

2009
ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2008

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, 2008.

MG-7929

ONE HUNDRED AND THIRD
ANNUAL REPORT OF THE
SUPERINTENDENT OF INSURANCE
BUSINESS OF
2008

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PROVINCE OF MANITOBA

Department of Finance

September 1, 2009

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

Sir:

I have the honour to submit the **One Hundred and Third Annual Report of the Superintendent of Insurance, Business of 2008** for the year ended December 31, 2008, 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 208 Federally Registered Companies and 45 Provincially Incorporated Companies.

At December 31, 2008, the 208 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.....	57
Fraternal	14
Reciprocal Exchange	1
Discontinuing Licence	<u>15</u>
Total	<u>208</u>
At December 31, 2008, the 45 Provincially Incorporated Companies, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	23
Life only or Life and Accident & Sickness.....	10
Life, Property & Casualty.....	3
Fraternal	1
Reciprocal Exchange	7
Discontinuing Licence	<u>1</u>
Total	<u>45</u>

**NEW FEDERALLY REGISTERED COMPANIES ADMITTED BY LICENCE IN 2008
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
AXIS Reinsurance Company (Canadian Branch)	Property; Hail; Accident & sickness, aircraft, boiler & machinery, credit, fidelity, liability, surety; Automobile; Legal expense.
Cardif-Assurances Risques Divers	Property; Boiler & machinery, credit, liability.
Cardif-Assurance Vie	Life and accident & sickness.
Supreme Council of the Royal Arcanum	Fraternal Society – Life and Accident & Sickness.
Triton Insurance Company	Property; Accident & sickness, fidelity, liability.

**NEW PROVINCIALLY INCORPORATED COMPANIES ADMITTED BY LICENCE IN 2008
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
L'Unique General Insurance Inc.	Property; Boiler & machinery, credit, fidelity, surety, liability; Legal expense.
La Capitale General Insurance Inc.	Property; Boiler & machinery, credit, fidelity, surety, liability; Legal expense.

FEDERALLY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2008

<u>From</u>	<u>To</u>
Employers Reinsurance Corporation	Westport Insurance Corporation
Lutheran Life Insurance Society of Canada	Faithlife Financial
Swiss Reinsurance Company	Swiss Reinsurance Company Ltd.

PROVINCIALLY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2008

<u>From</u>	<u>To</u>
Commerce & Industry Insurance Company of Canada	AIG Commercial Insurance Company of Canada

FEDERALLY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2008
AIG Life Insurance Company of Canada and AIG Assurance Canada surviving company is AIG Life Insurance Company of Canada.
PROVINCIALY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2008
None

FEDERALLY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2008
American Home Assurance Company AXA Corporate Solutions Assurance Centennial Insurance Company Life Investors Insurance Company of America North American Specialty Insurance Company Pennsylvania Life Insurance Company Triad Guaranty Insurance Corporation Canada Washington National Insurance Company
PROVINCIALY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2008
None

AGENT AND ADJUSTER LICENCES ISSUED BY SUPERINTENDENT OF INSURANCE

During the licence year, June 1, 2008 - May 31, 2009, there were 789 Insurance Agents' Licences issued, classified as follows:

Hail.....	209
Accident & Baggage.....	576
Livestock.....	3
Marine.....	1
Aviation.....	<u>0</u>
Total	<u>789</u>

During the licence year, July 1, 2008 - June 30, 2009, there were 61 Hail Adjusters' Licences issued.

AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA

During the licence year, June 1, 2008 - May 31, 2009, there were 6,826 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life).....	2,855
Life.....	2,213
Accident & Sickness.....	1,757
Automobile.....	<u>1</u>
Total	<u>6,826</u>

During the licence year, July 1, 2008 - June 30, 2009, there were 75 Insurance Adjusters' Licences issued, classified as follows:

Adjusters.....	66
Assistant Adjusters.....	<u>9</u>
Total	<u>75</u>

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

	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Accident and Sickness.....	58.22%	58.42%	54.22%	50.67%
Aircraft.....	88.05	15.86	-0.56	58.09
Automobile.....	79.24	88.48	91.46	80.34
Boiler and Machinery.....	16.71	23.44	64.17	6.55
Fidelity and Surety.....	37.67	30.24	-2.61	8.36
Hail.....	48.87	30.41	120.60	14.84
Liability.....	38.41	56.05	31.92	47.42
Marine.....	29.92	57.88	56.45	83.13
Property.....	64.02	51.05	78.74	61.15

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* are ongoing 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, 2009, 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 24 and 25, 2008 in Yellowknife, NWT. All Provinces and Territories were represented.

The following Officers were representatives for the year 2008:

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 Nova Scotia, to hold the 2009 Conference in Halifax.

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 E. 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
- Mut.Fire HUTTERIAN BRETHERN MUTUAL INSURANCE CORPORATION
Sam Waldner
Chief Agent in Canada
703-1661 Portage Ave.
Winnipeg, MB R3J 3T7
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, 2009**

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
- C.E.F.G.H. AIG COMMERCIAL INSURANCE COMPANY OF CANADA, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
- F. AIG UNITED GUARANTY MORTGAGE INSURANCE COMPANY CANADA, 400-1 Toronto St.,
Toronto ON, M5C 2V6
- 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, 355 Wellington St., London, ON N6A 3N7
- 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. W., 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, 2nd Fl., 999 Hastings St. W., Vancouver, BC V6C 2W2
- C.E.F.G.H. AXIS REINSURANCE COMPANY (CANADIAN BRANCH), 1010-70 York St., Toronto ON M5J 1S9
- B. BMO LIFE ASSURANCE COMPANY, 60 Yonge St., Toronto, ON M5E 1H5
- B. 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

B. CARDIF ASSURANCE VIE, 500-36 York Mills Rd., Toronto, ON M2P 2E9

C.F. CARDIF-ASSURANCES RISQUES DIVERS, 500-36 York Mills Rd., Toronto, ON M2P 2E9

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

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

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,
910-251 Consumers Rd., Toronto, ON M2J 4R3

B. COMPCORP LIFE INSURANCE COMPANY, 3110-250 Yonge St., Toronto, ON M5B 2L7

B. CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 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.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, 300-2680 Matheson Blvd. E., Mississauga, ON L4W 0A5

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

C.F.H. 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

Frat. FAITHLIFE FINANCIAL, 470 Weber St. N., Waterloo, ON N2J 4G4

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

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, 2100-5140 Yonge St., Toronto, ON M2N 6L7

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., TORONTO, 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. INTACT INSURANCE COMPANY, 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

Frat. KNIGHTS OF COLUMBUS, c/o Wilkinson & Company, LLP, 100-139 Front St., Belleville, ON K8N 5B5

