

2008
ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2007

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, 2007.

MG-7929

ONE HUNDRED AND SECOND
ANNUAL REPORT OF THE
SUPERINTENDENT OF INSURANCE
BUSINESS OF
2007

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PROVINCE OF MANITOBA

Department of Finance

September 1, 2008

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

Sir:

I have the honour to submit the **One Hundred and Second Annual Report of the Superintendent of Insurance, Business of 2007** for the year ended December 31, 2007, 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 253 made up of 211 Federally Registered Companies and 42 Provincially Incorporated Companies.

At December 31, 2007, the 211 Federally Registered Companies, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	121
Life only or Life and Accident & Sickness.....	61
Fraternal	14
Reciprocal Exchange	1
Discontinuing Licence	<u>14</u>
Total	<u>211</u>
At December 31, 2007, the 42 Provincially Incorporated Companies, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	21
Life only or Life and Accident & Sickness.....	10
Life, Property & Casualty.....	2
Fraternal	1
Reciprocal Exchange	8
Discontinuing Licence	<u>0</u>
Total	<u>42</u>

**NEW FEDERALLY REGISTERED COMPANIES ADMITTED BY LICENCE IN 2007
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
Associated Electric & Gas Insurance Services Limited	Property, Aircraft, Boiler & Machinery, Liability and Automobile.
Berkeley Insurance Company	Property, Hail, Accident & Sickness, Aircraft, Boiler & Machinery, Credit, Fidelity, Liability, Surety, Automobile, and legal expense.
PMI Mortgage Insurance Company Canada	Mortgage.
Triad Guaranty Insurance Corporation Canada	Mortgage.

**NEW PROVINCIALLY INCORPORATED COMPANIES ADMITTED BY LICENCE IN 2007
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
Fenchurch General Insurance Company	Property, Boiler & Machinery, Fidelity, Liability, Surety and Automobile.

FEDERALLY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2007

<u>From</u>	<u>To</u>
Euler American Credit Indemnity Company	Euler Hermes American Credit Indemnity Company.
Industrial-Alliance Pacific Life Insurance Company	Industrial Alliance Pacific Insurance and Financial Services Inc.
RBC Travel Insurance Company	RBC Insurance Company of Canada
St. Paul Guarantee Insurance Company	Travelers Guarantee Company of Canada

PROVINCIALLY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2007

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

FEDERALLY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2007
None
PROVINCIALY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2007
None

FEDERALLY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2007
Canadian Professional Sales Association Fidelity Investments Life Insurance Company John Alden Life Insurance Company Liberty Mutual Fire Insurance Company Provident Life and Accident Insurance Company TIG Insurance Company
PROVINCIALY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2007
Heritage General Insurance Company Revios Reinsurance Canada Ltd.

AGENT AND ADJUSTER LICENCES ISSUED BY SUPERINTENDENT OF INSURANCE

During the licence year, June 1, 2007 - May 31, 2008, there were 897 Insurance Agents' Licences issued, classified as follows:

Hail.....	287
Accident & Baggage.....	606
Livestock.....	3
Marine.....	1
Aviation.....	<u>0</u>
Total	897

During the licence year, July 1, 2007 - June 30, 2008, there were 65 Hail Adjusters' Licences issued.

AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA

During the licence year, June 1, 2007 - May 31, 2008, there were 7,746 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life).....	3,112
Life.....	2,586
Accident & Sickness.....	2,044
Automobile.....	<u>4</u>
Total	<u>7,746</u>

During the licence year, July 1, 2007 - June 30, 2008, there were 84 Insurance Adjusters' Licences issued, classified as follows:

Adjusters.....	72
Assistant Adjusters.....	<u>12</u>
Total	<u>84</u>

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

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Accident and Sickness.....	67.59%	58.22%	58.42%	54.22%
Aircraft.....	52.25	88.05	15.86	-0.56
Automobile.....	85.65	79.24	88.48	91.46
Boiler and Machinery.....	36.93	16.71	23.44	64.17
Fidelity and Surety.....	54.49	37.67	30.24	-2.61
Hail.....	28.97	48.87	30.41	120.60
Liability.....	36.27	38.41	56.05	31.92
Marine.....	(14.07)	29.92	57.88	56.45
Property.....	45.42	64.02	51.05	78.74

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, 2008, 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 27 and 28, 2007 in Regina, Saskatchewan. All Provinces and Territories were represented.

The following Officers were representatives for the year 2007:

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 the Northwest Territories, to hold the 2008 Conference in Yellowknife.

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
Allen Loney, 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
Randy L. Clark, 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
Ken E. McCrea, 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
Ken W. McCrea, 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
Brian Esau
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, 2008**

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, 2000-95 Wellington St., 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
- 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
- C.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
 C.F. CARDIF-ASSURANCES RISQUES DIVERS, 500-36 York Mills Rd., Toronto, ON M2P 2E9
 B. CARDIF ASSURANCE VIE, 500-36 York Mills Rd., Toronto, ON M2P 2E9
 F. CHICAGO TITLE INSURANCE COMPANY, 2700 Argentia Rd., Mississauga, ON L5N 5V4
 C.F.G.H. CHUBB INSURANCE COMPANY OF CANADA, Dundee Place, 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
 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
 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, Dundee 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
 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
 C.F.G. INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION, Box 5900,
 2165 Broadway West, Vancouver, BC V6B 5H6
 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, c/o Wilkinson & Company, LLP, 100-139 Front St., Belleville, ON K8N 5B5
 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, Dundee Place, 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., Box 557, 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., Tower 1, 9th Flr., 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, 20 Queen St. W., Ste. 200, PO Box 5, Toronto, ON M5H 3R3
 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
 Frat. SUPREME COUNCIL OF THE ROYAL ARCANUM, 21 King St. W., Ste. 400, Hamilton, ON L8P 4W7
 B. SWISS RE LIFE & HEALTH CANADA, 1000-150 King St. W., Toronto, ON M5H 1J9
 B. SWISS REINSURANCE COMPANY LTD., 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 MIL 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, 20 Queen St. W., Ste. 300, PO Box 6, Toronto, ON M5H 3R3
 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.
 C.F. TRITON INSURANCE COMPANY, 201 Queens Ave., London, ON N6A 1J1
 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., 3650 Victoria Park Ave., Ste. 201, Toronto, ON M2H 3P7
 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. WESTPORT INSURANCE CORPORATION, 2200-150 King St. W., Toronto, ON M5H 1J9
 C.F.G.H. 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.E.F.G.H. AIG COMMERCIAL INSURANCE COMPANY OF CANADA, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
 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
 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, 200-320 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 Hillsdale Street, Regina, SK S4S 7J8
 C.E.F.G.H. GLOBAL REINSURANCE COMPANY, 1400-480 University Ave., Toronto, ON M5G 1V2
 Mut. Fire HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION, 703-1661 Portage Ave., Winnipeg, MB R3J 3T7
 B. INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC., 1080 Grande Allee Ouest, CP 1907,
 Quebec, QC G1K 7M3
 C.F.G.H. KINGSWAY GENERAL INSURANCE COMPANY, 7120 Hurontario St., Ste. 700, Mississauga, ON L5W 0B1
 B. LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC., 625 St-Amable St., Quebec, QC G1R 2G5
 F. LAWYERS' PROFESSIONAL INDEMNITY COMPANY, 3101-250 Yonge St., PO Box 3, Toronto, ON M5B 2L7
 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. W., 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
 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 LICENSES

