INDIVIDUAL		GROUP	
	Life \$'000	Annuity \$'000	Life \$'000	Annuity \$'000
Standard Life Assurance Company of Canada	3,092	20,945	1,902	13,694
Standard Life Assurance Limited	0	268	0	51
Sun Life Assurance Company of Canada	22,914	35,124	10,797	27,204
Transamerica Life Canada	4,770	3,705	0	0
Trans Global Life Insurance Company	0	0	(6)	0
Unity Life of Canada	110	0	0	45
Wawanesa Life Insurance Company	3,687	4,135	745	0
Western Life Assurance Company	374	11	100	0
TOTALS	\$143,695	\$174,721	\$117,059	\$133,046

FRATERNAL SOCIETIES - 2006

NAME OF SOCIETY and HEAD OFFICE	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2005 - \$'000		End of 2006 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
ACA Assurance Manchester, NH	1	6	0	0	0	0	0	0	1	1
ACTRA Fraternal Benefit Society Toronto, ON	11	73	200	3,182	219	3,308	0	0	5	15
Canadian Professional Sales Association Toronto, ON	2	17	112	462	103	421	0	0	3	0
Grand Orange Lodge of British America Willowdale, ON	8	0	32	187	32	187	0	0	0	0
Independent Order of Foresters Don Mills, ON	922	3	3,280	71,586	3,131	68,279	360	0	1,313	11
Knights of Columbus New Haven, CT	6,301	27	10,335	372,784	10,481	393,458	2,558	0	2,768	0
Lutheran Life Insurance Society of Canada Waterloo, ON	1,678	62	3,029	216,301	3,035	225,690	506	0	870	16
Manitoba Motor Club Insurance Company Inc. Winnipeg, MB	0	90	0	0	0	0	0	0	0	30
North West Commercial Travellers' Association of Canada Winnipeg, MB	6	0	951	996	891	928	23	0	108	0
Order of United Commercial Travelers of America Columbus OH	5	51	50	476	48	436	0	0	5	11
Sons of Scotland Benevolent Association Toronto, ON	15	0	857	1,733	810	1,607	0	0	64	0
Ukrainian Fraternal Society of Canada Winnipeg, MB	19	0	474	2,440	445	2,350	16	0	98	0
Ukrainian Mutual Benefit Association of St. Nicholas of Canada Winnipeg, MB	124	0	474	6,500	463	6,417	16	0	136	0
Ukrainian National Association, Inc. Parsippany, NJ	3	0	169	369	0	0	0	0	7	0
TOTALS	\$9,095	\$329	19,963	\$677,016	19,658	\$703,081	\$3,479	\$0	\$5,378	\$84