F. LAWYERS TITLE INSURANCE CORPORATION, 130 King St. W., Ste. 1800, Toronto, ON M5X 1E3

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
C.E.F.G.H LLOYD'S UNDERWRITERS, 2220-1155 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
B. LONDON LIFE INSURANCE COMPANY, 255 Dufferin Ave., London, ON N6A 4K1
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 Fl., 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.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.H NOVEX INSURANCE COMPANY, 700 University Ave., Suite 1500-A (Legal), Toronto, ON M5G 0A1
C.F.G. OLD REPUBLIC INSURANCE COMPANY OF CANADA, 100 King St. W., 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
B. PENNCORP 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.F.G. PERTH INSURANCE COMPANY, 111 Westmount Rd. S., PO Box 2000, Waterloo, ON N2J 4S4
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 Argentia 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 Fl., Toronto, ON M5R 3K8
C.F.G. PROTECTIVE INSURANCE COMPANY, c/o John Milnes & Assoc., 1300 Bay St., 4th Fl., Toronto, ON M5R 3K8
C.F.G. RBC GENERAL INSURANCE COMPANY, 6880 Financial Dr., Tower 1, 9th Fl., 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. 300, 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.H. 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. SUN LIFE INSURANCE (CANADA) LIMITED, 150 King St. W., Toronto, ON M5H 1J9
Frat. SUPREME COUNCIL OF THE ROYAL ARCANUM, 1 Hunter St. E., Ste. 200, Hamilton, ON L8N 3R1
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 Fl, Toronto, ON M5H 1T1
C.F.G. T.H.E. INSURANCE COMPANY, 200 University Ave., 14th Fl., 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.H. 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
 C.F. TRISURA GUARANTEE INSURANCE COMPANY, 1100-70 York St., Toronto, ON M5J 1S9.
 C.F. TRITON INSURANCE COMPANY, 355 Wellington St., London, ON N6A 3N7
 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
 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. WESTPORT INSURANCE CORPORATION, 1000-150 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 LTD, 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
 F. ASSUREPRO INSURANCE COMPANY LIMITED, 200 Albert St. N., Regina, SK S4R 5E2
 A.C.E.F.G.H AXA ASSURANCES INC./AXA INSURANCE INC., 700-2020 University St., Montreal, QC H3A 2A5
 C.F. BCAA INSURANCE CORPORATION, 4567 Canada Way, Burnaby, BC V5G 4T1
 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. EXCELLENCE LIFE INSURANCE COMPANY, THE, 202-5055 Metropolitan Blvd. E., St-Leonard QC H1R 1Z7
 C.F.G. FENCHURCH GENERAL INSURANCE COMPANY, 115-2655 North Sheridan Way, Mississauga, ON L5K 2P8
 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
 A.C.E.F.G.H GLOBAL REINSURANCE COMPANY, 1400-480 University Ave., Toronto, ON M5G 1V2
 Mut. Fire HUTTERIAN BRETHERN MUTUAL INSURANCE CORPORATION, 703-1661 Portag 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
 C.F.H. LA CAPITALE GENERAL INSURANCE INC., 625 St-Amable St., Quebec, QC G1K 7X8
 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
 C.F.H. L'UNIQUE GENERAL INSURANCE INC., 925 Grande-Allée Ouest, bureau 240, Quebec, QC G1S 1C1
 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. SSQ, 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 2009. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2008, and does not authorize the company to undertake or renew insurance contracts in the Province.

FEDERALLY LICENSED COMPANIES

- Disc. ALLSTATE INSURANCE COMPANY OF CANADA, 100-27 Allstate Pkwy., Markham, ON L3R 5P8
- Disc. AVIVA INTERNATIONAL INSURANCE LIMITED, c/o ENCON Insurance Managers Inc., 500-1400 Blair Pl.,
Ottawa, ON K1J 9B8
- Disc. AXA GENERAL INSURANCE, 1400-5700 Yonge St., Toronto, ON M2M 4K2
- 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. GREAT AMERICAN INSURANCE COMPANY OF NEW YORK, 2100-40 King St. W., Toronto, ON M5H 3C2
- Disc. LONDON AND MIDLAND GENERAL INSURANCE COMPANY, 355 Wellington St., London, ON N6A 3N7
- Disc. METLIFE CANADA, 1750-360 Albert St., Ottawa, ON K1R 7X7
- Disc. METROPOLITAN LIFE INSURANCE COMPANY, 1750-360 Albert St., Ottawa, ON K1R 7X7
- Disc. PMI MORTGAGE INSURANCE COMPANY CANADA, 100 King St. W., Ste. 2610, PO Box 456, Toronto, ON M5X 1E4
- 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 COMPANIES

- Disc. MANITOBA MOTOR CLUB INSURANCE COMPANY INC., 870 Empress St., Box 1400, Winnipeg, MB R3C 2Z3
- 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
- Recip. POULTRY INSURANCE EXCHANGE RECIPROCAL OF CANADA, 806-3000 Creekside Dr., Dundas, ON L9H 7S8

SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2009

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	o/a Aon Reed Stenhouse Inc. and/or Aon Canada Inc., t/a Aon 1800 One Lombard Pl., Winnipeg, MB R3B 2A3 Tel: (204) 934-2730 Fax: (204) 956-2148
Cosmo D. Racano	o/a Marsh Canada Limited 1420-One Lombard Pl. Winnipeg MB R3B 0X3 Tel: (204) 982-6513 Fax: (204) 947-2662

COMPARATIVE SUMMARY

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

CLASS OF INSURANCE	2 0 0 7			2 0 0 8		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	462,706	250,872	54.22%	499,117	252,889	50.67%
Aircraft	10,568	(59)	-0.56%	11,542	6,705	58.09%
Automobile	867,702	793,597	91.46%	904,040	726,333	80.34%
Boiler and Machinery	8,142	5,225	64.17%	10,276	673	6.55%
Fidelity and Surety	19,242	(503)	-2.61%	17,257	1,442	8.36%
Hail	16,198	19,534	120.60%	24,088	3,574	14.84%
Liability	110,382	35,229	31.92%	113,650	53,888	47.42%
Marine	1,697	958	56.45%	2,246	1,867	83.13%
Miscellaneous	30,196	2,714	8.99%	32,346	3,322	10.27%
*Property	425,773	335,271	78.74%	463,286	283,293	61.15%
TOTALS	\$1,952,606	\$1,442,838	73.89%	\$2,077,848	\$1,333,986	64.20%

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

ACCIDENT & SICKNESS
Adjustment Expenses Included in Net Losses Incurred

COMPANY	2007		2008	
	PREMIUMS	LOSSES	PREMIUMS	LOSSES
	\$'000	\$'000	\$'000	\$'000
ACE INA Life Insurance	1,676	356	1,551	498
Aetna Life Insurance Company	1	111	41	86
Allianz Life Insurance Company of North America	0	8	7	22
American Bankers Life Assurance Co. of Florida	2,009	321	2,259	184
American Income Life Insurance Company	866	200	975	281
Amex Assurance Company	51	0	36	0
Assumption Mutual Life Insurance Company	0	0	1	17
AXA Assurances/Insurance Inc.	2,387	1,413	2,569	2,453
BMO Life Assurance Company	1,369	385	1,796	295
BMO Life Insurance Company	1,547	56	1,679	47
Blue Cross Life Insurance Company of Canada	9,894	3,966	9,214	4,438
CIBC Life Insurance Company Limited	1,259	16	1,452	295
CT Financial Assurance Company	156	0	138	0
Canada Life Assurance Company	28,407	3,531	30,154	4,386
Canadian Premier Life Insurance Company	12,015	3,459	11,693	987
Canassurance Insurance Company	15	36	48	6
Combined Insurance Company of America	5,401	1,213	5,748	110
Connecticut General Life Insurance Company	63	58	76	76
Co-operators Life Insurance Company	11,834	7,707	13,550	9,076
CUMIS Life Insurance Company	13,129	3,220	15,532	3,796
Desjardins Financial Security Life Assurance Co.	18,594	12,057	20,297	14,627
Empire Life Insurance Company	1,565	1,033	1,927	1,386
Equitable Life Insurance Company of Canada	3,619	2,777	3,958	2,838
First Canadian Insurance Corporation	5,949	786	6,361	830
Great-West Life Assurance Company	134,267	83,573	144,274	82,069
Household Life Insurance Company	560	166	413	80
Industrial Alliance Ins. and Financial Services Inc.	2,197	2,237	3,342	2,829
Industrial Alliance Pacific Ins. & Financial Serv. Inc.	6,563	883	6,619	779
La Capitale Insurance & Financial Services Inc.	4	0	4	0
Liberty Life Assurance Company of Boston	0	0	0	17
London Life Insurance Company	0	1,454	0	1,207
Manufacturers Life Insurance Company	65,980	47,275	66,777	45,060
Manulife Canada Ltd.	4	13	4	0
MetLife Canada	0	23	0	10
National Bank Life Insurance Company	125	33	125	31
New York Life Insurance Company	11	8	7	4
Penncorp Life Insurance Company	4,866	2,463	4,752	2,090
Primerica Life Insurance Company of Canada	0	1	0	2
RBC Life Insurance Company	21,743	12,268	21,483	13,898
Reliable Life Insurance Company	2,764	868	2,853	627
SSQ Life Insurance Company Inc.	4,704	2,682	6,675	3,351
Scotia Life Insurance Company	859	773	1,010	41
Standard Life Assurance Company of Canada	14,598	8,551	16,908	9,577