The following companies hold a "Discontinuing Licence" for the year 2008. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2007, 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 COMPANY, 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. METROPOLITAN LIFE INSURANCE COMPANY, 1750-360 Albert St., Ottawa, ON K1R 7X7
Disc. METLIFE CANADA, 1750-360 Albert St., Ottawa, ON K1R 7X7
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, Samia, ON N7T 7H9

PROVINCIAALLY LICENSED RECIPROCAL

- Disc. WESTERN RECIPROCAL GROUP, 260 Inglenook Rd., Headingley, MB R4H 1C8

RECIPROCAL EXCHANGES

FEDERALLY LICENSED COMPANIES

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

PROVINCIAALLY 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

SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2008

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
Cosmo D. Racano	o/a Marsh Canada Limited 1420-One Lombard Pl. Winnipeg MB R3B 0X3 Tel: (204) 982-6513 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) 934-0219 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	2006			2007		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	434,053	253,573	58.42%	462,706	250,872	54.22%
Aircraft	12,176	1,931	15.86%	10,568	(59)	-0.56%
Automobile	824,918	729,868	88.48%	867,702	793,597	91.46%
Boiler and Machinery	7,490	1,756	23.44%	8,142	5,225	64.17%
Fidelity and Surety	17,138	5,183	30.24%	19,242	(503)	-2.61%
Hail	15,936	4,846	30.41%	16,198	19,534	120.60%
Liability	130,506	73,147	56.05%	110,382	35,229	31.92%
Marine	1,434	830	57.88%	1,697	958	56.45%
Miscellaneous	22,584	2,088	9.25%	30,196	2,714	8.99%
*Property	410,008	209,291	51.05%	425,773	335,271	78.74%
TOTALS	\$1,876,243	\$1,282,513	68.36%	\$1,952,606	\$1,442,838	73.89%

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

ACCIDENT & SICKNESS
Adjustment Expenses Included in Net Losses Incurred

COMPANY	2006		2007	
	PREMIUMS	LOSSES	PREMIUMS	LOSSES
	\$'000	\$'000	\$'000	\$'000
ACE INA Life Insurance	1,761	154	1,676	356
AIG Assurance Canada	81	17	75	2
AIG Life Insurance Company of Canada	1,165	380	1,294	383
Aetna Life Insurance Company	1	73	1	111
Allianz Life Insurance Company of North America	155	1	0	8
American Bankers Life Assurance Co. of Florida	1,278	407	2,009	321
American Income Life Insurance Company	832	244	866	200
Amex Assurance Company	54	0	51	0
AXA Assurances/Insurance Inc.	1,244	1,275	2,387	1,413
AXA Equitable Life Insurance Company	1	0	0	0
BMO Life Insurance Company	1,438	59	1,547	56
Blue Cross Life Insurance Company of Canada	9,278	3,929	9,894	3,966
CIBC Life Insurance Company Limited	1,098	130	1,259	16
CT Financial Assurance Company	172	24	156	0
Canada Life Assurance Company	31,879	7,720	28,407	3,531
Canadian Premier Life Insurance Company	4,692	576	5,098	812
Canassurance Insurance Company	12	2	15	36
CIGNA Life Insurance Company of Canada	72	2	0	0
Combined Insurance Company of America	5,156	2,019	5,401	1,213
Connecticut General Life Insurance Company	83	92	63	58
Co-operators Life Insurance Company	12,158	8,221	11,834	7,707
CUMIS Life Insurance Company	12,883	3,526	13,129	3,220
Desjardins Financial Security Life Assurance Co.	17,575	22,388	18,594	12,057
Empire Life Insurance Company	1,223	1,111	1,565	1,033
Equitable Life Insurance Company of Canada	2,192	1,826	3,619	2,777
First Canadian Insurance Corporation	5,569	694	5,949	786
Great-West Life Assurance Company	126,857	81,251	134,267	83,573
Household Life Insurance Company	937	87	560	166
Industrial Alliance Ins. and Financial Services Inc.	2,040	1,844	2,197	2,237
Industrial Alliance Pacific Ins. & Financial Serv. Inc.	4,910	1,384	6,563	883
La Capitale Insurance & Financial Services Inc.	0	0	4	0
Life Investors Insurance Company of America	5,826	3,281	6,917	2,647
London Life Insurance Company	0	1,673	0	1,454
Manufacturers Life Insurance Company	61,268	44,287	65,980	47,275
Manulife Canada Ltd.	4	1	4	13
MetLife Canada	0	4	0	23
National Bank Life Insurance Company	109	28	125	33
New York Life Insurance Company	9	7	11	8
Penncorp Life Insurance Company	5,082	2,091	4,866	2,463
Primerica Life Insurance Company of Canada	2	1	0	1
Prudential Insurance Company of America	33	23	0	0
RBC Life Insurance Company	20,439	11,120	21,743	12,268
Reliable Life Insurance Company	2,630	857	2,764	868

COMPANY	2006		2007	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
SSQ Life Insurance Company Inc.	3,871	1,869	4,704	2,682
Scotia Life Insurance Company	734	313	859	773
Standard Life Assurance Company of Canada	13,504	8,311	14,598	8,551
Sun Life Assurance Company of Canada	41,180	28,189	44,398	29,867
TD Life Insurance Company	703	78	748	201
Trans Global Life Insurance Company	288	29	441	48
Transamerica Life Canada	242	0	240	129
Unity Life of Canada	153	62	213	57
Washington National Insurance Company	33	0	32	0
Wawanesa Life Insurance Company	5,588	3,402	4,083	3,182
Western Life Assurance Company	1,499	734	1,485	548
SUB TOTAL - Life Insurers:	\$409,993	\$245,796	\$432,691	\$240,012
Property & Casualty Insurers:				
ACE INA Insurance	228	2	189	18
Allianz Global Risks US Insurance Company	825	660	616	462
American Bankers Insurance Company of Florida	1,766	98	3,039	93
American Home Assurance Company	292	92	1,422	812
Aviva Insurance Company of Canada	100	0	157	0
AXA Insurance (Canada)	523	154	2	(132)
Chubb Insurance Company of Canada	220	171	221	44
Citadel General Assurance Company	1,379	826	0	0
Commerce and Industry Insurance Co. of Canada	(7)	(4)	0	(6)
Co-operators General Insurance Company	8	5	11	0
CUMIS General Insurance Company	25	0	25	0
Echelon General Insurance Company	34	19	49	10
GMS Insurance Inc.	334	143	565	268
Green Shield Canada	1,278	1,030	5,441	4,135
Guarantee Company of North America	2	0	3	0
Heritage General Insurance Company	689	(259)	0	0
ING Insurance Company of Canada	0	(3)	0	(5)
ING Novex Insurance Company of Canada	18	13	9	0
Legacy General Insurance Company	0	0	560	150
Lloyd's Underwriters	2,043	721	3,097	1,500
Lombard General Insurance Company of Canada	3	0	4	0
London & Midland General Insurance Company	1,968	230	2,319	357
RBC Insurance Company of Canada	9,130	3,879	8,627	3,154
Royal & Sun Alliance Ins. Company of Canada	3,202	0	3,659	0
SUB-TOTAL - Property & Casualty Insurers:	\$24,060	\$7,777	30,015	10,860
GRAND TOTAL	\$434,053	\$253,573	\$462,706	\$250,872