COMPANY	2007		2008	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Sun Life Assurance Company of Canada	44,398	29,867	48,256	30,828
TD Life Insurance Company	748	201	1,221	148
Trans Global Life Insurance Company	441	48	538	60
Transamerica Life Canada	240	129	229	0
Unity Life of Canada	213	57	87	12
Washington National Insurance Company	32	0	31	0
Wawanesa Life Insurance Company	4,083	3,182	4,440	1,388
Western Life Assurance Company	1,485	548	1,856	726
SUB TOTAL - Life Insurers:	\$432,691	\$240,012	\$462,966	\$241,568
Property & Casualty Insurers:				
ACE INA Insurance	189	18	162	5
AIG Commercial Insurance Company of Canada	0	(6)	589	(227)
Allianz Global Risks US Insurance Company	616	462	772	697
American Bankers Insurance Company of Florida	3,039	93	3,631	119
American Home Assurance Company	1,422	812	1,972	1,370
Arch Insurance Company	0	0	15	0
Aviva Insurance Company of Canada	157	0	109	0
AXA Insurance (Canada)	2	(132)	0	(32)
Chubb Insurance Company of Canada	221	44	236	25
Co-operators General Insurance Company	11	0	12	0
CUMIS General Insurance Company	25	0	23	5
Echelon General Insurance Company	49	10	746	809
Fenchurch General Insurance Company	0	0	1	0
GMS Insurance Inc.	565	268	951	429
Green Shield Canada	5,441	4,135	7,939	5,701
Guarantee Company of North America	3	0	2	0
Intact Insurance Company	0	(5)	0	0
Legacy General Insurance Company	560	150	463	76
Lloyd's Underwriters	3,097	1,500	2,862	(369)
Lombard General Insurance Company of Canada	4	0	3	0
London & Midland General Insurance Company	2,319	357	1,879	(544)
Novex Insurance Company	9	0	16	(4)
RBC Insurance Company of Canada	8,627	3,154	7,991	2,235
Royal & Sun Alliance Ins. Company of Canada	3,659	0	5,269	0
Triton Insurance Company	0	0	508	1,026
SUB-TOTAL - Property & Casualty Insurers:	\$30,015	\$10,860	\$36,151	\$11,321
GRAND TOTAL	\$462,706	\$250,872	\$499,117	\$252,889

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2007		2008	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
CREDIT				
Atradius Credit Insurance N.V.	982	381	1,203	643
Compagnie Francaise d'Assurance Commerce Exterieur	722	328	1,627	286
Euler Hermes American Credit Indemnity Company	379	44	330	212
Guarantee Company of North America	40	0	36	(2)
Lloyd's Underwriters	35	(4)	0	4
Travelers Guarantee Company of Canada	(1)	(72)	0	(244)
Zurich Insurance Company	0	0	434	0
CREDIT PROTECTION				
American Bankers Insurance Company of Florida	4,927	88	5,028	93
Legacy General Insurance Company	1,546	26	1,563	32
Trans Global Insurance Company	0	0	1,075	27
LEGAL EXPENSE				
Echelon General Insurance Company	0	0	2	0
Federation Insurance Company of Canada	0	5	0	(2)
Intact Insurance Company	0	0	126	(1)
Novex Insurance Company	40	0	452	12
MORTGAGE				
AIG United Guaranty Mortgage Insurance Co. Canada	667	0	686	7
Genworth Financial Mortgage Insurance Co. Canada	14,051	388	12,652	155
PMI Mortgage Insurance Company Canada	0	0	22	0
OTHER APPROVED PRODUCTS				
GMS Insurance Inc.	1	0	6	0
Industrial Alliance Pacific General Insurance Corp.	1	28	0	0
TITLE				
Chicago Title Insurance Company	290	29	204	25
FCT Insurance Company Ltd.	5,310	1,195	5,749	1,794
First American Title Insurance Company	552	67	512	62
Lawyers' Professional Indemnity Company	48	0	55	0
Stewart Title Guaranty Company	606	211	584	219
TOTALS	\$30,196	\$2,714	\$32,346	\$3,322

A U T O M O B I L E

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2 0 0 7		2 0 0 8	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	1,051	634	1,187	895
AIG Commercial Insurance Company of Canada	62	(49)	430	129
Allianz Global Risks US Insurance Company	78	0	71	0
American Home Assurance Company	473	(360)	311	263
American Road Insurance Company	184	54	189	15
Arch Insurance Company	0	0	21	3
Aviva Insurance Company of Canada	997	151	1,244	(99)
AXA Pacific Insurance Company	4	(13)	4	(2)
Canadian Farm Insurance Corp.	0	0	0	2
Chubb Insurance Company of Canada	51	7	59	22
Chrysler Insurance Company	279	475	159	30
Continental Casualty Company	839	1,528	558	127
Co-operators General Insurance Company	269	(22)	192	100
CUMIS General Insurance Company	28	(9)	19	0
Dominion of Canada General Insurance Company	128	5	115	15
Echelon General Insurance Company	0	0	2	0
Economical Mutual Insurance Company	(5)	553	1	0
Electric Insurance Company	23	9	25	3
Employers Insurance Company of Wausau a Mutual Co.	0	(1)	0	0
Federated Insurance Company of Canada	793	2,125	712	92
Federation Insurance Company of Canada	0	(9)	0	9
GCAN Insurance Company	0	0	5	1
Guarantee Company of North America	1	0	1	0
Hartford Fire Insurance Company	7	(37)	8	4
Intact Insurance Company	958	585	1,048	631
Liberty Mutual Insurance Company	132	63	145	92
Lloyd's Underwriters	(1)	0	0	12
Lombard General Insurance Company of Canada	265	24	187	24
Markel Insurance Company of Canada	148	(9)	123	56
Mitsui Sumitomo Insurance Company, Limited	3	18	1	0
Motors Insurance Corporation	394	2,436	409	(27)
Nordic Insurance Company of Canada	0	(1)	0	0
Novex Insurance Company	19	(2)	17	(2)
Old Republic Insurance Company of Canada	91	25	44	63
Portage La Prairie Mutual Insurance Company	30	12	0	4
Protective Insurance Company	36	0	30	5
RBC General Insurance Company	254	185	274	\$165
Royal & Sun Alliance Insurance Company of Canada	88	(148)	58	(1)
SGI Canada Insurance Services Ltd.	20	0	23	0
St. Paul Fire and Marine Insurance Company	330	(25)	3	(53)
Saskatchewan Mutual Insurance Company	1,099	561	1,117	488
Sentry Insurance A Mutual Company	18	(6)	9	3
Sovereign General Insurance Company	16	11	3	11
Tokio Marine & Nichido Fire Insurance Co. Ltd.	5	0	0	0
XL Insurance Company Limited	2	1	10	41
XL Reinsurance America Inc.	0	0	61	24
Zurich Insurance Company	847	(67)	660	336
Manitoba Public Insurance Corporation				
* M.P.I.C. Auto Insurance Division	857,686	784,893	894,505	722,852
TOTALS	\$867,702	\$793,597	\$904,040	\$726,333

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

RECIPROCAL EXCHANGES				
COMPANY	2007		2008	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
AIRCRAFT				
Canadian Applicators Insurance Reciprocal	1,195	253	1,201	197
BOILER & MACHINERY				
Lumbermen's Underwriting Alliance	6	0	7	0
LIABILITY				
Canadian Lawyers Insurance Association	1,348	386	1,191	(307)
Canadian Universities Reciprocal Insurance Exchange	522	132	636	57
Community Newspapers Reciprocal Insurance Exchange	10	(4)	7	0
Healthcare Insurance Reciprocal of Canada	4,199	778	4,531	1,123
PROPERTY (Commercial)				
Asset Protection Insurance Exchange	343	1,045	341	286
Canadian Airports Reciprocal Insurance Exchange	103	(2)	112	69
Canadian Universities Reciprocal Insurance Exchange	899	65	891	219
Healthcare Insurance Reciprocal of Canada	683	1,117	859	133
Lumbermen's Underwriting Alliance	809	1,047	263	5,280
Western Reciprocal Group	2,277	704	0	(16)
TOTALS	\$12,394	\$5,521	\$10,039	\$7,041

BOILER & MACHINERY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2007		2008	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	0	(14)	0	(5)
AIG Commercial Insurance Company of Canada	0	0	146	3
Affiliated FM Insurance Company	274	35	338	1
Allianz Global Risks US Insurance Company	52	1	46	0
American Home Assurance Company	113	(17)	42	13
Aviva Insurance Company of Canada	1,092	165	1,117	81
AXA Insurance (Canada)	1	0	6	0
AXA Pacific Insurance Company	72	2	88	23
Boiler Inspection & Insurance Company of Canada	690	21	512	1,036
Chubb Insurance Company of Canada	98	(66)	152	(1)
Continental Casualty Company	42	0	43	0
Co-operators General Insurance Company	103	8	113	22
CUMIS General Insurance Company	26	5	26	(3)
Dominion of Canada General Insurance Company	31	0	31	0
Ecclesiastical Insurance Office plc	22	3	28	(3)
Economical Mutual Insurance Company	25	0	31	0
Factory Mutual Insurance Company	1,123	3,829	1,315	(1,979)
Federated Insurance Company of Canada	47	0	42	0
GCAN Insurance Company	395	69	358	178
Gore Mutual Insurance Company	2	0	5	6
Grain Insurance and Guarantee Company	57	0	120	0
Great American Insurance Company	1	0	3	0
Hartford Fire Insurance Company	0	0	1	0
Industrial Alliance Pacific General Insurance Corporation	0	0	0	(2)
Intact Insurance Company	301	3	348	50
Lloyd's Underwriters	100	(63)	54	24
Lombard General Insurance Company of Canada	83	0	79	6
Mitsui Sumitomo Insurance Company, Limited	0	(1)	0	0
Novex Insurance Company	8	0	5	(1)
Optimum Insurance Company Inc.	35	0	31	0
Royal & Sun Alliance Insurance Company of Canada	1,789	830	3,501	687
SGI Canada Insurance Services Ltd.	84	6	106	33
St. Paul Fire and Marine Insurance Company	97	(1)	116	(1)
Saskatchewan Mutual Insurance Company	9	0	10	0
Scottish & York Insurance Co. Limited	2	0	4	0
Sovereign General Insurance Company	35	0	41	0
Temple Insurance Company	49	7	75	32
Travelers Guarantee Company of Canada	511	347	632	429
Trisura Guarantee Insurance Company	9	1	8	2
Wawanesa Mutual Insurance Company	248	45	265	19
Westport Insurance Corporation	26	0	1	0
XL Insurance Company Limited	132	18	124	50
Zurich Insurance Company	358	(8)	313	(27)
TOTALS	\$8,142	\$5,225	\$10,276	\$673

MARINE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2007		2008	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	61	7	0	(4)
AIG Commercial Insurance Company of Canada	0	0	130	19
American Home Assurance Company	1	1	24	8
AXA Insurance (Canada)	426	102	746	945
AXA Pacific Insurance Company	170	(5)	137	4
Continental Casualty Company	403	394	341	165
GCAN Insurance Company	0	135	0	(58)
Intact Insurance Company	4	4	3	8
Liberty Mutual Insurance Company	10	5	0	2
Lloyd's Underwriters	96	247	48	378
Lombard General Insurance Company of Canada	240	33	488	320
Mitsui Sumitomo Insurance Company, Limited	0	6	0	0
Royal & Sun Alliance Insurance Company of Canada	37	38	54	34
St. Paul Fire and Marine Insurance Company	249	(9)	258	46
Tokio Marine & Nichido Fire Insurance Co. Ltd.	0	0	10	0
Zurich Insurance Company	0	0	7	0
TOTALS	\$1,697	\$958	\$2,246	\$1,867

HAIL				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2007		2008	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	1,546	2,488	1,318	257
Co-operative Hail Insurance Company Ltd.	6,117	5,694	9,892	2,695
GCAN Insurance Company	0	0	1,102	381
Lombard General Insurance Company of Canada	1,958	2,419	0	0
Palliser Insurance Company Ltd.	5,581	7,312	10,409	0
Rain and Hail Insurance Corporation	996	73	1,367	241
TOTALS	\$16,198	\$17,986	\$24,088	\$3,574

FIDELITY & SURETY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2007		2008	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	83	(6)	172	(12)
AIG Commercial Insurance Company of Canada	106	85	1,666	163
American Home Assurance Company	3,406	(339)	(809)	(73)
Aviva Insurance Company of Canada	779	2	1,667	43
AXA Insurance (Canada)	2	0	1	0
AXA Pacific Insurance Company	3,244	(1,041)	4,107	1,888
Canadian Farm Insurance Corp.	6	0	9	0
Canadian Northern Shield Insurance Company	1	2	0	(1)
Chrysler Insurance Company	4	0	6	0
Chubb Insurance Company of Canada	1,608	266	1,214	2
Continental Casualty Company	49	0	152	4
Co-operators General Insurance Company	7	0	9	0
CUMIS General Insurance Company	644	22	574	157
Dominion of Canada General Insurance Company	28	1	18	0
Economical Mutual Insurance Company	47	0	31	0
Federated Insurance Company of Canada	49	12	50	5
Federation Insurance Company of Canada	1	0	0	0
GCAN Insurance Company	12	11	39	5
Grain Insurance and Guarantee Company	172	(38)	122	0
Great American Insurance Company	14	1	0	1
Guarantee Company of North America	2,807	64	2,948	(4)
Hartford Fire Insurance Company	6	0	(1)	0
Industrial Alliance Pacific General Insurance Corp.	0	0	4	0
Intact Insurance Company of Canada	136	(86)	110	4
Jevco Insurance Company	48	0	51	0
Kingsway General Insurance Company	61	0	77	0
Liberty Mutual Insurance Company	8	(6)	9	35
Lloyd's Underwriters	119	41	534	177
Lombard General Insurance Company of Canada	45	8	65	3
Mitsui Sumitomo Insurance Company, Limited	1	1	0	0
Royal & Sun Alliance Insurance Company of Canada	12	0	11	6
SGI Canada Insurance Services Ltd.	93	11	105	(3)
St. Paul Fire and Marine Insurance Company	150	3	29	5
Saskatchewan Mutual Insurance Company	6	0	6	1
Sovereign General Insurance Company	175	(2)	179	18
Travelers Guarantee Company of Canada	3,282	537	1,973	(984)
Trisura Guarantee Insurance Company	357	77	554	50
Western Surety Company	1,584	(135)	1,504	20
Zurich Insurance Company	90	6	71	(68)
TOTALS	\$19,242	(503)	\$17,257	\$1,442

A I R C R A F T				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2 0 0 7		2 0 0 8	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	56	52	42	2
AIG Commercial Insurance Company of Canada	0	0	128	55
Allianz Global Risks US Insurance Company	2,268	543	2,235	402
American Home Assurance Company	(95)	287	4	11
Arch Insurance Company	26	32	17	(2)
Aspen Insurance UK Limited	28	5	15	16
Aviva International Insurance Limited	0	50	0	(4)
AXA Pacific Insurance Company	0	43	10	(21)
British Aviation Insurance Company Limited	0	42	0	(18)
Canadian Union Insurance Company	175	(479)	190	(51)
Co-operators General Insurance Company	0	(565)	0	34
Eagle Star Insurance Company Limited	6	7	0	(23)
GCAN Insurance Company	486	204	550	481
Lloyd's Underwriters	2,724	(1,169)	2,990	1,424
Lombard General Insurance Company of Canada	561	335	363	(14)
Mitsui Sumitomo Insurance Company, Limited	221	25	479	189
National Liability & Fire Insurance Company	1,418	2,176	2,060	717
Royal & Sun Alliance Insurance Company of Canada	(29)	(2,384)	4	(29)
St. Paul Fire and Marine Insurance Company	0	(6)	0	10
Temple Insurance Company	2,278	743	2,230	2,681
Westport Insurance Corporation	445	0	225	845
TOTALS	\$10,568	(59)	\$11,542	\$6,705