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2006		2007	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
CREDIT				
Atradius Credit Insurance N.V.	632	10	982	381
Compagnie Francaise d'Assurance Commerce Exterieur	1,361	180	722	328
Continental Casualty Company	18	(11)	0	0
Euler Hermes American Credit Indemnity Company	434	131	379	44
Guarantee Company of North America	61	(1)	40	0
Lloyd's Underwriters	0	0	35	(4)
Travelers Guarantee Company of Canada	168	11	(1)	(72)
Zurich Insurance Company	72	0	0	0
CREDIT PROTECTION				
American Bankers Insurance Company of Florida	5,191	84	4,927	88
Legacy General Insurance Company	1,537	47	1,546	26
LEGAL EXPENSE				
Echelon General Insurance Company	1	0	0	0
Federation Insurance Company of Canada	0	0	0	5
ING Novex Insurance Company of Canada	32	7	40	0
Lloyd's Underwriters	1	0	0	0
MORTGAGE				
AIG United Guaranty Mortgage Insurance Co. Canada	0	0	667	0
Genworth Financial Mortgage Insurance Co. Canada	7,357	488	14,051	388
Mortgage Insurance Company of Canada	0	(112)	0	0
OTHER APPROVED PRODUCTS				
GMS Insurance Inc.	1	0	1	0
Industrial Alliance Pacific General Insurance Corp.	54	0	1	28
TITLE				
Chicago Title Insurance Company	122	0	290	29
FCT Insurance Company Ltd.	4,757	1,021	5,310	1,195
First American Title Insurance Company	323	50	552	67
Lawyers' Professional Indemnity Company	22	0	48	0
Stewart Title Guaranty Company	440	183	606	211
TOTALS	\$22,584	\$2,088	\$30,196	\$2,714

AUTOMOBILE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2006		2007	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	1,075	855	1,051	634
Allianz Global Risks US Insurance Company	87	0	78	0
American Home Assurance Company	643	287	473	(360)
American Road Insurance Company	154	237	184	54
Aviva Insurance Company of Canada	964	646	997	151
AXA Pacific Insurance Company	1	(3)	4	(13)
Chubb Insurance Company of Canada	0	0	51	7
Commerce & Industry Insurance Company of Canada	75	53	62	(49)
Continental Casualty Company	897	955	839	1,528
Co-operators General Insurance Company	743	131	269	(22)
Coseco Insurance Company	0	(3)	0	0
CUMIS General Insurance Company	20	0	28	(9)
DaimlerChrysler Insurance Company	344	150	279	475
Dominion of Canada General Insurance Company	127	3	128	5
Economical Mutual Insurance Company	8	(536)	(5)	553
Electric Insurance Company	0	0	23	9
Employers Insurance Company of Wausau a Mutual Co.	0	3	0	(1)
Federated Insurance Company of Canada	835	308	793	2,125
Federation Insurance Company of Canada	0	0	0	(9)
Guarantee Company of North America	0	0	1	0
Hartford Fire Insurance Company	17	32	7	(37)
ING Insurance Company of Canada	921	538	958	585
ING Novex Insurance Company of Canada	3	(8)	19	(2)
Liberty Mutual Fire Insurance Company	0	2	0	0
Liberty Mutual Insurance Company	132	1,030	132	63
Lloyd's Underwriters	0	11	(1)	0
Lombard General Insurance Company of Canada	249	(80)	265	24
Markel Insurance Company of Canada	93	55	148	(9)
Mitsui Sumitomo Insurance Company, Limited	2	0	3	18
Motors Insurance Corporation	388	455	394	2,436
Nordic Insurance Company of Canada	0	(4)	0	(1)
Old Republic Insurance Company of Canada	109	31	91	25
Portage La Prairie Mutual Insurance Company	30	0	30	12
Protective Insurance Company	31	2	36	0
RBC General Insurance Company	249	0	254	185
Royal & Sun Alliance Insurance Company of Canada	68	(162)	88	(148)
SGI Canada Insurance Services Ltd.	18	2	20	0
St. Paul Fire and Marine Insurance Company	191	(5)	330	(25)
Saskatchewan Mutual Insurance Company	1,051	592	1,099	561
Sentry Insurance A Mutual Company	15	18	18	(6)
Sovereign General Insurance Company	9	29	16	11
TD Home and Auto Insurance Company	0	(27)	0	0
Tokio Marine & Nichido Fire Insurance Co. Ltd.	3	0	5	0
XL Insurance Company Limited	3	2	2	1
Zurich Insurance Company	868	427	847	(67)
Manitoba Public Insurance Corporation				
* M.P.I.C. Auto Insurance Division	814,495	723,842	857,686	784,893
TOTALS	\$824,918	\$729,868	\$867,702	\$793,597

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

RECIPROCAL EXCHANGES				
COMPANY	2006		2007	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
AIRCRAFT				
Canadian Applicators Insurance Reciprocal	1,380	456	1,195	253
BOILER & MACHINERY				
Lumbermen's Underwriting Alliance	6	0	6	0
LIABILITY				
Canadian Lawyers Insurance Association	1,177	1,558	1,348	386
Canadian Universities Reciprocal Insurance Exchange	438	235	522	132
Community Newspapers Reciprocal Insurance Exchange	6	0	10	(4)
Healthcare Insurance Reciprocal of Canada	3,943	(478)	4,199	778
PROPERTY (Commercial)				
Asset Protection Insurance Exchange	333	74	343	1,045
Canadian Airports Reciprocal Insurance Exchange	112	11	103	(2)
Canadian Universities Reciprocal Insurance Exchange	954	251	899	65
Healthcare Insurance Reciprocal of Canada	702	541	683	1,117
Lumbermen's Underwriting Alliance	541	10,685	809	1,047
Western Reciprocal Group	3,351	4,278	2,277	704
TOTALS	\$12,943	\$17,611	\$12,394	\$5,521

BOILER & MACHINERY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2006		2007	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	1	(47)	0	(14)
Affiliated FM Insurance Company	256	0	274	35
Allianz Global Risks US Insurance Company	51	0	52	1
American Home Assurance Company	173	(23)	113	(17)
Aviva Insurance Company of Canada	994	75	1,092	165
AXA Insurance (Canada)	0	0	1	0
AXA Pacific Insurance Company	73	70	72	2
Boiler Inspection & Insurance Company of Canada	581	295	690	21
Chubb Insurance Company of Canada	98	256	98	(66)
Citadel General Assurance Company	3	0	0	0
Continental Casualty Company	38	0	42	0
Co-operators General Insurance Company	108	14	103	8
CUMIS General Insurance Company	20	0	26	5
Dominion of Canada General Insurance Company	32	0	31	0
Ecclesiastical Insurance Office plc	10	0	22	3
Economical Mutual Insurance Company	18	0	25	0
Factory Mutual Insurance Company	1,517	12	1,123	3,829
Federated Insurance Company of Canada	33	0	47	0
GCAN Insurance Company	401	280	395	69
Gore Mutual Insurance Company	0	0	2	0
Grain Insurance and Guarantee Company	74	0	57	0
Great American Insurance Company	1	0	1	0
Hartford Fire Insurance Company	(1)	0	0	0
ING Insurance Company of Canada	290	15	301	3
ING Novex Insurance Company of Canada	8	2	8	0
Lloyd's Underwriters	165	(70)	100	(63)
Lombard General Insurance Company of Canada	68	0	83	0
Mitsui Sumitomo Insurance Company, Limited	0	0	0	(1)
Optimum Insurance Company Inc.	44	0	35	0
Royal & Sun Alliance Insurance Company of Canada	1,506	430	1,789	830
SGI Canada Insurance Services Ltd.	68	11	84	6
St. Paul Fire and Marine Insurance Company	64	1	97	(1)
Saskatchewan Mutual Insurance Company	8	0	9	0
Scottish & York Insurance Co. Limited	0	0	2	0
Sovereign General Insurance Company	28	0	35	0
Temple Insurance Company	0	0	49	7
Travelers Guarantee Company of Canada	199	182	511	347
Trisura Guarantee Insurance Company	1	0	9	1
Wawanesa Mutual Insurance Company	232	(1)	248	45
Westport Insurance Corporation	1	0	26	0
XL Insurance Company Limited	0	0	132	18
Zurich Insurance Company	327	254	358	(8)
TOTALS	\$7,490	\$1,756	\$8,142	\$5,225