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2007		2008	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	3,612	1,464	3,379	855
AIG Commercial Insurance Company of Canada	1,009	3,565	5,645	191
Allianz Global Risks US Insurance Company	316	0	223	0
Allstate Insurance Company of Canada	0	(37)	0	0
American Bankers Insurance Company of Florida	15	68	16	3
American Home Assurance Company	8,614	5,174	(209)	1,405
Arch Insurance Company	3,618	1,157	4,489	2,110
Aspen Insurance UK Limited	0	0	257	77
Associated Electric & Gas Insurance Services Ltd.	0	0	269	147
Aviva Insurance Company of Canada	10,341	3,469	10,987	7,138
Aviva International Insurance Limited	0	(304)	0	(107)
AXA Corporate Solutions Assurance	21	0	0	0
AXA Insurance (Canada)	209	(132)	223	(1,141)
AXA Pacific Insurance Company	3,171	2,813	3,077	5,466
British Aviation Insurance Company Limited	0	(4)	0	9
Canadian Farm Insurance Corp.	9	0	5	0
Canadian Northern Shield Insurance Company	39	372	26	129
Chubb Insurance Company of Canada	4,975	1,659	5,027	444
Commonwealth Insurance Company	3,051	819	2,403	(667)
Continental Casualty Company	5,378	5,752	5,718	(599)
Co-operators General Insurance Company	2,032	(915)	2,005	935
CUMIS General Insurance Company	752	852	895	(276)
Dominion of Canada General Insurance Company	434	(862)	572	317
Ecclesiastical Insurance Office plc	408	(118)	461	119
Echelon General Insurance Company	134	21	145	74
Economical Mutual Insurance Company	952	703	807	199
Electric Insurance Company	101	0	59	361
Employers Ins. Co. of Wausau A Mutual Co.	0	(7)	0	(1)
Everest Insurance Company of Canada	0	(5)	0	0
Federal Insurance Company	1	1	3	5
Federated Insurance Company of Canada	1,322	267	1,279	76
Federation Insurance Company of Canada	263	14	247	53
GCAN Insurance Company	2,342	1,550	2,019	950
Gore Mutual Insurance Company	4	(10)	20	0
Grain Insurance and Guarantee Company	1,274	102	1,144	277
Great American Insurance Company	403	59	520	91
Guarantee Company of North America	752	204	930	(169)
Hartford Fire Insurance Company	1	(20)	2	0
Hutterian Brethren Mutual Insurance Corp.	1	160	192	535
Intact Insurance Company	6,566	3,869	6,707	2,159
Jewelers Mutual Insurance Company	4	0	11	0
Kingsway General Insurance Company	205	346	171	17
Liberty Mutual Insurance Company	1,945	1,115	1,722	(256)
Lloyd's Underwriters	9,600	(5,927)	13,090	6,790
Lombard General Insurance Company of Canada	2,942	(923)	2,712	3,448
Lombard Insurance Company	0	72	0	(54)

COMPANY	2007		2008	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Markel Insurance Company of Canada	2	2	2	1
MAX Canada Insurance Company	31	22	39	30
Mitsui Sumitomo Insurance Company, Limited	0	59	0	0
Nordic Insurance Company of Canada	0	(144)	0	19
North American Specialty Insurance Company	(2,387)	946	0	(1)
Novex Insurance Company	2,110	1,543	1,349	1,576
Old Republic Insurance Company of Canada	31	2	16	0
Omega General Insurance Company	0	2	0	(1)
Optimum Insurance Company Inc.	1,211	(125)	1,184	516
Portage La Prairie Mutual Insurance Company	1,661	1,890	1,786	1,244
RBC General Insurance Company	3	0	0	0
Red River Valley Mutual Insurance Company	2,714	(573)	2,648	2,078
Royal & Sun Alliance Ins. Company of Canada	692	(2,889)	755	3,174
SGI Canada Insurance Services Ltd.	1,652	517	1,786	150
St. Paul Fire and Marine Insurance Company	3,296	4,172	3,657	441
Safety National Casualty Corporation	228	139	0	0
Saskatchewan Mutual Insurance Company	566	172	576	1,237
Scottish & York Insurance Company Ltd.	1,971	57	1,779	(965)
Security Insurance Company of Hartford	0	(30)	0	159
Sentry Insurance A Mutual Company	458	3	518	73
Sompo Japan Insurance Inc.	2	(748)	2	0
Sovereign General Insurance Company	2,903	722	2,881	1,231
T.H.E. Insurance Company	2	0	0	0
Temple Insurance Company	3,042	(195)	2,672	2,514
Travelers Guarantee Company of Canada	2,055	(437)	2,239	6,185
Trisura Guarantee Insurance Company	130	26	327	56
Waterloo Insurance Company	4	0	4	0
Wawanesa Mutual Insurance Company	2,701	858	2,826	1,248
Westport Insurance Corporation	1,850	972	1,969	(383)
XL Insurance Company Limited	1,365	590	1,942	740
XL Reinsurance America Inc.	1,185	950	1,263	588
Zurich Insurance Company	4,088	343	4,182	868
TOTALS	\$110,382	\$35,229	\$113,650	\$53,888

PROP
Adjustment Expenses Included

COMPANY	2007			2007	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
ACE INA Insurance	0	4,108	4,108	0	5,519
AIG Commercial Insurance Company of Canada	0	2	2	0	1
Affiliated FM Insurance Company	0	2,487	2,487	0	2,639
Alberta Motor Association Insurance Company	7,301	129	7,430	6,767	77
Allianz Global Risks US Insurance Company	0	1,754	1,754	0	19
American Bankers Insurance Company of Florida	601	22	623	160	0
American Home Assurance Company	142	13,882	14,024	22	5,850
Arch Insurance Company	0	161	161	0	55
Associated Electric & Gas Insurance Serv. Limited	0	0	0	0	0
Aviva Insurance Company of Canada	18,840	20,364	39,204	14,202	12,144
AXA Insurance (Canada)	0	389	389	0	415
AXA Insurance Inc.	0	4	4	0	0
AXA Pacific Insurance Company	1	2,250	2,251	0	582
AXIS Reinsurance Company (Canadian Branch)	0	0	0	0	0
Boiler Inspection & Insurance Company of Canada	0	298	298	0	(12)
Canadian Farm Insurance Corp.	21	970	991	7	448
Canadian Northern Shield Insurance Company	8	152	160	0	(81)
Canassurance Insurance Company	0	7	7	0	3
Chrysler Insurance Company	0	6	6	0	0
Chubb Insurance Company of Canada	2,135	807	2,942	698	462
Commonwealth Insurance Company	0	1,975	1,975	0	40
Continental Casualty Company	0	5,066	5,066	0	4,118
Co-operators General Insurance Company	10,399	7,354	17,753	14,676	7,534
Coseco Insurance Company	5,736	0	5,736	5,985	0
CUMIS General Insurance Company	1,482	1,533	3,015	879	174
Dominion of Canada General Insurance Company	17	610	627	1	194
Ecclesiastical Insurance Office plc	0	612	612	0	367
Echelon General Insurance Company	0	408	408	0	80
Economical Mutual Insurance Company	0	1,606	1,606	0	3,492
Elite Insurance Company	208	0	208	374	0
Employers Insurance Company of Wausau	0	0	0	0	(2)
Everest Insurance Company of Canada	0	0	0	0	(29)
Factory Mutual Insurance Company	0	6,536	6,536	0	2,699
Federal Insurance Company	0	1	1	0	(1)
Federated Insurance Company of Canada	362	3,894	4,256	270	3,170
Federation Insurance Company of Canada	3,390	0	3,390	2,292	(21)
First North American Insurance Company	123	0	123	12	0
GCAN Insurance Company	0	2,110	2,110	0	1,754
GMS Insurance Inc.	4	0	4	0	0
Gore Mutual Insurance Company	0	14	14	0	0
Grain Insurance and Guarantee Company	443	3,653	4,096	296	1,650
Great American Insurance Company	0	1,431	1,431	0	100
Guarantee Company of North America	1,227	105	1,332	449	120
Hartford Fire Insurance Company	0	1,346	1,346	0	371
Hutterian Brethren Mutual Insurance Corp.	0	28	28	0	2,629
Industrial Alliance Pacific General Ins. Corp.	0	0	0	0	0