MARINE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2006		2007	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	0	(4)	61	7
American Home Assurance Company	0	0	1	1
AXA Corporate Solutions Assurance	3	0	0	0
AXA Insurance (Canada)	462	376	426	102
AXA Pacific Insurance Company	146	23	170	(5)
Continental Casualty Company	405	325	403	394
GCAN Insurance Company	0	58	0	135
ING Insurance Company of Canada	3	(15)	4	4
Liberty Mutual Insurance Company	10	11	10	5
Lloyd's Underwriters	59	18	96	247
Lombard General Insurance Company of Canada	287	73	240	33
Mitsui Sumitomo Insurance Company, Limited	0	0	0	6
Royal & Sun Alliance Insurance Company of Canada	24	9	37	38
St. Paul Fire and Marine Insurance Company	35	(44)	249	(9)
TOTALS	\$1,434	\$830	\$1,697	\$958

HAIL				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2006		2007	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	962	353	1,546	2,488
Co-operative Hail Insurance Company Ltd.	6,678	1,947	6,117	5,694
Lombard General Insurance Company of Canada	2,054	554	1,958	2,419
Palliser Insurance Company Ltd.	5,480	1,919	5,581	7,312
Rain and Hail Insurance Corporation	762	73	996	1,621
TOTALS	\$15,936	\$4,846	\$16,198	\$19,534

FIDELITY & SURETY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2006		2007	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	196	(11)	83	(6)
American Home Assurance Company	1,144	2,058	3,406	(339)
Aviva Insurance Company of Canada	683	33	779	2
AXA Insurance (Canada)	1	0	2	0
AXA Pacific Insurance Company	3,352	1,022	3,244	(1,041)
Canadian Farm Insurance Corp.	6	0	6	0
Canadian Northern Shield Insurance Company	0	3	1	2
Chubb Insurance Company of Canada	1,629	153	1,608	266
Citadel General Assurance Company	2	1	0	0
Commerce and Industry Insurance Co. of Canada	0	0	106	85
Continental Casualty Company	42	0	49	0
Co-operators General Insurance Company	8	0	7	0
CUMIS General Insurance Company	440	718	644	22
DaimlerChrysler Insurance Company	0	0	4	0
Dominion of Canada General Insurance Company	39	17	28	1
Economical Mutual Insurance Company	48	0	47	0
Federated Insurance Company of Canada	51	(12)	49	12
Federation Insurance Company of Canada	13	0	1	0
GCAN Insurance Company	18	110	12	11
Grain Insurance and Guarantee Company	207	0	172	(38)
Great American Insurance Company	5	2	14	1
Guarantee Company of North America	2,896	(128)	2,807	64
Hartford Fire Insurance Company	(8)	0	6	0
ING Insurance Company of Canada	97	111	136	(86)
Jevco Insurance Company	0	0	48	0
Kingsway General Insurance Company	27	0	61	0
Liberty Mutual Insurance Company	27	(394)	8	(6)
Lloyd's Underwriters	46	(207)	119	41
Lombard General Insurance Company of Canada	56	2	45	8
Mitsui Sumitomo Insurance Company, Limited	1	0	1	1
Royal & Sun Alliance Insurance Company of Canada	6	2	12	0
SGI Canada Insurance Services Ltd.	88	21	93	11
St. Paul Fire and Marine Insurance Company	14	0	150	3
Saskatchewan Mutual Insurance Company	7	(7)	6	0
Sovereign General Insurance Company	492	98	175	(2)
Travelers Guarantee Company of Canada	2,935	1,532	3,282	537
Trisura Guarantee Insurance Company	109	12	357	77
Wawanesa Mutual Insurance Company	0	(1)	0	0
Western Surety Company	2,345	43	1,584	(135)
Zurich Insurance Company	116	5	90	6
TOTALS	\$17,138	\$5,183	\$19,242	(503)

A I R C R A F T				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2 0 0 6		2 0 0 7	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	32	108	56	52
Allianz Global Risks US Insurance Company	2,391	792	2,268	543
American Home Assurance Company	545	179	(95)	287
Arch Insurance Company	0	0	26	32
Aspen Insurance UK Limited	0	0	28	5
Aviva International Insurance Limited	0	(77)	0	50
AXA Corporate Solutions Assurance	273	0	0	0
AXA Pacific Insurance Company	0	0	0	43
British Aviation Insurance Company Limited	0	(217)	0	42
Canadian Union Insurance Company	468	599	175	(479)
Co-operators General Insurance Company	0	(4,858)	0	(565)
Eagle Star Insurance Company Limited	0	(459)	6	7
GCAN Insurance Company	456	114	486	204
Hartford Fire Insurance Company	32	0	0	0
Lloyd's Underwriters	2,914	1,306	2,724	(1,169)
Lombard General Insurance Company of Canada	0	0	561	335
Mitsui Sumitomo Insurance Company, Limited	399	380	221	25
National Liability & Fire Insurance Company	2,593	2,865	1,418	2,176
Royal & Sun Alliance Insurance Company of Canada	188	(1,020)	(29)	(2,384)
St. Paul Fire and Marine Insurance Company	0	(5)	0	(6)
Temple Insurance Company	1,573	2,224	2,278	743
Westport Insurance Corporation	312	0	445	0
TOTALS	\$12,176	\$1,931	\$10,568	(59)

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2006		2007	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	3,658	1,515	3,612	1,464
Allianz Global Risks US Insurance Company	380	6	316	0
Allstate Insurance Company of Canada	0	1	0	(37)
American Bankers Insurance Company of Florida	60	77	15	68
American Home Assurance Company	8,535	9,756	8,614	5,174
Arch Insurance Company	3,476	441	3,618	1,157
Aviva Insurance Company of Canada	9,455	7,871	10,341	3,469
Aviva International Insurance Limited	0	(157)	0	(304)
AXA Corporate Solutions Assurance	98	0	21	0
AXA Insurance (Canada)	130	3,434	209	(132)
AXA Pacific Insurance Company	3,109	409	3,171	2,813
British Aviation Insurance Company Limited	0	(57)	0	(4)
Canadian Farm Insurance Corp.	0	0	9	0
Canadian Northern Shield Insurance Company	22	353	39	372
Chubb Insurance Company of Canada	5,355	6,464	4,975	1,659
Citadel General Assurance Company	84	(129)	0	0
Commerce and Industry Ins. Company of Canada	6,220	1,047	1,009	3,565
Commonwealth Insurance Company	4,858	580	3,051	819
Continental Casualty Company	5,520	2,122	5,378	5,752
Co-operators General Insurance Company	2,070	276	2,032	(915)
CUMIS General Insurance Company	777	440	752	852
Dominion of Canada General Insurance Company	314	(968)	434	(862)
Ecclesiastical Insurance Office plc	366	17	408	(118)
Echelon General Insurance Company	92	15	134	21
Economical Mutual Insurance Company	1,685	(61)	952	703
Electric Insurance Company	0	0	101	0
Elite Insurance Company	0	15	0	0
Employers Ins. Co. of Wausau A Mutual Co.	0	(19)	0	(7)
Everest Insurance Company of Canada	0	0	0	(5)
Federal Insurance Company	0	0	1	1
Federated Insurance Company of Canada	1,337	901	1,322	267
Federation Insurance Company of Canada	237	(63)	263	14
GCAN Insurance Company	2,557	905	2,342	1,550
Gore Mutual Insurance Company	1	7	4	(10)
Grain Insurance and Guarantee Company	1,325	(27)	1,274	102
Great American Insurance Company	221	(19)	403	59
Guarantee Company of North America	758	3	752	204
Hartford Fire Insurance Company	2	3	1	(20)
Hutterian Brethren Mutual Insurance Corp.	222	0	1	160
ING Insurance Company of Canada	6,770	1,737	6,566	3,869
ING Novex Insurance Company of Canada	2,346	1,608	2,110	1,543
Jewelers Mutual Insurance Company	11	0	4	0
Kingsway General Insurance Company	843	26	205	346
Liberty Mutual Fire Insurance Company	0	2	0	0
Liberty Mutual Insurance Company	1,399	1,476	1,945	1,115
Lloyd's Underwriters	14,303	3,922	9,600	(5,927)

COMPANY	2006		2007	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Lombard General Insurance Company of Canada	3,600	6,598	2,942	(923)
Lombard Insurance Company	0	129	0	72
Markel Insurance Company of Canada	1	(2)	2	2
MAX Canada Insurance Company	21	9	31	22
Mitsui Sumitomo Insurance Company, Limited	0	0	0	59
Nordic Insurance Company of Canada	1	453	0	(144)
North American Specialty Insurance Company	3,918	220	(2,387)	946
Old Republic Insurance Company of Canada	28	(2)	31	2
Omega General Insurance Company	0	0	0	2
Optimum Insurance Company Inc.	1,295	849	1,211	(125)
Portage La Prairie Mutual Insurance Company	1,655	123	1,661	1,890
RBC General Insurance Company	3	0	3	0
Red River Valley Mutual Insurance Company	2,732	148	2,714	(573)
Royal & Sun Alliance Ins. Company of Canada	707	1,046	692	(2,889)
SGI Canada Insurance Services Ltd.	1,607	(50)	1,652	517
St. Paul Fire and Marine Insurance Company	2,930	916	3,296	4,172
Safety National Casualty Corporation	0	0	228	139
Saskatchewan Mutual Insurance Company	539	161	566	172
Scottish & York Insurance Company Ltd.	1,965	(542)	1,971	57
Security Insurance Company of Hartford	(3)	751	0	(30)
Sentry Insurance A Mutual Company	533	(41)	458	3
Sompo Japan Insurance Inc.	0	724	2	(748)
Sovereign General Insurance Company	2,998	1,288	2,903	722
T.H.E. Insurance Company	0	0	2	0
TIG Insurance Company	0	(77)	0	0
Temple Insurance Company	4,473	10,656	3,042	(195)
Travelers Guarantee Company of Canada	1,031	377	2,055	(437)
Trrisura Guarantee Insurance Company	19	2	130	26
Waterloo Insurance Company	5	0	4	0
Wawanesa Mutual Insurance Company	2,696	24	2,701	858
Westport Insurance Corporation	2,228	1,090	1,850	972
XL Insurance Company Limited	1,493	852	1,365	590
XL Reinsurance America Inc.	1,283	627	1,185	950
Zurich Insurance Company	4,152	2,889	4,088	343
TOTALS	\$130,506	\$73,147	\$110,382	\$35,229

PROP
Adjustment Expenses Included

COMPANY	2006			2006	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
ACE INA Insurance	0	3,816	3,816	0	451
Affiliated FM Insurance Company	0	2,433	2,433	0	16
Alberta Motor Association Insurance Company	6,698	153	6,851	3,406	351
Allianz Global Risks US Insurance Company	0	773	773	0	(1)
American Bankers Insurance Company of Florida	594	0	594	130	0
American Home Assurance Company	65	10,788	10,853	2	3,889
American Road Insurance Company	0	19	19	0	37
Arch Insurance Company	0	95	95	0	38
Aviva Insurance Company of Canada	18,066	18,370	36,436	8,229	9,622
AXA Corporate Solutions Assurance	0	(3)	(3)	0	0
AXA Insurance (Canada)	0	186	186	0	195
AXA Insurance Inc.	0	9	9	0	0
AXA Pacific Insurance Company	1	1,854	1,855	0	822
Boiler Inspection & Insurance Company of Canada	0	101	101	0	(63)
Canadian Farm Insurance Corp.	0	770	770	0	168
Canadian Northern Shield Insurance Company	9	34	43	0	(8)
Canassurance Insurance Company	0	3	3	0	0
Chubb Insurance Company of Canada	1,918	933	2,851	461	(48)
Citadel General Assurance Company	0	440	440	0	500
Commerce & Industry Insurance Company of Canada	0	0	0	0	(8)
Commonwealth Insurance Company	0	1,943	1,943	0	306
Continental Casualty Company	0	4,480	4,480	0	1,282
Co-operators General Insurance Company	9,373	7,094	16,467	9,176	2,963
Coseco Insurance Company	5,691	0	5,691	2,927	0
CUMIS General Insurance Company	1,460	1,428	2,888	1,272	29
DaimlerChrysler Insurance Company	0	7	7	0	8
Dominion of Canada General Insurance Company	14	433	447	(15)	9
Ecclesiastical Insurance Office plc	0	350	350	0	164
Echelon General Insurance Company	0	287	287	0	544
Economical Mutual Insurance Company	1	1,431	1,432	0	529
Elite Insurance Company	462	0	462	300	3
Employers Insurance Company of Wausau	0	0	0	0	0
Everest Insurance Company of Canada	0	0	0	0	3
Factory Mutual Insurance Company	0	8,546	8,546	0	3,237
Federal Insurance Company	0	0	0	0	(1)
Federated Insurance Company of Canada	332	3,231	3,563	525	390
Federation Insurance Company of Canada	2,890	0	2,890	1,925	(25)
First North American Insurance Company	107	0	107	(6)	0
GMS Insurance Inc.	1	0	1	0	0
GCAN Insurance Company	0	2,735	2,735	0	3,569
Gore Mutual Insurance Company	0	2	2	0	0
Grain Insurance and Guarantee Company	416	3,688	4,104	575	148
Great American Insurance Company	0	1,035	1,035	0	395
Guarantee Company of North America	1,307	124	1,431	974	165
Hartford Fire Insurance Company	0	1,887	1,887	0	346
Hutterian Brethren Mutual Insurance Corp.	0	1,880	1,880	0	252

ERTY

in Net Losses Incurred

2006	2007			2007		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
451	0	4,108	4,108	0	5,519	5,519
16	0	2,487	2,487	0	2,639	2,639
3,757	7,301	129	7,430	6,767	77	6,844
(1)	0	1,754	1,754	0	19	19
130	601	22	623	160	0	160
3,891	142	13,882	14,024	22	5,850	5,872
37	0	0	0	0	0	0
38	0	161	161	0	55	55
17,851	18,840	20,364	39,204	14,202	12,144	26,346
0	0	0	0	0	0	0
195	0	389	389	0	415	415
0	0	4	4	0	0	0
822	1	2,250	2,251	0	582	582
(63)	0	298	298	0	(12)	(12)
168	21	970	991	7	448	455
(8)	8	152	160	0	(81)	(81)
0	0	7	7	0	3	3
413	2,135	807	2,942	698	462	1,160
500	0	0	0	0	0	0
(8)	0	2	2	0	1	1
306	0	1,975	1,975	0	40	40
1,282	0	5,066	5,066	0	4,118	4,118
12,139	10,399	7,354	17,753	14,676	7,534	22,210
2,927	5,736	0	5,736	5,985	0	5,985
1,301	1,482	1,533	3,015	879	174	1,053
8	0	6	6	0	0	0
(6)	17	610	627	1	194	195
164	0	612	612	0	367	367
544	0	408	408	0	80	80
529	0	1,606	1,606	0	3,492	3,492
303	208	0	208	374	0	374
0	0	0	0	0	(2)	(2)
3	0	0	0	0	(29)	(29)
3,237	0	6,536	6,536	0	2,699	2,699
(1)	0	1	1	0	(1)	(1)
915	362	3,894	4,256	270	3,170	3,440
1,900	3,390	0	3,390	2,292	(21)	2,271
(6)	123	0	123	12	0	12
0	4	0	4	0	0	0
3,569	0	2,110	2,110	0	1,754	1,754
0	0	14	14	0	0	0
723	443	3,653	4,096	296	1,650	1,946
395	0	1,431	1,431	0	100	100
1,139	1,227	105	1,332	449	120	569
346	0	1,346	1,346	0	371	371
252	0	28	28	0	2,629	2,629