ERTY

in Net Losses Incurred

2007	2008			2008		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
5,519	0	3,511	3,511	0	2,207	2,207
1	1	14,145	14,146	0	637	637
2,639	0	2,753	2,753	0	647	647
6,844	8,342	103	8,445	5,565	52	5,617
19	0	1,790	1,790	0	5	5
160	426	13	439	55	0	55
5,872	48	3,869	3,917	(20)	7,162	7,142
55	0	560	560	0	70	70
0	0	2	2	0	1	1
26,346	19,631	21,334	40,965	10,354	13,648	24,002
415	0	366	366	0	114	114
0	0	2	2	0	0	0
582	0	2,029	2,029	0	1,737	1,737
0	0	1	1	0	0	0
(12)	0	203	203	0	267	267
455	25	1,435	1,460	6	87	93
(81)	6	104	110	8	395	403
3	19	0	19	3	0	3
0	0	(1)	(1)	0	0	0
1,160	2,110	1,113	3,223	1,418	23	1,441
40	0	2,368	2,368	0	604	604
4,118	0	5,130	5,130	0	3,886	3,886
22,210	11,222	7,845	19,067	5,663	7,910	13,573
5,985	4,108	0	4,108	2,756	0	2,756
1,053	3,679	1,800	5,479	1,169	171	1,340
195	16	849	865	0	1,053	1,053
367	0	779	779	0	47	47
80	0	307	307	0	96	96
3,492	0	1,871	1,871	0	1,286	1,286
374	207	0	207	141	(2)	139
(2)	0	0	0	0	0	0
(29)	0	0	0	0	0	0
2,699	0	6,256	6,256	0	498	498
(1)	0	0	0	0	0	0
3,440	388	3,691	4,079	589	(65)	524
2,271	3,603	0	3,603	2,223	(8)	2,215
12	217	0	217	33	0	33
1,754	0	2,819	2,819	0	4,478	4,478
0	6	0	6	0	0	0
0	0	42	42	0	0	0
1,946	501	4,090	4,591	162	1,324	1,486
100	0	1,602	1,602	0	169	169
569	1,204	132	1,336	630	(31)	599
371	0	1,293	1,293	1	857	858
2,629	0	1,694	1,694	0	4,144	4,144
0	0	0	0	(6)	0	(6)

COMPANY	2007			2007	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
Intact Insurance Company	26,323	15,722	42,045	18,554	8,154
Jevco Insurance Company	0	6	6	0	(7)
Jewelers Mutual Insurance Company	0	31	31	0	10
Kingsway General Insurance Company	0	1,002	1,002	0	622
Legacy General Insurance Company	37	0	37	(1)	0
Liberty Mutual Insurance Company	0	2,592	2,592	0	(1,393)
Lloyd's Underwriters	111	13,461	13,572	(54)	7,752
Lombard General Insurance Company of Canada	26	4,427	4,453	11	2,308
Lombard Insurance Company	1	0	1	0	11
London and Midland General Insurance Company	1,487	0	1,487	124	0
Markel Insurance Company of Canada	0	9	9	0	11
MAX Canada Insurance Company	258	503	761	35	19
Mitsui Sumitomo Insurance Company, Limited	0	80	80	0	35
Nordic Insurance Company of Canada	0	0	0	(24)	(98)
North American Specialty Insurance Company	0	(2,540)	(2,540)	0	(80)
Novex Insurance Company	63	2,336	2,399	49	7,115
Old Republic Insurance Company of Canada	21	0	21	20	0
Omega General Insurance Company	0	112	112	0	33
Optimum Insurance Company Inc.	1,828	2,025	3,853	921	1,406
Peace Hills General Insurance Company	6,882	838	7,720	5,305	382
Personal Insurance Company	4,325	0	4,325	2,697	0
Pool Insurance Company	0	559	559	0	0
Portage La Prairie Mutual Insurance Company	34,767	1,401	36,168	35,035	962
Primum Insurance Company	624	0	624	540	0
RBC General Insurance Company	315	0	315	95	0
RBC Insurance Company of Canada	490	0	490	229	0
Red River Valley Mutual Insurance Company	26,680	15,503	42,183	19,549	7,549
Royal & Sun Alliance Insurance Company of Canada	3,229	2,153	5,382	1,257	624
SGI Canada Insurance Services Ltd.	7,996	2,732	10,728	5,961	1,110
St. Paul Fire and Marine Insurance Company	0	6,072	6,072	0	8,861
Saskatchewan Mutual Insurance Company	2,510	801	3,311	1,948	561
Scottish & York Insurance Company Ltd.	0	960	960	0	623
Securican General Insurance Company	592	0	592	239	0
Security National Insurance Company	776	0	776	549	0
Sompo Japan Insurance Inc.	0	1	1	0	0
Sovereign General Insurance Company	5,749	6,039	11,788	4,026	2,015
TD Home and Auto Insurance Company	218	0	218	210	0
Temple Insurance Company	0	727	727	0	12
Tokio Marine and Nichido Fire Insurance Co. Ltd.	0	43	43	0	20
Traders General Insurance Company	250	0	250	154	7
Trans Global Insurance Company	944	0	944	20	0
Trisura Guarantee Insurance Company	0	0	0	0	0
Triton Insurance Company	0	0	0	0	0
Unifund Assurance Company	135	0	135	15	0
Waterloo Insurance Company	129	0	129	65	0
Wawanesa Mutual Insurance Company	49,775	23,437	73,212	48,000	21,163
Westport Insurance Corp.	0	842	842	0	2,916
XL Insurance Company Limited	0	250	250	0	0

2007	2008			2008		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
26,708	28,070	15,877	43,947	13,553	15,097	28,650
(7)	0	6	6	0	0	0
10	0	79	79	0	14	14
622	0	947	947	0	177	177
(1)	35	0	35	(1)	0	(1)
(1,393)	0	707	707	0	94	94
7,698	426	15,659	16,085	416	22,345	22,761
2,319	29	3,932	3,961	6	3,743	3,749
11	2	0	2	0	0	0
124	1,380	0	1,380	(3)	0	(3)
11	0	10	10	0	55	55
54	303	630	933	68	60	128
35	0	3	3	0	0	0
(122)	0	0	0	(1)	10	9
(80)	0	3	3	0	(51)	(51)
7,164	70	2,003	2,073	(5)	(827)	(832)
20	14	0	14	14	0	14
33	0	110	110	0	(2)	(2)
2,327	1,869	2,092	3,961	1,029	622	1,651
5,687	8,089	1,018	9,107	5,001	750	5,751
2,697	4,453	0	4,453	3,018	0	3,018
0	0	1,191	1,191	0	0	0
35,997	36,368	1,637	38,005	19,432	1,043	20,475
540	809	0	809	283	0	283
95	357	0	357	0	0	0
229	541	0	541	197	0	197
27,098	29,871	15,694	45,565	15,904	4,901	20,805
1,881	4,155	2,001	6,156	1,787	1,972	3,759
7,071	9,083	3,111	12,194	6,708	861	7,569
8,861	24	6,597	6,621	7	18,607	18,614
2,509	2,590	816	3,406	1,807	574	2,381
623	0	1,096	1,096	0	242	242
239	789	0	789	329	0	329
549	928	0	928	424	0	424
0	0	1	1	0	0	0
6,041	6,316	6,255	12,571	3,362	2,956	6,318
210	232	0	232	157	0	157
12	0	859	859	0	261	261
20	0	26	26	0	17	17
161	246	0	246	55	(1)	54
20	0	0	0	0	0	0
0	0	1	1	0	0	0
0	572	0	572	126	0	126
15	179	0	179	49	0	49
65	130	0	130	70	0	70
69,163	54,636	24,628	79,264	23,491	19,541	43,032
2,916	0	2,206	2,206	0	(1,642)	(1,642)
0	0	376	376	0	14	14