COMPANY	2006			2006	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
ING Insurance Company of Canada	25,030	17,513	42,543	13,548	7,997
ING Novex Insurance Company of Canada	62	1,987	2,049	33	6,112
Jevco Insurance Company	0	5	5	0	9
Jewelers Mutual Insurance Company	0	82	82	0	0
Kingsway General Insurance Company	0	1,004	1,004	0	243
Legacy General Insurance Company	31	0	31	11	0
Liberty Mutual Fire Insurance Company	0	0	0	0	36
Liberty Mutual Insurance Company	0	3,893	3,893	0	8,389
Lloyd's Underwriters	96	12,703	12,799	1,035	1,277
Lombard General Insurance Company of Canada	22	4,499	4,521	(217)	3,027
Lombard Insurance Company	4	0	4	0	27
London and Midland General Insurance Company	1,456	0	1,456	97	0
Markel Insurance Company of Canada	0	4	4	0	0
MAX Canada Insurance Company	233	284	517	39	155
Mitsui Sumitomo Insurance Company, Limited	0	50	50	0	1
Nordic Insurance Company of Canada	0	8	8	(39)	(237)
North American Specialty Insurance Company	0	3,769	3,769	0	(174)
Old Republic Insurance Company of Canada	19	0	19	12	0
Omega General Insurance Company	0	26	26	0	0
Optimum Insurance Company Inc.	1,843	2,289	4,132	875	648
Peace Hills General Insurance Company	5,904	740	6,644	2,806	259
Personal Insurance Company	4,219	0	4,219	944	0
Pool Insurance Company	0	551	551	0	0
Portage La Prairie Mutual Insurance Company	34,590	1,369	35,959	20,799	702
Primum Insurance Company	516	0	516	234	0
RBC General Insurance Company	215	0	215	76	0
RBC Insurance Company of Canada	494	0	494	266	0
Red River Valley Mutual Insurance Company	24,538	15,906	40,444	11,285	7,635
Royal & Sun Alliance Insurance Company of Canada	1,588	1,900	3,488	(178)	471
SGI Canada Insurance Services Ltd.	8,385	2,651	11,036	5,397	1,895
St. Paul Fire and Marine Insurance Company	0	3,062	3,062	0	608
Saskatchewan Mutual Insurance Company	2,128	771	2,899	1,183	373
Scottish & York Insurance Company Ltd.	0	860	860	0	260
Securican General Insurance Company	413	0	413	169	0
Security National Insurance Company	627	1	628	83	0
Sompo Japan Insurance Inc.	0	0	0	0	0
Sovereign General Insurance Company	5,430	5,545	10,975	2,048	2,068
TD Home and Auto Insurance Company	204	0	204	75	0
Temple Insurance Company	0	425	425	0	1,515
Tokio Marine and Nichido Fire Insurance Co. Ltd.	0	46	46	0	0
Traders General Insurance Company	218	0	218	157	1
Trans Global Insurance Company	917	0	917	22	0
Unifund Assurance Company	94	0	94	27	0
Waterloo Insurance Company	139	0	139	45	0
Wawanesa Mutual Insurance Company	45,972	22,153	68,125	26,294	11,461
Westport Insurance Corp.	1,243	0	1,243	(6)	0
XL Insurance Company Limited	0	141	141	0	(27)
Zurich Insurance Company	0	8,381	8,381	0	7,282

2006	2007			2007		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
21,545	26,323	15,722	42,045	18,554	8,154	26,708
6,145	63	2,336	2,399	49	7,115	7,164
9	0	6	6	0	(7)	(7)
0	0	31	31	0	10	10
243	0	1,002	1,002	0	622	622
11	37	0	37	(1)	0	(1)
36	0	0	0	0	0	0
8,389	0	2,592	2,592	0	(1,393)	(1,393)
2,312	111	13,461	13,572	(54)	7,752	7,698
2,810	26	4,427	4,453	11	2,308	2,319
27	1	0	1	0	11	11
97	1,487	0	1,487	124	0	124
0	0	9	9	0	11	11
194	258	503	761	35	19	54
1	0	80	80	0	35	35
(276)	0	0	0	(24)	(98)	(122)
(174)	0	(2,540)	(2,540)	0	(80)	(80)
12	21	0	21	20	0	20
0	0	112	112	0	33	33
1,523	1,828	2,025	3,853	921	1,406	2,327
3,065	6,882	838	7,720	5,305	382	5,687
944	4,325	0	4,325	2,697	0	2,697
0	0	559	559	0	0	0
21,501	34,767	1,401	36,168	35,035	962	35,997
234	624	0	624	540	0	540
76	315	0	315	95	0	95
266	490	0	490	229	0	229
18,920	26,680	15,503	42,183	19,549	7,549	27,098
293	3,229	2,153	5,382	1,257	624	1,881
7,292	7,996	2,732	10,728	5,961	1,110	7,071
608	0	6,072	6,072	0	8,861	8,861
1,556	2,510	801	3,311	1,948	561	2,509
260	0	960	960	0	623	623
169	592	0	592	239	0	239
83	776	0	776	549	0	549
0	0	1	1	0	0	0
4,116	5,749	6,039	11,788	4,026	2,015	6,041
75	218	0	218	210	0	210
1,515	0	727	727	0	12	12
0	0	43	43	0	20	20
158	250	0	250	154	7	161
22	944	0	944	20	0	20
27	135	0	135	15	0	15
45	129	0	129	65	0	65
37,755	49,775	23,437	73,212	48,000	21,163	69,163
(6)	0	842	842	0	2,916	2,916
(27)	0	250	250	0	0	0
7,282	0	8,594	8,594	0	13,389	13,389

COMPANY	2006			2006	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
TOTALS	\$216,035	\$193,973	\$410,008	\$117,001	\$92,290

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

2006	2007			2007		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
\$209,291	\$228,981	\$196,792	\$425,773	\$192,619	\$142,652	\$335,271

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2007

COMPANY	GROSS IN FORCE AT BEGINNING OF 2007		NEW EFFECTED		GROSS IN FORCE AT END OF 2007	
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000
	ACE INA Life Insurance	11,368	46,965	2,946	18,701	13,143
AIG Assurance Canada	3,402	95,874	0	0	3,184	89,927
AIG Life Insurance Company of Canada	5,850	1,075,575	2,671	401,053	7,881	1,422,181
Aetna Life Insurance Company	98	2,253	0	0	86	2,241
Allianz Life Insurance Co. of North America	5,161	27,216	0	0	5,158	23,519
American Bankers Life Assce. Co. of Florida	106,185	194,801	9,746	41,535	113,009	193,341
American Health and Life Insurance Company	7,458	56,870	0	0	9,158	62,299
American Income Life Insurance Company	11,216	238,968	1,844	72,411	11,878	264,560
Assumption Mutual Life Insurance Company	5	66	33	572	36	631
Assurant Life of Canada	5,685	24,517	625	3,176	5,990	26,698
AXA Assurances/Insurance Inc.	11	2,065	0	7,747	13	9,812
AXA Equitable Life Insurance Company	4	21	0	0	4	21
BMO Life Insurance Company	7,147	69,086	1,622	28,615	7,280	78,454
Blue Cross Life Ins. Co. of Canada	18,224	1,450,365	2,608	228,126	18,969	1,577,466
CIBC Life Insurance Company Limited	357	19,049	0	0	329	16,232
CT Financial Assurance Company	3	550	0	0	3	550
Canada Life Assurance Company	320,159	12,847,891	2,007	585,980	352,279	14,123,413
Canadian Premier Life Insurance Company	45,365	70,150	653	1,684	45,824	70,342
CIGNA Life Insurance Company of Canada	654	3,099	0	0	0	0
Combined Insurance Company of America	339	5,172	15	396	309	4,953
Connecticut General Life Insurance Co.	2	1,555	0	0	2	1,402
Co-operators Life Insurance Company	13,550	1,559,510	2,668	206,152	16,404	1,821,991
CUMIS Life Insurance Company	2,451	3,211,536	276	890,893	2,611	3,377,487
CUNA Mutual Insurance Society	119	546	0	0	116	532
Desjardins Financial Security Life Assce. Co.	33,615	1,670,638	793	41,793	34,552	1,664,889
Empire Life Insurance Company	5,919	705,036	484	93,664	6,170	758,742
Equitable Life Insurance Co. of Canada	10,341	1,710,333	1,039	364,537	10,960	2,030,548
First Canadian Insurance Corporation	22,168	610,253	5,931	176,293	23,470	661,364
Forethought Life Insurance Company	372	1,976	0	0	346	1,912
Gerber Life Insurance Company	1,002	12,087	191	2,677	1,072	12,542
Great-West Life Assurance Company	556,029	30,542,854	9,113	486,126	574,638	25,877,015
Household Life Insurance Company	4,838	37,013	3,326	25,952	5,222	45,192
Industrial Alliance Ins. & Financial Services Inc.	6,281	1,523,343	190	33,040	6,096	1,482,842
Industrial Alliance Pacific Ins. & Fin. Serv. Inc.	25,749	1,595,911	1,364	361,551	25,994	1,748,752
John Hancock Life Insurance Company	0	14	0	0	0	14
La Capitale Ins. & Financial Services Inc.	0	0	11	2,525	11	2,525
Life Insurance Co. of North America	20	2,264	4	246	43	2,364
Life Investors Insurance Co. of America	50,418	1,318	27,420	640	51,271	1,612
London Life Insurance Company	61,476	4,110,730	1,975	443,303	62,516	4,528,318
MD Life Insurance Company	173	163,107	25	31,840	191	190,104
Manufacturers Life Insurance Company	97,519	14,635,843	5,643	1,230,135	97,673	15,695,933
Manulife Canada Ltd.	5,040	708,009	50	5,410	4,854	665,498
Massachusetts Mutual Life Insurance Co.	5	239	0	0	5	238
MetLife Canada	2,262	2,072	0	0	2,131	1,973
Minnesota Life Insurance Company	18	202	2	175	18	375
National Bank Life Insurance Company	53	40,422	0	0	43	38,751
New York Life Insurance Company	119	36,833	3	1,684	104	31,910
Penncorp Life Insurance Company	637	22,627	4	513	618	22,245
Primerica Life Insurance Company of Canada	6,576	2,151,479	532	257,431	6,608	2,256,782
RBC Life Insurance Company	19,575	2,381,703	1,156	198,581	20,161	2,470,726

COMPANY	GROSS IN FORCE AT BEGINNING OF 2007		NEW EFFECTED		GROSS IN FORCE AT END OF 2007	
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000
Reliable Life Insurance Company	615	148,161	0	0	566	138,194
SSQ, Life Insurance Company Inc.	4,071	198,506	1,902	91,436	4,682	235,900
Standard Life Assurance Company of Canada	27,528	2,816,312	1,344	87,955	28,464	2,767,095
Sun Life Assurance Company of Canada	136,667	11,651,155	5,816	803,336	137,468	12,240,191
TD Life Insurance Company	1,017	82,987	18	2,675	995	82,707
Transamerica Life Canada	12,131	2,767,948	611	244,649	12,038	2,851,748
Trans Global Life Insurance Company	9,854	17,267	0	0	11,542	29,643
United American Insurance Company	36	432	2	11	30	342
Unity Life of Canada	2,340	149,853	364	58,463	2,593	197,313
Wawanesa Life Insurance Company	18,056	2,147,689	2,034	390,112	18,814	2,438,164
Western Life Assurance Company	6,143	177,748	152	16,478	6,681	188,260
TOTALS	1,693,476	\$103,828,064	99,213	\$7,940,272	1,772,306	\$104,582,423

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2007

COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$'000	Group \$'000	Total \$'000	Individual \$'000	Group \$'000	Total \$'000
ACE INA Life Insurance	21	729	750	0	0	0
AIG Assurance Canada	1,813	0	1,813	0	88	88
AIG Life Insurance Company of Canada	8,880	354	9,234	1,476	2	1,478
Aetna Life Insurance Company	3	0	3	0	0	0
American Bankers Life Assurance Co. of Florida	18	4,454	4,472	0	0	0
American Health and Life Insurance Company	0	1,273	1,273	0	0	0
American Income Life Insurance Company	4,589	0	4,589	0	0	0
Assumption Mutual Life Insurance Company	19	0	19	0	0	0
Assurant Life of Canada	464	1,138	1,602	862	2,480	3,342
AXA Insurance Inc.	19	0	19	0	0	0
BMO Life Insurance Company	208	338	546	0	0	0
Blue Cross Life Ins. Company of Canada	62	3,718	3,780	0	0	0
CIBC Life Insurance Company Limited	193	0	193	0	0	0
CT Financial Assurance Company	1	0	1	0	0	0
Canada Life Assurance Company	28,056	41,400	69,456	5,640	10,527	16,167
Canadian Premier Life Insurance Company	0	3,422	3,422	0	0	0
Combined Insurance Company of America	67	6	73	0	0	0
Connecticut General Life Insurance Company	42	0	42	0	0	0
Co-operators Life Insurance Company	2,049	2,554	4,603	100	337	437
CUMIS Life Insurance Company	1,398	16,656	18,054	0	0	0
CUNA Mutual Insurance Society	12	0	12	0	0	0
Desjardins Financial Security Life Assurance Co.	5,113	4,029	9,142	161	564	725
Empire Life Insurance Company	3,685	488	4,173	2,137	17	2,154
Equitable Life Insurance Company of Canada	8,215	590	8,805	2,086	73	2,159
First Canadian Insurance Corporation	0	6,540	6,540	0	0	0
Forethought Life Insurance Company	3	0	3	0	30	30
Gerber Life Insurance Company	110	0	110	0	0	0
Great-West Life Assurance Company	36,219	63,703	99,922	7,031	2,617	9,648
Household Life Insurance Company	0	440	440	0	0	0
Industrial Alliance Ins. & Financial Services Inc.	11,796	407	12,203	107	2,107	2,214
Industrial Alliance Pacific Ins. & Fin. Serv. Inc.	10,279	4,897	15,176	2,433	0	2,433
La Capitale Ins. & Financial Services Inc.	2	0	2	0	0	0
Life Insurance Company of North America	0	20	20	0	0	0
Life Investors Insurance Company of America	0	10,067	10,067	0	0	0
London Life Insurance Company	43,133	0	43,133	1,176	11,438	12,614
MD Life Insurance Company	2,284	0	2,284	0	0	0
Manufacturers Life Insurance Company	61,297	16,383	77,680	6,128	4,231	10,359
Manulife Canada Ltd.	3,270	0	3,270	0	0	0
Massachusetts Mutual Life Insurance Company	4	0	4	0	0	0
MetLife Canada	20	0	20	0	0	0
Minnesota Life Insurance Company	3	1	4	0	0	0
National Bank Life Insurance Company	14	215	229	0	0	0
New York Life Insurance Company	4	107	111	0	0	0
Penncorp Life Insurance Company	289	1	290	2	0	2
Primerica Life Ins. Company of Canada	5,899	0	5,899	1	0	1
RBC Life Insurance Company	18,109	2,303	20,412	38	0	38
Reliable Life Insurance Company	459	0	459	0	0	0

COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$'000	Group \$'000	Total \$'000	Individual \$'000	Group \$'000	Total \$'000
SSQ, Life Insurance Company Inc.	0	810	810	6	0	6
Standard Life Assurance Company of Canada	6,746	4,261	11,007	1,982	4,729	6,711
Sun Life Assurance Company of Canada	54,405	18,281	72,686	6,115	5,669	11,784
TD Life Insurance Company	165	1	166	0	0	0
Transamerica Life Canada	13,281	0	13,281	1,212	0	1,212
Trans Global Life Insurance Company	0	81	81	0	0	0
United American Insurance Company	25	0	25	0	0	0
Unity Life of Canada	705	323	1,028	0	1,897	1,897
Wawanesa Life Insurance Company	9,915	1,124	11,039	3,464	0	3,464
Western Life Assurance Company	531	312	843	1	0	1
TOTALS	\$343,894	\$211,426	\$555,320	\$42,158	\$46,806	\$88,964

**Individual includes Industrial*

LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2007

COMPANY	INDIVIDUAL		GROUP	
	Life \$'000	Annuity \$'000	Life \$'000	Annuity \$'000
ACE INA Life Insurance	0	0	14	0
AIG Assurance Canada	1,108	88	0	65
AIG Life Insurance Company of Canada	1,233	12	35	9
Aetna Life Insurance Company	2	4	0	0
Allianz Life Insurance Co. of North America	4	0	19	0
American Bankers Life Assce. Co. of Florida	0	0	656	0
American Health and Life Insurance Co.	0	0	277	0
American Income Life Insurance Company	453	0	0	0
Assumption Mutual Life Insurance Company	1	0	0	0
Assurant Life of Canada	1,058	113	96	833
AXA Equitable Life Insurance Company	0	0	0	2
BMO Life Insurance Company	7	0	5	0
Blue Cross Life Insurance Co. of Canada	23	0	2,570	0
CIBC Life Insurance Company Limited	131	0	0	0
Canada Life Assurance Company	10,828	10,107	329	10,448
Canadian Premier Life Insurance Company	0	0	397	0
Combined Insurance Company of America	149	1	(7)	(5)
Connecticut General Life Insurance Co.	0	0	0	13
Co-operators Life Insurance Company	1,118	726	2,332	558
CUMIS Life Insurance Company	154	75	4,014	537
CUNA Mutual Insurance Society	9	0	0	0
Desjardins Financial Security Life Assce. Co.	3,775	5,015	1,991	7,236
Empire Life Insurance Company	1,622	2,698	152	51
Equitable Life Insurance Co. of Canada	2,260	3,912	220	247
First Canadian Insurance Corporation	0	0	702	0
Forethought Life Insurance Company	143	0	0	182
Gerber Life Insurance Company	14	0	0	0
Great-West Life Assurance Company	15,238	23,213	59,697	11,271
Household Life Insurance Company	0	0	36	0
Industrial Alliance Ins. & Financial Services	3,193	4,120	902	8,886
Industrial Alliance Pacific Ins. & Fin. Serv. Inc.	3,299	3,149	573	16
Life Investors Insurance Co. of America	0	0	2,718	0
London Life Insurance Company	19,565	5,818	8	23,385
MD Life Insurance Company	18	0	0	0
Manufacturers Life Insurance Company	27,775	39,672	9,938	18,649
Manulife Canada Ltd.	1,022	4	0	0
Massachusetts Mutual Life Insurance Co.	0	0	0	5
MetLife Canada	90	0	15	63
National Bank Life Insurance Company	6	0	51	0
New York Life Insurance Company	11	0	45	70
Penncorp Life Insurance Company	184	76	0	0
Primerica Life Ins. Company of Canada	1,929	6	0	0
RBC Life Insurance Company	10,285	138	1,104	0
Reliable Life Insurance Company	205	0	0	0
SSQ Life Insurance Company Inc.	0	0	232	21
Standard Life Assurance Company 2006	0	895	0	0
Standard Life Assurance Company of Canada	4,094	21,675	1,161	14,085
Standard Life Assurance Limited	0	1,152	0	108

COMPANY	INDIVIDUAL		GROUP	
	Life \$'000	Annuity \$'000	Life \$'000	Annuity \$'000
Sun Life Assurance Company of Canada	26,560	33,345	14,082	14,333
Transamerica Life Canada	11,849	3,837	0	0
Trans Global Life Insurance Company	0	0	6	0
United American Insurance Company	36	0	0	0
Unity Life of Canada	1	0	0	57
Wawanesa Life Insurance Company	5,263	3,229	777	0
Western Life Assurance Company	726	13	72	0
TOTALS	\$155,441	\$163,093	\$105,205	\$111,125

FRATERNAL SOCIETIES - 2007

NAME OF SOCIETY and HEAD OFFICE	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2006 - \$'000		End of 2007 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
ACA Assurance Manchester, NH	1	14	0	0	0	0	0	0	0	3
ACTRA Fraternal Benefit Society Toronto, ON	17	117	219	3,307	210	2,565	0	0	0	16
Grand Orange Lodge of British America Willowdale, ON	7	0	32	187	28	170	0	0	13	0
Independent Order of Foresters Don Mills, ON	884	2	3,131	68,279	2,998	65,873	348	0	765	3
Knights of Columbus New Haven, CT	6,322	32	10,481	393,458	10,555	397,366	2,540	0	2,702	0
Lutheran Life Insurance Society of Canada Waterloo, ON	1,712	65	3,035	225,690	3,029	234,302	500	0	349	9
Manitoba Motor Club Insurance Company Inc. Winnipeg, MB	0	92	0	0	0	0	0	0	0	60
North West Commercial Travellers' Association of Canada Winnipeg, MB	6	0	891	928	800	827	10	0	159	0
Order of United Commercial Travelers of America Columbus OH	5	49	48	436	45	367	0	0	8	6
Sons of Scotland Benevolent Association Toronto, ON	19	0	810	1,607	767	1,494	0	0	109	0
Ukrainian Fraternal Society of Canada Winnipeg, MB	23	0	445	2,349	439	2,374	16	0	97	0
Ukrainian Mutual Benefit Association of St. Nicholas of Canada Winnipeg, MB	124	0	463	6,417	440	6,313	16	0	120	0
Ukrainian National Association, Inc. Parsippany, NJ	3	0	159	359	151	330	0	0	19	0
TOTALS	\$9,123	\$371	19,714	\$703,017	19,462	\$711,981	\$3,430	\$0	\$4,341	\$97