COMPANY	2007			2007	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
Zurich Insurance Company	0	8,594	8,594	0	13,389
TOTALS	\$228,981	\$196,792	\$425,773	\$192,619	\$142,652

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

2007	2008			2008		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
13,389	0	9,490	9,490	0	10,358	10,358
\$335,271	\$248,325	\$214,961	\$463,286	\$128,033	\$155,260	\$283,293

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2008

COMPANY	GROSS IN FORCE AT BEGINNING OF 2008		NEW EFFECTED		GROSS IN FORCE AT END OF 2008	
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000
	ACE INA Life Insurance	13,143	51,648	3,321	22,033	12,238
Aetna Life Insurance Company	86	2,241	0	0	26	148
Allianz Life Insurance Co. of North America	5,158	23,519	133	399	4,125	12,482
American Bankers Life Assce. Co. of Florida	116,289	193,341	22,412	40,282	134,108	190,502
American Health and Life Insurance Company	9,188	62,299	0	0	3,624	48,461
American Income Life Insurance Company	11,878	264,560	1,379	47,370	12,220	270,026
Assumption Mutual Life Insurance Company	36	631	47	636	89	2,757
Assurant Life of Canada	5,990	26,698	496	2,200	6,252	28,517
AXA Assurances/Insurance Inc.	13	9,812	6	1,217	19	11,167
AXA Equitable Life Insurance Company	4	21	0	0	4	21
BMO Life Assurance Company	11,065	1,512,108	1,193	187,289	11,366	1,620,288
BMO Life Insurance Company	7,279	78,229	974	14,031	6,660	81,615
Blue Cross Life Ins. Co. of Canada	18,969	1,577,476	1,447	99,667	18,010	1,478,133
CIBC Life Insurance Company Limited	329	16,232	0	0	307	13,898
CT Financial Assurance Company	3	550	0	0	3	550
Canada Life Assurance Company	352,279	14,123,413	2,639	882,489	295,470	13,611,283
Canadian Premier Life Insurance Company	45,824	70,342	88,705	3,538,586	109,632	3,312,791
Combined Insurance Company of America	309	4,953	13	133	279	3,900
Connecticut General Life Insurance Co.	2	1,402	0	0	2	1,815
Co-operators Life Insurance Company	16,404	1,821,991	978	109,196	17,127	1,920,103
CUMIS Life Insurance Company	2,611	3,377,487	243	1,023,462	2,720	3,644,489
CUNA Mutual Insurance Society	116	532	0	0	115	508
Desjardins Financial Security Life Assce. Co.	34,552	1,664,889	236	36,204	39,418	1,759,118
Empire Life Insurance Company	6,170	758,741	391	79,389	6,219	799,341
Equitable Life Insurance Co. of Canada	10,960	2,030,548	1,012	436,380	12,119	2,417,282
First Canadian Insurance Corporation	23,470	661,364	6,270	185,296	24,033	688,664
Forethought Life Insurance Company	346	1,912	0	0	0	0
Gerber Life Insurance Company	1,072	12,542	181	3,015	1,151	13,868
Great-West Life Assurance Company	574,638	25,877,015	12,786	749,000	600,055	26,135,904
Household Life Insurance Company	5,222	45,192	1,409	22,484	4,290	48,796
Industrial Alliance Ins. & Financial Services Inc.	6,096	1,482,842	2,047	209,070	7,231	1,693,834
Industrial Alliance Pacific Ins. & Fin. Serv. Inc.	25,994	1,748,752	7,722	506,956	28,180	2,024,902
La Capitale Ins. & Financial Services Inc.	11	2,525	31	8,865	42	11,440
Life Insurance Co. of North America	43	2,364	0	75	45	2,633
London Life Insurance Company	62,516	4,528,318	1,976	485,745	62,111	4,824,180
MD Life Insurance Company	191	190,104	28	24,615	212	205,632
Manufacturers Life Insurance Company	97,673	15,695,933	5,926	1,523,632	93,433	16,520,400
Manulife Canada Ltd.	4,857	665,513	73	7,675	4,742	628,580
Massachusetts Mutual Life Insurance Co.	5	238	1	5,288	6	6,375
MetLife Canada	2,131	1,973	0	0	2,007	1,733
Minnesota Life Insurance Company	18	375	1	1	14	117
National Bank Life Insurance Company	43	38,751	3	2,342	39	35,790
New York Life Insurance Company	104	31,910	13	2,005	91	34,968
Penncorp Life Insurance Company	618	22,243	54	914	590	21,338
Primerica Life Insurance Company of Canada	6,608	2,256,782	634	296,544	6,815	2,403,448
RBC Life Insurance Company	20,161	2,470,726	699	55,744	19,362	2,623,188
Reliable Life Insurance Company	566	138,194	0	0	502	124,090
SSQ, Life Insurance Company Inc.	4,682	235,900	4,201	226,003	7,775	408,697
Standard Life Assurance Company of Canada	28,464	2,767,095	952	74,728	29,307	2,880,371
Sun Life Assurance Company of Canada	137,468	12,240,191	12,804	752,015	149,751	12,702,449

COMPANY	GROSS IN FORCE AT BEGINNING OF 2008		NEW EFFECTED		GROSS IN FORCE AT END OF 2008	
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000
TD Life Insurance Company	995	82,707	18	4,291	498	78,747
Transamerica Life Canada	12,038	2,851,748	581	243,455	11,993	2,927,559
Trans Global Life Insurance Company	10,110	8,368	0	0	10,110	8,368
United American Insurance Company	30	342	0	0	27	297
Unity Life of Canada	2,593	197,313	614	51,650	3,124	233,777
Wawanesa Life Insurance Company	18,814	2,438,164	2,361	395,818	19,482	2,695,424
Western Life Assurance Company	6,681	188,260	2,554	112,639	10,551	296,731
TOTALS	1,722,915	\$104,559,319	189,564	\$12,470,828	1,789,721	\$111,561,431

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2008

COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$'000	Group \$'000	Total \$'000	Individual \$'000	Group \$'000	Total \$'000
ACE INA Life Insurance	24	601	625	0	0	0
Aetna Life Insurance Company	1	0	1	0	0	0
Allianz Life Ins. Company of North America	0	16	16	0	0	0
American Bankers Life Assurance Co. of Florida	20	5,205	5,225	0	0	0
American Health and Life Insurance Company	1	1,433	1,434	0	0	0
American Income Life Insurance Company	4,919	0	4,919	0	0	0
Assumption Mutual Life Insurance Company	44	0	44	0	0	0
Assurant Life of Canada	682	1,404	2,086	924	2,500	3,424
AXA Assurances/Insurance Inc.	27	0	27	0	0	0
BMO Life Assurance Company	11,509	740	12,249	3,523	108	3,631
BMO Life Insurance Company	227	377	604	0	0	0
Blue Cross Life Ins. Company of Canada	58	3,404	3,462	0	0	0
CIBC Life Insurance Company Limited	195	0	195	0	0	0
CT Financial Assurance Company	(17)	0	(17)	0	0	0
Canada Life Assurance Company	30,397	44,330	74,727	5,469	33,302	38,771
Canadian Premier Life Insurance Company	0	12,540	12,540	0	0	0
Combined Insurance Company of America	57	7	64	0	0	0
Connecticut General Life Insurance Company	42	0	42	0	0	0
Co-operators Life Insurance Company	2,251	2,908	5,159	220	1,954	2,174
CUMIS Life Insurance Company	1,626	19,215	20,841	0	281	281
CUNA Mutual Insurance Society	12	0	12	0	0	0
Desjardins Financial Security Life Assurance Co.	4,877	4,099	8,976	95	514	609
Empire Life Insurance Company	3,748	517	4,265	1,064	12	1,076
Equitable Life Insurance Company of Canada	9,474	608	10,082	1,229	166	1,395
First Canadian Insurance Corporation	0	6,939	6,939	0	0	0
Forethought Life Insurance Company	2	0	2	0	28	28
Gerber Life Insurance Company	116	0	116	0	0	0
Great-West Life Assurance Company	38,607	71,298	109,905	15,480	4,770	20,250
Household Life Insurance Company	0	415	415	0	0	0
Industrial Alliance Ins. & Financial Services Inc.	9,441	627	10,068	108	3,178	3,286
Industrial Alliance Pacific Ins. & Fin. Serv. Inc.	11,439	4,954	16,393	2,051	0	2,051
La Capitale Ins. & Financial Services Inc.	21	0	21	0	0	0
Life Insurance Company of North America	0	22	22	0	0	0
London Life Insurance Company	46,441	0	46,441	2,433	12,100	14,533
MD Life Insurance Company	3,072	0	3,072	0	0	0
Manufacturers Life Insurance Company	61,527	16,409	77,936	14,191	4,802	18,993
Manulife Canada Ltd.	3,222	0	3,222	0	0	0
Massachusetts Mutual Life Insurance Company	31	0	31	0	0	0
MetLife Canada	17	0	17	0	0	0
Minnesota Life Insurance Company	3	1	4	0	0	0
National Bank Life Insurance Company	14	217	231	0	0	0
New York Life Insurance Company	4	102	106	0	0	0
Penncorp Life Insurance Company	323	1	324	3	0	3
Primerica Life Ins. Company of Canada	6,188	0	6,188	1	0	1
RBC Life Insurance Company	17,830	2,149	19,979	46	0	46
Reliable Life Insurance Company	400	0	400	0	0	0
SSQ, Life Insurance Company Inc.	0	1,212	1,212	2	0	2

COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$'000	Group \$'000	Total \$'000	Individual \$'000	Group \$'000	Total \$'000
Standard Life Assurance Company of Canada	6,387	4,511	10,898	6,170	3,874	10,044
Sun Life Assurance Company of Canada	57,789	19,226	77,015	6,086	10,025	16,111
TD Life Insurance Company	160	1	161	0	0	0
Transamerica Life Canada	13,174	0	13,174	769	0	769
Trans Global Life Insurance Company	0	104	104	0	0	0
United American Insurance Company	23	0	23	0	0	0
Unity Life of Canada	898	70	968	0	1,662	1,662
Wawanesa Life Insurance Company	10,647	1,204	11,851	2,574	0	2,574
Western Life Assurance Company	545	353	898	2	0	2
TOTALS	\$358,495	\$227,219	\$585,714	\$62,440	\$79,276	\$141,716

**Individual includes Industrial*

LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2008

COMPANY	INDIVIDUAL		GROUP	
	Life \$'000	Annuity \$'000	Life \$'000	Annuity \$'000
ACE INA Life Insurance	0	0	135	0
Aetna Life Insurance Company	0	1	2	0
Allianz Life Insurance Co. of North America	4	1	24	0
American Bankers Life Assce. Co. of Florida	10	0	365	0
American Health and Life Insurance Co.	0	0	130	0
American Income Life Insurance Company	673	0	0	0
Assurant Life of Canada	1,285	140	128	1,039
AXA Equitable Life Insurance Company	0	0	0	2
BMO Life Assurance Company	2,449	342	282	112
BMO Life Insurance Company	28	0	38	0
Blue Cross Life Insurance Co. of Canada	35	0	1,802	0
CIBC Life Insurance Company Limited	262	0	0	0
Canada Life Assurance Company	10,807	8,917	405	12,351
Canadian Premier Life Insurance Company	0	0	723	0
Combined Insurance Company of America	(6)	0	(1)	0
Connecticut General Life Insurance Co.	0	0	0	3
Co-operators Life Insurance Company	430	628	2,462	407
CUMIS Life Insurance Company	1,421	74	5,401	3,433
CUNA Mutual Insurance Society	1	0	0	0
Desjardins Financial Security Life Assce. Co.	3,458	3,831	2,376	6,361
Empire Life Insurance Company	4,135	3,033	189	59
Equitable Life Insurance Co. of Canada	3,558	3,577	300	224
First Canadian Insurance Corporation	0	0	709	0
Forethought Life Insurance Company	155	0	0	266
Gerber Life Insurance Company	10	0	0	0
Great-West Life Assurance Company	16,829	20,845	63,906	15,588
Household Life Insurance Company	0	0	83	0
Industrial Alliance Ins. & Financial Services	7,407	2,067	634	9,236
Industrial Alliance Pacific Ins. & Fin. Serv. Inc.	4,283	2,705	927	13
London Life Insurance Company	19,846	5,196	8	24,004
MD Life Insurance Company	1	0	0	0
Manufacturers Life Insurance Company	27,850	35,536	13,048	20,062
Manulife Canada Ltd.	1,240	4	0	0
Massachusetts Mutual Life Insurance Co.	0	0	0	7
MetLife Canada	80	0	0	70
Minnesota Life Insurance Company	0	0	1	0
National Bank Life Insurance Company	4	0	55	0
New York Life Insurance Company	8	0	37	0
Penncorp Life Insurance Company	333	21	20	0
Primerica Life Ins. Company of Canada	395	5	0	0
RBC Life Insurance Company	4,568	104	1,101	0
Reliable Life Insurance Company	502	0	0	0
SSQ Life Insurance Company Inc.	0	30	840	39
Standard Life Assurance Company of Canada	3,854	24,226	1,590	12,741
Standard Life Assurance Limited	0	2,069	0	211
Sun Life Assurance Company of Canada	27,428	27,929	12,802	16,171
TD Life Insurance Company	100	0	0	0
Transamerica Life Canada	7,117	2,938	0	0

COMPANY	INDIVIDUAL		GROUP	
	Life \$'000	Annuity \$'000	Life \$'000	Annuity \$'000
Trans Global Life Insurance Company	0	0	17	0
United American Insurance Company	16	0	0	0
Unity Life of Canada	341	4	9	793
Wawanesa Life Insurance Company	3,035	3,202	531	0
Western Life Assurance Company	366	1	306	0
TOTALS	\$154,318	\$147,426	\$111,250	\$123,192

FRATERNAL SOCIETIES - 2008

NAME OF SOCIETY and HEAD OFFICE	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2007 - \$'000		End of 2008 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
ACA Assurance Manchester, NH	1	3	0	0	0	0	0	0	0	0
ACTRA Fraternal Benefit Society Toronto, ON	15	95	210	2,565	224	5,907	0	0	13	23
Faithlife Financial Waterloo, ON	1,740	67	3,029	234,302	3,054	241,929	492	0	1,217	4
Grand Orange Lodge of British America Willowdale, ON	7	0	28	170	34	231	0	0	2	0
Independent Order of Foresters Don Mills, ON	908	2	2,998	65,873	2,862	66,287	372	0	692	20
Knights of Columbus New Haven, CT	6,463	36	10,555	397,366	10,854	423,507	2,615	0	2,527	1
Manitoba Motor Club Insurance Company Inc. Winnipeg, MB	0	49	0	0	0	0	0	0	0	30
North West Commercial Travellers' Association of Canada Winnipeg, MB	4	0	800	827	666	701	9	0	51	0
Order of United Commercial Travelers of America Columbus OH	5	47	45	367	43	353	0	0	8	23
Sons of Scotland Benevolent Association Toronto, ON	18	0	767	1,494	723	1,419	0	0	82	0
Supreme Council of the Royal Arcanum Boston, MA	0	0	0	0	48	174	0	0	0	0
Ukrainian Fraternal Society of Canada Winnipeg, MB	34	0	439	2,374	422	2,351	15	0	73	0
Ukrainian Mutual Benefit Association of St. Nicholas of Canada Winnipeg, MB	114	0	440	6,313	436	6,639	20	0	111	0
Ukrainian National Association, Inc. Parsippany, NJ	2	0	151	330	149	327	0	0	(1)	0
TOTALS	\$9,311	\$299	19,462	\$711,981	19,515	\$749,825	\$3,523	\$0	\$4,775	\$101